



California Consumer Privacy Act Notice

We respect your concerns about privacy. This California Consumer Privacy Act (“CCPA”) Notice (the “CCPA Notice”) describes The Baltimore Life Insurance Company’s (“BLI”) privacy practices with respect to personal information we collect or obtain about California residents who are covered by the CCPA.

We maintain administrative, technical, and physical safeguards designed to protect personal information against accidental, unlawful or unauthorized destruction, loss, alteration, access, disclosure or use.

Who This CCPA Notice Applies To

This CCPA Notice applies to you if you are a California resident who has not obtained or sought to obtain a product or service from BLI. This CCPA Notice also applies to you if you are a California resident who has applied for a position with, or been recruited by, BLI.

If you are a customer of BLI, an insured or beneficiary under a policy, or have sought to obtain a product or service from BLI, our Privacy Notice applies to you.

Sources and Categories of Personal Information We Collect

When you visit our website, we may collect personal information directly from you. It can include contact information such as name, postal address, email address and telephone number, and resume information such as education, professional or employment-related information. We may also obtain certain information by automated means, such as browser cookies, web beacons, device identifiers and other technologies. Through our website, we may obtain information about your online activities across third party websites, devices, and other online services. We may also collect personal information from other sources through offline means. This includes contact information, commercial information, publicly available information and demographic information, from public sources and third parties (such as data aggregators) who help facilitate our marketing, analytics and recruiting efforts. When appropriate, we may use some of this information to draw inferences about your preferences, so we can better tailor our marketing, advertising, and recruiting efforts.

Business or Commercial Purposes for Collecting Personal Information

We use the personal information you provide to us through our website and the personal information we collect about you through offline means to: provide you information about our products and services; conduct marketing and advertising; perform market research; perform data analytics; help enhance or improve our products and services; manage our recruiting efforts and career opportunities; prevent fraud; and perform IT and administrative support functions.

Categories of Third Parties with Whom We Share Personal Information

BLI does not and will not sell your personal information (including the personal information of minors under the age of 16).

We may disclose your personal information to our subsidiaries and affiliates, and service providers, so we can provide you information about our products and services, as well as perform various business functions, such as data analytics, marketing and advertising, market research, mailings, recruiting and hiring, fraud prevention, and other IT and administrative support functions. The personal information disclosed to them may include your contact information (such as name, postal address, email address and telephone number), and demographic information. We do not authorize our service providers to use or disclose the information except as necessary to perform services or functions on our behalf, or to comply with legal requirements.

We also may share personal information with third parties (1) if we are required to do so by law or legal process (such as a court order or subpoena); (2) in response to requests by government agencies, such as law enforcement authorities; (3) to establish, exercise or defend our legal rights; (4) when we believe disclosure is necessary or appropriate to prevent physical or other harm or financial loss; (5) in connection with an investigation of suspected or actual illegal activity; or (6) in the event we sell or transfer all or a portion of our business or assets (including in the event of a reorganization, dissolution or liquidation).

The Baltimore Life Insurance Company
10075 Red Run Boulevard | Owings Mills, MD 21117-4871
(800) 628-5433 | (410) 581-6600 | baltlife.com

Rights Under the CCPA and How to Exercise Them

If you are a California resident whose personal information is covered by the CCPA and this CCPA Notice, you may have certain rights under the CCPA as listed below. We will comply with your request in accordance with, and to the extent permissible under, applicable law.

Access

You have the right to request that we disclose to you the following information about the last 12 months:

- The categories and specific pieces of personal information we have collected about you;
- The categories of sources from which your personal information was collected;
- The business or commercial purpose for collecting or selling your personal information (we do not sell your personal information); and
- The categories of third parties with whom we have shared your personal information.

Deletion

You have the right to request that we and our service providers delete any personal information which we have collected from you. We and our service providers will not delete your personal information if it is necessary or permissible for us or our service providers to maintain the personal information pursuant to the CCPA or other applicable law.

Information About Our Sharing Of Personal Information

You have the right to request that we disclose to you the following information about the last 12 months: Whether we have sold your personal information (please note that we do not sell your personal information); and

The categories of personal information we have disclosed about you for a business purpose and the categories of third parties to whom the personal information was disclosed.

You can exercise your rights listed above, or reach out to us with questions or concerns about our privacy policies and practices, by calling us at (800) 628-5433 or The Baltimore Life Insurance Company, Customer Service Department, 10075 Red Run Boulevard, Owings Mills, MD 21117-4871. Note that, pursuant to the CCPA, you will not receive discriminatory treatment from us if you choose to exercise any of your CCPA rights.

When you submit a CCPA request, we will ask you to provide certain verification information, such as your name, phone number, postal address, email address, and date of birth. This information will be used to help us detect potential fraud, verify your identity, and fulfill and respond to your request. Upon receiving a CCPA request, we will call you using the phone number you provide to request your Social Security Number to further verify your identity and answer a few authentication questions required by the third-party identity verification service we use to assist in this process. We will not store or use this information for any other purpose.

If you decide to designate an authorized agent (other than through power of attorney) to submit a CCPA request on your behalf, we require that you provide the authorized agent written permission to do so and verify your own identity through the process described in the paragraph above. We also require the authorized agent to submit proof that you have authorized them to act on your behalf.