

Privacy Notice for California Residents

If you are a consumer and you are a resident of California, we are providing this notice to you to acknowledge your privacy rights under the California Consumer Privacy Act (“CCPA”). This notice provides important information explaining how you may exercise your rights under California law, including the right to know what personal information we may hold about you and to have that information deleted upon your request. The terms of this Privacy Notice for California Residents (“Notice”) and our Privacy Policy for California Residents (“Policy”) apply to Sagicor Life Insurance Company (“Sagicor”) and all of our affiliate companies doing business in the United States. This Notice acts as a supplement to the Policy. If you have not reviewed the Policy, please visit <https://www.sagicor.com/en-US/Legal/Privacy/CA> for additional information.

YOUR OPTIONS AS A CONSUMER

Requests for Information

If you are a resident of California, you have the right to know whether we have collected any personal information relating to you and you can ask for a report detailing what information we may currently have in our records (see “Submitting Requests” section). This report will identify all information collected within the 12 months preceding the date we received your request. You may make additional requests up to a maximum of two requests in a 12-month period. We will need to verify your identity before providing you with a report.

Requests to Delete Information

You also have the right to request that any personal information we have collected about you be deleted from our records. Deletion requests may be submitted using the same process as referenced above and are subject to the same identity verification procedures.

Please note that under California law, information cannot be deleted or destroyed when used for one or more of the following purposes:

- To fulfill regulatory, statutory or legal obligation, including those assigned in a court of law or on a contractual basis.
- To complete an authorized business transaction or maintain an existing account.
- To comply with regulatory reporting requirements under the Gramm-Leach Bliley Act.
- To comply with the California Electronic Communications Privacy Act.
- To exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law.
- To debug or identify and repair errors that impair existing intended functionality of our systems.
- To engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the businesses’ deletion of the information is likely to render impossible or seriously impair the achievement of such research, if the consumer has provided informed consent.

- To enable solely internal uses that are reasonably aligned with the expectations of a consumer based on the consumer's relationship with Sagicor.
- To otherwise use the personal information, internally, in a lawful manner that is compatible with the context in which the consumer provided the information.

If you have made a request for deletion and our purpose for retaining the information falls under any of these exempt categories, we will provide you with written notice of the basis for declining your request.

Submitting Requests

Requests for additional information or for deletion of your information can be sent by:

- Submitting an inquiry using our online form: www.sagicor.com/en-US/Legal/Privacy/CA
- Mailing a written request to: Sagicor Life Insurance
Attn: Privacy Division, Legal & Compliance
8660 E Hartford Drive
Scottsdale, Arizona 85255
- Calling our Client Services Department toll-free: 1-888-724-4267

Once we receive your request, we may ask for additional information to verify your identity and to locate any existing records. Requests for disclosure of information and requests for deletion are subject to the same identity verification procedures. Any information we obtain will be used solely to verify your identity and to process your request.

You will receive an acknowledgment from us within ten (10) business days of the day your request was received. If we request additional information to verify your identity and do not receive a response within thirty (30) calendar days, we will be unable to fulfill your request and it will be closed; any subsequent request will be treated as a new request. Once your request is verified and we have confirmed whether we have collected personal information relating to you, we will deliver within forty-five (45) calendar days of receiving your request a report either itemizing the information we have in our records or advising that we do not have any of your personal information.

Absent any statutory basis for exclusion under the CCPA, verified requests for deletion of personal information will be honored within a reasonable time period or any additional timeframe specified under California law. Please note that you will not be discriminated against for exercising these rights.

CHANGES TO THIS PRIVACY NOTICE. We reserve the right to change this Notice in the future to meet regulatory requirements and/or to update business practices. Please note that we do not sell information to either affiliated or non-affiliated parties, but if this were to change we would revise this Notice accordingly.

If you have any questions regarding this Notice or our privacy practices in general, please contact us.