

PRIVACY NOTICE (Rev. 04/2020)

FACTS	WHAT DOES INDEPENDENT LIFE INSURANCE COMPANY DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend upon the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number ▪ Transaction history and payment history ▪ Medical information ▪ Checking Account information ▪ Cookies¹ ▪ Embedded Content² ▪ Web Analytics Data³ ▪ Other Anonymous Browsing Data⁴
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Independent Life chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Independent Life share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions?	Call toll free (800) 793-0848 or email info@independent.life
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Who we are	
Who is providing this notice?	This notice is provided by Independent Life Insurance Company.
What we do	
How does Independent Life protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Access to your information is restricted to those employees who need to know that information as part of their job, to provide products and to service your account.</p>
How does Independent Life collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ provide account information ▪ give us your contact information ▪ tell us who receives the money ▪ tell us where to send the money ▪ show us your government-issued ID or Driver's License <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies, but only as needed to service and manage your relationship.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with the Independent Life name and non-financial companies such as Independent Assignment Company and Delta Company of Insurance Services, Inc.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Independent Life does not share with non-affiliates so they can market to you</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Independent Life does not jointly market</i>
Digital Data Collection	
Cookies ¹	<p>Independent Life creates and stores cookies which hold data about your browsing behaviors and preferences that help improve your browsing experience. These are plain text code snippets stored on your browser that help you anonymously interact and share data with the independent life website. Independent Life uses both 1st and 3rd party tracking cookies from Google and HubSpot, and various social media platforms including but not limited to Facebook, LinkedIn, and Hotjar to gather additional information about our audiences browsing experience. This information is not personally identifiable and is used to develop sales and marketing strategies to our audience as a whole.</p>

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<p>Embedded Content²</p>	<p>Articles on this site may include embedded content (e.g. YouTube videos, images, articles, etc.). Embedded content from other websites behaves in the exact same way as if the visitor has visited the other website. In case of any conflicts, the embedded websites privacy policy will supersede the policies of this one when viewing embedded content. These websites may collect data about you, use cookies, embed additional third-party tracking, and monitor your interaction with that embedded content, including tracking your interaction with the embedded content if you have an account and are logged in to that website.</p>
<p>Web Analytics Data³</p>	<p>Our site uses Google Analytics to track behavior of visitors to our site. See Google Analytics Terms of Service and Privacy pages for more information. We analyze browsing behavior to develop a better understanding of characteristics of our sites readers to better develop sales and marketing strategies and provide relevant content to the audience. We have enabled the advertising reporting features, re-marketing features, and Google Signals in our data collection settings. These settings allow us to collect demographic data that is <i>not personally identifiable</i> to you in order to support advertising efforts of our products and services to an aggregated and anonymous audience. To opt out of Google Analytics visit their opt-out page.</p>
<p>Other Anonymous Browsing Data⁴</p>	<p>We use 3rd party SaaS tools to collect anonymous data about browsing sessions, such as scroll depth, heatmaps, and feedback polls to gain a better understanding of your reactions to our content and design so that we can improve and deliver quality browsing experiences. We use Hotjar in order to better understand our users' needs and to optimize this service and experience. Hotjar is a technology service that helps us better understand our users experience (e.g. how much time they spend on which pages, which links they choose to click, what users do and don't like, etc.) and this enables us to build and maintain our service with user feedback. Hotjar uses cookies and other technologies to collect data on our users' behavior and their devices (in particular device's IP address (captured and stored only in anonymized form), device screen size, device type (unique device identifiers), browser information, geographic location (country only), preferred language used to display our website). Hotjar stores this information in a pseudonymized user profile. Neither Hotjar nor we will ever use this information to identify individual users or to match it with further data on an individual user. For further details, please see Hotjar's privacy policy by clicking on this link. You can opt-out to the creation of a user profile, Hotjar's storing of data about your usage of our site and Hotjar's use of tracking cookies on other websites by following this opt-out link.</p>
<p>What Rights Do You Have Over Your Data?</p>	<p>You have the right to opt out of analytics collection data. You can do so here. You may opt out of HotJar's other anonymous browsing data collection here. Social media platforms like LinkedIn and Facebook allow you to control your privacy settings, including opting out of cookie tracking within your own individual social media account. You can opt out by contacting the respective social media support teams. You have the right to have data stored and maintained by Independent Life transferred, erased, or otherwise manipulated by emailing us with your request.</p>
<p>How We Protect Your Data</p>	<p>Although we do not collect any information attributable to an individual we still leverage industry standard security best practices to protect your data. Measures include: SSL Certificate, Multi-Factor Authentication where possible, and Access Control and Education. This provides an extra layer of protection for data that we retain and that 3rd parties retain as part of the normal browsing experience.</p>