

ONLINE PRIVACY POLICY SUPPLEMENT FOR CALIFORNIA RESIDENTS

The California Consumer Privacy Act of 2018 (CCPA) provides California residents with specific rights regarding personal information. The following supplement to our Online Privacy Policy is provided in addition to the rights in our Online Privacy Policy, addresses these rights and applies solely to site visitors, members and others who reside in the State of California (“consumer(s)”, “you” or “your”).

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked (directly or indirectly) with a particular consumer, household, or device ("personal information"). The CCPA does not consider the following to be personal information:

- Publicly available information.
- Deidentified or aggregated consumer information.
- Other types of information specifically excluded by the CCPA, for example, personal information governed by the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act or the California Financial Information Privacy Act.

Categories of personal information we may have collected within the last 12 months

Category	Examples
Identifiers	Real name, previous names, home address, billing address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers.
Additional personal information	Signature, physical characteristics or description, telephone number, driver’s license or state identification card number, certificate number, education, employment, employment history, bank account number, or any other financial information, or medical and health information.
Protected classifications	Age (40 years or older), race, color, national origin, citizenship, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), veteran or military status.
Commercial information	Records of personal property, products or services purchased, obtained, or considered, credit history, motor vehicle reports, driving history or other purchasing or consuming histories or tendencies.
Biometric information	Physiological, biological or behavioral characteristics, including an individual’s DNA. Other identifiers or with other identifying information, such as imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice recordings, and keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data.

Internet or other electronic network activity information	Information regarding a consumer's interaction with an internet website, if a "Contact us" or other request for information form was completed and submitted.
Geolocation data	Physical location.
Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information.
Professional or employment-related information	Applications, resumes, background check, current or past job history or performance evaluations.
Nonpublic education information (as defined in the Family Educational Rights and Privacy Act, 20 U.S.C. section 1232g, 34 C.F.R. Part 99)	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.
Inferences drawn from any of the information	Profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Categories of sources used to collect personal information

Modern Woodmen obtains the categories of personal information listed above from these sources:

- From applications and other forms completed by you, including online forms you fill out on our corporate website.
- From your transactions with us, our affiliates (i.e., companies related to us by common ownership or control) and non-affiliates.
- From credit reporting agencies and other companies we work with, and from companies who give us marketing info.
- From any of the entities listed in your signed authorization, once submitted, to gather the data needed to process your application or otherwise service your products with us.

Modern Woodmen does not sell personal information.

Business purpose for collecting personal information

We ask for only the personal information necessary to deliver products and services and/or to consider opportunities for employment, volunteer positions or field positions. For each category listed above, we may use or disclose the personal information we collect for one or more of the following purposes.

- Fulfill or meet the reason you provided the information, such as responding to an inquiry about our products or services.
- Process applications for products or services you have applied for or requested.
- Provide the product(s) or service(s) you have applied for or requested.
- Process your requests, purchases, transactions and payments, and to prevent transactional fraud.
- Offer you additional products and services.
- Evaluate and pay claims for your benefits.
- Provide support and manage your certificate(s) or account(s).

- Administer and offer fraternal member benefits available to you as a member of Modern Woodmen of America.
- Communicate with you, members and prospects about Modern Woodmen of America and its products, services and benefits.
- Test, analyze, develop and improve our products and services.
- Process your application for employment, volunteer leadership or a field position.
- Respond to law enforcement requests and as required by applicable law, court order, or state or federal regulations.

Categories of information shared with third parties

In the preceding twelve (12) months, we may have disclosed the following categories of personal information for a business purpose.

- Identifiers.
- Additional personal information.
- Protected classifications.
- Commercial information.
- Biometric information.
- Internet or other electronic network activity information.
- Geolocation data.
- Sensory data.
- Professional or employment-related information.
- Nonpublic education information (as defined in the Family Educational Rights and Privacy Act, 20 U.S.C. section 1232g, 34 C.F.R. Part 99).
- Inferences drawn from any of the information.

Categories of third parties with whom this information is shared

We may disclose your personal information for business purposes.

Within the Modern Woodmen corporate family

- We may share information about you with our home office employees or affiliates in order to process your application or claim, administer your certificate or account, provide you with a service you request, offer you services available to you as a Member of Modern Woodmen, or to administer our business.
- We may also share your information with your servicing representative. Your representative is under contract with Modern Woodmen and is committed to acting in accordance with our privacy policy. Your representative may use your information to service your existing certificate or account, provide a service requested by you, or offer you additional products and services.

Outside the Modern Woodmen corporate family

- We may share information about you with nonaffiliated service providers (companies or persons that are not related to us by common ownership or control) in order to process your application or claim, administer your account, provide you with a service you ask for or offer you a service available to you as a Member of Modern Woodmen, or to administer our business. This includes firms that provide mailing or marketing services for us or develop or maintain software for us. We require these nonaffiliates to keep your information confidential.
- We may also share your information if the law permits or requires us to do so (e.g. government agencies, self-regulatory agencies, or in response to a subpoena).

Your rights under the California Consumer Privacy Act of 2018

The California Consumer Privacy Act of 2018 (CCPA) provides California residents with specific rights regarding their personal information. These include:

- Right to Notice
- Right to Know
- Right to Deletion
- Right to Opt-Out
- Right to Equal Service

Consumer's right to notice

At or before the time personal information is collected, consumers have the right to be informed about the categories of information that may be collected and the business purpose for which it will be used.

Consumer's right to know

A consumer has the right to request a business that collects a consumer's personal information disclose to that consumer the following:

- The categories of personal information it has collected about that consumer.
- The categories of sources from which the personal information is collected.
- The business or commercial purpose for collecting or selling personal information.
- The categories of third parties with whom the business shares personal information.
- The specific pieces of personal information it has collected about that consumer.

Request submission

A California consumer may submit a request for information by calling Modern Woodmen's Service Center at 1-800-447-9811 or 309-558-3077 or by completing the request form at modernwoodmen.org/your-information. You may only make a verifiable consumer request for information twice within a 12-month period.

Verifiable consumer request

Before Modern Woodmen responds to a request from a California consumer, we will verify the identity of that consumer. This will be done using information from the California consumer and comparing that to any personal information we previously collected about that consumer. For Modern Woodmen members, information you may be asked to provide includes name, address, phone number, date of birth, last four digits of Social Security number, and Modern Woodmen certificate number. For California consumers who are not members, you will be asked to provide your name and contact information, which may include your address, phone number and e-mail address. We may ask for additional pieces of information, depending on the circumstances, to ensure proper verification.

The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Consumer's right to request deletion of personal information

A California consumer has the right to request we delete personal information that we collected and retained, subject to certain exceptions. Once a verifiable consumer request is received and confirmed, we will delete (and direct our service providers to delete) personal information from our records, unless an exception applies.

We may deny a deletion request if retaining the information is necessary for us or our service provider(s) to:

- Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 *et. seq.*).
- 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 information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Request deletion

To exercise the deletion rights described above, please submit a verifiable consumer request to us by either calling Modern Woodmen's Service Center at 1-800-447-9811 or 309-558-3077 or by completing the request form at modernwoodmen.org/your-information. Please reference the section on verifiable consumer request above regarding how Modern Woodmen will validate your request.

Consumer's right to opt-out

A California consumer has the right to know if their personal information is sold or shared. If the personal information is sold, the consumer has the right to opt-out of the sale of that information.

Modern Woodmen does not sell personal information it collects.

Consumer's right to equal service

Modern Woodmen will not discriminate against a California consumer if he/she exercises any of the rights in this Supplement. We will not:

- Deny goods or services to the consumer.
- Charge different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties.
- Provide a different level or quality of goods or services to the consumer.
- Suggest the consumer will receive a different price or rate for goods or services or a different level or quality of goods or services.

Designation of an authorized agent

Only you or someone legally authorized to act on our behalf may make a verifiable consumer request. A consumer may designate an authorized agent to submit a request to know or a request to delete. The consumer must provide the authorized agent written permission to do so and that written permission must be provided to Modern Woodmen. Modern Woodmen may still require the consumer to verify their own identity directly with Modern Woodmen.

This will not apply when a consumer has provided the authorized agent with power of attorney pursuant to California Probate Code sections 4000 to 4465. Modern Woodmen may deny a request from an agent who does not submit proof that they have been authorized by the consumer to act on their behalf.

Changes to our Online Privacy Policy Supplement for California Residents

This supplement may be updated from time to time for any reason. Any material changes made to the Online Privacy Policy Supplement for California Residents will be posted in this area on this website and will result in the supplement's effective date being updated. We suggest that you consult this Online Privacy Policy Supplement regularly for any changes. Continued use of the sites after we have notified you any such changes shall constitute your consent to such changes.

Additional Information

You can find electronic copies of our Privacy Statement and our Online Privacy Policy at www.modernwoodmen.org.

If you have any further questions or wish to request additional information as provided in this Supplement, please contact us here, or please write or call us at:

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