

## We Value Your Privacy

*National Western Life values its relationship with you. Protecting the privacy of information we have about you is of great importance to us. We want you to understand how we protect the confidentiality and security of that information, as well as how and why we use and disclose it.*

This is being provided to you to comply with the California Consumer Privacy Act of 2018 (CCPA) and other California and federal privacy laws.

## Information We Collect

For the purpose of providing insurance products, we collect information that identifies, relates to, is capable of being associated with, or could reasonably be linked, directly or indirectly, with you ("personal information"). In particular, we collect and have collected the following information within the past twelve months:

- **Category: Identifiers.** This includes names, aliases, postal addresses, unique personal identifiers, online identifiers, Internet Protocol addresses, email addresses, account names and numbers (including bank account numbers, credit card numbers, and debit card numbers), social security numbers, driver's license numbers, passport numbers, and California identity card numbers. This information will be used to potentially issue an insurance policy to you and to service such policy.
- **Category: Individual information.** This includes physical and personal characteristics and descriptions, telephone numbers, medical information, health history and status, financial information, age, citizenship, marital status, medical condition, physical or mental disability, character, general reputation, mode of living, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, creditworthiness, and credit history. This information will be used to potentially issue an insurance policy to you and to service such policy.
- **Category: Information provided by you.** This includes information on your application and other forms. This information will be used to potentially issue an insurance policy to you and to service such policy.
- **Category: Information about your transactions with us.** This includes policy coverage, premium, your balance(s), and payment history. This information will be used to service any policy that may be issued to you.
- **Category: Sensitive Personal Information:** Information in the above categories defined as sensitive under CCPA, such as medical condition, sex, and sexual orientation. Information such as medical condition and sex will be used to potentially issue an insurance policy to you and to service such policy. Sexual orientation is not used by us.

For information collected, we determine the retention period for each of the categories of personal information listed above based on (1) the length of time we need to retain the information to achieve the business purpose for which it was obtained, (2) any legal or regulatory requirements applicable to such information, (3) internal operational needs, and (4) any need for the information based on any actual or anticipated investigation or litigation.

Note: Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
  - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
  - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

We do not sell your personal information. We do not share your personal information for cross-contextual behavioral advertising. Our California Privacy Notice and Policy is located at [www.nationalwesternlife.com/ccpa](http://www.nationalwesternlife.com/ccpa)

## Job Applicants

When you apply for a job with us, we may collect personal information from you, including:

- Personal information you provide in connection with your application
- Personal information that you make available in your social media accounts
- Personal information about you that is available publicly
- Personal information that you authorize us to collect via third parties, including former employers or references.

In certain circumstances, you may submit your application for employment through a third-party service that displays our job posting. We do not control the privacy practices of these third-party services. Please review their privacy policies carefully prior to submitting your application materials.

## Your Rights

You have a right to request that we disclose the personal information we collect, use, and disclose (“request to know”). To submit a request to know you may call 800-922-9422, write to the address below, or go online to [www.nationalwesternlife.com/ccpa](http://www.nationalwesternlife.com/ccpa). We will verify your request to know by validating items such as your policy number, name, tax ID, date of birth, last four digits of your social security number, and agent’s name against our policy records.

You have a right to request deletion or correction of personal information collected or maintained by us (“request to delete or correct”). To submit a request to delete or correct you may call 800-922-9422, write to the address below, or go online to [www.nationalwesternlife.com/ccpa](http://www.nationalwesternlife.com/ccpa). We will verify your request to know by validating items such as your policy number, name, tax ID, date of birth, last four digits of your social security number, and agent’s name against our policy records. Note that we may not be required to delete some or all of your personal information, such as if such information needed to perform on a contract, complete a transaction, or otherwise internally used in a lawful manner compatible with the context in which it was provided. We will not delete information necessary to comply with a legal obligation.

You have a right not to receive discriminatory treatment by us for the exercise of privacy rights conferred by the California Consumer Privacy Act.

You have a right to designate an authorized agent to make a request on your behalf under the California Consumer Privacy Act. To do so, please submit a written request to:

PolicyOwner Services Department  
National Western Life Insurance Company®  
10801 N Mopac Expy Bldg 3, Austin, TX 78759-5415

## Confidentiality and Security

We restrict access to personal information about you to those employees and agents who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your personal information.

## Notification

National Western Life will notify you of our California Privacy Policy as required by law. National Western Life’s California Privacy Policy is subject to change at any time. You will be notified of any changes at least annually.

## Collection and Disclosure of Personal Information

National Western Life does not disclose nonpublic personal information about you to anyone except as is necessary to provide our products or services to you or as required or permitted by law or as authorized by you.

We collect identifiers from you, consumer reporting agencies, Medical Information Bureau, insurance support organization, your NWL agent, independent claims examiners, group plan administrators, insurance companies, you or your family members’ attending physician or treating medical professional, neighbors, friends, employers, business associates, or others with whom you are acquainted and share such with consumer reporting agencies, Medical Information Bureau, your NWL agent, independent claims examiners, group plan administrators, insurance companies, your attending physician or treating medical professional, persons conducting bona fide actuarial or scientific research studies, audits, or evaluations, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

We collect individual information from you, consumer reporting agencies, Medical Information Bureau, insurance support organization, your NWL agent, independent claims examiners, group plan administrators, insurance companies, you or your family members’ attending physician or treating medical professional, neighbors, friends, employers, business associates, or others with whom you are acquainted and disclose such to consumer reporting agencies, Medical Information Bureau, your NWL agent, independent claims examiners, group plan administrators, insurance companies, your attending physician or treating medical professional, persons conducting bona fide actuarial or scientific research studies, audits, or evaluations, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

We collect information provided by you from you and disclose such to consumer reporting agencies, Medical Information Bureau, insurance support organization, your NWL agent, independent claims examiners, group plan administrators, insurance companies you or your family members’ attending physician or treating medical professional, persons conducting bona fide actuarial or scientific research studies, audits, or evaluations, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

We collect information about your transactions with us from you and disclose such to consumer reporting agencies, Medical Information Bureau, insurance support organization, your NWL agent, independent claims examiners, group plan administrators, insurance companies, you or your family members’ attending physician or treating medical professional, persons conducting bona fide actuarial or scientific research studies, audits, or evaluations, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

We collect sensitive personal information from you, consumer reporting agencies, Medical Information Bureau, insurance support organization, your NWL agent, independent claims examiners, group plan administrators, insurance companies, you or your family members’ attending physician or treating medical professional, neighbors, friends, employers, business associates, or others with whom you are acquainted and disclose such to consumer reporting agencies, Medical Information Bureau, your NWL agent, independent claims examiners, group plan administrators, insurance companies, your attending physician or treating medical professional, persons conducting bona fide actuarial or scientific research studies, audits, or evaluations, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

## Obtaining Additional Information

We take our responsibilities, and your rights, very seriously. If you have any further questions about the terms just discussed, or our privacy policies and practices, please write to us at:

Underwriting Department  
National Western Life Insurance Company  
10801 N Mopac Expy Bldg, Austin, TX 78759-5415

## Additional Information Specific to Fair Credit Reporting ACT and MIB, INC. Notices

As a part of our procedure for processing your application for insurance, an investigative consumer report may be prepared, as listed above, whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living. Upon written request to us within a reasonable period of time, you are entitled to receive additional detailed information about the nature and scope of this investigation. Your written inquiry may be addressed to:

Underwriting Department  
National Western Life Insurance Company  
10801 N Mopac Expy Bldg 3, Austin, TX 78759-5415

Information regarding your insurability will be treated as confidential. However, we may make a brief report thereon to the Medical Information Bureau, a nonprofit membership organization of life insurance companies that operates an information exchange in behalf of its members. If you apply to another Bureau member company for life and health insurance coverage or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information it may have in its file.

Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. (Medical Information will be disclosed only to your attending physician.) If you question the accuracy of the information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02112, telephone number 617/426-3660.

## Legal Statement

Provisions of this California Privacy Policy are subject to, and comply with, California law.

## Policy Updates

Policy last updated January 24, 2023.



PO Box 209080 | Austin, TX 78720-9080 | 10801 N Mopac Expy Bldg 3 | Austin, TX 78759-5415  
[www.nationalwesternlife.com](http://www.nationalwesternlife.com)