

BHG Structured Settlements, Inc., Berkshire Hathaway Life Insurance Company of Nebraska, Columbia Insurance Company, First Berkshire Hathaway Life Insurance Company, and/or National Indemnity Company (“We”) are providing you with this Privacy Policy in response to state and federal law. We recognize the privacy concerns of our customers. We are committed to treating and using nonpublic personal information about you in a responsible manner. The purpose of this Privacy Policy is to inform you about how we collect and protect the confidentiality of nonpublic personal information about you.

NOTICE OF PRIVACY POLICY

Definitions

A “consumer” is a person who seeks or obtains products or services from us for personal, family or household needs. Only a natural person may be a consumer.

“Personal information” is information about a consumer that is not publicly available.

Information We May Collect

We may collect personal information from:

- People who apply for products from us;
- People who have purchased products from us;
- Beneficiaries under our products;
- The consumer’s transactions with us, our affiliates, our agents or others;
- Consumer reporting agencies or insurance support organizations; and
- Other third parties as applicable.

Information We May Disclose

We do not disclose personal information, except as required or allowed by law. Sometimes we are allowed to disclose personal information without consent.

Examples of such disclosures may include:

- To a person who performs administrative, business, professional, or insurance functions for us;
- To confirm eligibility for benefits or payments;
- To insurance regulators or guaranty funds;
- To law enforcement, including for the detection or prevention of crime or fraud;
- In response to subpoenas, search warrants or other court orders;
- To a public agency that may have paid benefits for a consumer;
- To a person with a legal interest in a policy or contract issued by us;
- As otherwise required or allowed by law.

Information Security

Our employees, agents, outside vendors and others have access to personal information only when they have a business reason to do so. We have physical, electronic, and procedural safeguards to prevent unauthorized access.

Right to Review & Correct Personal Information

A consumer may review personal information that we have gathered about the consumer. The consumer may send a letter requesting this information to: Annuity/Structured Settlement Manager, Berkshire Hathaway Group, 1314 Douglas Street, Suite 1400, Omaha, NE 68102-1944. The letter should include name, address, phone number, contract or file number, consumer’s notarized signature and describe the records that the consumer wants to review. Upon receipt of this request, we will review our records and inform the consumer if we have the information sought and if it is reasonably locatable and retrievable. If it is, the consumer may review the information in person or request that we mail a copy. We will disclose to the consumer who else received the information in the past two years or who would normally have received it in the past two years. We may charge the consumer a fee.

The consumer may ask us to fix mistakes in our records. If we agree, we will correct our files. Upon request, we will send revised information to any person who received information from us in the past 2 years. If we disagree, the consumer may file a short statement of dispute. The statement will be included with information we share in the future. Upon request, we will send the statement to any person who received information from us in the past 2 years.

Medical Record Rights

A consumer may ask for a record of medical record information we have disclosed. To make such a request, the consumer may send a signed and notarized letter to: Annuity/Structured Settlement Manager, Berkshire Hathaway Group, 1314 Douglas Street, Suite 1400, Omaha, NE 68102-1944.

Changes to Policy

We may change this policy at any time. We will provide advance notice of changes if required by law.