

CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

BHG Structured Settlements, Inc., Berkshire Hathaway Life Insurance Company of Nebraska, First Berkshire Hathaway Life Insurance Company, and the periodic payment operation of Columbia Insurance Company and National Indemnity Company (collectively, “we” or “us”) are providing you with this California Consumer Privacy Act Privacy Policy (“Privacy Policy”) in response to state and federal law. We recognize the privacy concerns of our customers. We are committed to treating and using 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 personal information about you, as well as inform you about certain rights you have with regard to that information.

This Privacy Policy applies solely to individuals who reside in the State of California (“consumers” or “you”). We adopt this Privacy Policy to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this Privacy Policy.

Information We May Collect

“Personal information” is not publicly available information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household.

The chart below sets forth categories of personal information we have collected from consumers within the last 12 months and examples of information contained in those categories.

Category	Examples
A. Identifiers.	A real name, alias, email address, government issued unique identifier, postal address, or other similar identifiers.
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security Number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, or any other financial information, or medical information, or health insurance information. Some personal information included in this category may overlap with other categories.
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
D. Professional or employment-related information.	Job history, performance evaluations, and union membership.

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from you or your representatives. For example, we obtain personal information from documents and forms you or your representative provide to us in order to initiate a periodic payment plan.
- Sources used to facilitate the transaction or administration of periodic payments. For example, we obtain personal information from parties or advisors involved in the settlement.
- From third-parties whose services we utilize to administer your periodic payments and contract. For example, we may obtain personal information through services, such as the United States Postal Service, that provide us with your updated address information.
- External data sources, such as consumer reporting agencies and other companies that provide data related to a specific consumer

Use of Personal Information

We may use, or disclose the personal information we collect for one or more of the following business purposes:

- To facilitate or initiate a transaction you or your representatives have requested;
- Auditing related to a current interaction with the consumer and concurrent transactions;
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
- Debugging to identify and repair errors that impair existing intended functionality;
- Short-term, transient use, in accordance with the CCPA;

- Performing services on behalf of the business or service provider, including but not limited to, maintaining or servicing contracts, providing customer service, processing or fulfilling consumer requests, verifying customer information, and processing payments
- Undertaking internal research or actuarial studies;
- Undertaking activities to verify or maintain the quality or safety of a service;
- To confirm eligibility for benefits or payments;
- In response to subpoenas, search warrants or other court orders or court proceedings;
- As otherwise required by law.

We will not collect additional categories of personal information or use the personal information we have collected for materially different, unrelated, or incompatible purposes without providing notice to you and obtaining your explicit consent.

Sharing Personal Information

We may disclose your personal information to a third-party for a business purpose. When we disclose personal information to a third-party for a business purpose, we enter into a contract that describes the purpose and requires the third-party recipient to both keep that personal information confidential and not use it for any purpose except performing the contract. **We do not sell personal information and have not done so in the preceding 12 months.**

In the preceding 12 months, we have disclosed the following categories of personal information for a business purpose:

- Category A: Identifiers.
- Category B: Personal information categories listed in the California Customer Records statute.
- Category C: Protected classification characteristics under California or federal law.
- Category D: Professional or employment-related information.

We disclose personal information for a business purpose to the following categories of third parties:

- Our affiliates
- Service providers
- Entities or persons who facilitate the structured settlement transaction or have an interest in such transaction
- Third parties to whom you authorize us to disclose your personal information in connection with services we provide to you
- Regulatory and other government agencies or entities
- To our lawyers, accountants, and auditors
- As otherwise required by law

Your Rights and Choices

The CCPA provides consumers with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Request to Know

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. This is referred to as a request to know. Once we receive and confirm your verifiable consumer request to know, we will disclose to you the following information, to the extent you have requested it:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting that personal information.
- The categories of third parties with whom we share that personal information.
- The specific pieces of personal information we collected about you (referred to as a data portability request)
- If we disclosed your personal information for a business purpose, we will further provide a list identifying the personal information categories that each category of recipient obtained.

Request to Delete

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. This is referred to as a request to delete. Once we receive and confirm your verifiable consumer request to delete, we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies. If we deny your request because an exception applies, we will communicate the denial to you in writing with the reason we have denied your request.

Exercising Your Rights

To exercise a request to know or a request to delete described above, please submit a request to us by contacting us through one of the methods listed in the Contact Information section below. We will not fulfill a request to know more than twice within a 12-month period.

Only you, a parent on behalf of a child, or an authorized agent may make requests to exercise rights under this Privacy Policy. An authorized agent is a natural person or a business entity that you have authorized to act on your behalf. If you use an authorized agent to submit a request to us, we will require you to (1) provide the authorized agent with written permission to make requests on your behalf and then verify the consumer's own identity directly with us; or (2) provide the authorized agent with a power of attorney pursuant to Probate Code sections 4000 to 4665. We may deny a request from an agent that does not submit proof that they have been authorized by you to act on your behalf.

Our Process for Verifying and Fulfilling Your Request

Upon receiving a request to know or request to delete, we will confirm receipt of such request within 10 days and explain our process of handling your request, as described in this section.

After receiving your request, we will contact you to collect additional information to verify your identity. Depending on the nature of the request, we will require you to provide up to three pieces of information, including a notarized signature, to allow us to verify that you are the person about whom we collected personal information. Absent unusual circumstances, we will not request additional personal information other than what we have previously collected. If we do request additional personal information that we have not previously collected, we will not use it for any purpose other than verifying your identity. We may also require you to submit a signed declaration under penalty of perjury that you are the consumer whose personal information is the subject of the request.

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. We will deliver our written response by mail or secure email. Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Your request should also provide sufficient detail that allows us to properly understand, evaluate, and respond to it. Making a verifiable consumer request does not require you to create an account with us.

Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Changes to Privacy Policy

We may change this policy at any time. When we make changes to this Privacy Policy we will post the updated policy on our website. The month and year this policy was updated will be noted in the document footer in the parenthesis.

Information Not Subject to this Policy

In accordance with the CCPA, this Policy does not apply to: (1) certain medical information governed by the Confidentiality of Medical Information Act; (2) certain information that is furnished to or collected from a consumer reporting agency in accordance with the Fair Credit Reporting Act; (3) personal information collected, processed, sold, or disclosed pursuant to the federal Gramm-Leach-Bliley Act ("GLBA"), and implementing regulation, or the California Financial Information Privacy Act; (4) information collected, processed, sold, or disclosed pursuant to the Driver's Privacy Protection Act of 1994; (5) certain information collected about a consumer in the course of their employment or application for employment; and (6) certain information collected about a consumer in the scope of a business-to-business transaction or communication.

In the event the collection, processing, and disclosure of personal information is not subject to the CCPA, we may still comply with this Policy and your request made under this Policy.

Contact Information

If you have any questions or comments about this this Privacy Policy, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights under California law, please contact us through one of the methods listed below. If you have a disability, you may contact us to access this notice in an alternative format.

Website: www.bhstructures.com

Email: annuities@bhstructures.com

Postal Address: Annuity/Structured Settlement Manager
Berkshire Hathaway Group
Annuities & Structured Settlements Department
1314 Douglas Street, Suite 1400
Omaha, NE 68102-1944

Phone: (833) 916-3100 (toll free)