

CALIFORNIA CONSUMER PRIVACY ACT POLICY

This policy applies to the U.S. operations of the following companies: BHG Structured Settlements, Inc.; Berkshire Hathaway Life Insurance Company of Nebraska; First Berkshire Hathaway Life Insurance Company; BIFCO, LLC; and the periodic payment operation of Columbia Insurance Company and National Indemnity Company (collectively, “we,” “us,” or “our”). This policy applies solely to individuals who reside in California (“consumers,” “you,” or “your”).

We adopt this California Consumer Privacy Act Policy to comply with the California Consumer Privacy Act of 2018 and the California Privacy Rights Act of 2020 (Title 1.81.5 (commencing Section 1798.100) of the California Civil Code) (the “CCPA”). Any terms defined in the CCPA have the same meaning when used in this policy. Personal information subject to the California Gramm-Leach-Bliley Act Policy is not subject to this California Consumer Privacy Act Policy. You can locate our California Gramm-Leach-Bliley Act Policy at <https://www.bhstructures.com/HTML/BHG-PrivacyPolicyUsa.aspx>.

Information Practices

The following table identifies the categories of personal information we have collected about consumers and the categories of personal information we have disclosed for a business purpose to third parties in the last 12 months:

Category	Collected	Disclosed
Identifiers such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers	Yes	Yes
Any of personal information described in Cal. Civ. Code § 1798.80(e) such as 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, credit card number, debit card number, or any other financial information, medical information, or health insurance information	Yes	Yes
Characteristics of protected classifications under California or federal law, such as race, color, ancestry, national origin, religion, gender (including pregnancy, childbirth, or related medical conditions), disability, age (40 and older), genetic information, marital status, sexual orientation, gender identity and gender expression, AIDS/HIV status, medical conditions, political activities or affiliations, military or veteran status, or reproductive health decision making	Yes	Yes
Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies	Yes	No
Biometric information, such as retina scans, fingerprints, faceprints, handprints, palmprints, vein patterns, voice recordings, voiceprints, keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data	Yes	No
Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet website, application, or advertisement	Yes	No
Geolocation data	Yes	Yes
Audio, electronic, visual, thermal, olfactory, or similar information	Yes	No
Professional or employment-related information	Yes	No

Education information, meaning information that is not publicly available “personally identifiable information” as defined in the Family Educational Rights and Privacy Act (20 U.S.C. § 1232g; 34 C.F.R. Part 99), such as student name, parent or other family member names, student or family address, social security number, student number, biometric record, date of birth, place of birth, or mother’s maiden name	Yes	Yes
Inferences drawn from other personal information to create a profile about a consumer reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes	Yes	No
Social security, driver’s license, state identification card, or passport number	Yes	Yes
Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account	Yes	No
Precise geolocation	Yes	Yes
Racial or ethnic origin, religious or philosophical beliefs, or union membership	Yes	No
The contents of a consumer’s mail, email, and text messages unless we are the intended recipient of the communication	Yes	Yes
Personal information that reveals a consumer’s genetic data	Yes	No
The processing of biometric information for the purpose of uniquely identifying a consumer	Yes	Yes
Personal information collected and analyzed concerning a consumer’s health	Yes	No
Personal information collected and analyzed concerning a consumer’s sex life or sexual orientation	No	No

Depending on your relationship with us, we may or may not collect every category of personal information identified.

We collect personal information from the following categories of sources:

- Directly from the consumer or someone providing information on the consumer’s behalf, such as an agent, broker, attorney, or employer;
- External data sources, such as insurance support organizations, consumer reporting agencies, and other companies that provide data related to a specific consumer, business, or property;
- Via our website, directly or indirectly from information submitted through a web portal or through the use of cookies and other data tracking systems. Refer to our Website Privacy Policy for additional information;
- From third-parties whose services we utilize to administer your periodic payments, contract, or help us pursue a lump sum exchange under applicable law.

We disclose personal information to the following categories of third parties:

- Our affiliates;
- Regulatory and other government entities or agencies;
- Insurers, reinsurers, policyholders, and claimants;
- Entities who perform administrative, business, professional, or employment functions on our behalf;
- Entities or persons who facilitate the structured settlement transaction, a lump sum exchange transaction, or persons who have an interest in such transactions;
- To our lawyers, accountants, and auditors;
- As otherwise permitted or required by law.

We collect and/or disclose personal information about consumers for the following business or commercial purposes:

- To facilitate or initiate a transaction you or your representatives have requested;
- To operate, manage, and maintain our business, such as providing quotes for periodic payments or a lump sum exchange, insurance, processing applications, establishing and servicing policies, claims handling, providing customer support, and furnishing other services.
- To assess and improve our product and service offerings, including the development of new products and services.
- To perform data analysis.
- To conduct marketing activities.
- To detect and prevent fraud and other prohibited or illegal activity.
- To maintain and enhance the security and safety of our systems, data, and workplace.
- To hire qualified employees and maintain our workforce.
- To comply with legal obligations and policies.
- To bring and defend claims.
- For other purposes as permitted by law or to which the consumer consents.

We do not collect or process sensitive personal information for the purpose of inferring characteristics about a consumer.

We do not sell or share personal information and have not sold or shared personal information about consumers in the last 12 months.

We retain personal information for only as long as reasonably necessary to accomplish the specific business purposes or as otherwise required by applicable law, whichever period is longer. In addition to the period established by law, we determine the length of time necessary to retain personal information based upon the following criteria:

- The nature and duration of our contractual obligation to make periodic payments to you or your successor(s), if any;
- The retention period established by a regulatory body or legally enforceable request or command;
- Whether it is necessary to exercise or defend legal claims during or after our payment obligation ceases; and
- To the extent your personal information is necessary for internal or external actuarial study or assessment and such information cannot be pseudonymized.

Consumer Rights

The CCPA confers certain rights on consumers regarding personal information, including:

- the right to know what personal information we have collected about the consumer, including the categories of personal information, the categories of sources from which the personal information is collected, the business or commercial purposes for collecting, selling or sharing personal information, the categories of third parties to whom we disclose personal information, and the specific pieces of personal information we have collected about the consumer;
- the right to delete personal information we have collected from the consumer, subject to certain exceptions;
- the right to correct inaccurate personal information that we maintain about the consumer;
- the right not to receive discriminatory treatment by us for the exercise of privacy rights conferred by the CCPA; and
- if the consumer is an employee, an applicant for employment, or an independent contractor, the right not to be retaliated against for the exercise of the consumer's rights.

Exercising Consumer Rights

To exercise any of your rights under the CCPA, please submit a request to us by contacting us via one of the following methods:

- (833) 916-3100 (toll free)
- dataprotection@bhstructures.com

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 either two or three pieces of information to allow us to verify that you are the person about whom we collected personal information. 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. If we are unable to verify that you are the person about whom we collected personal information, we will notify you that we will not be able to respond to your request.

You may use an authorized agent to submit a request to us as described in this privacy policy. If an agent submits a request to us, we will require the agent to provide proof that you gave the agent signed permission to submit the request. If the signed permission is something other than a notarized power of attorney, we will also require you to verify your own identity directly with us or directly confirm with us that you provided the agent permission to submit the request.

For questions or concerns about our privacy policies and information practices, please contact us at (833-916-3100). If you have a disability, you may contact us for information on how to access this notice in an alternative format.

Website: www.bhstructures.com

Email: dataprotection@bhstructures.com

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Berkshire Hathaway Group
Annuities & Structured Settlements Department
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