

California Consumer Privacy Act Notice

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 Notice”) in accordance with the California Consumer Privacy Act of 2018 (“CCPA”). This Privacy Notice applies to individuals residing in California.

The purpose of this Privacy Notice is to inform you about the information we collect and the business reason for the collection. Any terms defined in the CCPA have the same meaning when used in this Privacy Notice.

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 may collect and examples of information contained in those categories.

Category	Examples
Identifiers.	A real name, alias, email address, government issued unique identifier, postal address, or other similar identifiers.
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.
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).
Professional or employment-related information.	Job history, performance evaluations, and union membership.

Use of Personal Information

For each category of personal information described above, we use the personal information we collect for 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 or external 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. We will not sell your personal information.

Additional Information

For more information about your rights under the CCPA or to obtain an online version of this Privacy Notice or to read our complete California Consumer Privacy Act Privacy Policy, please visit our website at <https://www.bhstructures.com/HTML/BHG-PrivacyPolicyUsa>.