

CALIFORNIA GRAMM-LEACH-BLILEY ACT POLICY

This policy applies to the U.S. operations of the following companies: 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,” “us,” or “our”). This policy applies solely to individuals who reside in California (“consumers,” “you,” or “your”).

We adopt this California Gramm-Leach-Bliley Act Policy to comply with the Gramm-Leach-Bliley Act (Title 15, Chapter 94, Subchapter I (commencing Section 6801) of the United States Code), the California Financial Information Privacy Act (Division 1.4 (commencing Section 4050) of the California Financial Code), the California Insurance Information and Privacy Protection Act (Division 1, Part 2, Chapter 1, Article 6.6 (commencing Section 791) of the California Insurance Code), and California regulations implementing such acts (Title 10, Chapter 5, Subchapter 5.9 (commencing Section 2689.1) of the California Code of Regulations) (collectively, “GLBA”). Any terms defined in GLBA have the same meaning when used in this 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 Collect

We collect personal information from:

- People who apply for insurance from us;
- People who visit our website;
- People we insure;
- People involved in claims under our policies;
- The consumer’s transactions with us, our affiliates, our agents or others;
- Consumer reporting agencies or insurance support organizations; and
- Other third parties including state motor vehicle departments.

Information we collect from an insurance-support organization may be kept by them. They may disclose it to others.

Information We 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 include:

- To a person who performs administrative, business, professional, or insurance functions for us;
- To confirm eligibility for insurance benefits or payments;
- To detect or prevent crime or fraud;
- To insurers or agents that need it to perform an insurance function;
- To insurers or agents so we can perform an insurance function;
- To insurance regulators;
- To law enforcement;
- In response to subpoenas, search warrants or other court orders;
- For actuarial or research studies;
- To an affiliate who is auditing us;
- To a public agency that may have paid health benefits for a consumer;

- To a certificate holder or policy owner who wants to know the status of an insurance transaction;
- To a person with a legal interest in a policy issued by us;
- To rate advisory organizations;
- To guaranty funds;
- To rating agencies;
- To our lawyers, accountants and auditors;
- As otherwise required or allowed by law.

Information Security

We authorize our workers, agents, outside vendors and others to access personal information only when they have a business reason to do so. We have physical, electronic, and procedural safeguards to protect personal information from unauthorized access.

Right to Review & Correct Personal Information

A consumer may review personal information we have gathered about the consumer. The consumer may send a letter to: Chief Privacy Officer, Annuities & Structured Settlements Department, 1314 Douglas Street, Suite 1400, Omaha, NE 68102-1944. The consumer may also submit a request by submitting their information via the following methods:

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

The request should include name, address, phone number, policy number 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 them 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 a 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 a person who received information from us in the past 2 years.

Changes to Policy

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