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THIS PRIVACY NOTICE IS FURNISHED TO YOU IN COMPLIANCE WITH FEDERAL AND STATE LAWS AND REGULATIONS.

***WHAT DOES ELCO MUTUAL LIFE AND ANNUITY DO WITH YOUR PERSONAL INFORMATION?***

* **We do not sell information about you.**
* **We do not share your information with anyone for their marketing purposes.**
* **We only use your personal information to help maintain and grow the relationship you have with us.**

**Privacy Notice**

Whether you are a customer, prospective customer, or have another relationship with ELCO, you have entrusted us to safeguard your personal information. We are providing this privacy notice to assist you in understanding the types of personal information we collect, where we receive it, how we use it, and how we protect the privacy of the personal information shared with us.

**Where Do We Get Personal Information, Why Do We Collect It, and What Do We Collect?**

Most of the personal information we collect is obtained with consent directly from you, from one of our customers, from an organization with whom we do business that has authority to share such information, or through other authorized sources. We primarily collect personal information to confirm your identity and manage your relationship with us. The type of information that we collect depends on our relationship with you. This includes:

* Information you or a person on your behalf provides on an application or other form (for example, name, address, social security number, or income);
* Information we obtain with your consent from third-party sources such as credit reporting agencies, i.e., information to verify employment or income;
* Information about your relationship and history with us;
* Medical or health information you permit us to receive from doctors or other health care providers.

ELCO will provide you with an updated notice if the types of personal information we collect, or use, is materially different, unrelated, or incompatible with this notice.

**How Do We Use and Disclose Your Information?**

We use and disclose information to provide you with customer service, to assist with the selection of the products or services we offer, to provide you our products or services, to develop or improve our products or services, for legal or compliance purposes, or as required or permitted by applicable law.

We may provide information to individuals and entities with whom you authorize us to share such information. If necessary, we disclose information when it is required by law, for example, a filing to the Internal Revenue Service (such as Form 1099). We may also disclose certain information to other entities to help us report or prevent fraud, including reports to regulatory or law enforcement agencies. We do not share medical or health information except as needed to maintain and process your transactions.

ELCO may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose or as you authorize, we require the recipient to keep that personal information confidential and not use it for any purpose except performing the service. Categories of third parties that may be given access to your personal information will depend upon your unique relationship with us. Examples of these categories include:

Consultants and contractors (e.g., external auditors)

Financial services professionals

Software service providers

Attorneys and other legal professionals

Cloud service providers

Regulatory agencies

**How Do We Protect the Security of Your Information?**

We have policies that maintain the physical, electronic, and procedural safeguards to protect the confidentiality of your personal information. Access to your personal information is limited to those who need to know it to help service our relationship with you. Should your relationship with us end, we will continue to follow the privacy policies described in this notice to the extent that we retain information about you. We will store your personal data in accordance with applicable laws or regulatory requirements and retain data for as long as necessary to fulfill those purposes for which the personal data was collected. If we no longer need to retain that information, we will dispose of it in a secure manner.

**Do You Need to Do Anything?**

It is not necessary for you to take any action. This is because we do not share your information except to service and grow the business relationship you have with us. You do not need to “opt-out” or “opt-in” as you may have done with other financial companies because we do not sell your information.

**How Do You Correct Your Information?**

If you would like to correct information that you provided to us, contact us as indicated on our Contact Us page. We will make the appropriate adjustments to our records. If you wish to correct personal information provided to us by a third party (such as a consumer reporting agency) we will provide you with the applicable third party's contact information.

**You May Request Your Information**

You may request what information ELCO has collected about you and its purpose. We will provide a response once we receive and confirm your request.

All requests must provide sufficient information to allow us to reasonably verify your identity. We require a signed document providing specific personal information that we should have on file for you. To verify your identity, we will compare the information provided to the information we have on file. Your name, address, and relationship with ELCO are mandatory data elements and will be used in combination with other information such as your policy/contract/account number, date of birth, social security number and email address.

For more information about submitting a request, please use **Call** us at 1-800-321-3526.

ELCO, as referred to in this notice, means:

ELCO MUTUAL LIFE AND ANNUITY

ELCO MUTUAL LIFE AND ANNUITY COMPANY (in Florida)

916 Sherwood Drive

Lake Bluff, IL 60044

(800) 321-3526

**Residents of California**

The information below supplements Our Privacy Notice and applies to residents of the State of California. ELCO regularly reviews its Privacy Policy and ensures that we process your information in a manner that is in compliance with applicable regulations. The California Consumer Privacy Act of 2018 (CCPA) as amended by the California Privacy Rights Act of 2020 (CPRA) defines categories of personal information as the following:

|  |  |
| --- | --- |
| **Information Categories and Examples** | |
| Personal Identity, Financial, and Personal Health   * Name * Alias * Address * Signature * Driver's license * Email address * Social Security number * Medical information * Health insurance information   Protected Classification Characteristics   * Race * Ancestry * Citizenship * Marital status * Medical condition * Physical or mental disability * Sex (including gender, gender identity) | Commercial Information   * Personal property * Products or service purchased   Biometric Information   * Genetic characteristics * Physiological characteristics * Biological characteristics   Internet or Other Similar Network Activity   * Information on your interaction with our websites   Sensory Data - Audio, Electronic, Visual, Thermal, Olfactory or similar information   * Voice & Video Recordings * Photographs   Professional or Employment-Related Information   * Current or past job history   Inferences Drawn from Personal Information   * Profile created by analyzing information provided (for example, underwriting analysis) |

ELCO obtains the categories of personal information listed above from the following categories of sources:

* Directly from you or someone on your behalf
* Healthcare professional or firm
* Financial service professional or firm
* Publicly available records
* Family member, dependent or beneficiary
* Other third parties (e.g., consumer reporting agency, credit reporting agency, staffing agency, companies that provide services to us)

ELCO may disclose all categories of personal information as necessary or appropriate with the following categories of third parties:

* Consultants and contractors (e.g., external auditors)
* Financial services professionals
* Software service providers
* Attorneys and other legal professionals
* Cloud service providers
* Regulatory agencies
* Third party administrators

You may request that ELCO delete personal information that we have collected and retained. Once we receive and confirm the request, we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies. We will not discriminate against you for exercising any of your rights. Please see the **You May Request Your Information** section above for more information on how to submit a deletion request.

Please be aware that certain legal and regulatory requirements require us to retain your personal information for specific periods of time which may impact our ability to honor your deletion request. We retain personal information in our server logs, our databases, and our records for as long as necessary to provide our services. We may need to retain some of your information for a longer period, such as in order to comply with our legal or regulatory obligations and to resolve disputes or defend against legal claims. For these reasons, if your policy/contract is currently in force, we are unable to process a deletion request as the information is required to service our relationship with you. Likewise, if your policy/contract is not in force, we must retain the information for a period of time after the termination or application denial date of the policy/contract.

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