

USI Insurance Services Privacy Notice

Our Privacy Promise to You

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, (including but not limited to Social Security numbers), personal financial and health information (collectively referred to as the "protected information") that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

What types of information will we be collecting?

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collecting protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information.
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased.
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services.
- Other individuals, businesses and agencies, such as medical and demographic information.
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called "cookies".

What will we do with your protected information?

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

Our Security Procedures

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We

maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information, especially Social Security numbers. Specifically, we protect the confidentiality of Social Security numbers, prohibit unlawful disclosure of Social Security numbers and limit access to Social Security numbers.

Your Right to Review Your Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at:

USI Insurance Services
100 Summit Lake Drive
Suite 400
Valhalla, NY 10595

Privacy Notice for California Residents

This Privacy Notice applies to personal information of California residents to the extent the information is subject to the California Consumer Privacy Act of 2018 (CCPA). This notice does not apply to personal information collected pursuant to (i) the federal Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act; or, (ii) certain medical and health information covered by HIPAA.

Personal Information We Collect

We collect information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“personal information”). We may collect the following categories of your personal information for the following business or commercial purpose(s):

Category of Personal Information	Examples	Business or Commercial Purpose(s) for Which Used
Identifiers	A 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.	To provide insurance brokerage service offerings, including consulting and coverage quotations.

Category of Personal Information	Examples	Business or Commercial Purpose(s) for Which Used
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, credit card number, debit card number, or any other financial information, medical information, or health insurance information.	To provide insurance brokerage service offerings, including consulting and coverage quotations. To process your requests, purchases, transactions, and payments, and to prevent transaction fraud.
Characteristics of protected classifications under California or federal law	Race, age, 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,	To provide insurance brokerage service offerings, including consulting and coverage quotations.
Commercial Information	Records of personal property, products or services purchased, obtained, or considered	To provide insurance brokerage service offerings, including consulting and coverage quotations.
Internet or other electronic network activity information	Browsing history, search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement.	To process your registration with any of the Company's services, including verifying your information is active and valid.

We do not sell your personal information.

For further information about personal information we collect, and your rights under the California Consumer Privacy Act of 2018, please contact us at:

Phone: 1-866-657-0861

Website: www.usi.com

Email: www.usi.com/compliance

Address: USI Insurance Services
Attn: Chief Compliance Officer
100 Summit Lake Drive, Suite 400
Valhalla, NY 10595

Privacy Notice for Job Applicants and Employees, and for their Emergency Contacts, who are California Residents

This Privacy Rights Notice is not a contract for employment and does not alter the employment at-will relationship between the Company and any employee.

Categories of Personal Information We Collect, and Purposes for which We Use It

We collect information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household ("personal information"). We may collect the following categories of your personal information, and use it for the business and commercial purposes as indicated:

Category of Personal Information	Examples	Business or Commercial Purpose(s) for which used
Identifiers	A 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.	To provide information you request from the Company. To verify your identity and authorization to work in the U.S. To enable you to use the Company's computers, phones and other technology assets. To verify your compliance with Company policies, procedures and workplace rules. To allow you to clock in and out of the use the Company's timekeeping system. To obtain a background check, consumer report, or investigative report about you.

Category of Personal Information	Examples	Business or Commercial Purpose(s) for which used
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, credit card number, debit card number, or any other financial information, medical information, or health insurance information.	<p>To verify your identity and authorization to work in the U.S.</p> <p>To verify your compliance with Company policies, procedures and workplace rules.</p> <p>To contact third parties whose contact information you provide to Company in case of emergency or otherwise permitted by law.</p> <p>To administer employee benefit programs, leave of absence programs, and payroll.</p> <p>To obtain a background check, consumer report, or investigative report about you.</p>
Characteristics of protected classifications under California or federal law	Race, age, 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), veteran or military status,	To report information to government agencies as required by law, and otherwise to comply with applicable laws.
Professional or employment-related information	Current and/or past employment history including performance evaluations.	<p>To verify your references and other information you provide to us.</p> <p>To access your candidacy for employment with the Company.</p>

Category of Personal Information	Examples	Business or Commercial Purpose(s) for which used
Non-public education information (as defined in the Family Educational Rights and Privacy Act (20 U.S.C. 1232g, 34 C.F.R. Part 99))	Education records, files, documents, and other materials directly related to a student maintained by an educational agency or institution or by a person acting for such an agency or institution, such as grades, transcripts,	To verify the validity of a license held by you. To access your candidacy for employment with the Company.

As an equal opportunity employer, the Company uses Employees' personal information consistent with applicable law.

If you have questions about this notice, please contact us at:

- Phone: 1-866-657-0861
- Website: www.usi.com
- Email: <http://www.usi.com/compliance>
- Address: USI Insurance Services
Attn: Chief Compliance Officer
100 Summit Lake Drive, Suite 400
Valhalla, NY 10595