



# Privacy Notice to Our Members

Thank you for being a part of the KSKJ Life family. We're firmly committed to protecting your personal information. We provide this notice because you have a right to know how we maintain the privacy of your personal information. We welcome the opportunity to describe how KSKJ Life protects your personal information.

## What does KSKJ Life do with your personal information?

<p><b>WHY?</b></p>	<p><b><i>Why do we collect information?</i></b> We collect personal information needed to evaluate your request for our insurance or other products or services and to service and administer your business with us. (Examples include: to underwrite certificates, to process claims, to confirm your identity, or to service your certificate with us). We also collect data to administer and market our products or services and comply with legal and regulatory requirements.</p>
<p><b>WHAT?</b></p>	<p><b><i>What information do we collect?</i></b> The types of personal information we collect depends on the product or service you have with us and can include:</p> <ul style="list-style-type: none"> <li>• Information you provide on an application or other form (Examples include: Name, Address, Social Security Number, Birthdate or Income and Assets)</li> <li>• Data from your visits to our web site and our social media pages</li> <li>• Information from credit reporting agencies and information to verify employment or income</li> <li>• Information about your past transactions with us (such as: products you purchased with KSKJ Life, your policy values and payment history)</li> <li>• Medical or health information you provide us and permit us to receive from doctors, other health care providers, prescription services and other parties such as MIB (Medical Information Bureau)</li> <li>• General information such as: email address, demographic data, employment history and public records</li> </ul>
<p><b>HOW?</b></p>	<p><b><i>How do we disclose your information?</i></b> We may disclose your information to our employees and agents and to other entities that perform services for us related to our transactions with you. Before we disclose your information, these individuals and entities must agree to abide by our privacy requirements. We engage service providers to perform certain functions on our behalf (e.g. actuaries, legal counsel and accountants as well as service providers that assist in: the printing and mailing of statements and policy contracts; the processing of e-applications for life insurance and annuities; conducting board elections; and sending KSKJ Life marketing emails and/or newsletters to you, among other marketing functions) as permitted by law.</p> <p>Purposes for which we use and disclose your information:</p> <ul style="list-style-type: none"> <li>• To provide customer service</li> <li>• To inform you of KSKJ Life products and benefits of interest to you and help you make decisions about our products and benefits</li> </ul> <p>We may also disclose information when it is permitted or required by law. Examples are:</p> <ul style="list-style-type: none"> <li>• To accountants or auditors</li> <li>• In response to a subpoena</li> <li>• To our attorneys</li> <li>• To prevent fraud</li> <li>• To comply with a request from a regulatory agency</li> </ul> <p>We may share personal information (name, address, phone number, email address, lodge function photos) with our fraternal lodges whose use is strictly limited for fraternal purposes (such as: sharing information with you about lodge functions and events or volunteer activities).</p>

## **Safety of your personal information**

### **How do we protect the security of your information?**

We maintain physical, electronic and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

We do not sell your information.

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.

### **Commitment to privacy**

KSKJ Life is committed to protecting the privacy of your information. Our goal is to keep our data accurate and up to date. You may request access to your data, and we will make appropriate corrections / updates when you notify us. If you have any questions about our Privacy Policy, you may contact us at [privacy@ksklife.com](mailto:privacy@ksklife.com) or call 800-843-5755 .