

We Value Your Privacy

National Western Life Insurance Company ("NWL") values its relationship with you. Protecting the privacy of information we have about you is of great importance to us. We want you to understand how we protect the confidentiality and security of that information, as well as how and why we use and disclose it.

This is being provided to you to comply with the California Consumer Privacy Act of 2018 (CCPA) and other California and federal privacy laws.

Information We Collect

For the purpose of providing insurance products, we collect information that identifies, relates to, is capable of being associated with, or could reasonably be linked, directly or indirectly, with you ("personal information"). The types of personal information we collect and share depend on the product or service you have with us. This personal information may include:

- Identifying Information about you, such as your name, address, contact information, government identifiers, among other similar information;
- Demographic Information, such as your age, occupation, avocations, and other personal characteristics;
- Financial Information;
- Health Information, including information about your physical condition and health history;
- Lifestyle Information, including mode of living;
- In addition, your NWL Agent may ask you for information intended to aid in updating and improving your insurance program and in marketing other insurance or financial services.

Information We Disclose

All financial companies need to share customer personal information to run their everyday business. We disclose the categories of personal information listed above about our current and former customers.

In accordance with law, NWL may disclose your personal information, without your specific authorization. These disclosures are frequent enough that they form a general business practice for NWL, though the following types of sharing may not be applicable for all customers, all products, or all NWL services. The following is a brief description of the persons or organizations to whom your personal information may be disclosed.

- Persons or organizations who perform business, professional or insurance services to us, such as independent claim examiners or group plan administrators;
- Your NWL Agent, consumer reporting agencies hired to prepare investigative reports, and other insurance companies to which you have applied for coverage or benefits;
- The Medical Information Bureau;
- Group plan administrators;
- Your attending physician or treating medical professional;
- Marketing firms;
- Persons or organizations conducting bona fide actuarial or scientific research studies, audits or evaluations;
- Group policyholder for the purpose of reporting claims experience or conducting an audit of the insurance institution's or agent's operations or services, provided the information disclosed is reasonably necessary for the group policyholder to conduct the review or audit;
- Insurance Regulators;
- Affiliates;
- Others pursuant to a subpoena, law enforcement, fraud prevention and investigation, or in connection with litigation.

In all events, such information will only be disclosed as is reasonably necessary to accomplish the intended purpose. For example, we would ordinarily disclose only your name and address to a marketing firm. Similarly, we might disclose your name and information related to your age, insurance coverage and claims experience to a scientific research organization. In short, the types of information disclosed will vary depending on the needs of the recipient and sensitivity of the personal information.

Below is a brief overview of how NWL may share your personal information, and your rights related to limiting different types of sharing.

Reason we can share your personal information	Does NWL share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes– To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Sources of Personal Information

We collect identifiers from you, consumer reporting agencies, Medical Information Bureau, insurance support organization, your NWL agent, independent claims examiners, group plan administrators, insurance companies, you or your family members' attending physician or treating medical professional, neighbors, friends, employers, business associates, or others with whom you are acquainted and share such with consumer reporting agencies, Medical Information Bureau, your NWL agent, independent claims examiners, group plan administrators, insurance companies, your attending physician or treating medical professional, persons conducting bona fide actuarial or scientific research studies, audits, or evaluations, and disclose such information pursuant to a subpoena or law enforcement request or in connection with litigation.

Your Rights To Opt-Out

We respect your right to limit the sharing of your personal information. Please note, if you are a new customer, we can begin sharing your personal information 30 days from the date we provided you with this notice. When you are no longer a customer, we continue to share your personal information as described in this notice.

However, you may contact us at any time to opt out of certain types of disclosures as described below:

- **Sharing with Non-Affiliated Third Parties.** *We may share your nonpublic personal financial information with non-affiliated third parties. You may opt out of this sharing through one of the methods below.*
- **Sharing with Affiliates.** We reserve the right to share your personal information with affiliates for everyday business purposes without getting your prior written consent where permitted by law, and such law does not allow you to restrict such sharing. However, you may limit our affiliates from using certain information about you — such as your creditworthiness or other personal information — for their own marketing purposes.

To exercise your opt-out rights, please call us at (800) 922-9422 or submit a written request to:

PolicyOwner Services Department
National Western Life Insurance Company
10801 N Mopac Expy Bldg 3, Austin, TX 78759-5415

Confidentiality and Security

We restrict access to personal information about you to those employees and agents who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your personal information.

Notification

NWL will provide you with our California Privacy Notice as required by law. National Western Life's California Privacy Notice is subject to change at any time. You will be notified of any changes at least annually.

Obtaining Additional Information

We take our responsibilities, and your rights, very seriously. If you have any further questions about the terms just discussed, or our privacy policies and practices, please write to us at:

PolicyOwner Services Department
National Western Life Insurance Company
10801 N Mopac Expy Bldg, Austin, TX 78759–5415

Additional Information Specific to Fair Credit Reporting Act and MIB, INC. Notices

As a part of our procedure for processing your application for insurance, an investigative consumer report may be prepared, as listed above, whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living. Upon written request to us within a reasonable period of time, you are entitled to receive additional detailed information about the nature and scope of this investigation. Your written inquiry may be addressed to:

Underwriting Department
National Western Life Insurance Company
10801 N Mopac Expy Bldg 3, Austin, TX 78759–5415

Information regarding your insurability will be treated as confidential. However, we may make a brief report thereon to the Medical Information Bureau, a nonprofit membership organization of life insurance companies that operates an information exchange in behalf of its members. If you apply to another Bureau member company for life and health insurance coverage or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information it may have in its file.

Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. (Medical Information will be disclosed only to your attending physician.) If you question the accuracy of the information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02112, telephone number (617)426-3660.

Policy Updates

Policy last updated September 2025.



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