

# MUTUAL OF OMAHA

## CALIFORNIA PRIVACY NOTICE – PERSONAL INFORMATION

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This Privacy Notice applies to the Personal Information of customers of the Mutual of Omaha companies. The companies include:

- Mutual of Omaha Insurance Company
- Mutual of Omaha Investor Services, Inc.
- Mutual of Omaha Marketing Corporation
- Mutual of Omaha Structured Settlement Company
- Omaha Insurance Company
- United of Omaha Life Insurance Company
- United World Life Insurance Company
- Companion Life Insurance Company

This Notice applies to our current and former customers.

### Why You Are Receiving This Notice

The federal Financial Services Modernization Act and state privacy laws require us to send you an annual Notice. This Notice describes how we collect, use, and protect the Personal Information you entrust to us.

If you have a policy that is covered by the HIPAA Privacy regulations, you received a privacy notice that relates to the privacy of your medical information. To obtain an additional copy of the privacy notice related to your medical information you can log onto our company's website:

[www.mutualofomaha.com/hipaa.html](http://www.mutualofomaha.com/hipaa.html)

or you can contact us at:

Mutual of Omaha  
Attn: Privacy Office  
Mutual of Omaha Plaza  
Omaha, NE 68175-1029

### Personal Information

**Personal Information** means information that we collect about you, such as name, address, Social Security number, income, marital status, employment and similar Personal Information.

### Information We Collect

In the normal course of business we may collect Personal Information about you from:

- Applications or other forms we receive from you.
- Your transactions with us, such as your payment history.
- Your transactions with other companies.
- Other sources (such as motor vehicle reports, government agencies and medical information bureaus).
- Consumer-reporting agencies.

### How We Protect Your Information

We restrict access to your Personal Information. It is given only to:

- The employees of the Mutual of Omaha companies.
- Others who need to know the information to provide our services to you.

We have physical, electronic and procedural safeguards in place to make sure your Personal Information is protected. These safeguards follow established security standards and procedures.

### Sharing Within Mutual of Omaha

#### Your Personal Information

In the normal course of business we may share your Personal Information among the Mutual of Omaha companies listed above and with our banking affiliates. The type of information we share could include your name, Social Security number and other information you provide to us. We may also share information about your transactions with us, such as your payment history.

We do not share your medical information, except to the extent we are required or permitted to under federal or state law.

## **Your Creditworthiness Information**

We may also share certain credit information about you among the Mutual of Omaha companies listed above and with our banking affiliates. We do so to make it easier to do business with us. It also lets us match our products and services with your needs.

Credit information includes:

- Marital status.
- Income.
- Employment history.
- Credit history.

If we did not share this information among our companies, you might be required to provide the same information each time you apply for one of our products or services.

## **Sharing With Third Parties**

California law does not allow us to share Personal Information about you with certain parties outside the Mutual of Omaha companies, unless you tell us to do so. Since we do not share information with such third parties, we are not asking for your permission. Even if you tell us to not share your Personal Information with third parties, we may still share your Personal Information for those purposes that are required or permitted by law. For example:

- With our agents and brokers.
- To respond to a judicial process or government regulatory authority.
- To process an insurance product or service that you request.

- To service your account, such as paying a claim.
- To allow third parties to perform insurance functions for us.

We do not sell names or other information about our California customers to third parties for marketing purposes.

We do not share your medical information, except to the extent we are required or permitted to under federal or state law.

## **Important Privacy Choices**

You have the right to tell us to not share your credit information among the Mutual of Omaha companies.

Just call us toll free at:

**1-800-522-6912**

**When you call us, please be prepared to give us your policy or account number.**

Your request will apply to all of the products you have with us. If there is more than one owner of any insurance product or service, any one of you may request that we not share information on behalf of yourself and the other owners.

We will honor your request for as long as we keep information about you.

If you have already told us to not share your information, you do not need to tell us again. Your request will remain on file with us until you ask for a change.