

## Consumer Privacy Notice

| FACTS | WHAT DOES CITIZENS DO WITH YOUR PERSONAL INFORMATION?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| Why?  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this Privacy Notice carefully to understand what we do.                                                                                                                                                                                                                                                                                                                                                                                                             |
| What? | <p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number, employment information, income, and demographic data.</li> <li>• Name and individual contact information, and date and place of birth.</li> <li>• Driver's license, passport, or other government identification numbers.</li> <li>• Transactions or loss history account transactions.</li> <li>• Credit and payment history and payment card information.</li> <li>• Medical information and insurance claim history.</li> <li>• Criminal history and immigration information, where permitted by law.</li> </ul> |
| How?  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason Citizens chooses to share, and whether you can limit this sharing.                                                                                                                                                                                                                                                                                                                                                                                                                                   |

| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Does Citizens Share? | Can You Limit This Sharing? |
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| <b>For our everyday business purposes –</b><br>Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus; and to share with service providers that perform underwriting support, claims processing, policy administration, document imaging, printing and mailing, payment processing, medical information and examination services, identity verification and fraud prevention, anti-money laundering and sanctions screening, customer support, reinsurance, and information-technology hosting and security functions on our behalf. | Yes                  | No                          |
| <b>For our marketing purposes –</b><br>To offer our products and services to you.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Yes                  | No                          |
| <b>For joint marketing with other financial companies –</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | No                   | We don't share              |
| <b>For our affiliates' everyday business purposes –</b><br>Information about your transactions and experiences.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Yes                  | No                          |
| <b>For our affiliates' everyday business purposes –</b><br>Information about your credit worthiness.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | No                   | We don't share              |
| <b>For affiliates to market to you –</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | No                   | We don't share              |
| <b>For nonaffiliates to market to you –</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | No                   | We don't share              |

|            |                                                                                                        |
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| QUESTIONS? | Call 1-800-880-5044 or go to <a href="https://www.citizensinc.com/">https://www.citizensinc.com/</a> . |
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| <b>Who We Are</b> |
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| <b>Who is providing this notice?</b> | Citizens, Inc. ("Citizens") and its subsidiaries. |
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| <b>What We Do</b>                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>How does Citizens protect my personal information?</b> | To protect your personal information from unauthorized access and use, we use security measures that comply with applicable law. These measures include computer safeguards, secured files, and limiting access to personal information to those with appropriate authority and for intended business purposes only. Service providers that access personal information on our behalf must complete our vendor risk-assessment process and are contractually required to maintain appropriate safeguards.                                                                            |
| <b>How does Citizens collect my personal information?</b> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for insurance or pay insurance premiums.</li> <li>• File an insurance claim or provide account information.</li> <li>• Give us your contact information.</li> </ul> <p>We also collect your personal information from others, such as healthcare providers, medical and paramedical examination providers, laboratories, insurance support organizations, and credit and consumer reporting agencies, and identity-verification and fraud-prevention services.</p> |
| <b>Why can't I limit all sharing?</b>                     | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday purposes – information about your credit worthiness.</li> <li>• Affiliates from using your information to market to you.</li> <li>• Sharing for nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>                                                                                                                                                               |

| <b>Definitions</b>     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include Citizens, Inc. and its subsidiaries, including financial companies such as CICA Life Insurance Company of America, CICA Life A.I., Security Plan Life Insurance Company, Security Plan Fire Insurance Company &amp; Magnolia Guaranty Life Insurance Company; and nonfinancial companies such as Computing Technology, Inc.</li> </ul> |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Citizens does not share with nonaffiliates so they can market to you.</li> </ul>                                                                                                                                                                                                                                                                          |
| <b>Joint marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.                                                                                                                                                                                                                                                                                                                                                                                          |

## **Other Important Information**

Please see below for more information regarding your rights under state law (as applicable).

### **SHARING WITH SERVICE PROVIDERS AND REINSURERS**

We share personal information with nonaffiliated service providers that perform functions on our behalf, such as policy administration, underwriting support, claims processing, document imaging, printing and mailing of policy documents, payment processing, medical information and paramedical examination services, identity verification, fraud prevention, anti-money laundering and sanctions screening, customer and agent support, and information-technology hosting and security. These service providers are permitted to use personal information only to perform services for us and are required to safeguard it. We also share personal information with our appointed insurance agents and producers so that they can offer, sell, and service our

products on our behalf, and we disclose limited personal information (such as name, gender, and date of birth) to reinsurers in connection with the reinsurance of our policies.

#### **NO SALE OF PERSONAL INFORMATION**

Citizens does not sell your personal information. We do not use your personal information for targeted advertising, and we do not use it for profiling or automated decision-making that produces legal or similarly significant effects concerning you.

#### **INTERNATIONAL OPERATIONS**

Citizens operates internationally. Personal information may be accessed by Citizens personnel and contractors located outside the United States in order to provide services on our behalf. Any such access is subject to our information-security and confidentiality requirements.

#### **ARTIFICIAL INTELLIGENCE**

Some of our service providers use artificial-intelligence-enabled tools on our behalf, for example to analyze recorded customer-service calls or to assist in summarizing medical records in connection with claims. Our contracts prohibit these service providers from using your personal information to train artificial-intelligence models and from sharing it with third-party artificial-intelligence systems without our written approval.

#### **OTHER IMPORTANT INFORMATION**

##### **ARIZONA, CALIFORNIA, CONNECTICUT, GEORGIA, HAWAII, ILLINOIS, MAINE, MASSACHUSETTS, MINNESOTA, MONTANA, NEVADA, NEW JERSEY, NORTH CAROLINA, OHIO, OREGON, VERMONT, VIRGINIA, AND WYOMING RESIDENTS**

We may collect personal information about you from persons other than you. In addition to information you provide us on applications or in connection with insurance coverage we issue to you, we may collect personal information about you from insurance support organizations (ISO) and consumer or other reporting agencies. Information obtained from a report prepared by an ISO may be retained by the ISO and disclosed to other persons. We may also disclose personal information about you to an insurance regulatory authority, or law enforcement, or other governmental authority to the extent permitted or required by law.

You have the right to request a copy of the personal information that we have about you. If we receive such a request, we will provide you a copy of your requested personal information as soon as reasonably practicable, as long as the information is reasonably locatable and retrievable. We may charge a fee to cover the costs incurred to provide you with copies of requested personal information not exceeding that which is permitted by federal, state laws and/or national laws.

You have the right to correct, amend or delete personal information we may have recorded about you. We will respond to your written request to correct, amend or delete personal information about you, within our possession, within 30 business days from the date your request is received.

**NEVADA RESIDENTS - DO NOT CALL NOTIFICATION:** The Nevada law requires us to advise you that you have the option to be placed on our internal "do not call" list if you do not want to receive sales calls from Citizens. Please note that Citizens' "do not call" list is limited only to telephone solicitation calls. We may still contact you about your Citizens' insurance policy, billing issues, claims and other matters that relate to the administration of your insurance coverage with us. If you have any questions about this notice, you may contact us at the company contact information listed below or contact the Nevada Attorney General's office at Office of the Nevada Attorney General, Bureau of Consumer Protection, 555 E. Washington Avenue, Suite 3900, Las Vegas, NV 89101, Phone: (702) 486-3132, Email: BCPINFO@ag.state.nv.us.

#### **Company Contact Information**

If you wish to exercise your rights as provided in this notice, please write us at: Citizens, Inc., Attn: Compliance Department; P. O. Box 149151, Austin, Texas 78714-9151. Please provide your full name, address, email address; telephone number; and policy number.