U.S. Consumer Privacy Notice

Revised 05/2026

FACTS	**WHAT DOES GERBER LIFE INSURANCE COMPANY DO WITH YOUR PERSONAL INFORMATION?**
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 notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security Number and employment information • Account transactions and checking account information • Medical information, insurance claim history, assets, income, and credit reports When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share Customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Customer personal information; the reason Gerber Life Insurance Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	**Does Gerber Life Insurance Company 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	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	• Call 1-800-253-3074 – our menu will prompt you through your choice(s) • Visit us online: **https://www.gerberlife.com/gl/portal/customer-service/privacy-legal/privacy-COO-request** **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 1-844-653-6193 or go to **www.gerberlife.com**

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Who we are	
Who is providing this notice?	GERBER LIFE INSURANCE COMPANY
What we do	

How does Gerber Life Insurance Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Except as authorized by you in writing, we limit access to your information to those who need it to do their jobs or service your account.
How does Gerber Life Insurance Company collect my personal information?	We collect your personal information, for example, when you • Apply for insurance or pay insurance premiums • File an insurance claim or provide account information • Provide contact information • Purchase products or services from us We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • Sharing for affiliates' everyday purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Gerber Life Insurance Company is a member company of the Western & Southern Financial Group. The Western & Southern Financial Group also includes the following member companies: The Western and Southern Life*

	Insurance Company, Western-Southern Life Assurance Company, Western & Southern Agency, Inc., W&S Brokerage Services, Inc., W&S Financial Group Distributors, Inc., W&S Wealth Solutions, Inc., W&S Advisory Services, LLC, Columbus Life Insurance Company, Eagle Realty Group, LLC, Eagle Realty Capital Partners, LLC, Fort Washington Investment Advisors, Inc., IFS Financial Services, Inc., Gerber Life Agency, LLC, Integrity Life Insurance Company, The Lafayette Life Insurance Company, The Lafayette Life Insurance Agency, Inc., National Integrity Life Insurance Company, Touchstone Advisors, Inc., Touchstone Securities, Inc., Fabric Technologies, Inc., and Till Financial, Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Gerber Life Insurance Company does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Our joint marketing partners include banks and insurance agencies.*

OTHER IMPORTANT INFORMATION

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

NOTICE OF INFORMATION PRACTICES FOR ARIZONA, CALIFORNIA, CONNECTICUT, GEORGIA, ILLINOIS, MAINE, MASSACHUSETTS, MINNESOTA, MONTANA, NEVADA, NEW JERSEY, NORTH CAROLINA, OHIO, OREGON, AND VIRGINIA 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 within 30 days, as long as the information is reasonably locatable and retrievable. We may charge a reasonable fee to cover the costs incurred to provide you with copies of requested personal information.

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.

If you wish to exercise your rights as provided in this notice, please write us at: Gerber Life Insurance Company, Attn: Privacy Officer, 44 S. Broadway, White Plains, NY 10601. Please provide your full name, address and policy number.

FOR CALIFORNIA RESIDENTS

In accordance with California law, we will not share information we collect about you except as permitted by California law. This may include: for our everyday business purposes, for marketing our products and services to you, and as permitted by law or otherwise authorized by you, including, for example, to service your account. We will limit sharing among our affiliates to the extent required by California law. For additional information regarding our privacy policies, visit our website or call 1-844-653-6193.

FOR VERMONT RESIDENTS

We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. For additional information regarding our privacy policies, visit our website or call 1-844-653-6193.

FOR WISCONSIN RESIDENTS – POLICY CHANGE NOTIFICATION

Life insurance is a critical part of a broader financial plan. If you are considering making changes in the status of your policy you should consult with a licensed insurance or financial advisor in order to find an alternative best suited to your needs. Additional information about policy changes is available from the office of the commissioner of insurance at its website address: **https://oci.wi.gov/Pages/Homepage.aspx** or by telephone at 1-800-236-8517.

IMPORTANT NOTICE FOR ALL CALIFORNIA & VERMONT RESIDENTS, AND NEW YORK & NEW JERSEY SENIOR CITIZEN RESIDENTS

You have the right to name someone (in addition to yourself) to be notified if, for any reason, the premium for your policy is not paid and the policy is about to lapse or be cancelled. You are under no obligation to name another person to be notified. The choice is yours.

If you wish to name a secondary addressee to receive notification of any past due premium and policy lapse of coverage, please send written notification with the name and address of the third-party and your policy number to:

Gerber Life Insurance Company, Policy Administration Department, 445 State Street, Fremont, MI 49412

IMPORTANT NOTICE FOR NEW YORK RESIDENTS WITH CASH VALUE

Your policy with Gerber Life Insurance Company contains a cash surrender value. You have the right to request an updated policy illustration and/or further information on such cash value, including the current amount thereof, by submitting a written request to:

Gerber Life Insurance Company, Policy Administration Department, 445 State Street, Fremont, Michigan, 49412. Please include your name, address, policy number, and signature.

IMPORTANT NOTICE FOR NEW YORK RESIDENTS WITH ACCIDENT-ONLY INSURANCE

This is accident-only insurance. It does not provide coverage for sickness. This is a supplement to health insurance and is not a substitute for major medical coverage. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

FOR NEVADA RESIDENTS - DO NOT CALL NOTIFICATION

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 Gerber Life Insurance Company. You may make this request in the following convenient ways:

- Call 1-844-653-6193 and speak with a customer service representative
- Write us at: Gerber Life Insurance Company, Attn: Privacy Officer, 44 S. Broadway, White Plains, NY 10601

Please be sure to provide us with your name, address and all telephone numbers you wish to include on our list.

If you have questions about this notice, you may contact us at the address listed above or you may also 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

Please note that Gerber Life Insurance Company's "do not call" list is limited only to telephone solicitation calls. We may still contact you about your Gerber Life Insurance Company policy, billing issues, claims and other matters that relate to the administration of your coverage with us.

FOR NEW HAMPSHIRE RESIDENTS - POLICY CHANGE NOTIFICATION

New Hampshire law requires Gerber Life Insurance Company to inform you that certain actions related to your life insurance policy may have significant future financial, tax or other implications. Such actions include:

- Surrender of the policy;
- Borrowing against the equity of your policy;
- Lapse of the policy;
- Failure to pay premium;
- Application of the equity of the policy toward payment of premium;
- Application of accumulated dividends toward payment of premium;
- Financing premium payments;
- Sale of the policy; and
- Assignment of the policy or any right under the policy.

Before you act, you should consider all options carefully and seek advice from a licensed financial advisor, attorney or other professional who can explain all available options and consequences.

FOR MORE INFORMATION ON OUR USE OF ARTIFICIAL INTELLIGENCE

Please visit: https://www.gerberlife.com/privacy-legal/us-privacy-policy