

CALIFORNIA NOTICE AT COLLECTION

This notice applies to the U.S. operations of the following companies: BHG Structured Settlements, Inc.; Berkshire Hathaway Life Insurance Company of Nebraska; First Berkshire Hathaway Life Insurance Company; BIFCO, LLC; and the periodic payment operation of Columbia Insurance Company and National Indemnity Company (collectively, “we,” “us,” or “our”). We provide this notice to comply with the California Consumer Privacy Act of 2018 and the California Privacy Rights Act of 2020 (Title 1.81.5 (commencing Section 1798.100) of the California Civil Code) (the “CCPA”). This notice applies solely to individuals who reside in California (“consumers,” “you,” or “your”) and only to the extent that the CCPA applies. Any terms defined in the CCPA have the same meaning when used in this notice.

The following table identifies the categories of personal information we may collect about you:

Category
Identifiers such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers
Any of personal information described in Cal. Civ. Code § 1798.80(e) such as name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information
Characteristics of protected classifications under California or federal law, such as race, creed, color, religion, national origin, ancestry, citizenship status, physical disability, mental disability, protected medical condition as defined by applicable state or local law, genetic information, marital status (including registered domestic partnership status), sex or gender (including pregnancy, childbirth, lactation, and related medical conditions), gender identity or gender expression (including transgender status), age, sexual orientation, military and veteran status, or reproductive health decision making
Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
Biometric information, such as retina scans, fingerprints, faceprints, handprints, palmprints, vein patterns, voice recordings, voiceprints, keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data
Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an internet website, application, or advertisement
Geolocation data
Audio, electronic, visual, thermal, olfactory, or similar information
Professional or employment-related information
Education information, meaning information that is not publicly available “personally identifiable information” as defined in the Family Educational Rights and Privacy Act (20 U.S.C. § 1232g; 34 C.F.R. Part 99), such as student name, parent or other family member names, student or family address, social security number, student number, biometric record, date of birth, place of birth, or mother's maiden name
Inferences drawn from other personal information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes
Social security, driver's license, state identification card, or passport number
Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account
Precise geolocation
Racial or ethnic origin, religious or philosophical beliefs, or union membership
The contents of a consumer's mail, email, and text messages unless we are the intended recipient of the communication
Personal information that reveals a consumer's genetic data
Personal information collected and analyzed concerning a consumer's health

Depending on your relationship with us, we may or may not collect every category of personal information identified.

We may collect personal information about you for the following purposes:

- To facilitate or initiate a transaction you or your representatives have requested;
- To operate, manage, and maintain our business, such as providing quotes for periodic payments or a lump sum exchange, insurance, processing applications, establishing and servicing policies, claims handling, providing customer support, and furnishing other services.
- To assess and improve our product and service offerings, including the development of new products and services.
- To perform data analysis.
- To conduct marketing activities.
- To detect and prevent fraud and other prohibited or illegal activity.
- To maintain and enhance the security and safety of our systems, data, and workplace.
- To hire qualified employees and maintain our workforce.
- To comply with legal obligations and policies.
- To bring and defend claims.
- For other purposes as permitted by law or to which the consumer consents.

We retain personal information for only as long as reasonably necessary to accomplish the specific business purposes or as otherwise required by applicable law, whichever period is longer. In addition to the period established by law, we determine the length of time necessary to retain personal information based upon the following criteria:

- The nature and duration of our contractual obligation to make periodic payments to you or your successor(s), if any;
- The retention period established by a regulatory body or legally enforceable request or command;
- Whether it is necessary to exercise or defend legal claims during or after our payment obligation ceases; and
- To the extent your personal information is necessary for internal or external actuarial study or assessment and such information cannot be pseudonymized.

We do not sell or share personal information.

For further information about our privacy practices, please see our California Consumer Privacy Policy and our California Gramm-Leach-Bliley Policy at <https://www.bhstructures.com/HTML/BHG-PrivacyPolicyUsa.aspx>.