

FACTS

WHAT DOES ETHOS TECHNOLOGIES INC. (“ETHOS”) 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 income
- medical information and insurance claim history
- credit history and credit-based insurance scores

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 reasons Ethos chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ethos 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	No	We don’t share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Visit us online: ethoslifec.com/privacy and follow the directions set forth in the Online Privacy Policy

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 415-915-0665 or go to ethoslifec.com

Who we are	
Who is providing this notice?	Ethos Technologies Inc. (d.b.a. Ethos Life Insurance Services)
What we do	
How does Ethos Technologies Inc. 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.
How does Ethos Technologies Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Apply for life insurance and/or pay insurance premiums ■ Give us your income information and/or give us your employment history ■ Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include Ethos (Singapore) Pte Ltd., Ethos International Holdings, LLC, Ethos Life Technologies (India) Pvt. Ltd., Tomorrow Ideas, Inc. and Tomorrow Insurance Services, LLC</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include insurance companies and direct-marketing companies.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners can include strategic partners, insurance companies and other entities through which we offer products.</i>
Other important information	
<p>This Ethos Consumer Privacy Notice applies only to financial products or services that you may obtain through Ethos.</p> <p>For California Customers: We will not share information we collect about California residents with nonaffiliates unless the law allows us to do so. For example, we may share information with your consent or to service your policy. We will limit sharing among our companies to the extent required by California law.</p> <p>For Nevada Customers: We are providing you this notice pursuant to state law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call list by submitting a request to privacy@getethos.com and in the email subject line state "Do Not Call List" and provide your name and relevant phone number from which you do not desire to be contacted. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email aginquiries@ag.state.nv.us.</p> <p>For Vermont Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information (including 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. Additional information concerning our privacy policies can be obtained by visiting ethoslife.com/privacy or calling 415-915-0665.</p> <p>For Insurance customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA only. The term "Information" in this part means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. We may share Information so we can learn if you qualify for coverage, process claims or prevent fraud, or if you say we can. To see your Information, write Ethos Technologies Inc., 5001 Plaza on the Lake, Suite 305, Austin, TX 78746. You must state your full name, address, the insurance company, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any Information is wrong, you must write to us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.</p>	