

F&G Privacy Policy for California Residents Who Are F&G Employees, Applicants, or Independent Contractors

This Privacy Policy (“Policy”) applies to F&G (also, “Company”) applicants, employees, and independent contractors who are California residents.

Rights Pursuant to the California Consumer Privacy Act (the “CCPA”)

California law requires businesses to disclose information regarding the rights of California residents pursuant to the CCPA. Any terms defined in the CCPA (Cal. Civ. Code Section 1798.140) have the same meaning when used in this section.

California residents may request that F&G disclose to them the following information covering the preceding 12 months:

1. The categories of personal information F&G has collected about them;
2. The categories of sources from which the personal information was collected;
3. The business or commercial purpose for collecting or selling personal information;
4. The categories of third parties with which F&G shares personal information;
5. The categories of personal information about them that F&G has sold and the categories of third parties to which the personal information was sold;
6. The categories of personal information about them that F&G has disclosed for a business purpose and the categories of third parties to which the personal information was disclosed;
7. The specific pieces of personal information F&G has collected about them.

You also have the right to be informed, at or before the point of collection, as to the categories of personal information to be collected and the purposes for which the categories of personal information shall be used. We will not collect additional categories of personal information or use personal information collected for additional purposes without providing you with notice consistent with this section.

A California resident may request the disclosure of the information listed above by calling 1-866-846-4660 or by emailing heather.golden@fglife.com. Such a request may be referred to as a right-to-know request. Pursuant to California law, F&G will verify the California resident’s identity before complying with any such request. If F&G cannot verify a California resident’s identity from the information already in its existing records, F&G may request additional information from the California resident which will only be used for the purposes of verifying the identity of the resident seeking to exercise their rights under the CCPA and for security or fraud prevention purposes. F&G will inform the California resident if it is unable to verify the resident’s identity.

A California resident has the right to request that F&G delete any personal information about the California resident that it has collected from the California resident, and that F&G direct any service provider to delete the California resident’s personal information from its records. Such a request may be referred to as a request to delete. However, pursuant to the CCPA, a California resident’s information may not be deleted under certain circumstances, including where

maintenance of their personal information is necessary: to complete the transaction for which the personal information was collected, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, provide a good or service that they requested or that is reasonably anticipated within the context of their ongoing business relationship with F&G, or otherwise perform a contract between F&G and the resident; to detect security incidents, protect against or prosecute fraudulent or illegal activity; to enable solely internal uses that are reasonably aligned with their expectations based on their relationship with F&G; to comply with a legal obligation; or to otherwise use their information internally in a lawful manner that is compatible with the context in which they provided the information. For more information about these and other situations in which we may not delete a California resident's information, please see Cal. Civ. Code Section 1798.105(d).

A California resident may request the deletion of their personal information by calling 1-866-846-4660 or by emailing heather.golden@fglife.com. Before deleting the California resident's personal information, F&G will verify their identity, as required by the CCPA. If F&G cannot verify a California resident's identity from the information already in its existing records, F&G may request additional information from the California resident which will only be used for the purposes of verifying the identity of the resident seeking to exercise their rights under the CCPA and for security or fraud prevention purposes. F&G will inform the California resident if it is unable to verify the resident's identity.

A California resident has the right to request that F&G correct any inaccurate personal information about the California resident. Such a request may be referred to as a request to correct. A California resident may request the correction of inaccurate personal information by calling 1-866-846-4660 or by emailing heather.golden@fglife.com. Before correcting the California resident's personal information, F&G will verify their identity, as required by the CCPA. If F&G cannot verify a California resident's identity from the information already in its existing records, F&G may request additional information from the California resident which will only be used for the purposes of verifying the identity of the resident seeking to exercise their rights under the CCPA and for security or fraud prevention purposes. F&G will inform the California resident if it is unable to verify the resident's identity.

A California resident may use an authorized agent to submit a right-to-know request or a request to delete. To use an authorized agent, the California resident must provide the agent with written authorization. In addition, the California resident may be required to verify their own identity with F&G. F&G may deny a request from an agent that does not submit proof that they have been authorized by the California resident to act on their behalf.

F&G does not currently sell personal information, including that of California residents. Should F&G begin selling personal information, it will update this Policy accordingly and California residents will have the right to direct F&G not to sell their personal information.

F&G will not discriminate against a California resident because the California resident exercised any of their rights under the CCPA, including, but not limited to, by:

1. Denying goods or services to the California resident;

2. Charging different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties;
3. Providing a different level or quality of goods or services to the California resident;
4. Suggesting that the California resident will receive a different price or rate for goods or services or a different level or quality of goods or services.

In the preceding 12 months, F&G has collected the following categories of personal information about applicants, employees, and independent contractors who are California residents from the following sources and for the following purposes. F&G may collect only certain pieces of personal information described in a given category and may not collect certain pieces of personal information described in each category. Your personal information will be retained for a period that is reasonably necessary for the purposes described below.

Category of Personal Information Collected	Category of Source of Collection	Purpose of Collection
Identifiers such as a 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.	We collect this information from California residents. We also collect this information third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding.	<p>For applicants and employees, for human resources, employment, benefits administration, health and safety, and business-related purposes and to be in legal compliance.</p> <p>For independent contractors, for legal compliance; to evaluate independent contractors in deciding to engage in their services; to manage your contracting relationship with us; engage in corporate transactions requiring review of independent contractor records; to administer and maintain the Company's operations, including for safety purposes; and to exercise or defend the legal rights of the Company and its employees, affiliates, customers, contractors, and agents.</p>
Categories of personal information described in subdivision (e) of Cal. Civ. Code Section 1798.80 (Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her	We collect this information from California residents. We also collect this information third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding.	<p>For applicants and employees, for human resources, employment, benefits administration, health and safety, and business-related purposes and to be in legal compliance.</p> <p>For independent contractors, for legal compliance; to evaluate independent contractors in deciding to engage in their services; to manage your contracting relationship with us; engage in corporate transactions requiring review of</p>

<p>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).</p>		<p>independent contractor records; to administer and maintain the Company's operations, including for safety purposes; and to exercise or defend the legal rights of the Company and its employees, affiliates, customers, contractors, and agents.</p>
<p>Characteristics of protected classifications under California or federal law</p>	<p>We collect this information from California residents. We also collect this information third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding.</p>	<p>For applicants and employees, for human resources, employment, benefits administration, health and safety, and business-related purposes and to be in legal compliance.</p> <p>For independent contractors, for legal compliance; to evaluate independent contractors in deciding to engage in their services; to manage your contracting relationship with us; engage in corporate transactions requiring review of independent contractor records; to administer and maintain the Company's operations, including for safety purposes; and to exercise or defend the legal rights of the Company and its employees, affiliates, customers, contractors, and agents.</p>
<p>Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or</p>	<p>We collect this information from California residents. We also collect this information third-party vendors who assist in administering payroll, Human Resources</p>	<p>For applicants and employees, for human resources, employment, benefits administration, health and safety, and business-related purposes and to be in legal compliance.</p> <p>For independent contractors, for legal compliance; to evaluate independent</p>

<p>consuming histories or tendencies.</p>	<p>Information Systems, employee benefits, recruitment, screening, and onboarding.</p>	<p>contractors in deciding to engage in their services; to manage your contracting relationship with us; engage in corporate transactions requiring review of independent contractor records; to administer and maintain the Company’s operations, including for safety purposes; and to exercise or defend the legal rights of the Company and its employees, affiliates, customers, contractors, and agents.</p>
<p>Biometric Information</p>	<p>We collect this information from California residents. We also collect this information third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding.</p>	<p>For applicants and employees, for human resources, employment, benefits administration, health and safety, and business-related purposes and to be in legal compliance.</p> <p>For independent contractors, for legal compliance; to evaluate independent contractors in deciding to engage in their services; to manage your contracting relationship with us; engage in corporate transactions requiring review of independent contractor records; to administer and maintain the Company’s operations, including for safety purposes; and to exercise or defend the legal rights of the Company and its employees, affiliates, customers, contractors, and agents.</p>
<p>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 Web site, application, or advertisement.</p>	<p>We collect this information from California residents. We also collect this information third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding.</p>	<p>For applicants and employees, for human resources, employment, benefits administration, health and safety, and business-related purposes and to be in legal compliance.</p> <p>For independent contractors, for legal compliance; to evaluate independent contractors in deciding to engage in their services; to manage your contracting relationship with us; engage in corporate transactions requiring review of independent contractor records; to administer and maintain the Company’s operations, including for safety purposes; and to exercise or defend the legal rights</p>

		of the Company and its employees, affiliates, customers, contractors, and agents.
Geolocation data.	We collect this information from California residents. We also collect this information third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding.	For applicants and employees, for human resources, employment, benefits administration, health and safety, and business-related purposes and to be in legal compliance. For independent contractors, for legal compliance; to evaluate independent contractors in deciding to engage in their services; to manage your contracting relationship with us; engage in corporate transactions requiring review of independent contractor records; to administer and maintain the Company’s operations, including for safety purposes; and to exercise or defend the legal rights of the Company and its employees, affiliates, customers, contractors, and agents.
Audio, electronic, visual, thermal, olfactory, or similar information.	We collect this information from California residents. We also collect this information third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding.	For applicants and employees, for human resources, employment, benefits administration, health and safety, and business-related purposes and to be in legal compliance. For independent contractors, for legal compliance; to evaluate independent contractors in deciding to engage in their services; to manage your contracting relationship with us; engage in corporate transactions requiring review of independent contractor records; to administer and maintain the Company’s operations, including for safety purposes; and to exercise or defend the legal rights of the Company and its employees, affiliates, customers, contractors, and agents.
Professional or employment-related information.	We collect this information from California residents. We also collect this information third-party	For applicants and employees, for human resources, employment, benefits administration, health and safety, and business-related purposes and to be in legal compliance.

	<p>vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding.</p>	<p>For independent contractors, for legal compliance; to evaluate independent contractors in deciding to engage in their services; to manage your contracting relationship with us; engage in corporate transactions requiring review of independent contractor records; to administer and maintain the Company’s operations, including for safety purposes; and to exercise or defend the legal rights of the Company and its employees, affiliates, customers, contractors, and agents.</p>
<p>Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g; 34 C.F.R. Part 99).</p>	<p>We collect this information from California residents. We also collect this information third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding.</p>	<p>For applicants and employees, for human resources, employment, benefits administration, health and safety, and business-related purposes and to be in legal compliance.</p> <p>For independent contractors, for legal compliance; to evaluate independent contractors in deciding to engage in their services; to manage your contracting relationship with us; engage in corporate transactions requiring review of independent contractor records; to administer and maintain the Company’s operations, including for safety purposes; and to exercise or defend the legal rights of the Company and its employees, affiliates, customers, contractors, and agents.</p>
<p>Inferences drawn from any of the information identified above to create a profile about a consumer reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</p>	<p>We collect this information from California residents. We also collect this information third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding.</p>	<p>For applicants and employees, for human resources, employment, benefits administration, health and safety, and business-related purposes and to be in legal compliance.</p> <p>For independent contractors, for legal compliance; to evaluate independent contractors in deciding to engage in their services; to manage your contracting relationship with us; engage in corporate transactions requiring review of independent contractor records; to</p>

		administer and maintain the Company’s operations, including for safety purposes; and to exercise or defend the legal rights of the Company and its employees, affiliates, customers, contractors, and agents.
Sensitive personal information.	We collect this information from California residents. We also collect this information third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding.	For applicants and employees, for human resources, employment, benefits administration, health and safety, and business-related purposes and to be in legal compliance. For independent contractors, for legal compliance; to evaluate independent contractors in deciding to engage in their services; to manage your contracting relationship with us; engage in corporate transactions requiring review of independent contractor records; to administer and maintain the Company’s operations, including for safety purposes; and to exercise or defend the legal rights of the Company and its employees, affiliates, customers, contractors, and agents.

In the preceding 12 months, F&G has not sold or shared personal information about California residents covered by this Policy to third parties. Currently, F&G does not sell or share personal information about California residents covered by this Policy.

In the preceding 12 months, F&G has disclosed for a business purpose the following categories of personal information about California residents to the following categories of third parties (to the extent the disclosure was made to a third-party).

Category of Personal Information Collected	Category of Third Party to Which Personal Information Disclosed, To The Extent Disclosed To a Third Party
Identifiers such as a 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.	Third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding; legal services providers; parent company.
Categories of personal information described in subdivision (e) of Cal. Civ. Code Section	Third-party vendors who assist in administering payroll, Human

<p>1798.80 (Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her 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).</p>	<p>Resources Information Systems, employee benefits, recruitment, screening, and onboarding; legal services providers; parent company.</p>
<p>Characteristics of protected classifications under California or federal law</p>	<p>Third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding; legal services providers; parent company.</p>
<p>Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>	<p>Third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding; legal services providers; parent company.</p>
<p>Biometric Information</p>	<p>Third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding; legal services providers; parent company.</p>
<p>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 Web site, application, or advertisement.</p>	<p>Third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding; legal services providers; parent company.</p>
<p>Geolocation data.</p>	<p>Third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding; legal services providers; parent company.</p>
<p>Audio, electronic, visual, thermal, olfactory, or similar information.</p>	<p>Third-party vendors who assist in administering payroll, Human Resources Information Systems,</p>

	employee benefits, recruitment, screening, and onboarding; legal services providers; parent company.
Professional or employment-related information.	Third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding; legal services providers; parent company.
Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g; 34 C.F.R. Part 99).	Third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding; legal services providers; parent company.
Inferences drawn from any of the information identified above to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	Third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding; legal services providers; parent company.
Sensitive personal information.	Third-party vendors who assist in administering payroll, Human Resources Information Systems, employee benefits, recruitment, screening, and onboarding; legal services providers; parent company.