

**FACTS****WHAT DOES CATHOLIC FINANCIAL LIFE 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. The information we collect and the information we share can include:

- Social Security number and medical information
- Employment information
- Income and assets
- Account balances and payment history
- Credit history and credit-based insurance scores

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 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 Catholic Financial Life chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Catholic Financial Life share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	N/A
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	N/A
<b>For our affiliates to market to you</b>	No	N/A
<b>For nonaffiliates to market to you</b>	No	N/A

**Questions?**

Call (toll free) (800) 927-2547 or go to [www.catholicfinanciallife.org](http://www.catholicfinanciallife.org)

<b>Who is providing this notice?</b>	Catholic Financial Life
<b>What we do</b>	
<b>How does Catholic Financial Life protect my personal information?</b>	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. We restrict access to your personal information to employees, representatives, agents and third parties who have been trained to handle nonpublic personal information and who “need to know” your personal information for Catholic Financial Life’s business purposes.
<b>How does Catholic Financial Life collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• apply for insurance or pay insurance premiums</li> <li>• file an insurance claim</li> <li>• give us your personal information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
<b>Why can’t I limit all sharing?</b>	There are three instances, listed below, in which Federal law gives you the right to limit sharing. However, Catholic Financial Life does not share or sell your information for these purposes. <ul style="list-style-type: none"> <li>• sharing for affiliates’ everyday business purposes—information about your creditworthiness;</li> <li>• affiliates from using your information to market to you; and</li> <li>• sharing for nonaffiliates to market to you.</li> </ul> State laws may give you additional rights to limit sharing.
<b>What other rights do I have with respect to my personal information?</b>	Applicable law may provide you with the right to inspect the personal information we have about you and to request corrections, amendments or deletion in certain situations. Contact us for more information about these rights at <a href="mailto:service@catholicfinanciallife.org">service@catholicfinanciallife.org</a> or (800) 927-2547.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates are Catholic Knights Financial Services, Inc., Catholic Brokerage Services Corp., Catholic Financial Services Corp., Catholic Financial Life Foundation, Inc. and St. Jean Baptiste Educational Foundation</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Catholic Financial Life does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Catholic Financial Life does not have any joint marketing partners.</i></li> </ul>