

Important Disclosure for California Residents (new as of January 1, 2020):

This Addendum to our Privacy Notice for California Residents supplements the information contained in the Privacy Notice of Kansas City Life (KCL) and its subsidiaries (collectively, “we,” “us,” or “our”) and applies solely to Group policyholders, visitors, users, and others who reside in the State of California (“consumers” or “you”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice.

Consumer Rights under the CCPA

1. You have the right to request disclosure of our data collection and sales practices in connection with your policy, including the categories of personal information we have collected, the source of the information and our use of the information. While we believe our current privacy notice generally addresses these questions, we are required to provide this disclosure to you regarding your rights. You may make such a request twice in a twelve-month period, and the Company will respond within 45 days.
2. You also have the right to request a copy of the specific personal information collected about you during the 12 months before their request (together with right #1, a “personal information request”);
3. You have the right to request that your information is deleted (with exceptions).
4. You have the right to request that your personal information not be sold to third parties. However, this is unnecessary, as we do not sell your personal information to third parties.
5. You have the right not to be discriminated against because you exercised any of the new rights pursuant to California law

Use of Personal Information

We may use or disclose the personal information we collect for the business purposes listed on our privacy notice. In addition, for those consumers that visit KCL’s Group website, we use Google Analytics for aggregated, anonymized website traffic analysis. This process is anonymized and contains no identifiable information like email, phone number, name, etc. However, we do share part of your IP Address with Google to use their analytics to track aggregated website behavior, such as: the time a user spends on each page and in what order those pages were visited; what internal links were clicked (based on the URL of the next pageview); the partial IP address, user agent string, and initial page inspection that analytics; the geographic location of the user; what browser and operating system are being used; screen size and whether Flash or Java is installed; and the referring website. This information is important to us for improving the user experience and determining website effectiveness.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Sharing Personal Information

We may disclose your personal information as described above to a third party for a business purpose. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract. We disclose your personal information for a business purpose to our affiliates, service providers and third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you.

In the preceding twelve (12) months, we have not sold any personal information and we do not plan to do so at any point in the future.

Exercising Access, Data Portability, and Deletion Rights

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling us at 877-266-6767, extension 8302 (for customer service)
- Visiting kclgroupbenefits.com to log in through our online access.

Only you or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. The verifiable consumer request must: 1) Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, and 2) Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable.

Changes to Our Privacy Notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will notify you by email or through a notice on our website homepage. We will review it at least annually for any necessary changes or updates.