

# AuguStar Privacy Notice

AuguStar Life Insurance Company (“AuguStar,” “we,” “our,” or “us”) and its affiliated companies thank you for your trust and confidence. This Privacy Notice explains what personal information we collect, how we use and disclose it, how we safeguard it, and the rights you may have under applicable law as a purchaser of our financial products and services primarily for personal, family, or household purposes. We treat current and former customers’ personal information the same way.

This Privacy Notice applies to AuguStar Life Insurance Company and affiliated entities. California residents should also refer to our California Privacy Notice.

## Information we collect and use

We gather non-public personal information about you to provide you with our insurance products and services, process your requests and transactions, pay your claim, enhance our products and services, or as otherwise permitted by law. Although you provide most of the information yourself, for example, when you open an account or apply for insurance, we may collect information from sources outside our family of companies, including health care providers, consumer reporting agencies in compliance with the federal Fair Credit Reporting Act, your employer, business associates or advisers, and public records, including motor vehicle reports. We seek to maintain complete and accurate information on our customers’ records. You have the right to see and, if necessary, request a correction on your record. If you would like a copy of your record or if you believe that your record is incorrect or incomplete, please contact us as indicated below.

## Disclosure of information

All financial companies need to disclose customers' personal information in certain instances to run their everyday business. In the section below, we list the reasons AuguStar chooses to disclose and whether you can limit this disclosure.

We do not sell your personal information to anyone or share your information to outside parties for their own marketing purposes. For this reason, no "opt-out" from such sharing is required. We may disclose information to certain outside parties to service your policy or contract. Personal information we disclose may include (i) application information, such as assets, income, and identifying information, such as name, address and social security number; (ii) transaction information, such as information about balances, payment history, and parties to the transaction; (iii) information from consumer reports, such as a consumer’s creditworthiness and credit history; and (iv) medical information and risk tolerance. Our service providers may or may not be affiliated with us. They include third-party administrators, broker-dealers, insurance agents and brokers, registered representatives, reinsurers and other financial services companies, consultants, and vendors. We require our service providers to protect your personal information and to use or disclose it only for the work they are performing for us, or as permitted by law. Information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons. We also may disclose information to certain outside parties to service your policy or contract.

## Our websites

We also collect personal information about you, such as your internet or other electronic network activity information, when you interact with our websites at [www.constellationinsurance.com](http://www.constellationinsurance.com) and [www.augustarfinancial.com](http://www.augustarfinancial.com) (our “Websites”). For more information regarding the collection, use, and disclosure of personal information we collect about you when you visit our Websites, please refer to our Online Privacy Policy. Among other cookies on our Websites, we use Google Analytics and Google Ads. You can learn more about how these cookies work by visiting “How Google uses information from sites or apps that use our services,” located [www.google.com/policies/privacy/partners](http://www.google.com/policies/privacy/partners). You may install a Google Analytics Opt-out Browser Add-on by visiting <https://tools.google.com/dlpage/gaoptout>. We may also use Adobe Analytics to better understand your experience, such as where you go and what you do on our Websites. If you prefer not to have your browsing information aggregated and analyzed, please do not use our Websites.

## Information security

We use safeguards to protect your personal information from unauthorized disclosure. To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards, secure files, and buildings. Our employees are authorized to access your personal information only when they need it to perform their job responsibilities. Employees who have access to your personal information are required to keep it confidential.

## Contact us

You may contact us with questions about this Notice via:

**Phone:** 800.366.6654  
**Website:** [augustarfinancial.com/privacy](http://augustarfinancial.com/privacy)  
**Mail:** AuguStar Financial  
Attn: Legal  
P.O. Box 237  
Cincinnati, OH 45201-0237

## Updates to this privacy notice

In the event we update this Privacy Notice, we will post updated language on our websites and include the date of the last update. Where updates are material, we will notify you in accordance with applicable law. You may check our Websites for the most recent updates to this Privacy Notice at any time.