Allianz Life Insurance Company of North America
Privacy Notice for California Residents

When This Privacy Notice Applies to Your Personal Information
This Privacy Notice for California Residents (Notice) supplements the information contained in the Allianz Life Insurance Company of North America (Allianz or “we”, “our”, “us”) Online Privacy Policy, HIPAA Privacy Notice, and Privacy Notice, found on our website at www.allianzlife/privacy and applies solely to all visitors, users, and others who are residents of the State of California (“consumers” or “you”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 as amended by the California Privacy Rights Act of 2020 (collectively, “CCPA”). Any terms defined in the CCPA have the same meaning when used in this Notice.

When This Privacy Notice Does Not Apply to Your Personal Information
This Notice for consumers who are California residents does not apply when your Personal Information is not covered by the CCPA and instead is collected, used, and protected under other federal privacy laws including, but not limited to, the Gramm-Leach-Bliley Act (“GLBA”), the Health Insurance Portability and Accountability Act (“HIPAA”), and the Fair Credit Reporting Act (“FCRA”). Most of the Personal Information we collect about you is exempt from the scope of the CCPA. However, we provide this Notice because we want to be transparent about our information collection practices.

This Notice also does not apply to information collected in a business-to-business context or to employment-related Personal Information collected from California-based employees, job applicants, contractors, or similar individuals who receive Privacy Notices tailored to those business contexts.

Additional details regarding our collection of Personal Information in other contexts can be found on our website at www.allianzlife.com/privacy in our Online Privacy Policy, HIPAA Privacy Notice, and Privacy Notice. If you have a disability that prevents or limits your ability to access this Privacy Notice, please contact us at 866.360.0603 or email us at privacy@allianzlife.com. We will work with you to provide this Privacy Notice in an alternate format.

Allianz collects this information on behalf of itself and the following affiliates: Allianz Life Insurance Company of New York; AZOA Services Corporation; and Allianz Technology of America, Inc.

This Privacy Notice for California Residents is effective January 1, 2023.

As used in this Privacy Notice, “Personal Information” means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, to you or your household or device. Personal Information includes, but is not limited to, the categories of Personal Information identified below if such information identifies, relates to, describes, is reasonably capable of being associated with, or could be reasonably linked, directly or indirectly, with a particular individual or household. Personal Information does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, such as:
  - Personal Information covered by certain sector-specific privacy laws, including the Gramm-Leach-Bliley Act (“GLBA”), the Fair Credit Reporting Act (“FCRA”), or the California Financial Information Privacy Act (“FIPA”);
  - Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA).
Categories of Personal Information We Collect and Business Purposes for Processing that Information

In each case, as permitted by applicable law, we collect the following categories of Personal Information for the purposes described below. More information about our business purposes for processing your information is provided below the chart. Inclusion of a category in the list below indicates only that we may collect this information about certain individuals for some activities within the scope of the business purpose identified. It does not necessarily mean that we collect all the information listed in a particular category for all consumers.

We have shared information in each category with our affiliates and service providers for our business purposes within the last 12 months. As an insurance company, we may also receive requests for information from regulatory authorities, our auditors, and/or our legal advisors. If requested from such parties, we would share your Personal Information as appropriate.

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<th>Categories of Personal Information Collected</th>
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| Personal identifiers such as a real name, alias, and postal address and unique personal identifiers such as an internet protocol (IP) address, email address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers. | • To provide goods or perform services requested by you. For example, if you provide your Personal Information to purchase an insurance product, we will use that information to process your request.  
• To process your requests and transactions and to maintain and service your account(s).  
• To create, customize, and secure your account with us.  
• To prevent fraud.  
• To comply with Know-Your-Customer regulatory obligations. | • Directly from you or your authorized agent, for example, from your insurance application, other forms you complete, or products and services you purchase; or  
• Indirectly from you, for example, from others through the process of issuing or administering a policy or handling a claim; or  
• From your actions on our Website. |
| Health insurance information including an individual’s insurance policy number or subscriber identification number, any unique identifier used by a health insurer to identify the individual, transaction information, or any information in the individual’s application and claims history. | • To provide goods or perform services requested by you. For example, if you provide your Personal Information to purchase an insurance product, we will use that information to process your request.  
• To process your requests and transactions and to maintain and service your account(s).  
• To create, customize, and secure your account with us.  
• To prevent fraud. | • Directly from you or your authorized agent, for example, from your insurance application, other forms you complete, or products and services you purchase; or  
• Indirectly from you, for example, from others through the process of issuing or administering a policy or handling a claim. |
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| Financial information including bank account number or other financial information. | • To fulfill or meet the reason you provided the information. For example, if you provide your Personal Information to purchase an insurance product, we will use that information to process your request.  
• To process your requests and transactions and to maintain and service your account(s).  
• To create, customize, and secure your account with us.  
• To prevent fraud. | • Directly from you or your authorized agent, for example, from your insurance application, other forms you complete, or products and services you purchase; or  
• Indirectly from you, for example, from others through the process of issuing or administering a policy or handling a claim. |
| Medical information including any information in possession or derived from a healthcare provider, healthcare service plan, pharmaceutical company, or contractor regarding an individual’s medical history, mental or physical condition, or treatment. | • To fulfill or meet the reason you provided the information. For example, if you provide your Personal Information to purchase an insurance product, we will use that information to process your request.  
• To process your requests, transactions, and to prevent fraud. | • Directly from you or your authorized agent, for example, from your insurance application, other forms you complete, or products and services you purchase; or  
• Indirectly from you, for example, from others through the process of issuing or administering a policy or handling a claim. |
| Protected characteristics such as gender, or physical, or mental disability. | • To provide goods or perform services requested by you. For example, if you provide your Personal Information to purchase an insurance product, we will use that information to process your request.  
• To process your requests and transactions and to maintain and service your account(s).  
• To prevent fraud. | • Directly from you or your authorized agent, for example, from your insurance application, other forms you complete, or products and services you purchase; or  
• Indirectly from you, for example, from others through the process of issuing or administering a policy or handling a claim. |
| Electronic and Sensory Data such as audio, electronic, or similar information (e.g., a recording of a customer service call). | • To provide you with support and to respond to your inquiries, including to investigate and address your concerns, and to monitor and improve our responses.  
• To personalize your website experience and to develop and deliver content, product, and service offerings.  
• To help maintain the safety, security, and integrity of our business, website, products, services, databases, and other technology assets. | • Directly from you or your authorized agent, for example, during a recorded customer service call;  
• Indirectly from you, for example, from others through the process of issuing or administering a policy or handling a claim; or  
• From your actions on our Website. |
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<td>Written signature such as an individual’s signature on an application form.</td>
<td>• To process your requests, transactions, and to prevent fraud.</td>
<td>• Directly from you or as submitted through your agent.</td>
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<td>Network Activity Data such as internet or other electronic network activity information (e.g., browsing history, search history, online identifiers, and information regarding an individual’s interaction with an internet website, application, or advertisement).</td>
<td>• To provide you with support and to respond to your inquiries, including to investigate and address your concerns, and to monitor and improve our responses. • To personalize your website experience and to develop and deliver content, product, and service offerings. • To process your requests and transactions and to maintain and service your account(s). • To create, customize, and secure your account with us. • To prevent fraud. • To help maintain the safety, security, and integrity of our business, website, products, services, databases, and other technology assets. • For testing, research, analysis, and product development, including to develop and improve our website, products, and services. • Digital identity insights to improve security and to detect and prevent against malicious, deceptive, fraudulent, or illegal activity.</td>
<td>• Directly from you or your authorized agent, for example, from your insurance application, other forms you complete, or products and services you purchase; • Directly from you and/or your device; • Indirectly from you, for example, from others through the process of issuing or administering a policy or handling a claim; or • From your actions on our Website.</td>
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<td>Inferences drawn from Personal Information including, for example, behavior, personal characteristics, personal preferences.</td>
<td>• To provide goods or perform services requested by you. • To personalize your website experience and to develop and deliver content, product, and service offerings. • Digital identity insights to improve security and to detect and prevent against malicious, deceptive, fraudulent, or illegal activity.</td>
<td>• Directly from you or from your actions on our website; • Directly from you and/or your device; or • From Credit Reporting Agencies.</td>
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In addition to the purposes identified above, Allianz may use and disclose any and all Personal Information that we collect as necessary or appropriate to:

- Comply with laws and regulations, including (without limitation) applicable tax, customer due diligence, health and safety, anti-discrimination, immigration, labor and employment, and social welfare laws.
- Monitor, investigate, and enforce compliance with potential breaches of Allianz policies and procedures and legal and regulatory requirements.
- Comply with civil, criminal, judicial, or regulatory inquiries, investigations, subpoenas, or summons.
- Detect, investigate, and help protect against malicious, deceptive, fraudulent, or illegal activity.
- Exercise or defend the legal rights of Allianz and its employees, Directors, Officers, affiliates, customers, contractors, and agents.

We also collect the below categories of sensitive Personal Information as defined under California law. We generally do not use or disclose sensitive Personal Information for purposes other than those listed below.

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<td>Identifiers such as Social Security, driver’s license, state identification card, or passport number, and personal information collected and analyzed concerning a consumer’s health.</td>
<td>• To provide goods or perform services requested by you. For example, if you provide your Personal Information to purchase an insurance product, we will use that information to process your request. • To process your requests and transactions and to maintain and service your account(s). • To create, customize, and secure your account with us. • To prevent fraud.</td>
<td>• Directly from you, for example, from your insurance application, other forms you complete, or products and services you purchase; or • Indirectly from you, for example, from others through the process of issuing or administering a policy or handling a claim.</td>
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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.

Additional details regarding our collection of Personal Information can be found on our website at www.allianzlife.com/privacy in our Online Privacy Policy, HIPAA Privacy Notice, and Privacy Notice.

Sharing Personal Information
We may disclose your Personal Information to third parties (e.g., service providers) for business purposes. When we disclose Personal Information for a business purpose, we enter into a contract that describes the purpose and requires the recipient to ensure the information is confidential, and not to use it for any purpose other than performing the contract. We do not sell your Personal Information to third parties, nor do we share your information for cross-context behavioral advertising purposes, as those terms are defined under California law. We may share your Personal Information as allowed by law for the business purposes described in this Privacy Notice with the following parties:

- Affiliates and Subsidiaries: We may share your Personal Information with our affiliates and subsidiaries and with their respective officers, directors, employees, accountants, attorneys, and agents.
- Service Providers: We may share your Personal Information with service providers that need access to information to perform operational and other support services on our behalf including vendors providing services, software, tools, platforms, and others used by Allianz to perform operational and business functions.
Governmental Authorities: As required by law or legal process, we may share your Personal Information with federal or state regulatory agencies, law enforcement, courts, and other governmental authorities.

Professional Advisors: We may share your Personal Information with our professional advisors, such as auditors and law firms.

Parties Involved with Business Transfers: We may share your Personal Information with third parties in the event we sell or transfer all or a portion of our business or assets (including in the event of a merger, acquisition, joint venture, reorganization, divestiture, dissolution, or liquidation).

Other: Where required or permitted by law.

**Personal Data Storage and Retention**

We store Personal Information on computer systems operated by us or our service providers. We keep various records that contain Personal Information in accordance with applicable state and federal laws and regulations, or pursuant to contractual obligations. We aim to keep Personal Information only for as long as necessary in connection with both our and your legal rights and obligations for the purposes for which it was collected, to defend or advance legal claims, or as otherwise required by applicable laws and regulations. It may be necessary to retain some personal information for longer than we retain other information for legal or regulatory reasons, including litigation.

When determining how long a particular record will be retained, including Personal Information contained in that record, we consider the following:

- How long the record is needed to provide you with the products and services you request and to support our business relationship.
- How long the record is needed to support and enhance our operational processes.
- How long the record is needed to protect our rights and legal interests.
- How long the record must be retained to comply with applicable laws and regulations.

The same Personal Information about you may be included in more than one record and used for more than one purpose, each of which may be subject to different retention periods based on the factors listed above.

We may delete Personal Information if we believe it is incomplete, inaccurate, or that our continued storage of it is contrary to our objectives or legal obligations. When we delete data, we apply policies and procedures to ensure the secure deletion of Personal Information from our active servers and databases, but it may remain in our archives when it is not practical or possible to delete it.

To the extent permitted by law, we may retain and use anonymous, deidentified, or aggregated information for reporting, benchmarking, and analytic purposes and for product and service improvement.

**Your Privacy Rights**

If you are a California resident, California law provides you with specific rights regarding your Personal Information, subject to certain limitations. This section describes these rights and explains how to exercise those rights if they apply to you.

1. **Right to Access Your Data.** You have the right to request that we disclose certain information to you about our collection and use of your Personal Information. Once we receive and confirm your verifiable consumer request, you have the right to receive:
   - The categories of Personal Information we collected about you.
   - The categories of sources for the Personal Information we collected about you.
   - Our business or commercial purpose for collecting, selling or sharing that Personal Information.
   - The specific pieces of Personal Information we collected about you, including by a service provider or contractor.
   - The categories of third parties with whom we share Personal Information.
   - The specific pieces of Personal Information we’ve disclosed for a business or commercial purpose, identifying the Personal Information categories that each category of recipient obtained about you.

Any disclosures we provide will only cover the 12-month period preceding the receipt of your request. The response we provide will also explain the reasons we cannot comply with a request, if applicable.
2. **Right to Data Portability.** You have the right to a “portable” copy of your Personal Information that you have submitted to us. Generally, this means you have a right to request that we move, copy or transmit your Personal Information stored on our servers / IT environment to another service provider’s servers / IT environment.

3. **Right to Correction.** You have the right to request correction or changes of your Personal Information if it is found to be inaccurate or out of date.

4. **Right to Delete Your Data.** You have the right to request that we delete any of your Personal Information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your Personal Information from our records, unless an exception applies.

5. **Right to Opt Out of Sale or Sharing of Personal Information.** We currently do not sell Personal Information to third parties or share your Personal Information with third parties for cross-context behavioral advertising purposes, and therefore we do not offer this option. We may disclose Personal Information about you to our affiliates and service providers as permitted by law. Please see the “Sharing Personal Information” portion of this policy for more information.

6. **Right to Limit Use and Disclosure of Sensitive Personal Information.** You have the right to request we limit the use of your sensitive Personal Information to only purposes necessary to engage with you. This sensitive Personal Information is defined in California law, and you will find a more detailed description of what type of information this entails in the charts included above. We do not use your sensitive Personal Information for purposes other than those necessary to engage with you, to aid in protecting and securing your Personal Information and our systems, to verify or maintain the quality or safety of our services and systems, or as otherwise permitted under regulations or required law.

7. **Right to Non-Discrimination.** We will not discriminate against you for exercising any of your privacy rights.

**Exercising Your Rights**

To exercise your rights, you, or an agent authorized to request information on your behalf, must submit a verifiable consumer request using one of the methods listed below:

- Calling us at 800.328.5600
- Emailing us via privacy@allianzlife.com
- Contacting us through the secured website www.allianzlife.com
- Writing to us at:
  Allianz Life Insurance Company of North America
  Attn: Privacy Office
  PO Box 1344
  Minneapolis, MN 55440-1344

**Authorized Agent**

If you would like to appoint an authorized agent to make a request on your behalf, you must provide the agent with written, signed permission to submit privacy right requests, on your behalf, or provide a letter from your attorney. The agent or attorney must provide this authorization at the time of the request. We may require you to verify your identity with us directly before we provide any requested information to your approved agent.

**Verification**

Upon receiving your request, we will confirm receipt of your request by sending you an email confirming receipt. For your privacy and security, we may take steps to verify your identity before granting you access to the information. For example, we may collect information from you, including, to the extent applicable, your name, government identification number, date of birth, contact information, your account information, answers to security questions, or other personal identifying information. We will match this information against information we have previously collected about you or against information available from consumer reports to verify your identity and to respond to your request. Information collected for purposes of verifying your request will only be used for verification and to respond to your personal information request. If you maintain an account with us, we may require you to log in to that account as part of submitting your request.
If we are unable to verify your identity as part of your request, we will not be able to satisfy your request. For deletion requests, you will be required to submit a verifiable consumer request for deletion and then to confirm separately that you want Personal Information about you deleted before we act on your request.

Response Timing and Format
If you are entitled to any of the above described rights, we endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing.

We will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will cover the 12-month period preceding receipt of a verifiable consumer request, however you may have the right to request access to Personal Information that is more than 12 months old. If applicable, the response we provide will also explain the reasons we cannot comply with a request. For data portability requests, we will select a format to provide your Personal Information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Changes to Our Privacy Notice
We reserve the right to change this Privacy Notice at any time in our sole discretion. If we make changes, we will post the revised Notice here so that you can see what information we gather, how we might use that information, and in what circumstances we may disclose it. By continuing to use our services after notice is provided, you accept and agree to the Notice as modified.

Contact Information
If you have any questions or comments about this notice, the ways in which we collect and use your information described here, your choices and rights regarding such use, or wish to exercise your rights where they are covered by California law, please do not hesitate to contact us by:

- Calling us at 800.328.5600
- Emailing us via privacy@allianzlife.com
- Contacting us through the secured website at www.allianzlife.com
- Writing to us at:
  Allianz Life Insurance Company of North America
  Attn: Privacy Office
  PO Box 1344
  Minneapolis, MN 55440-1344