

CALIFORNIA B2B PRIVACY NOTICE (BUSINESS CONTACTS, INCLUDING AGENTS)

This California B2B Privacy Notice (“Notice”) applies to Transamerica’s collection and processing of personal information of individuals who have a business relationship with Transamerica, such as agents, consultants, or contractors, and who are California residents (“you”). Transamerica (also referred to as “we,” “us” or “our”) includes Transamerica Life Insurance Company and its affiliates Money Services Inc., Transamerica Capital Inc., Transamerica Financial Advisors, Inc., United Financial Services, Inc., World Financial Group, Inc., and World Financial Group Insurance Agency, LLC.

Protecting your privacy is important to us. We want you to understand what personal information we collect, how we collect it, why we collect it and with whom we share it. We may update this Notice from time to time in the event of changes in these personal information practices. We will post this Notice, along with any updates, [here](#). Transamerica may also obtain your consent for material changes to the Notice where required by law or otherwise necessary in Transamerica’s sole judgment.

You are an independent contractor. Nothing contained in this Notice should be construed as creating an employer-employee relationship, partnership, or joint venture between Transamerica and you.

What Personal Information We Collect, How We Collect It and Why

Transamerica collects the following categories of personal information about you:

- Identifiers, such as your name, address, phone number, and other information that identifies you
- Personal information such as your social security number, driver’s license number or passport number, criminal history, health, and other similar data
- Demographic and other information considered to be protected classifications, such as age, date of birth, gender, race, disability, criminal history, medical conditions, marital status, dependents, beneficiaries, and emergency contacts
- Professional information, such as:
 - Details necessary to manage the agent relationship, including, but not limited to: name, address, date of birth, social security number, driver’s license number, state identification card number, bank account information for auto-depositing of commissions and expense reimbursements, nationality, photo, agent ID number and immigration status;
 - Details applicable to your association with us, such as date of engagement, territory, business contact details, and work history;
 - Application-related information, such as your curriculum vitae (CV), cover letter, employment history, education history, qualifications and skills, references, interview notes, and background screening information;
 - Information from employees and policyholders relating to your performance;
 - Performance appraisals and grievance procedures;
 - For compliance purposes, records regarding an agent’s outside business activities, political contributions history, and provision or receipt of gifts and entertainment to or from business contacts;
 - Date and details of the termination of your business relationship with us;
 - Information about your use of our systems, for example, your use of our IT systems and electronic devices used by, or allocated to, you; and
 - Any information needed to comply with local legislation, court orders or law enforcement authorities.
- Internet or other electronic network activity information, personal information collected via our websites, agent portal or apps, such as your login credentials, IP address, search and browsing history, device identifiers, and ad identifiers. This may include, but is not limited to, information regarding and/or collected automatically as part of your interaction with Transamerica systems (as defined below); electronic content produced or received by you using such systems (including documents, information, and emails and other electronic communications transmitted or received through the use of such systems); information relating to your accounts held on our systems, websites, or apps (including account profiles on our websites or apps and personal information stored in relation to such accounts, e.g. rights and privileges, activity, interests, favorites, likes, preferences, or other information that may be associated with your account); and information received by us if you sign into our systems, websites, apps, or accounts using social media or other third-party tools. This also includes voicemails, emails, and other work product correspondence and communications created, stored, or transmitted using Transamerica systems.
- Audio, electronic, visual, or similar information, such as photographs and information captured on security systems, including CCTV.
- Education information, such as institutions attended and performance.

- Inferences drawn from any of the information identified above to create a summary reflecting your preferences, characteristics, attitudes, intelligence, abilities, and aptitudes.
- Sensitive information (which includes social security, driver's license, state identification card, precise geolocation, racial or ethnic origin), to the extent noted above.

Transamerica collects personal information when you apply to be an agent or contractor. We may receive personal information from third parties such as tax authorities, background check service providers, credit reporting agencies, etc. We may also collect personal information that is available on public internet sites or forums, such as through LinkedIn. We may also collect personal information from third parties at your request or as necessary to track and manage agent commissions.

Transamerica collects, uses, and processes this personal information to manage and administer our business relationship with you and to fulfill our obligations, including, but not limited to the following:

- to administer, evaluate, and manage your application to be a Transamerica agent or contractor and to contact you regarding such application;
- commission payments or other compensation;
- confirm licensing status;
- to contact you or your emergency contact;
- management of health and safety concerns;
- to process and manage terminations;
- conducting surveys and other similar initiatives; and
- to administer programs and resources made available to you

We may also use personal information to facilitate administrative functions and information technology operations, including but not limited to:

- management and operation of Information Technology and communications systems, and business continuity, disaster recovery, data archive and back-up;
- maintenance of records relating to business activities;
- budgeting and financial management and reporting;
- obtaining and maintaining licenses, permits and authorizations applicable to our business operations;
- to properly verify your identity, prevent fraud and/or enhance security; and/or
- to audit, analyze and provide reporting relating to our relationships.

We may use personal information to comply with legal requirements, and to exercise our legal rights, including but not limited to:

- to comply with laws, regulations, and other legal obligations, such as government reporting and tax filing;
- to respond to requests in connection with litigation and from law enforcement and government authorities pursuant to valid legal process;
- dispute and complaint resolution, internal investigations and reviews, auditing, compliance, and risk management; and
- establishing, exercising, or defending against legal claims.

To the extent we anticipate using your information for purposes other than those set forth above, we will communicate that to you as required by law.

Transamerica or a service provider on its behalf may collect online data derived from your access to and use of our various internal and external websites through software information collecting tools like a cookie, web beacon or local shared objects. Online data may be collected and used for the purpose of authenticating you to the site and also for maintaining your session. We may also collect and use online data to analyze the use and performance of our websites. You can set your browser security settings to reject cookies, etc., however in doing so you may not be able to take full advantage of various websites' functionality.

What Information We Disclose and To Whom We Disclose It

We may share your business contact data with customers and potential customers. We may also share your personal information with the following categories of recipients:

- with our corporate affiliates, employees, agents, and other business contacts in connection with the management and administration of our relationship with you and for various other business activities;
- with consultants and service providers (for example, we may share personal information to entities that assist with IT maintenance and support, relationship administration, commissions or compensation, and other business activities on our behalf);

- with regulators, law enforcement, governmental authorities, auditors, and other third parties in order to comply with our obligations or to protect our interests, property, or legal rights, or those of our customers or members of the public;
- with courts, litigants and our attorneys and other advisors;
- in the event that Transamerica is sold or integrated with another business, your details may be disclosed to our advisers and any prospective purchaser's advisers and may be passed to the new owners of the business; and
- as may otherwise be required in the course of our business or to facilitate the provision of services and benefits for or to our employees and policyholders.

Within the preceding 12 months, we have shared all or substantially all categories of personal information identified in this Notice with the above categories of recipients for a business purpose.

Notice of Monitoring

Please note, to the extent we provide you with access to information technology systems, networks, electronic assets, hardware (phones, computers, etc.), or applications owned or operated by Transamerica (referred to as "the systems" or "our systems"), we may monitor your use of the systems at any and all times and by any lawful means. This includes monitoring activity you conduct while using the systems, electronic mail (emails) or transmissions, telephone conversations or transmissions, and other electronic or other communications sent, received or stored through the systems for any lawful purpose, including in order to operate the systems, to evaluate your use of the systems, for compliance and audit purposes, and to protect against fraud, illegal activity, violation of our policies, or misuse of the systems or our information assets or other property. Monitoring may occur in connection with any of our systems. Accordingly, you should not have any reasonable expectation of privacy in connection with your use of the systems.

How Long We Keep Personal Information

The amount of time we retain a particular category of personal information will vary depending on the purpose for which it was collected, our business need for it, and our legal obligations to retain it. We keep personal information for the length of time needed to carry out the purposes outlined in this Notice, and to adhere to applicable law and our records management and retention policies, which reflect applicable statute of limitation periods and legal requirements.

Our Security Procedures

We use administrative, technical, and physical security measures designed to safeguard your personal information that is in our possession against loss, theft and unauthorized use, disclosure, or modification. Of course, despite these measures, no network or system is ever entirely secure, and we cannot guarantee the security of networks and systems we operate or that are operated on our behalf.

Data Location

Transamerica is located and operates within the United States. However, your personal information may be transferred to various company affiliates and/or service providers located within or outside of the United States, most notably our parent company, Aegon, which is based in the Netherlands.

California Privacy Rights

As a California resident, you have certain rights pursuant to the California Consumer Privacy Act, as amended from time to time, including pursuant to the California Privacy Rights Act (collectively the "CCPA") to make requests regarding your personal information:

- (a) [Right to Know](#): A right to know the categories of personal information and/or the specific pieces of personal information we may hold about you;
- (b) [Right to Delete](#): A right to request we delete personal information we have collected from you; and
- (c) [Right to Correct](#): A right to request that we correct inaccurate personal information about you.

You may request to exercise these rights using the webform links above, or by calling us toll-free at 877-247-2401. You may also be able to correct your information through your account.

We will not discriminate against you for exercising your rights under the CCPA.

Transamerica has not and will not sell or share (as such terms are defined under the CCPA) your personal information with third parties for marketing purposes.

Transamerica collects certain sensitive information (as discussed above in the "**What Information We Collect, How We Collect It and Why**" section). We do not use or disclose sensitive information in a manner that requires us to offer a right to limit such use under the CCPA.

Transamerica does not use automated decision-making tools to process your personal information.

Upon receipt of a request, we will seek to verify your identity to our reasonable satisfaction before responding. This may require you to submit personal information to us during the verification process. You may authorize another individual to submit a request on your behalf through the means indicated above. We may require such authorized individual to provide proof of your signed permission to submit the request and may require you to do one of the following: i) verify your identity directly with us; or ii) directly confirm to us that you have provided such authorized individual permission to submit the request. Certain information may be exempt from such requests under applicable law, such as information we are legally required to obtain for defined periods.

Contact Us

If you have any questions about this Notice or related matters, please contact us at: privacy@transamerica.com.