

Privacy Notice

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Why personal information about You will be collected

You (defined in this Privacy Notice as “**You**” or “**Your**”) have been invited to participate in Applause (defined in this Privacy Notice as “**the Program**”) sponsored by CNO Financial Group (defined in this Privacy Notice as “**Sponsor**”). This Privacy Notice also references Sponsor’s provider, BI WORLDWIDE (defined in this Privacy Notice as “**BI WORLDWIDE**”). If you choose to participate in the Program, then Sponsor and BI WORLDWIDE have a legitimate interest in the collection of your personal information to operate the Program.

BI WORLDWIDE designed and administers the Program for Sponsor, a recognition program through which BI WORLDWIDE promotes engagement of participants on Sponsor’s behalf in rewarding excellence. If applicable, the Program may allow participants to earn certain branded award points (defined in this Privacy Notice as “**Award Points**”) which can be redeemed for merchandise, experiential, and/or travel awards. This Privacy Notice applies specifically to this Program website which is available via the following link: [https:// cnofinancial.elevate-recognition.com](https://cnofinancial.elevate-recognition.com) and defined in this Privacy Notice as “**the Website**” or “**the Program Website**”.

The Program and the Website are owned and operated on the Sponsor’s behalf by BI WORLDWIDE, with headquarters located at 7630 E. Bush Lake Road, Minneapolis, MN 55439, and/or BI Worldwide Ltd, with headquarters located at 1 Vantage Court, Newport Pagnell, Buckinghamshire MK16 9EZ.

Personal information about You that will be collected

Sponsor and BI WORLDWIDE may already possess personal information about You that may be combined with additional personal information that is collected from You by BI WORLDWIDE to administer the Program.

Sponsor will provide to BI WORLDWIDE and/or BI WORLDWIDE will collect and use personal information that You provide to BI WORLDWIDE directly through this Program, as applicable, when You:

- complete forms, or communicate with BI WORLDWIDE or Sponsor in person, by phone, e-mail, fax, on-line or chat
- register to use the Program Website
- enter details of activities or performance completed in connection with the Program
- participate in Program activities such as competitions, learning opportunities, promotions or surveys

The following types of personal information will be collected and processed by the Program:

- Name
- Employee ID Number
- Personal Or Business Email
- Personal Or Business Address

Collection, processing, and storage of this personal information are required to operate and administer the Program. BI WORLDWIDE is under contract with Sponsor to operate and administer the Program which requires BI WORLDWIDE to receive data from Sponsor and/or otherwise collect personal information from You.

- BI WORLDWIDE will not share Your personal information with any third party companies for any company’s marketing purposes unrelated to the purpose of the Program.
- BI WORLDWIDE will not sell Your personal information to any third parties.

You have the choice to not provide the personal information necessary to participate in the Program. If You choose not to provide the personal information requested, You may not be able to participate in, or receive any benefit(s) provided by the Program.

Personal information is saved for the length of time that is required for BI WORLDWIDE to operate and administer the Program as defined within a written contract or data protection agreement between BI WORLDWIDE and Sponsor.

How personal information about You will be used

Sponsor and BI WORLDWIDE respect the privacy of Your personal information and will not share Your personal information with third parties except as necessary to operate the Program and related purposes. BI WORLDWIDE administers the Program on behalf of Sponsor and Sponsor will be sharing Your personal information with BI WORLDWIDE. Any personal information You provide via the Website will be processed by BI WORLDWIDE on Sponsor's behalf, but BI WORLDWIDE is under contract to assure Your personal information and data privacy rights are protected.

Your personal information will only be used for the intended purpose(s) for which it was collected, or for closely related purposes in conjunction with the Program.

Your personal information will be used by BI WORLDWIDE only as directed by Sponsor to the extent required to:

- allow You to participate in, and receive benefits of the Program
- allow Sponsor to achieve the intended results of the Program
- assure You are provided with the Program content which is relevant to You
- notify You about changes to the Program Website or related services
- perform research and analysis on Your performance or engagement with Sponsor and/or Sponsor's industry per direction from Sponsor
- analyze and improve the Program

Personal information that You choose to post, share, upload, or make available via the Program may be visible to others who use the Program.

When it is necessary to share personal information from the Program with a third party, Your personal information will be properly protected, only the minimum personal information required will be shared, and it will be shared only on a need-to-know basis.

Your personal information may be shared:

- with the Sponsor of the Program and with BI WORLDWIDE to administer the Program
- with other companies within the Sponsor's corporate group
- with Your employer (and its management staff), if Sponsor is your employer. Personal information processed in connection with the Program (including information regarding the performance of your duties as an employee) may be provided to Sponsor (i.e. Your employer) for employment related purposes. This information could form part of Your employer's personnel record and could be considered when evaluating the performance of Your work. For further information, please see Sponsor's (i.e. Your employer's) employee handbook.
- with Sponsor's and/or BI WORLDWIDE's suppliers and sub-contractors in conjunction with the Program
- with another business if Sponsor is involved in a takeover or merger with that business

- if Sponsor is under a legal duty to disclose Your information (for example, as required by law enforcement or a court order)
- if Sponsor or a third party (including BI WORLDWIDE) must enforce a contract
- if Sponsor or a third party (including BI WORLDWIDE) must protect the rights, property, or safety of You or anyone else
- with providers of analytics services as described in the next paragraph

Sponsor and/or BI WORLDWIDE will collect the following types of information and use analytics services to help make improvements to the Program and/or the Website, or to troubleshoot problems:

- **personal information** – the IP address assigned to the device You use to access the Website (an IP address is a unique number assigned to your device when you use the internet and any phone number You use to call BI WORLDWIDE’s customer service number)
- **technical information** – browser type and version, time zone setting, browser plug-in types and versions, operating system, and device type
- **performance information** – information about Your use of the Program Website or performance in the Program, including the date and time You connect, the pages of the Website You view, how long it took to display each page You viewed, errors, and the length of time You spent on certain pages

Your personal information is securely stored within the USA.

Your personal information, for purposes of shipping, mailing or delivery (name, address, e-mail and phone number), will be transferred to the country or region where you reside as required to permit delivery of Program communications.

If it is necessary to transfer Your personal information outside of the country in which it is stored, the Sponsor and BI WORLDWIDE take steps to make sure adequate levels of privacy protection in line with applicable data protection laws are in place. These privacy protection measures are contractually required of all parties involved in the transfer.

AI Technology

This software uses third-party Artificial Intelligence (AI) services to power several features designed to enhance user experience and improve functionality. These include:

- **Sentiment Analysis:** Provided by Amazon Comprehend, this feature interprets the emotional tone of content entered by end users using Natural Language Processing (NLP).
- **Content Enhancement:** Delivered through IBM watsonx, this feature helps refine and improve user-submitted text using generative AI.
- **Image Generation:** Enabled by AWS Bedrock, this feature allows users to create visual content based on text prompts using generative AI.

These services may process user-submitted content to deliver functionality. No Personally Identifiable Information (PII) is intentionally passed to or stored by these providers unless PII is included within the content submitted by end users. Users are therefore advised to avoid including PII in any content processed by AI features.

Importantly, content submitted to these AI-powered features is not used to train or improve the underlying models. The AI services operate in inference mode only, meaning your input is processed solely to generate a response or output and is not retained for model development or learning purposes.

Your rights as a citizen of the European Economic Area (EEA/EU) under GDPR

The Sponsor and BI WORLDWIDE respect Your rights to access and control Your personal information which include:

- 1) **Right to information** – This right provides You with the ability to ask Sponsor what personal information about You is being processed and the rationale for such processing.
- 2) **Right to access** – This request provides You with the right to see or view Your own personal information that is being processed, as well as to request copies of Your personal information.
- 3) **Right to rectification** – This right provides You with the ability to ask for modifications to Your personal information if You believe that Your personal information is not up to date or accurate.
- 4) **Right to withdraw consent** – This right provides You with the ability to withdraw previously given consent for processing of Your personal information for a specific purpose. Your request would then require the Sponsor to stop the processing of Your personal information that was based on the consent provided earlier.
- 5) **Right to object** – This right provides You with the ability to object to the processing of Your personal information. Normally, this would be the same as the right to withdraw consent, if consent was appropriately requested and no processing other than legitimate purposes is being conducted. However, a specific scenario would be when You ask that Your personal information not be processed for certain purposes while a legal dispute is ongoing in court.
- 6) **Right to object to automated processing** – This right provides You with the ability to object to a decision based solely on automated processing. Using this right, You may ask that Your input (for instance, a questionnaire You completed) to be reviewed manually, because You believe that automated processing of Your responses may not consider Your unique situation.
- 7) **Right to be forgotten** – Also known as right to erasure, this right provides You with the ability to ask for the deletion of Your personal information. This will generally apply to situations where You no longer participate in the Program. It is important to note that this is not an absolute right, and also must take into consideration the Sponsor's rights.
- 8) **Right for data portability** – This right provides You with the ability to ask for transfer of Your personal information. As part of such request, You may ask for Your personal data to be provided directly to You, or transferred to another data controller or data processor other than Sponsor or BI Worldwide. When doing so, Your personal information must be provided or transferred in a machine-readable electronic format.

Who to contact to exercise Your rights as an EEA/EU citizen under GDPR

Under applicable EU data protection laws, the Sponsor is an independent “**Data Controller**” of Your personal information.

If You have any questions or concerns related to how Your personal information is used by the Program, You should contact **Sponsor** directly by sending an email with your name and contact information to **Sponsor's** Data Privacy Office: amy.otten@cnoinc.com

If You are not happy with the response you receive from any of the data protection officers you have contacted, or You believe that protection of Your personal information or privacy rights have been infringed, You should contact Your European Union, United Kingdom, or other state or country's **Data Protection Authority (DPA)** or the **Swiss Federal Data Protection and Information Commissioner, as applicable**. You can search for Your country's DPA by entering the name of your country combined with the words “data protection authority” or “privacy office” into an Internet search page such as www.google.com.

Your rights as a California resident under the California Consumer Privacy Act (CCPA) as amended by the California Privacy Rights Act (CPRA)

The California Consumer Privacy Act of 2018 (**CCPA**) was written with the goal to assure the right of every California resident (Consumer) to control certain uses of their personal information and give them an effective way to control their personal information, by ensuring the following rights:

- The right to know what personal information is being collected about them.
- The right to know whether their personal information is being sold or disclosed (and to whom).
- The right to say “no” to the sale of their personal information.
- The right to access their personal information.
- The right to equal service and price, even if they exercise their privacy rights.

Under the CCPA/CPRA, Consumers have the right to request that a company in possession of their personal information disclose to the Consumer the following:

- The categories of personal information the company has collected about the Consumer.
- The categories of sources from which the Consumer’s personal information is collected.
- The company’s reason, or purpose, for collecting or selling the Consumer’s personal information.
- The categories of third parties with whom the company shares the Consumer’s personal information.
- The specific pieces of the Consumer’s personal information the company has collected or shared with a third party.

Under the CCPA/CPRA, Consumers also have the right to request that a company in possession of their personal information delete the personal information pertaining to the Consumer.

- This includes deletion of any copies of the Consumer’s personal information that have been sold or disclosed to any third parties.

Who to contact to exercise Your rights as a California resident under CCPA/CPRA

Please be aware that **Sponsor** is required to respond to a consumer request only once during any calendar year, that not all information sharing is covered by the California Privacy Rights requirements, and only information sharing that is covered will be included in **Sponsor’s** response.

To make such a request You can:

- email Sponsor’s Data Privacy Office: amy.otten@cnoinc.com, or
- call Sponsor via the following Toll-Free number: 1-888-550-1570

In your request, please attest to the fact that You are a California resident and provide Your current California address.

Website Cookie Notice

Cookies are small text files that are either stored in memory while you are connected with a website and then are deleted immediately afterward (“**Session Cookies**”), or placed on your device by websites that you visit to store some useful information that can be used on future visits to help “remember” specific choices or data entries you have made previously (“**Persistent Cookies**”). Cookies are widely used to help websites function as efficiently as possible, as well as to provide information to the owners of the website in some cases.

The table below provides greater detail regarding the cookies used by this website.

Cookie Types	Name(s) used by this site	Purpose	Personal Data stored within the cookie
Authentication Session Cookie	JSESSIONID	<p>This cookie, often referred to as a user session cookie, helps the web server identify the user once logged in so that it can maintain the unique connection between the user and the web server for the duration of a visit.</p> <p>These cookies only exist as long as the user is connected to the web application.</p>	None
Load Balancing	VFT	<p>These cookies are required by systems used to balance the number of users connected each group of web servers associated with a website. They are required to make sure after a user connects that they are always communicating with the same web server.</p> <p>These cookies only exist as long as the user is connected to the web application.</p>	None
Anonymous Website Analytics	_utma _utmb _utmc _utmt _utmz	<p>These Persistent Cookies are used to collect <u>non-personal</u> information. The information helps us improve the Website performance. The cookies collect information in an anonymous form, including the number of visitors to the Website, where visitors of the Website have come from, and the pages they visited within the Website.</p>	None