

Reminder: California Consumer Privacy Act of 2018 & California Privacy Rights Act of 2020

July 24, 2023

Effective – January 1, 2023

States – California

Contact: If you have any questions, please contact us at PrivacyInfoRequest@genworth.com

Effective January 1, 2020, the California Consumer Privacy Act of 2018 (“CCPA”) granted California residents various rights with regard to their personal information held by a business. Effective January 1, 2023, the CCPA was amended by the California Privacy Rights Act of 2020 (“CPRA”), which provides California residents with additional rights. This bulletin outlines the requirements of the CCPA (as amended by the CPRA) as well as guidance in how Genworth is complying with the law and its regulation, and what you need to do.

What you need to know

With the CCPA as amended by the CPRA, privacy rights now include, but are not limited to, the following:

1. The right to request personal information the business has collected about the resident as well as how that personal information was used - “request to know,”;
2. The right to request deletion of the personal information - “request to delete”; and
3. The right to request correction of inaccurate personal information – “request to correct”.

However, there are exemptions from the request to know, request to delete, and request to correct rights for certain types of personal information that are governed by other laws and regulations (ex. Health Insurance Portability and Accountability Act of 1996 (“HIPAA”), Fair Credit Reporting Act (“FCRA”), and Gramm-Leach-Bliley Act (“GLBA”)).

Our Online Privacy Policy on the Genworth.com website includes a notice for California residents informing them of their rights under the CCPA. You can access the California notice [here](#). The notice directs California residents to make a request to know, a request to delete, or a request to correct, by emailing us at PrivacyInfoRequest@genworth.com, or through the 1-888-Genworth phone number.

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Genworth companies include:

Genworth Life and Annuity Insurance Company, Richmond, VA

Genworth Life Insurance Company, Richmond, VA

Genworth Life Insurance Company of New York, New York, NY

Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.

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What you need to do

You are receiving this information to assist Genworth with responding to these requests. It is possible Genworth will receive requests from California residents who would like to exercise their rights under the CCPA through the 1-888-Genworth phone number, a different Genworth phone number, an email, a fax number, the main Contact Request form, or through some other contact point. If you should receive a CCPA request from a California resident, please do the following:

1. If the request is by email, please forward that correspondence to PrivacyInfoRequest@genworth.com within three (3) days;
2. If the request is by a phone call, please ask the individual for the following information:
 - First name
 - Phone number
 - Email address
 - Whether they are one of the following: a former or current customer, a former or current financial professional, or a former or current employee
 - What type of request it is (request to know, request to delete, request to correct)

Also, ask the individual if they are making the request for themselves or on behalf of someone else. If the individual is making the request on behalf of someone else, please find out the information above for the individual on whose behalf they are making the request.

Please send the information by email to PrivacyInfoRequest@genworth.com within three (3) days;

3. If the request is by mail, please scan the correspondence and send by email to PrivacyInfoRequest@genworth.com within three (3) days.

The request shall be retained for a period of at least twenty-four (24) months or longer per the applicable retention policy.

Other States

A number of other states have also enacted state privacy laws. However, these states have different exemptions, and Genworth's current activities do not make it subject to these other state privacy laws. Even still, you may receive a request by someone asking about their privacy rights. Please follow the steps outlined in "What you need to do" for any request received concerning someone's privacy rights.

Non-Discrimination Policy

Please note that Genworth shall not take any discriminatory action on California residents who exercise their rights under the CCPA. Discriminatory actions include denying goods or services; charging different prices or rates for goods and services, including through use of discounts, other benefits, or impose penalties; providing a different level of goods or services, and suggesting that the individual will receive a different price, rate, or quality for goods or services. Additionally, Genworth shall not retaliate against any employee, applicant for employment or independent contractor for exercising their rights under this title.

Our on-going responsibility

Annually, you will receive a notice related to the CCPA as a refresher of the law and its requirements. You may also receive additional notices that provide information regarding any new CCPA requirements as they become effective.

We appreciate your cooperation with assisting in this matter. Please send questions about this bulletin to PrivacyInfoRequest@genworth.com.