

FACTS

WHAT DOES VISTA MH INSURANCE SERVICES, LLC ("VISTA") DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and assets ▪ income and account balances ▪ insurance claim history and transaction history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Vista chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Vista share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call toll-free (833) 270-2532 – we will prompt you through your choices or • Visit us online: https://www.vistamh.com/opt-out.html • Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call toll-free (833) 270-2532

Who we are	
Who is providing this notice?	Vista MH Insurance Services, LLC ("Vista")
What we do	
How does Vista protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Vista collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for insurance or pay insurance premiums ▪ give us your contact information or provide account information ▪ give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a Cascade name, such as Cascade Financial Holdings, LLC; and financial companies such as Southwest Stage Funding, LLC, doing business as Cascade Financial Services and Cascade Land Home Financing.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we can share with can include financial companies, direct marketing companies, depository institutions, and credit card companies.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners can include financial companies, insurance companies, depository institutions, mortgage lenders and credit card companies.</i>
Other Important Information	
<p>California residents: We will not share your personal information with nonaffiliates for their marketing purposes except with your express consent. We will not share your personal information with affiliates or other financial companies for joint marketing purposes if you ask us not to by using the opt-out form or instructions provided with this notice (called "Important Privacy Choices for Consumers").</p> <p>North Dakota residents: We will not share your personal information with nonaffiliates for their marketing purposes or with other financial companies for joint marketing purposes, except with your express consent. We will not share information about you with our affiliates, except as permitted by law.</p> <p>Vermont residents. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at https://www.vistamh.com/opt-out.html or call (833) 270-2532.</p>	