

PRIVACY POLICY

Effective Date: August 2026

Protecting your private information is important to OCI Insurance & Financial Services, Inc. (“OCI,” “we,” “us,” or “our”) and our employees. This Privacy Policy describes the types of information we may collect, how we use and disclose that information, and the steps we take to protect it.

OCI is not an insurer and does not issue contracts for insurance coverage.

INFORMATION WE COLLECT

OCI may collect personal and nonpublic information necessary to provide products, services, support, and communications to our customers, agents, advisors, business partners, and prospective business partners.

Information may be collected from sources including:

- Information you provide to us on applications, account forms, fact-finding questionnaires, appointment or contact forms, and other documents;
- Information you provide when communicating with us by telephone, email, SMS/text message, our website, or other means;
- Information regarding transactions conducted through OCI, our affiliates, insurance carriers, product providers, and other organizations with whom we have contracted;
- Information from affiliated and unaffiliated product sponsors with whom we have selling or servicing relationships;
- Information from non-affiliated third parties, including consumer reporting agencies, where permitted by law; and
- Information necessary to provide requested products, services, case support, account servicing, or other business-related assistance.

Information we collect may include your name, mailing address, email address, telephone or mobile phone number, financial or insurance-related information, transaction information, and other information necessary to provide or support the products and services you request.

HOW WE USE INFORMATION

OCI may use personal information to:

- Provide, administer, and service insurance, financial, and related products and services;
- Process applications, transactions, and service requests;

- Provide case support and account servicing;
- Respond to questions and requests for information;
- Schedule, confirm, and follow up regarding appointments and meetings;
- Communicate with customers, insurance agents, financial professionals, prospective business partners, and other individuals with whom OCI has a business relationship;
- Maintain and improve our products, services, operations, and customer experience;
- Maintain records and satisfy legal, regulatory, compliance, audit, and reporting requirements; and
- Protect against fraud, unauthorized transactions, and other unlawful activity.

DISCLOSURE OF INFORMATION

OCI does not disclose nonpublic personal information except as permitted or required by law or as necessary to provide the products and services requested.

We may disclose information to affiliated or non-affiliated third parties that perform services for us or assist us in providing products or services.

Examples may include:

- Insurance companies, insurance support organizations, financial institutions, and other product sponsors necessary to process, place, administer, or service products and accounts;
- Your advisor, broker/dealer, agency, financial institution, or other authorized representative, as permitted by law;
- Third-party service providers that perform administrative, technology, communications, recordkeeping, compliance, or other business functions on our behalf;
- Businesses or financial institutions with whom we have agreements to provide products or services requested by you;
- Regulatory, governmental, or law-enforcement authorities when required or permitted by law;
- Parties involved in legal proceedings, audits, investigations, or regulatory matters where disclosure is required or permitted; and
- Other parties when you direct or authorize us to disclose your information.

Third-party service providers receiving personal information from OCI are expected to use the information only as necessary to provide the applicable services and to protect that information appropriately.

SMS/TEXT MESSAGE COMMUNICATIONS

If you provide your mobile telephone number and consent to receive SMS/text messages from OCI, we may use your mobile number to communicate with you regarding appointments, meeting confirmations and follow-up, requested information, customer or agent support, insurance or financial cases, account or service-related matters, and other business communications related to your relationship with OCI.

Message frequency varies. Message and data rates may apply.

You may opt out of receiving SMS/text messages from OCI at any time by replying **STOP** to a message. You may reply **HELP** for assistance.

Consent to receive SMS/text messages is not a condition of purchasing any product or service.

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes. SMS opt-in information and consent will not be sold, rented, shared, or transferred to third parties or affiliates for their own marketing or promotional purposes.

OCI may share mobile information with service providers that assist us in delivering and supporting our SMS/text messaging services, but only as necessary to provide those services and subject to appropriate privacy and security obligations.

COMMUNICATION PREFERENCES AND OPT-OUT

You may request that OCI discontinue certain communications at any time.

For SMS/text messages, reply **STOP** to opt out.

For other communications, you may contact OCI using the contact information provided below to request changes to your communication preferences.

Please note that even if you opt out of certain communications, OCI may continue to communicate with you when necessary to service an existing account, policy, transaction, contractual relationship, or as otherwise required or permitted by law.

WEBSITE AND ONLINE INFORMATION

When you visit an OCI website or submit information through an online form, we may collect information you voluntarily provide as well as certain information associated with your use of the website.

Information submitted through our website may be used to respond to your request, provide information or services you request, schedule or coordinate communications, and for other purposes described in this Privacy Policy.

Where a website form provides an option to consent to SMS/text messaging, SMS consent is voluntary and is not a condition of purchasing products or services.

PROTECTION OF INFORMATION

OCI maintains physical, electronic, and procedural safeguards designed to protect personal and nonpublic information from unauthorized access, use, or disclosure.

Access to personal information is limited to individuals and service providers who require access to perform business, servicing, compliance, legal, audit, technology, or other authorized functions.

While no method of transmitting or storing information can be guaranteed to be completely secure, OCI takes reasonable measures designed to safeguard the information entrusted to us in accordance with applicable state and federal requirements.

RETENTION OF INFORMATION

OCI may retain personal information for as long as reasonably necessary to provide products and services, maintain business and transaction records, comply with legal and regulatory requirements, resolve disputes, enforce agreements, and fulfill other legitimate business purposes.

CHANGES TO THIS PRIVACY POLICY

OCI may update this Privacy Policy periodically to reflect changes in our business practices, technology, legal or regulatory requirements, or the services we provide.

The current version of the Privacy Policy will be posted on our website with its effective date.

CONTACT US

If you have questions regarding this Privacy Policy, our privacy practices, or your communication preferences, please contact:

OCI Insurance & Financial Services, Inc.

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Elkhorn, NE 68022

Phone: 402-330-8700

Website: www.ociservices.com