- to value of a loan for financial reporting purposes;
- to provide funds for mortgages and where necessary to work with the lender if there is a breach of the terms and conditions where we may need to enforce our rights
- to audit our lenders.

If we decide to sell these loans to another provider like us or to securitise the loans we would share basic information about the mortgages to the potential purchaser or rating agency.

We use the personal information provided by you directly to respond to your enquiry.

We do not use your personal information to advertise our services and products to you.

For the purposes of risk assessment, fraud prevention and detection, and to report to our dients as part of providing our services to dients we may process your personal information using software that is able to evaluate certain personal aspects about you and predict risks or outcomes. This means that the processing of your personal information may involve profiling and automated decision making. For example, we may analyse personal information about age and marital status to predict mortality.

Since we only provide funds to your lender, we do not make any decisions about your ability to obtain the loan or your interest rates. However, the outcome of your personal information analysis may be shared with your lender.

We are committed to processing your personal information fairly and lawfully and only to the extent necessary to achieve the purposes listed above.

We must have a legal basis to process your personal information. Our ability to obtain and process your personal information is based on the following legal bases:

- Processing your personal information is necessary to comply with our legal obligations, such as due diligence and reporting obligations, and responding to requests from your lender or our regulators; and
- Processing your personal information is necessary to meet our legitimate interests and the legitimate interests
  of our dients, for example to provide our products and services to dients, to improve our services, to ensure we
  price our products appropriately, to manage risk and our business efficiently, to perform audits, and to maintain
  accurate records.

Where we rely on this legal ground, we make sure that such processing is not unnecessarily intrusive, and we only process the minimum amount of personal information necessary and for the minimum amount of time. Our legitimate interests include: making sure we understand the risks in our portfolios of mortgages, in particular that they are not becoming more risky, reviewing our portfolio of loans to make sure we do not continue to lend if there are material breaches

If it is necessary that we process special categories of personal information for one of the purposes listed above, we will only do so where the following applies:

We are authorized by local law

We are committed to working with you to obtain a fair resolution of any request, complaint or concern about privacy. If, however, you believe that we have not been able to assist with your request, complaint or concern, you have the right to make a complaint to the  $\mathsf{IOO}\ .$  Contact details of the  $\mathsf{IOO}$  are available at the following

link: https://ico.org.uk/

We implement technical and organisational measures to ensure a level of security appropriate to the risk to the personal information we process. These measures are aimed at ensuring the on-going availability, integrity and confidentiality of personal information. We evaluate these measures on a r

16600 Swingley Ridge Road Chesterfield, Missouri 63017-1706

Our Bermuda postal address is: RGA Americas Reinsurance Company Ltd. c/o Marsh Management Services (Bermuda) Ltd. 7 Par-la-Ville Road Hamilton, Bermuda HM11, Bermuda Our Bermuda telephone number is: +1 (441) 292-