



## PRIVACY POLICY

Protecting the privacy of information about our members is a responsibility SPJST takes very seriously. Member information is personal, and it is important that you keep it confidential. SPJST has established policies and procedures to protect the confidential nature of information regarding its members. This notice describes the privacy policy of SPJST and the types of information about members SPJST collects and discloses. It also explains with whom that information may be shared and the manner in which SPJST protects the confidentiality of member information.

### INFORMATION SECURITY

SPJST must adhere to strict standards of security to safeguard the confidentiality of member information. The technology used to protect member information must be frequently reviewed and improved upon as needed.

Information about members must only be accessed by authorized employees, field staff, youth leaders, fraternal leaders and authorized officers of the member's local lodge ("Authorized Party"). Access to member information by an Authorized Party must be strictly limited to the information the Authorized Party requires to provide products, services and benefits to the applicable member. Every Authorized Party must, at all times, respect and guard the confidentiality of member information. Each Authorized Party shall be held accountable to follow these established standards, policies and applicable laws.

### INFORMATION COLLECTED

Information should be collected by SPJST employees and/or sales agents to create and foster relationships in order to provide and service the insurance needs, fraternal activities and youth activities of the member and to provide accurate information concerning the member for publication in the Vestnik. Having accurate information about the member permits SPJST to provide better member service, increase the efficiency of its operations and comply with legal and regulatory requirements.

The information concerning a member collected by SPJST is dependent upon the particular products, services or benefits requested by such member and includes, by way of illustration and not by way of limitation, the following:

- Information provided by members on applications or other forms, such as name, address, social security number, birth date, assets and income
- Information received from consumer reporting agencies (e.g. credit history)
- Information obtained from local lodges and conventions
- Information from other external sources pertaining to their relationship with the member or that verifies representations made to SPJST by the member (e.g. employment history, other insurance coverage, claims history, medical records)
- Information about the member's transaction and experience with SPJST (e.g. products or services purchased, certificate values, account balances, payment history)
- General information (e.g. demographic information).

## **SHARING OF INFORMATION**

Information concerning a member may be shared with an Authorized Party. However, the information disclosed should be limited as appropriate to the circumstances. For example, the information disclosed should be tailored to:

- Provide the member with improved customer service and account maintenance
- Assist the member in making decisions about the member's products, services and benefits.
- Inform the member of products, services and benefits that may be of interest to such member

Unless a member provides written consent, at no time shall a member's personally identifiable medical information be disclosed except for the determination of insurability or the processing of a claim by authorized SPJST personnel.

## **EXTERNAL SHARING OF INFORMATION**

As permitted or required by law SPJST may, from time to time, disclose member information to other organizations. For example, SPJST is permitted to share member information to assist in insurance underwriting, process transactions and administer requested or authorized claims. SPJST is also permitted to share member information with organizations that perform services for, or on our behalf of, SPJST (e.g. reinsurance, printing and mailing).

SPJST typically shares with the independent group or groups that select the Fraternalist of the Year, scholarship winners, and similar purposes a member's identifying information (e.g. name, address, telephone number, age and gender) and fraternal relationship information (e.g. local lodge number). In addition, SPJST is required to disclose member information about you in certain instances (e.g. detection of fraud, fulfillment with an inquiry, compliance with a governmental agency or regulatory order).

SPJST personnel and/or agents shall be required to obtain permission from the appropriate departmental supervisor prior to sharing information concerning a member with an external organization.

## **INFORMATION CONCERNING FORMER MEMBERS**

Except as permitted or required by law, SPJST personnel and/or agents shall not disclose information to other organizations concerning a former member. However, SPJST may continue to internally share information concerning the former member with SPJST field personnel, youth and fraternal leaders and the former member's local lodge.

## **QUESTIONS**

SPJST personnel and/or agents who are uncertain as to the appropriateness of disclosing member information to an Authorized Party, external organization or otherwise shall inquire of the appropriate departmental supervisor before disclosing such information.

I acknowledge that I have read the foregoing SPJST Privacy Policy and agree to comply with the rules and policies detailed therein.

## **SMS Consent**

By providing your phone number you agree to receive information text from SPJST. Consent is required to utilize the OPUS system for illustrations and e-app system. Message frequency will vary. Msg & date rates may apply. Reply HELP for help or STOP to cancel.

## **Terms of Service for Insurance MFA Text Messages**

By enrolling in and using Multi-Factor Authentication (MFA) via SMS text messages provided by SPJST, you agree to the following terms:

### **1. Purpose**

MFA text messages are sent for the sole purpose of verifying your identity during login or when performing sensitive actions related to your SPJST / OPUS system.

### **2. Message Frequency**

The number of text messages you receive will vary depending on your login and activity with our services. You will only receive texts in connection with authentication requests initiated by you.

### **3. Cost**

Message and data rates may apply. Please check with your mobile carrier for details.

### **4. Privacy**

We will not share your mobile number with third parties for marketing purposes. Your number is used solely for account security and identity verification. For more information, please see our Privacy Policy section.

### **5. Opt-Out**

Since MFA is a security requirement, opting out of MFA text messages may result in limited or revoked access to your account. If you wish to change your authentication method, please update your preferences in your account settings or contact customer support.

### **6. No Warranty**

Delivery of SMS messages is not guaranteed and may be delayed or undelivered due to mobile carrier issues or technical limitations. We are not liable for any losses or damages resulting from undelivered or delayed messages.

### **7. Changes to Terms**

We reserve the right to modify these Terms of Service at any time. Continued use of the MFA service constitutes your acceptance of any updated terms.

## 8. Support

For assistance with MFA texts, please contact our support team at [info@spjst.org](mailto:info@spjst.org) or call (800) 727-7578.

## Privacy Policy for Multi-Factor Authentication (MFA) Text Messages

*Effective Date: 07/01/2025*

SPJST ("we," "us," or "our") is committed to protecting your privacy and ensuring compliance with applicable industry standards, including the CTIA Messaging Principles and Best Practices. This Privacy Policy outlines how we collect, use, and protect your information when you receive Multi-Factor Authentication (MFA) codes via text message (SMS).

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### 1. Information We Collect

When you opt in to receive MFA codes via SMS, we collect and use:

- Your mobile phone number
- The content and timestamp of messages we send (MFA codes)
- Your IP address and device/browser information (for login verification)

We do **not** collect personal information unrelated to MFA functionality through SMS.

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### 2. How We Use This Information

We use your mobile number and related information solely to:

- Send you one-time passcodes for MFA purposes
  - Verify your identity when accessing your account
  - Monitor for fraudulent or unauthorized login attempts
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### 3. Consent and Opt-In

By enrolling in MFA and providing your mobile number, you consent to receive automated, non-marketing text messages solely for authentication purposes. These messages may be sent using an automatic telephone dialing system (auto dialer).

*Message and data rates may apply.*

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#### **4. Opt-Out (STOP Messaging)**

You may opt out of receiving MFA text messages at any time by removing the mobile phone number from your agent preferences. This will prevent you from receiving further MFA codes via SMS and may require you to use an alternate authentication method like email to access your account.

To re-enable text-based MFA, you must re-input your mobile number to re-enroll.

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#### **5. Help Instructions**

For help regarding MFA messages, contact us at: 800-727-7578 or email at [info@spjst.org](mailto:info@spjst.org)

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#### **6. Message Frequency**

MFA message frequency varies based on your login activity. Generally, you will receive a text only when attempting to log in or verify your identity.

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#### **7. Data Sharing and Security**

We do **not** sell or share your mobile number with third parties for their marketing purposes. Your number is shared only with service providers necessary to deliver MFA messages securely and reliably.

All data is encrypted in transit and stored securely, and we follow industry best practices for safeguarding authentication data.

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#### **8. Eligibility**

MFA text messages are intended for users over the age of 13. You must be the authorized user of the mobile number provided.

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#### **9. Changes to This Policy**

We may revise this policy as needed. Updates will be posted here with a new effective date.

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## **10. Contact Us**

If you have questions or concerns about this policy or our use of text messaging, contact:

### **SPJST Life Insurance**

PO box 100, Temple, TX 76503

Email Address: [info@spjst.org](mailto:info@spjst.org)

Phone number: (800) 727-7578