

FACTS

What do the Security National Financial funding companies 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:

- Social Security number, name, age and address
- purchase history, transaction or loss history, insurance claim history, medical information and account transactions
- information from you
- information about your transactions with us or our affiliates
- information about your transactions with nonaffiliated third parties
- information from a consumer reporting agency.

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 customers' personal information; the reasons Security National Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Security National Financial 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	No	We don't share
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	No	We don't share

To limit our sharing

If you prefer that we not share nonpublic information about you (other than sharing permitted by law) you may opt out of sharing, that is, you may direct us not to share. If you wish to opt out of sharing, you may:

- Call toll-free 1(800) 574-7117, or
- visit us online: www.securitynationallife.com

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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 1 (800) 574-7117 or go to: www.securitynationallife.com

Who we are	
Who is providing this notice?	C&J Financial, LLC, American Funeral Financial, LLC, Mortician's Choice, LLC, Canadian Funeral Financial, LLC, FFC Acquisition Co., LLC, and Funeral Funding Center.
What we do	
How does Security National Financial 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, secured files and buildings.
How does Security National Financial collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ tell us where to send the money ■ tell us who receives the money ■ file an insurance claim ■ give us your contact information ■ provide account information or insurance policy 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 or policy I hold jointly with someone else?	Your choices will apply to everyone on your account or policy.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our affiliates include financial companies such as Security National Life Insurance Company and SecurityNational Mortgage Company, and nonfinancial companies such as Memorial Estates, Inc., and Memorial Mortuary, Inc.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Security National Financial does not share with nonaffiliates so they can market to you.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Security National Financial does not jointly market.</p>
Other important information	
<p>California: If our records show that you have a California address, we will not share your personal information except to the extent permitted under California law.</p> <p>Vermont: If our records show that you have a Vermont address, we will not share your personal information except to the extent permitted under Vermont law and we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.</p>	