

California Privacy Rights Act Notice

Effective Date: July 21, 2023

On January 1, 2023, the California Privacy Rights Act (“CPRA”) replaced the California Consumer Privacy Act, which has been in effect since 2020.

This California Privacy Rights Act Notice (the “CPRA Notice”) supplements our [Privacy Policy](#) and applies to the personal information of residents (referred to as “consumers”) and households located in the State of California that is collected by or on behalf of the Company (online and/or offline). We separately address personal information associated with the Company’s personnel and job applicants. All defined terms herein have the meanings given in the CPRA, or in the Privacy Policy. If the Company is processing your personal information as a service provider or contractor, you should contact the entity that collected your personal information in the first instance to address your rights with respect to such data.

In the event of any conflict between this CPRA Notice and terms in the Privacy Policy, the provision that is more protective of your personal information shall control to the extent of such conflict. If you have any questions about this CPRA Notice or whether any of the following rights apply to you, please contact us at privacy@agltd.com with the subject line “CPRA Request.”

1. Your Rights and Choices

The CPRA provides consumers and households with specific rights regarding their personal information. This section describes these rights and explains how to exercise them.

a) Right to Know About Your Personal Information

You have the right to request that we disclose the following kinds of information to you about our collection, disclosure, sale and use of your personal information:

- The categories of personal information we have collected about you;
- The categories of sources from which we have collected the personal information;
- The business or commercial purpose for collecting, selling, or sharing your personal information;
- The categories of third parties to whom we have disclosed your personal information;
- The categories of personal information that we have sold or shared, and for each category identified, the categories of third parties to whom we have sold, or with whom we have shared, that particular category of personal information;
- The categories of personal information that we have disclosed for a business purpose, and for each category identified, the categories of third parties to whom we disclosed that particular category of personal information; and
- The specific pieces of personal information we have collected about you since January 1, 2022, unless doing so is impossible or would involve disproportionate effort.

i. Categories of Personal Information We Collect, Disclose, Sell and Share

- **Categories of Personal Information:** We have or might have collected or otherwise obtained the categories of personal information from or about consumers and their devices that are referenced in section 1 of the Privacy Policy.
- **Categories of Sources:** We have or might have collected the categories of personal information listed above from the following categories of sources referenced in section 1 of the Privacy Policy.
- **Categories of Business or Commercial Purposes:** We collect the categories of personal information listed above for the business or commercial purposes referenced in section 1 of the Privacy Policy.
- **Categories of Third-Party Recipients:** We have or might have disclosed the categories of personal information listed above to the third-party recipients referenced in section 2 of the Privacy Policy.
- **Categories of Personal Information Sold or Shared:** We have or might have sold or shared the following categories of personal information with the following third parties:
 - Unique personal identifiers (e.g., device identifiers; internet protocol address; mobile ad identifiers, and similar technology);
 - Other forms of persistent or probabilistic online identifiers; and
 - Internet and other electronic network activity information (e.g., information regarding your interaction with our website).

You have the right to opt out of this selling or sharing of your information. For information on how to do so, please see section 1.d) below.

- **Categories of Personal Information Disclosed for a Business Purpose:** We have or might have disclosed the following categories of personal information to the third-party recipients referenced in section 2 of the Privacy Policy for the following business purposes:

Category of Information	Business Purpose
Contact information	Creating or managing our business relationship with you Maintaining our systems Analyzing and improving our services Confirming your identity and performing background checks Providing advertising or marketing services, including contextual customization of advertisements
Unique personal identifiers	Creating or managing our business relationship with you

	Providing advertising or marketing services, including contextual customization of advertisements Maintaining our systems Analyzing and improving our services
Online activity	Creating or managing our business relationship with you Providing advertising or marketing services, including contextual customization of advertisements Maintaining our systems Analyzing and improving our services
Event-related information	Creating or managing our business relationship with you Providing advertising or marketing services, including contextual customization of advertisements
Information obtained through inferences	Creating or managing our business relationship with you Providing advertising or marketing services, including contextual customization of advertisements

ii. Specific Pieces of Personal Information

If you would like to know the specific pieces of personal information we have collected about you, please contact us as described in section 1.d) below. You may exercise this right up to two times in any 12-month period. We will provide you with the information collected about you since January 1, 2022.

b) Right to Request Deletion

You may have the right to request deletion of your personal information. We will honor such request but might not be able to fulfill your request if we (or our service providers) are required to retain your personal information. Examples of such exceptions are:

- Completing a transaction or performing a contract we have with you;
- Detecting and addressing data security incidents, and repairing or upkeep of our IT systems;
- Protecting against fraud or other illegal activity;

- Complying with applicable law or a legal obligation, or to exercise rights under the law (e.g., the right to free speech); or
- Using your personal information internally to improve our Services.

c) Right to Request Correction

You may have the right to request that we correct inaccurate personal information that we maintain about you. We will honor such request but might not be able to fulfill your request if it is impossible to do so or would involve disproportionate effort, or if we have a good-faith, reasonable, and documented belief that a request to correct is fraudulent or abusive.

d) Exercising Your Privacy Rights

To exercise the rights described above, please submit a verifiable consumer request to us entitled “California Consumer Request,” by using the following methods:

- Call us at: 800-608-6030
- Email us at: privacy@agltd.com
- Submit to this address:

Assured Guaranty
1633 Broadway
New York NY 10019

i. What we need to know to fulfill your request

The verifiable consumer request must: (i) provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative; and (ii) describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information related to you. Making a verifiable consumer request does not require you to create an account with us.

Typically, accounts associated with an email address will require verification of the email address, as well as a description of the requested user rights or regulations invoked. Company also values those who are not covered by specific regulations and offers to extend a good will effort towards requests originating from other jurisdictions.

ii. How you will hear back from us

We will confirm receipt of a verifiable consumer request within then (10) business days of its receipt. We will endeavor to respond to a verifiable consumer request within forty-five (45) calendar days of its receipt. If we require more time, we will notify you of the extension and provide an explanation of the reason for the extension in writing, and we will provide you with a response no later than ninety (90) calendar days of receipt of the request. If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option. The

response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We may charge a reasonable fee to process or respond to your verifiable consumer requests if they are excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will inform you of the reasons for this decision and provide you with a cost estimate before completing your request.

e) Right to Opt Out of the Sale or Sharing of Personal Information

You may have the right to opt out of the sale or sharing of personal information. If you wish to do so, please contact us as described in section 1.d above.

f) Right to Limit the Use and Disclosure of Sensitive Personal Information

You may have the right to limit the use and disclosure of sensitive personal information. Please note that the Company does not collect sensitive personal information from consumers and has not done so in the past. Company's CPRA Privacy Notice for employees, contractors and job applicants that reside in California is a separate document distributed to those parties.

g) Right to Non-Discrimination

We will not discriminate against you for exercising any of your CPRA rights. We will not (i) deny you products or services, (ii) charge you different prices or rates for products or services, including through granting discounts or other benefits, or imposing penalties (except for financial incentives permitted by the CPRA, see below), (iii) provide you a different level or quality of products or services, and (iv) suggest that you may receive a different price or rate for products or services or a different level or quality of products or services.

h) Right to Designate an Authorized Agent

If you submit a request to know or delete your personal information through the use of an authorized agent, we may require that you (i) provide the authorized agent written permission to act on your behalf, and (ii) verify their identity directly with us. We may deny a request from an authorized agent that does not submit proof of authorization.

2. Other California Privacy Rights

Pursuant to Section 1798.83 of the California Civil Code, residents of California have the right to obtain certain information about the types of personal information that companies with whom they have an established business relationship (and that are not otherwise exempt) have shared with third parties for direct marketing purposes during the preceding calendar year, including the names and addresses of those third parties, and examples of the types of services or products marketed by those third parties. In order to submit such a request, please contact us at privacy@agltd.com.

3. Changes to this CPRA Notice

This CPRA Notice is effective as of the Effective Date stated at the top of this CPRA Notice. We may change this CPRA Notice from time to time with or without notice to you. By visiting or accessing the Websites or the Services, or otherwise engaging or interacting with us after we make any such changes to this CPRA Notice, you are deemed to have accepted such changes. Please be aware that, to the extent permitted by applicable law, and without prejudice to the foregoing, our use of your personal information is governed by the CPRA Notice in current effect. Please refer back to this CPRA Notice on a regular basis.

4. Contact Information

If you have any questions or comments about this CPRA Notice, the ways in which we collect and use your information, your choices, and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

- Phone: 212-974-0100
- Email us at: privacy@agltd.com
- Submit to this address:

Assured Guaranty
1633 Broadway
New York NY 10019