

PRIVACY NOTICE: WHAT DOES JACKSON NATIONAL LIFE INSURANCE COMPANY (JACKSON) DO WITH YOUR PERSONAL INFORMATION?

At Jackson, the privacy and security of your personal information is a top priority. For information about our general privacy policies please visit <https://www.jackson.com/legal-privacy/web-privacy.xhtml>.

For purposes of your personal information related to the financial services we provide to you ("Personal Information"), this Privacy Notice provides you with details to help you understand our current privacy practices and how we protect and share your Personal Information.

Information We May Collect and Use

In order to provide financial products and services to you, we must collect certain Personal Information. The types of information we collect depend on the product or service you are interested in. This information may include your name, address, email address and telephone number along with your date of birth, social security number and financial information.

Most of the information we collect about you comes directly from your application or claim. In order to supplement that information, we may collect information about you from other sources too, such as:

- Your transactions with us;
- Written, electronic, telephone and other communications from you; and
- Consumer reporting agencies;

Personal Information We May Disclose

In order to run our business and provide our services and products to you, there are occasions where we may share your Personal Information as allowed by law.

For example, we may share your Personal Information with third-parties to perform a service for you, such as to process your transactions and maintain your account and to respond to court orders and legal investigations. In addition, we may share your Personal Information with Jackson's affiliated family of companies¹ for their everyday business purposes, which include securing your information, marketing and distributing Jackson's products, and maintaining the subaccounts associated with Jackson's products. ***We do not share your Personal Information with any company for joint marketing or to market their own products to you.***

Based upon the necessity of the way we share your Personal Information, we do not offer a limitation to this sharing, which is acceptable under state and federal law.

How We Protect Your Personal Information

Jackson has an Information Security program with certified and experienced professionals who strive to protect the integrity of our systems and applications. We maintain strict control over access to your information and only allow access to employees who have a legitimate business reason and are bound by confidentiality. We have implemented multi-factor authentication as standard on Jackson.com and VoiceGuard™ to allow you to authenticate through our Service Center with only your voice.

Jackson also requires our third-parties to protect your Personal Information and we limit their ability to use your Personal Information for any purpose other than the work they are doing on our behalf or as required by law.

If you have any questions about this Privacy Notice, please contact us at 1 (800) 644-4565 or visit www.jackson.com.

¹ Jackson's affiliated family of companies referenced include Jackson National Life Distributors LLC, Jackson National Asset Management LLC and PGDS (US One) LLC.