

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;

Information obtained from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other persons.

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.

Your rights regarding your personal information

This Notice describes how you can exercise your rights regarding your personal information. Jackson complies with all applicable laws and regulations governing a customer's rights with respect to their personal information. Jackson will administer the

rights described in this Notice in accordance with your state's specific laws and regulations.

Your state may provide for additional privacy protections under applicable laws. Jackson will protect your information in accordance with these additional protections.

If you would like to act upon your rights regarding your personal information, please access our Privacy Data Request form located on Jackson.com. You can also contact Jackson by phone at 1 (800) 644-4565 or by mail at 1 Corporate Way, Lansing, MI 48951.

Access to Personal Information

You may submit a request to receive a copy of your personal information. You may review your personal information in person, or you may ask Jackson to send you a copy of your personal information by mail or electronically, whichever you prefer. Jackson will need to verify your identity in order to process your request.

Within 30 business days of receiving your request, Jackson will:

- (1) inform you of the nature and substance of the recorded personal information Jackson has about you;
- (2) permit you to obtain a copy of your personal information; and
- (3) provide the identity of the persons to whom Jackson has disclosed your personal information within two years prior to the request, if recorded. If this information is not recorded, Jackson will provide you with the names of those insurance institutions, agents, insurance support organizations, and other persons to whom such information is normally disclosed.

Changes to Personal Information

If you believe that your personal information is inaccurate or incomplete, you may ask Jackson to correct, amend, or delete the information. Your request must be made in writing and must include the reason you are requesting the change. Jackson will

respond within 30 business days from the date we receive your request.

If Jackson makes changes to your personal information as a result of your request, Jackson will notify you in writing and will furnish the correction, amendment or fact of deletion to:

- (1) Any person specifically designated by the individual who may have, within the preceding two years, received such recorded personal information.
- (2) Any insurance-support organization whose primary source of personal information is insurance institutions if the insurance-support organization has systematically received such recorded personal information from Jackson within the preceding seven years; provided, however, that the correction, amendment or fact of deletion need not be furnished if the insurance-support organization no longer maintains recorded personal information about the individual.
- (3) Any insurance-support organization that furnished the personal information that has been corrected, amended or deleted.

If Jackson denies your request to correct, amend, or delete your information, we will provide you with the reasons for the denial. In this event, you may file with Jackson:

- (1) A concise statement setting forth what you think is the correct, relevant or fair information.
- (2) A concise statement of the reasons why you disagree with Jackson's refusal to correct, amend or delete recorded personal information.

Jackson will file this communication from you with the disputed information, identify the disputed information if it is disclosed, and provide notice of the disagreement to the persons and in the manner described in the paragraph above.

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

¹Jackson's affiliated family of companies referenced include Jackson National Life Distributors LLC and Jackson National Asset Management, LLC.