

<<Name>>
<<Address>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Re: Notice of Data Breach

Dear <<Name>>,

Thank you for choosing Jackson National Life Insurance Company. We write to inform you of an issue involving some of your personal information.

What happened?

Pension Benefit Information, LLC ("PBI") is a third-party service provider that helps Jackson confirm certain policyholder information. PBI received your personal information from Jackson to satisfy Jackson's regulatory obligations to search various databases to determine the death of certain life insurance policyholders or annuity contract holders.

On June 20, 2023, Jackson determined, based on information provided by PBI, that an unknown malicious party obtained unauthorized access to PBI's electronic databases and downloaded files containing personal information of Jackson customers. The unknown malicious party was able to gain unauthorized access to PBI's electronic databases due to a vulnerability in Progress Software Corporation's MOVEit software that is used to transfer files securely.

What information was involved?

The following personal information was involved in the incident: your full name, date of birth, Social Security number and address.

What is Jackson doing?

We take this incident and the security of your personal information very seriously. We have taken steps to confirm PBI has strengthened the protection of their databases by implementing patches published by MOVEit. We will continue to closely monitor your account and take further steps as appropriate to safeguard your personal and financial information. Jackson has reported the matter to law enforcement, but this notice has not been delayed because of law enforcement investigation.

In addition, we are offering credit monitoring for a period of 12 months at no cost to you. To take advantage of this offer:

- Ensure that you enroll by: **[enrollment end date]** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your activation code: <<activation code>>

If you have questions about the product, need assistance with identity restoration, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by **[enrollment end date]**. Be prepared to provide your engagement number **[engagement #]** as proof of eligibility for the identity restoration services by Experian. ***If you have more than one contract impacted, you will receive individual letters for each contract and only need to enroll one time.***

What can you do?

It is always a good practice to be vigilant and closely review or monitor your financial accounts, statements, credit reports and other financial information for evidence of unusual activity, fraudulent charges or signs of identity theft. Changing your password and security questions and enrolling in dual-factor authentication on your accounts may assist in protecting against identity theft. Please see the attachment for additional information that may be helpful to you.

What if I have questions?

If you have any questions regarding the content of this notice, please contact [insert contact information].

Sincerely,

[CONTACT INFORMATION]

ADDITIONAL INFORMATION

Please note that you can contact the Federal Trade Commission ("FTC") and the national consumer reporting agencies for more information on fraud alerts, security freezes and other steps you can take to avoid identity theft:

Equifax, P.O. Box 105788, Atlanta, Georgia 30348, 1-877-478-7625, www.equifax.com

Experian, P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion, P.O. Box 2000, Chester, PA 19016, 1-800-680-7289, www.transunion.com

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C.

20580, 1-877-FTC-HELP (382-4357), www.ftc.gov/idtheft

You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed above.

Additional information about security freezes is included below. Please also note that you can report any suspected incidents of identity theft to law enforcement, your state's attorney general and the FTC.

Additional Information About Security Freezes. You also have a right to place a "security freeze" on your credit report at no charge, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. In addition, a security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

If you wish to place a security freeze on your credit file, you must separately place a security freeze on your credit file at each credit reporting agency. In order to place a security freeze, you may need to provide the following information: (1) Full name (including middle initial as well as Jr., Sr., II, III, etc.); (2) Social Security Number; (3) Date of birth; (4) Addresses for the prior five years; (5) Proof of current address; and (6) A legible copy of a government issued identification card. You can contact each credit reporting agency below for details on what information each company requires and to place a security freeze on your credit file:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
800-349-9960
www.equifax.com

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion

P.O. Box 160
Woodlyn, PA 19094
888-909-8872
www.transunion.com

Additional Information About Credit Monitoring.

A credit card is **not** required for enrollment in Experian IdentityWorks. You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 866-362-1769. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.