CALIFORNIA PRIVACY POLICY ("POLICY")

California consumers have certain privacy rights granted under California law. This Policy sets out some of those rights and provides individuals with means to submit Privacy Data Requests to Jackson. Jackson reserves the right to modify this Policy at any time and will post the current Policy incorporating those changes on this page. Changes to this Policy are effective as of the date they are posted.

This Policy was last updated on November 10, 2026.

Managing your privacy rights

Below is a list of privacy rights regarding your personal information under California law.

Right to know about personal information collected disclosed or sold

You have the right to know what personal information Jackson has collected about you, including the categories of personal information, the categories of sources from which the personal information is collected, the business or commercial purpose for collecting, selling, or sharing personal information, the categories of third parties to whom Jackson discloses personal information, and the specific pieces of personal information Jackson has collected about you.

Right to request deletion of personal information

You have the right to request deletion of personal information collected by Jackson, subject to certain exceptions.

Right to opt-out of the sale of personal information

Jackson does not sell your personal information, including the personal information of minors under 16 years of age without affirmative authorization. Jackson also does not knowingly collect or share the personal information of consumers under 16 years of age.

Right to opt-out of the sale of personal information sharing and automated decision-making

You have the right to opt-out of the sharing of your personal information. To opt-out of sharing, visit Do Not Share or Sell My Personal Information. You also have the right to opt-out of automated decision-making technology used to make significant decisions and to request meaningful information about the logic involved with such decision-making processes, including a description of the likely outcome of the process with respect to you. Jackson does not use automated decision-making technology for significant decisions.

Right to not be retaliated against for the exercise of your privacy rights

You have the right not to be retaliated against by Jackson for exercising your privacy rights. Jackson will not retaliate against you if you choose to exercise any of your rights under California law, this includes employees, applicants, and independent contractors.

Right to correct

You have the right to correct any inaccurate personal information.

Right to disclosure of retention periods

You have the right to request for Jackson to disclose the period for which we intend to retain your personal information and sensitive personal information.

Data collection and sharing within the past 12 months

In order to run the business and provide services and products, there are occasions where personal information may be disclosed to affiliates and non-affiliated vendors that perform support services for Jackson. These parties are subject to agreements that require them to maintain the confidentiality of your information and to use it only in the course of providing such services. Information will also be shared if you so direct or with your consent, if compelled by law or regulation, as part of a corporate transaction with a successor or affiliate or in connection with any acquisition, merger, or sale of assets or in other circumstances as permitted by law (for example, to protect your account from fraud).

Below is a list of the categories of personal information collected within the past 12 months and not otherwise subject to the Gramm-Leach-Bliley Act. Not all of the specific pieces of personal information listed were necessarily collected, used or disclosed for any given person or business purpose. Please note that these are categories of personal information as they are set forth under California law. Jackson does not sell your personal information.

Categories of Personal Information	**Examples**
Identifiers	Real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers.
Any categories of personal information described in subdivision (e) of Section 1798.80 of the California Civil Code	"Personal information" means any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, or any other financial information, medical information, or health insurance information. "Personal information" does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.

Characteristics of protected classifications under California or federal law	Sexual orientation, race, national origin, medical conditions, physical or mental disability, genetic information, military or veteran status, status as a victim of domestic violence, assault, or stalking, gender identity and gender expression, color, religion, sex (including pregnancy, childbirth, and related medical conditions), age (40 or older), marital status, political affiliations or activities
Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
Internet or other electronic network activity information	Browsing history, search history, and information regarding a consumer's interaction with an Internet Website, application, or advertisement.
Geolocation data	Any information that can be used to identify the physical location of a device.

Inferences drawn from any other Personal Information	Inferences drawn from any of the information identified in this chart to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Business purpose for which the personal information was collected or shared within the past 12 months.

Below is a list of the business purposes for collection of personal information. Not all of the specific pieces of personal information listed above were necessarily collected for any given business purpose.

(1) Auditing related to a current interaction with the consumer and concurrent transactions.

(2) Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.

(3) Debugging to identify and repair errors that impair existing intended functionality.

(4) Short-term, transient use.

(5) Performing services internally on behalf of Jackson or for service providers, including, but not limited to, maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying personal information, processing payments, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of Jackson or service providers.

(6) Undertaking internal research for technological development and demonstration.

(7) Undertaking activities to verify or maintain the quality or safety of a service, information system or device that is owned, manufactured, manufactured for, or controlled by Jackson®, and to improve, upgrade, or enhance the service, information system or device that is owned, manufactured, manufactured for, or controlled by Jackson.

(8) Cross-context behavioral advertising.

Categories of sources from which personal information is collected

Jackson collects Personal Information from the following categories of sources:

- **You**, through forms, correspondence, telephone, and your use of affinity.jackson.com/aarp.
- **Automatically**, through cookies, pixels, and other technologies used on affinity.jackson.com/aarp.
- **Other sources**, s=such as your employer, consumer reports, and data aggregators that help maintain the accuracy and completeness of data and help enhance records.

Categories of third parties with whom Jackson discloses personal information

Jackson does not sell your personal information. Jackson may share or disclose your personal information with "third-parties" as defined by California law in order to provide Jackson with support. The following are the categories of third-parties:

- **Service providers.** Personal information may be disclosed to vendors, service providers, contractors, and agents that perform services on Jackson's behalf, including operational support, customer service, and marketing.
- **Third parties.** Personal information may be shared with third parties for cross-context behavioral advertising and other marketing and advertising services utilized on affinity.jackson.com/aarp.
- **Other recipients.** Personal information may be disclosed where necessary to comply with the law, or in response to a judicial proceeding, court order, or other legal process, such as pursuant to a subpoena.

Jackson does not use or disclose sensitive personal information for purposes other than those specified in section 7027, subsection (m) of the CPRA Regulations.

How long Jackson keeps personal information

The retention periods for each category of personal information vary depending on the type of business record in which it is maintained. The retention period for our business records is set based on the length of time Jackson needs the record for: (1) its original purpose; (2) other operational purposes, such as audits and reporting; and/or (3) to comply with legal requirements.

Exercise your rights

Instructions for submitting a verifiable consumer request

To exercise any of the above rights, you or your authorized agent can submit a request using the Privacy Data Request form or by calling Jackson Customer Service at 800-565-4747. Upon submission of your request, commercially reasonable steps will be taken to verify your identity and, if applicable, your authorized agent before granting access to or making any changes to your personal information. You will be required to verify your identity by providing your first name, last name, and email address. In some instances, you may be asked to provide other information, such as your mailing address or the last four digits of your Social Security Number, to verify your identity. If this happens, Jackson will reach out to you directly with this request.

Affinity.jackson.com/aarp recognizes and responds to Global Privacy Control (GPC) signals transmitted by your internet browser, if you have configured them, to automatically update your privacy preferences. You may also opt-out of information sharing by visiting Do Not Share or Sell My Personal Information.

As explained in the Web Privacy Policy, online visitors may request changes to, or opt-out of collection of certain personal information at any time. Additionally, any individual who receives email marketing material from Jackson may opt-out of further electronic communication by following the opt-out instructions contained in the email message.

Good faith efforts will be made to provide you with access to your data within a reasonable time of your requesting it, but there may be circumstances in which, as legally permitted, access will not be provided, including but not limited to instances where the information is legally privileged, where your or your agent's identity could not be verified, or where the information may compromise yours or others' privacy or other legitimate rights. If it is determined that access should be restricted in any particular instance, you will be provided with an explanation of why that determination has been made and a contact point for any further inquiries.