

FACTS

WHAT DOES PACIFIC LIFE DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Personal data, such as name, social security number, email address, physical address, and date of birth.
- Demographics data, such as age, disability status, citizenship, and gender.
- Professional or employment data, such as income, and employment history.
- Financial data, such as banking information, assets/debts, credit card information, and investment preferences.
- Health data, such as medical history, medical questionnaires, treatments, health related information, and habits.
- Biometric Information, such as voice signatures.
- Interaction data when you visit our websites or speak with our customer service team such as, IP address, and location.
- Audiovisual information, such as video and call recordings.

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Pacific Life chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pacific Life share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

If you have any questions about this policy, please contact us at:

Pacific Life Privacy Office
700 Newport Center Drive
Newport Beach, CA 92660

Call 1-877-722-7848 or go to PacLife.co/ContactUs

Who we are

Who is providing this notice?

Pacific Life, as referred to in this notice, means Pacific Life Insurance Company and its affiliates and subsidiaries, including, but not limited to, Pacific Life & Annuity Company, and Pacific Select Distributors, LLC.

What we do

How does Pacific Life protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secure files and buildings.

We regularly review our security standards, procedures, and technology to protect against unauthorized access to your personal information.

<p>How does Pacific Life collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Apply directly for a product or submit a claim, ■ Make deposits or withdrawals from your account, pay your premiums, or apply for a loan, ■ Interact with our information technology resources in the course of providing services or products to you. <p>We also collect your personal information from other companies, such as your insurance producer, broker, financial advisor and their respective firms, your employer, or plan sponsor, consumer reporting agencies, government agencies, healthcare providers, data science providers, business partners, service providers and insurance support agencies such as MIB, Inc.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>Pacific Life does not engage in the above sharing practices.</p> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<p>Definitions</p>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a Pacific Life Insurance Company name; financial companies such as Pacific Life & Annuity Company; and others, such as Pacific Select Distributors, LLC.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Pacific Life does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include other financial institutions.</i>
<p>Other important information</p>	
<p>Pacific Life does not sell your personal information. If you live in a state where the laws further restrict the sharing of your personal information, we will not share information we collect about you with nonaffiliates, unless the law allows, and we limit sharing among our affiliates to the extent required by state law.</p> <p>For insurance customers in AZ, CA, CT, GA, IL, ME, MA, MT, NV, NJ, NM, NC, ND, OH, OR, VA, and WI only:</p> <p>The term “Information” means information we collect during an insurance transaction. Your Information may be shared with nonaffiliates without your prior authorization as permitted or required by law. We may share your Information with insurance regulatory authorities, law enforcement, and consumer reporting agencies. Information we obtain from a report prepared by an insurance-support organization may be retained by that insurance-support organization and disclosed to others. You have the right to receive a response within 30 business days to a verified submitted written request to access, correct, amend or delete personal information associated with your insurance transactions. If your request is denied, you have the right to file a statement on what you believe to be accurate and fair information and why you disagree with the denial. To exercise your rights please submit your request to the address listed in the Questions section.</p> <p>Pacific Life reserves the right to modify this notice. If there are material changes to this notice or in how Pacific Life will use your personal information, we will use reasonable efforts to notify you either by providing a notice on Pacific Life's website PacLife.co/PrivacyPolicies, and/or if deemed appropriate, by mail, email or similar direct communication. We encourage you to periodically review this notice.</p>	