



May 25, 2011

Jeffrey Sample

123 Sample Lane
Sampleville, Sample 12345

Owner Name: Jeffrey Sample
Policy Number: 123SAMPLEA
Producer Name: Stacey Sample

Dear Jeffrey Sample:

Protecting the privacy of our customers is a priority at Jackson National Life Insurance Company.

We are writing to inform you that a report containing some of your personal information was inadvertently disclosed to a financial institution other than NEXT Financial. This information included your name, policy number, and information about your policy value and transactions during March 2011. It did not contain your Social Security Number, banking information or other personal information. The report was inadvertently emailed to the financial institution on April 12, 2011. We became aware of the error on May 2, 2011 and have taken steps to ensure that the information is not misused. We have also enhanced our internal procedures to ensure that this does not happen again.

Although we believe that the risk of any harm to you resulting from this inadvertent disclosure is small, we have taken the precaution of placing an alert on your policy records so that information will not be divulged to any person calling or writing us regarding your policy (other than yourself). We have no indication at the present time that any of your information has been misused.

Nevertheless, we suggest that you remain vigilant to identity theft by monitoring your credit report and Jackson account statements, as well as bank, credit card and other financial statements for suspicious or unauthorized activity. If you notice any unusual activity, you should notify the financial institution(s) involved immediately. You may also want to file a police report with your local police, notify your state attorney general's office and/or file a complaint with the Federal Trade Commission's Identity Theft Hotline by phone at 1-877-438-4338, online at www.consumer.gov/idtheft, or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington DC 20580.

Please be advised that you can contact the fraud department of one of the three major credit bureaus listed below to put a "fraud alert" on your consumer credit file. You can also contact each separately to place a "credit freeze" on your file. Please note that these credit bureaus can require certain information from you to place the fraud alert or credit freeze and may charge fees for credit freezes.

- **Equifax:** 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241
- **Experian:** 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9532, Allen, Texas 75013
- **TransUnion:** 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Unit, P.O. Box 6790, Fullerton, CA 92834-6790

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You can request a free copy of your credit report once every 12 months from these credit bureaus or through the Annual Credit Report Service at www.AnnualCreditReport.com or by calling 1-877-322-8228.

Your privacy and confidence are important to us. We recognize that you expect us to protect the information you provide us and to use it responsibly. We are committed to fulfilling the trust that you've placed in Jackson and regret any inconvenience or concerns that this may cause. If you have any questions about this letter or wish to discuss this further, please contact Jackson at 800-565-0574 extension 22038 between 8:00 a.m. and 8:00 p.m. ET.

Sincerely,

A handwritten signature in cursive script that reads "Julia A. Goatley".

Julia A. Goatley
Vice President – Legal

Enclosure

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Customer Notice Appendix: State Disclosures

If you are a resident of California: Information on how to avoid identity theft is available at the California Office of Privacy Protection's website: <http://www.privacyprotection.ca.gov/>.

If you are a resident of Massachusetts: Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. ~~If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.~~

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security
Freeze
Fraud Victim Assistance
Department
P.O. Box 6790
Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the

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security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

If you are a resident of North Carolina: You can obtain information on how to prevent identity theft from the Federal Trade Commission at www.consumer.gov/idtheft, by calling 1-877-438-4338 or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington DC 20580, and from the State of North Carolina Attorney General at www.ncdoj.com/Protect-Yourself/2-4-3-Protect-Your-Identity.aspx, by calling 1-877-5-NO-SCAM, or by mail at State of North Carolina Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001.

If you are a resident of Vermont: If you find suspicious activity on your credit reports or on your other account statements, consider placing a security freeze on your credit report so that the credit reporting agencies will not release information about your credit without your express authorization.

A security freeze may cause delay should you wish to obtain credit and may cost some money to get or remove, but it does provide extra protection against an identity thief obtaining credit in your name without your knowledge. If you have Internet access and would like to learn more about how to place a security freeze on your credit report, please visit the Vermont Attorney General's website at: <http://www.atg.state.vt.us/issues/consumer-protection/identity-theft.php>.

You may also get information about security freezes by visiting the credit bureau websites at the following addresses:

Equifax:

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian:

http://www.experian.com/consumer/security_freeze.html

TransUnion:

<http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page>

If you do not have Internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

Even if you do not find suspicious activity on your credit report or your other account statements, it is important that you check your credit report for the next two years. See the contact information provided in the attached letter for the Annual Credit Reporting Service to check your credit report and for placing fraud alerts with Equifax, Experian and TransUnion.

Helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report is available on the Vermont Attorney General's website at <http://www.atg.state.vt.us>. Another helpful source is the Federal Trade Commission website, available at the following Web address: <http://www.ftc.gov/bcp/edu/microsites/idtheft/>.

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