ONLINE PRIVACY STATEMENT

Effective Date: August 1, 2026

1. Introduction

This Online Privacy Statement ("Privacy Statement") applies to the informational websites of Fortis Life and Annuity Insurance Company (its successors and assigns) ("Fortis") and NexAnnuity Holdings, Inc., and its affiliates ("NexAnnuity"), that link to this Privacy Statement (each a "Site," and collectively, the "Sites"), including but not limited to www.fortisannuity.com and www.nexannuity.com, which Sites are facilitated or hosted by NexAnnuity as one of Fortis' contracted service providers and the name under which Fortis' Products are branded and marketed. Fortis and NexAnnuity hereafter are collectively referred to as "we," "us," or "our." Products are issued solely by Fortis and not NexAnnuity. This Privacy Statement describes how we collect, use, share, and store Personal Information collected from Visitors to the Sites ("you" and "your"). In the event of any conflict or inconsistency between our Terms of Use, this Privacy Statement, or a Product-specific or state-specific consumer privacy notice, the terms of the following will prevail in the following order: (i) Product-specific or state-specific privacy notice; (ii) the Terms of Use; and (iii) this Privacy Statement. Individuals who are policyholders have access to their accounts through our password-protected portal websites ("Portals"), including but not limited to fortis.admin-portal.org/. Our Portal privacy practices are described in our separate Portal Privacy Statement linked to that Portal.

The Sites are intended for a United States audience and are only subject to U.S. laws and regulations. The Sites are not intended to be accessed from outside the United States. Likewise, the Sites are not intended to be accessed from U.S. states or jurisdictions in which we do not operate or are not licensed.

The purpose of the Sites is to provide you information about our Products. To apply for one of our Products, you have to work with a properly licensed independent insurance producer who is authorized and appointed by us to sell our Products in your state ("insurance producer"). Your insurance producer will assess the suitability of our Products for your objectives. If we approve your Product application and we issue you a policy, then you can create an account at our Portal.

2. Definitions

- **What is Personal Information or PI?** "Personal Information" or "PI" is information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer. PI does not include information that is publicly available.
- **Visitors**. Visitors are individuals who visit our Sites and may or may not have an account with us.
- **Users.** Users are individuals who hold accounts with us and use the Portals to access their accounts.
- **Portals**. Websites through which Users can directly access their accounts with us.
- **Products.** Our Products are insurance products, such as annuities.
- **Sites.** The informational websites that link to this Privacy Statement. This Privacy Statement does not apply to the Portals.

3. Collection and Use of PI Collected Directly from Site Users

We collect PI that you directly provide to us at the Sites through online forms such as "Get in Touch" or "Contact Us" and other communications. For example, we collect the PI that you provide at the Sites when you:

- request information about a Product;
- access other applications and services from the Sites, such as applying for a job or using any locate-an-agent function (note, some of these applications and services may have additional privacy disclosures);
- participate in chats with chatbots or a live helpdesk;
- share data about yourself with the Site; and/or
- request additional information or that we or our insurance producers contact you.

This PI may include, but is not limited to, the following: name, address, telephone number, and email address. If you are applying for a job, it will include your profession and employment information.

The chart below summarizes this **Section 3** by category of PI:

Category of PI Collected	Source	Purpose for Collection / Use	Categories of Recipients
Contact information such as Name, email address, mobile number, state you reside in or zip code.	Provided by you when you request information about a Product or potential insurance producers.	To respond to your requests for information.	Any service providers, including insurance producers, who assist us in answering questions for you, and getting you started on a Product application.
Protected Classifications/ Special Categories such as age, race, national origin, citizenship, marital status, sex, gender identity, sexual orientation, medical conditions (including pregnancy or childbirth, physical or mental disability or related medical conditions), parental status, veteran or military status.	We collect it directly from you only if you volunteer it when you communicate with us. None of this information is required to be submitted through the Site. Marital status is required when you fill out a Product application form, which cannot be completed online.	Marital status is part of our off-line Product application to the extent required by a Product form or applicable law.	Service providers who assist us in communicating with you.
Professional or employment-related information such as current and prior employment and results of background checks.	We collect this directly from you when you apply for a job. We use third parties to conduct background checks on potential employees in compliance with applicable law.	To evaluate your employment application.	Service providers who conduct background checks and resume evaluations. Any employment application database provider that we utilize.
Inferences drawn from other personal information such as Information reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitude, intelligence, ability, aptitude, and any other inferences drawn from your personal information.	We collect this directly from you when you apply for a job. We use third parties to evaluate your employment application.	To evaluate your employment application.	Service providers who conduct resume evaluations. Any employment application database provider that we utilize.

4. PI Collected Automatically from All Site Users – Collection and Use

4.1 Information Collected Automatically. We collect certain information automatically from all Site Users, such as IP addresses, mobile device IDs, operating systems (i.e., iOS), and browser types (i.e., Firefox). Most of this information is necessary for our servers to respond to your requests to see specific pages of our Sites. We record the date and time you access the Site and the pages you visit in our logs so that we understand how you are using our Sites and what you are most interested in. If you linked to our Site from another website, we record the address of that website so that we can evaluate the effectiveness of our advertising or directories.

4.2 Use of Cookies and Other Trackers. We use three of four types of cookies on our Sites.

- **OBA.** Online behavioral advertising ("OBA") is the targeting of advertising to you based on your online behavior across websites over time. It does not include "retargeting," which is when we cause you to see ads for our Products after you visit our Sites. OBA is regulated by several states in the U.S., and in California the sharing of web traffic data for the purpose of OBA is considered a "sale" of your PI. *None of our Sites drop OBA cookies on your browsers or devices.*

- **Analytics.** We use third party analytics services to understand how Users are using our Sites and how effective our advertising is in driving traffic to our Sites. Those services, such as Google Analytics, are enabled by Google Analytics cookies that are dropped on your device when you visit our Sites and when you visit other websites and are read by Google Analytics to prepare reports for us. Your information is de-identified and aggregated before it is analyzed.

- **Functional.** We use third party cookies to make the Site work well, such as to record your preferences so that you do not have to repeat actions.

- **Essential.** We use essential cookies to make the Site work, such as session cookies to facilitate site navigation and to protect Site security.

This chart summarizes this **Section 4** by category of PI:

Category of PI Collected	Source	Purpose for Collection / Use	Categories of Recipients
Browsing information: Page views, computer IP addresses, sessions identifiers, location information inferred from IP address, and other statistics in the form of logs to track user activities. We may collect your browser type, operating system, and other software or hardware information.	Your internet service provider communicates your IP address and browser type to our server. We use cookies to collect information about your page views on our Site and also which third party page you visited before coming to our Site.	We collect your IP address when you visit the Site so that our server knows where to send back pages you request and for fraud prevention. We collect the last third party page viewed in order to evaluate who is driving traffic to our Site and the effectiveness of our advertising and for fraud prevention. We collect information about how you browse our Site to understand visitors' interests and to improve the content and technical functionality of the Site.	We share this information with our service providers who help us run the Site, prevent fraud, and improve marketing.

4.3 Blocking or Deleting Cookies

- **Global Privacy Control (GPC) – OBA Cookies**
  GPC is a browser setting that allows users to automatically send opt-out signals to sites indicating that they do not want their data sold or shared for targeting advertising. "Targeted advertising" or "online behavioral advertising (OBA)" is advertising shown to you based on your online behavior across websites over time. It does not include "retargeting," which is when we cause you to see ads for our service after you have seen one of our ads or visited our Site. We do not allow OBA trackers on our Sites. We honor GPC settings.

- **Do Not Share or Sell – OBA Cookies**
  Under several state laws, you have the right to opt out of the use of your browsing history for the purpose of OBA. We do not allow OBA trackers on our Sites, so you will not see an OBA opt-out link on our home page.

- **All Cookies**
  Most web browsers automatically accept cookies, but you can usually modify your browser's setting to notify you of cookie placement or decline cookies if you prefer. If you choose to essential or necessary cookies or other data technologies, certain features of our Sites may not function properly or at all.

5. Email

You may opt out of receiving commercial email from us at any time by clicking the email "unsubscribe" or "opt-out" link at the bottom of such email messages. You will continue to receive transactional email from us, such as email about your Product application, an issued policy, or your Portal account.

6. Data You Submit on a Product Application

If you decide to apply for one of our Products, an insurance producer will work with you to complete a form outside of the Site that requires, at minimum, the following information about you: Name, address, phone number, email address, date of birth, gender at birth, marital status, social security number, citizenship or residency status, whether you are a "politically exposed person," name of custodian (if any), similar information about your joint annuitant and beneficiaries, assets, and investment objectives. We share this information with our corporate entities, for example, for their everyday business purposes, to provide services, or to perform marketing; and with insurance regulators, law enforcement, governmental authorities, auditors, and other third parties in order to comply with our legal obligations, to comply with applicable laws and regulations, or to protect our interests, property, or legal rights, or those of our customers or members of the public. You may choose not to provide this information, but that might impact your ability to apply for a particular Product.

7. Data from Other Sources

If you decide to apply for a Product, we check government lists for sanctioned foreign entity and fraud prevention compliance purposes.

8. Disclosure Report

In the past 12 months, we have disclosed personal information to third parties for business or commercial purposes. The categories of personal information we have disclosed to third parties for business or commercial purposes include all categories listed above.

In the past 12 months, we have not sold personal information to third parties. We do not collect intentionally or sell personal information (including personal information of consumers under 16 years of age) to third parties.

9. How Long Do We Retain Data?

We will retain information so long as: (i) we are required to by applicable law, or (ii) there is a business need to use the data.

10. Children's Privacy

Our Products are not directed to children under the age of 13. Our Site is not directed to children, either. We do not knowingly collect data from children.

11. How We Protect Data

We use administrative, technical, and physical security measures designed to safeguard your data that is in our possession against loss, theft and unauthorized use, disclosure or modification. Of course, despite these measures, no network or system is ever entirely secure, and we cannot guarantee the security of networks and systems we operate or that are operated on our behalf.

12. Disputes

Your Site use and any dispute regarding privacy is subject to this Privacy Statement and the Terms of Use, including without limitation the dispute resolution provisions therein.

13. Updates to this Privacy Statement

We may update this Privacy Statement to provide clarification or notice of changes to our practices. If we make changes, we will revise the date at the top of this Privacy Statement. Changes to this Privacy Statement will be effective once they are posted.

14. Contact Us

If you have any questions or comments about this Privacy Statement, or if you would like us to update data we have about you or your preferences, please contact us by email at privacy@nexannuity.com.

15. *PROVISIONS APPLICABLE ONLY TO INDIVIDUALS SUBJECT TO US STATE LAWS*

Under the law of several states (California, Colorado, Connecticut, Delaware, Indiana, Iowa, Kentucky, Maryland, Minnesota, Montana, Nebraska, New Hampshire, New Jersey, Oregon, Rhode Island, Tennessee, Texas, Utah, and Virginia), residents have some or all of the following rights list below:

15.1 Right to Know. You have the right to know (i) what categories of PI we are collecting about you and for what purposes; (ii) the sources from whom we obtain PI; (iii) what categories of PI we are sharing and selling and for what purposes; and (iv) the categories of third parties to whom we are sharing or selling. This information is summarized in the tables in **Sections 3** and **4** above. We do not sell your PI to anyone or share it for the purposes of OBA.

15.2 Right to Access. You have the right to request that we disclose to you, in addition to the categories listed immediately above, the specific pieces of PI we collected about you in the past twelve months. Most, if not all of it, is information provided directly by you.

15.3 Right to Correct. If you believe that the PI we hold about you requires correction (for example, because the information is inaccurate, out-of-date, incomplete, irrelevant or misleading), you may request that the information be corrected using our contact details set out below. If you would like for us to completely remove your PI, you can contact us; however, we are not required to delete your PI if we have a regulatory, operational or administrative requirement to keep it.

15.4 Right to Delete. You have the right to request that we delete any of the PI that we collected from you and retained,

subject to certain exceptions. Once we receive and confirm your verifiable consumer request to delete as described in **Section 15.6** below, we will delete (and direct our service providers to delete) your PI from our records, unless an exception applies. We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

- Complete the transaction for which we collected the PI, provide a Service that you requested, take actions reasonably anticipated within the context of our ongoing relationship with you, or otherwise perform our contract with you;

- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;

- Debug products to identify and repair errors that impair existing intended functionality;

- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law; or

- Comply with a legal obligation.

15.5 **Right to Opt Out of Certain Sharing with Third Parties.** You have the right to direct us to stop disclosing your PI to third parties for monetary or other consideration. We do not make such disclosures.

15.6 **Exercising Access and Deletion Rights**. To exercise the access, data portability, and deletion rights described above, please submit an online request link or by calling 800-871-7114. We will use third party services to verify your identity. You will be required to provide us with first name, last name, address, and date of birth, as well as answer a series of unique identity-proving questions. The personal information that we use to verify your identity will not be used for any other purpose. Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your PI. Consumers may designate an authorized agent to make a request on their behalf by submitting the following to AnnuityPolicyService@illumifin.com: 1) a statement indicating that agent may make CCPA requests on their behalf; and 2) documentation of the consumer/agent relationship (ex. Power of Attorney, Guardianship, Signed Authorization). You may only make a consumer request for access or data portability twice within a 12-month period. If you have an account on our Portal, you can delete that as provided in our Portal Online Privacy Statement. We cannot respond to your request or provide you with PI if we cannot verify your identity or authority to make the request and confirm the PI relates to you. Making a verifiable consumer request does not require you to create an account with us. We will only use PI provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

15.7 Non-Discrimination. We will not discriminate against you for exercising any of your state law rights.

For additional information questions or concerns about our privacy policies or practices or if you would like to request that this notice be provided in an alternative format in order to accommodate a disability, please contact us at AnnuityPolicyService@illumifin.com.