

## **Privacy Policy**

The privacy policy outlined below discloses the specific ways in which this website for Jacobs Financial Services LLC functions, how you should use it or can use it, how we collect user information and how that information is handled and protected. Your privacy is important to Jacobs Financial Services LLC, and we're committed to making sure it is protected. This privacy policy only applies to Jacobs Financial Services LLC and how we provide services to our clients (the "Services"). We use your information only in the ways described below. The examples in this privacy policy are for illustration and may not be all-inclusive or applicable to your specific situation.

### **Children's Privacy**

You must be 18 years or older to use our website. Our website is for a general audience, is not targeted to children, and does not knowingly collect personal information from children under 18 years of age.

### **Agreement to This Policy**

By using this website, you consent to this privacy policy, including your consent to our use and disclosure of information about you in the manner described in this privacy policy.

### **Information Collection and Use**

The information we collect about you we get directly from you through applications, contracts, documents and forms that you completed or signed. Information from our telephone conversations with you is also compiled.

With your authorization, we may obtain additional information about you or others who may have an interest in your insurance policy, annuity contract or primary residence, from additional sources, including your insurance company, insurance producer, health care providers, creditors, credit reporting agencies and your representatives or advisors. With your authorization, we may also obtain information about you from public records and other persons.

When you request rate quotes or other information through Jacobs Financial Services LLC, you are authorizing us to share your information with our business partners, affiliates or associates who will contact you by phone, email, or mail. If you do not want further communication from them, please notify the business associates directly.

We may also obtain the following types of non-public, personal information about you:

1. Personal information, such as your name, address, social security number, driver's license number, occupation and employer
2. Financial information, such as assets, income, credit history, banking information and account numbers
3. Legal information, such as judgments, liens, bankruptcies, divorces, probate, and other civil and criminal court proceedings
4. Other identifying information, such as birth date, telephone and fax numbers, and email, street, and mailing addresses

5. Insurance or annuity policy information, including the policy terms, conditions and limits, the named beneficiaries, and your premiums and payment history
6. Medical information, such as your current health status and prior health care treatments

For better and faster service when you return to our website, cookies may be placed on your browser. A cookie is coded data that is stored on your hard drive, which enables us to understand your use of our website. With these tools, we can determine the number of unique users accessing the various pages on the site and improve flow and content for your future visits. A cookie cannot obtain information from your hard drive, destroy files, or transmit viruses. Each website can send its own cookie to your browser, if your browser's preferences allow it. To protect your privacy, your browser normally only permits a website to access cookies that it has previously sent to you, but not the cookies sent to you by other sites.

We do track users who come to our site. We use cookies to evaluate what browser you are using, what pages you land on and read and how long you are on these pages. If you go away from Jacobs Financial Services LLC and then return again, we can track you over time as a repeat visitor unless you have cleaned out the cookies from your computer. This cleaning is also known as clearing your computer cache. If you do clear your cache – or if your browser is set up so that it does not utilize cookies – we will not track your navigation on our site. We do not share this user data with partners, affiliates or affiliate websites.

You can normally configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is set. (Each browser is different, so check the Help menu of your browser to learn how to change your cookie preferences.) If you reject all cookies, you will still be able to use Jacobs Financial Services LLC services. Cookies are used only as an option selected by you that allows us to recall your email address from the cookie that we sent to your computer.

### **Testimonials**

If you submit a testimonial to us, we will ask for your permission to post your testimonial prior to any public use. We will post your name as given to us in your testimonial. If your testimony is given in person or by audio or visual transmission, we may record and edit it for consistency or clarity prior to sharing it. We do not use stock photos with testimonials. Please be aware that any personally identifiable information you submit or provide as a testimonial to be posted can be read, collected, or used by the general public and could be used to send you unsolicited messages. We are not responsible for the personally identifiable information you choose to include in any testimonial you choose to submit or provide. If at any time you decide to remove your testimonial, please contact us via email or postal mail.

### **Information About Our Former Customers**

Information about our former customers is used in the same manner as we use information about our current customers.

### **Disclosures About Sharing Your Information**

Jacobs Financial Services LLC does not rent or sell your non-public personal information. If required by law, we will disclose your information. Only with your permission will we disclose your non-public

personal health information to our affiliates and non-affiliated companies that provide services for us related to a transaction you request.

Also with your authorization, we will disclose your nonpublic personal health information to entities that provide us with financing or financial support for a transaction that you request. As permitted by law and with your authorization, we may disclose your health information to allow our authorized representative to contact you for the purpose of determining your current health status.

If you submit a request for information or services concerning annuities, structured settlements, insurance and cash advances, you will be asked to provide your personal information (such as your full name, email address and phone number). We share your information with nonaffiliated businesses within our network of partners that provide a product or service that you desire. If we share with one or more of these nonaffiliated entities in order to fulfill your request, the collection, use and disclosure of your personal information is subject to the privacy policy of that entity. This is true even if you opted into the national Do Not Call List administered by the Federal Trade Commission or if you opted into a state equivalent of the Federal Do Not Call List. If one of our partner businesses contacts you by phone and you do not wish to be called again by that entity, you should follow the guidelines set up by the Do Not Call List and specifically request not to be called again. Please note that our partner businesses may maintain the information you provided even if you do not elect to use their services. We will share your information with 3rd parties and/or with an independent insurance agency or agent if you have indicated you are interested in purchasing annuities and/or insurance products.

**As permitted by law or with your authorization, we will share your non-public personal financial information (1) with our affiliates and non-affiliated companies that provide services for us related to a transaction you request and (2) under the following additional circumstances:**

1. To establish or exercise our legal rights or defend against legal claims: We reserve the right to disclose your personally identifiable information, as required, to comply with the law, applicable regulations, governmental and quasi-governmental requests, judicial proceedings, court orders or subpoenas, to enforce our Legal Notices or other agreements, or to protect our rights, property or safety or the rights, or to protect the property or safety of our users or others (e.g., to a consumer reporting agency for fraud protection etc.), and to ensure the security of our network and services.
2. To secure services and advice from our attorneys, accountants and auditors.

As required or permitted by law, we may also disclose your nonpublic personal financial information for other purposes or to other persons with your authorization.

### **Spam, Spyware**

We do not tolerate spam or spyware coming to our website or going to our users through our website. If you suspect you received spam or spyware because you used Jacobs Financial Services LLC, please make us aware of the issue by alerting us with an email to [info@jacobsfs.com](mailto:info@jacobsfs.com). You are not permitted to use our website to spam or send spyware to a third party.

### **Confidentiality and Security**

Non-public personal information we receive about you has restricted access. Only the employees of Jacobs Financial Services LLC who need to know your information to provide products or services have access to your information. We maintain physical, electronic and procedural safeguards, in accordance with applicable state and federal standards, to protect your personal financial information against risks such as loss, destruction or misuse. These measures include computer safeguards, secured files and buildings, and restrictions on who may access your personal information. In the event of a system compromise, Jacobs Financial Services LLC will implement all reasonable measures to ensure the integrity of the website's database is protected and ensure proper notice is provided under the law.

Your privacy and confidentiality are protected by non-affiliated companies to whom we disclose your nonpublic personal information do not have any independent right to use your information under privacy and confidentiality agreements.

The accuracy of your information is a responsibility of you and Jacobs Financial Services LLC. We maintain the accuracy of the information you provide us and when you notify us of a change, we will update your information. Please contact us at the address below or, for faster service, email us at [info@jacobsfs.com](mailto:info@jacobsfs.com) when information concerning your changes.

#### **Data Storage/User Information**

Jacobs Financial Services, LLC utilizes information technology professionals to design, implement and monitor our information security and systems infrastructure to detect weaknesses and prevent against potential intrusions.

However, the internet is not a fully secure environment, and we cannot ensure or warrant the security of any information transmitted to or generated by us in connection with your use of our website. There is no guarantee that information may not be accessed, disclosed, altered, or destroyed by breach of any of our administrative, technical, and physical, or other operational, safeguards. You agree that you are responsible for any additional verification procedures and security you deem necessary.

By using Jacobs Financial Services, LLC you agree that the procedures provided for in this Privacy Policy and the procedures implemented on Jacobs Financial Services LLC to protect personal information and to verify the identity of users including, but not limited to, those procedures described in the foregoing paragraph, constitute commercially reasonable website security and customer verification procedures.

#### **Content on Jacobsfs.com**

We work hard to ensure the articles on Jacobsfs.com are quality ones. We research all of our articles and quality-control them to make sure we have accurate facts. If you find errors on the site, feel free to contact us and let us know what you found.

#### **Linked Websites**

We cannot control the content of sites linking to or from Jacobs Financial Services LLC. As a result, we are not responsible for that content, nor can we make representations to the content of those websites or their individual privacy policies.

#### **Updates to our Privacy Policy**

Jacobs Financial Services LLC updates or modifies this privacy policy from time to time. If we make material changes to this privacy policy or to how Jacobs Financial Services LLC will use your personal information, we will post those changes here. We reserve the right to make changes in this policy at any time. Please check the policy each time you use our website to ensure that you are aware of any changes in our privacy practices. Our privacy policy will indicate the date when it was updated. Your continued use of our website will signify your acceptance of the changes to our privacy policy. If you do not agree with the changes to how your information will be used, please do not continue to use our website. By using this website, you signify your consent to the Jacobs Financial Services LLC privacy policy. If you do not agree to this policy, please do not read or use this website or use our services.

From time to time, we may add new websites that may or may not be listed in this privacy policy. Please note that this policy applies only to the information collected through this website and not to websites maintained by other companies or organizations to which we link. In addition, this policy applies only to information collected by Jacobs Financial Services LLC online.

#### **Notice to Users Outside of the United States**

This privacy policy is intended to cover collection of information on our websites from residents of the United States. If you are visiting our websites from outside the United States, please be aware that your information may be transferred to, stored and processed in the United States where our servers are located, and our central database is operated. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country. By using our services, you understand that your information may be transferred to our facilities and those third parties with whom we share it as described in this privacy policy.

#### **California Consumer Privacy Act Notice**

California residents have certain rights with respect to their personal information, as described below. We have provided detailed descriptions above in the “Information Collection and Use,” “Information About Our Former Customers” “Testimonials,” and “Disclosures About Sharing Your Information” sections of this Privacy Policy. This section provides information for California residents in connection with the California Consumer Privacy Act (“CCPA”). Under the CCPA, and for purposes of this Section, “Personal Information” generally means information that identifies, relates to, or describes a particular California resident.

#### ***What We Collect from California Residents***

In the past 12 months, we have disclosed (or have enabled you to disclose) and have collected the following categories of Personal Information. Additionally, we do not knowingly “share” or “sell” Personal Information of minors under 18 years of age.

CATEGORY	CATEGORIES OF PARTIES TO WHOM INFORMATION IS DISCLOSED	CATEGORIES OF THIRD PARTIES TO WHOM INFORMATION IS SOLD OR SHARED

<p>Identifiers, including first and last name, email address, phone number, address, IP address, online and device identifiers, and military and/or veteran status.</p>	<p>Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Jacobs Financial Services LLC employees and contractors.</p>	<p>Advertising providers, analytics providers.</p>
<p>Personal information, as defined in the California Customer Records law, including contact information, bank account number, and other financial information.</p>	<p>Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Jacobs Financial Services LLC employees and contractors.</p>	<p>Advertising providers, analytics providers.</p>
<p>Internet or network activity information, including browsing history, search history, and information regarding a consumer's interaction with an internet website, device software platform/OS and firmware, mobile carrier, and preferred languages.</p>	<p>Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Jacobs Financial Services LLC employees and contractors.</p>	<p>Advertising providers, analytics providers.</p>
<p>Commercial information, including financial information, such as products or services purchased or considered.</p>	<p>Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Jacobs Financial Services LLC employees and contractors.</p>	<p>Analytics providers, advertising providers, and lead generation providers.</p>
<p>Characteristics of protected classifications under California law, demographic information, including your gender, age, date of birth, citizenship status, and marital status.</p>	<p>Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Jacobs Financial Services LLC employees and contractors.</p>	<p>Advertising providers, analytics providers.</p>

<p>Audio, electronic, visual and other similar information, including your profile picture and/or recordings of customer service calls.</p>	<p>Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Jacobs Financial Services LLC employees and contractors.</p>	<p>Advertising providers, analytics providers.</p>
<p>Geolocation data, including non-precise geolocation information, approximate location as inferred from IP address.</p>	<p>Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Jacobs Financial Services LLC employees and contractors.</p>	<p>Advertising providers, analytics providers.</p>
<p>Professional or employment-related information, such as work history and prior employer.</p>	<p>Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Jacobs Financial Services LLC employees and contractors.</p>	<p>Analytics providers.</p>
<p>Inferences drawn from any of the Personal Information listed above to create a profile or summary about, for example, an individual's preferences and characteristics.</p>	<p>Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Jacobs Financial Services LLC employees and contractors.</p>	<p>Advertising providers, analytics providers.</p>
<p>Other information you may share if you use social features when accessing our Services, including the organizations, links, and other information included on your social profile page.</p>	<p>Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Jacobs Financial Services LLC employees and contractors.</p>	<p>Advertising providers, analytics providers.</p>

<p>Sensitive Personal Information, such as social security number, trade union membership, health data, advisor's racial or ethnic origin</p>	<p>Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Jacobs Financial Services LLC employees and contractors.</p>	<p>Advertising providers, analytics providers</p>
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Please note that we may process Personal Information in each of the above categories in order to protect ours and others' rights, and/or to complete a merger or sale of assets or other corporate transaction, including bankruptcy, or other similar transaction involving all or any portion of our business.

#### ***Data Retention***

We will retain your Personal Information from or about you as reasonably necessary and proportionate to achieve the purpose(s) for which the Personal Information was collected or processed as outlined in this Privacy Notice, unless a longer retention period is required or permitted by law.

#### ***Purposes***

We may use this Personal Information for the following purposes, including commercial purposes:

- to operate, manage, and maintain our business;
- to provide our products and services;
- to accomplish our business purposes and objectives, including:
  - developing, improving, repairing, and maintaining our products and services;
  - personalizing, advertising, and marketing our products and services;
  - conducting research, analytics, and data analysis;
  - maintaining our facilities and infrastructure;
  - quality and safety assurance measures;
  - conducting risk and security controls and monitoring;
  - detecting and preventing fraud;
  - performing identity verification;
  - performing accounting, audit, and other internal functions;
  - complying with the law, legal process, and internal policies;
  - maintaining records; and

- exercising and defending legal claims.

Depending on your interactions with us, we may not have used Personal Information collected about that resident for each (or any) of these purposes.

### ***Sources of Personal Information***

We collect this Personal Information directly from California residents themselves, as well as from social media platforms (e.g., if the individual has connected a social media account to our website or apps); referrals; joint marketing, co-branding, co-promotional, or advertising partners; Jacobs Financial Services LLC employees and contractors; and sources of demographic and other information, including through devices you used to interact with us through our Services. The sources of personal information collected are noted in the “Information Collection and Use,” “Information About Our Former Customers” “Testimonials,” and “Disclosures About Sharing Your Information” sections above.

### ***Rights and Choices Available to California Residents***

If you are a California resident, you may have the following rights with respect to any information about you that constitutes “Personal Information” under California law:

- Request to Know and Access Your Personal Information: You may access the information we maintain about you using the methods provided below. If we grant your request, we will provide you with a copy of the personal information we maintain about you in the ordinary course of business. This may include what personal information we collect, use, or disclose about you. We may not fulfill some or all of your request to access as permitted by applicable law. Please note that, in some instances, we may decline to honor your request or only honor your request in part, where, for example, we are unable to verify your identity or an exception to this right applies.
- Request to Delete Your Personal Information: You may request that we delete your personal information. Depending on the scope of your request, we may refrain from granting your request, as permitted by applicable law. For example, as permitted by applicable law, we may retain your information in our business records. You may submit a deletion request using the methods provided below. Please note that, in some instances, we may decline to honor your request or only honor your request in part, where, for example, we are unable to verify your identity or an exception to this right applies.
- Request to Opt-Out of "Sale" and Certain Sharing Practices: You have a right to opt-out of the sale or share of your personal information, as defined by California law. In order for you or your authorized agent to exercise this right, please see the “Exercise Your Rights” section below. We process opt-out preference signals in a frictionless manner.
- Request Correction of Inaccurate Personal Information: You have a right to request the correction of inaccurate personal information that we may have on file about you. Please note that, in some instances, we may decline to honor your request or only honor

your request in part, where, for example, we are unable to verify your identity or an exception to this right applies.

- Non-Discrimination: We will not discriminate against you, in terms of price or services that we offer, if you submit one of the requests listed above.
- Limit the Use of Sensitive Personal Information. You have a right to limit the use of your sensitive personal information. Please note that, in some instances, we may decline to honor your request or only honor your request in part, where, for example, we are unable to verify your identity or an exception to this right applies.

#### ***Authorized Agent***

California consumers may use an authorized agent on their behalf to exercise a privacy right discussed above. If you are an authorized agent acting on behalf of a California consumer to communicate with us or to exercise a privacy right discussed above, you must be able to demonstrate that you have the requisite authorization to act on behalf of the resident and have sufficient access to their laptop, desktop, or mobile device to exercise these rights digitally. If you are an authorized agent trying to exercise rights on behalf of Jacobs Financial Services LLC client, please contact us at the contact information below with supporting verification information, proof that you have access to the client's interface, and proof of your own identity.

#### ***To Exercise Your Rights***

In order to exercise your other rights described above, please call us at 616-622-4654 and state which right(s) you would like to exercise. We may need to obtain information about you or your specific request in order to verify your identity and respond to your specific request. You may also send an email to: [info@jacobsfs.com](mailto:info@jacobsfs.com), but any information sent to us through email is not encrypted by us.

#### ***Shine the Light Disclosure***

We do not share personal information as defined by California Civil Code § 1798.83 (the "Shine the Light Law") with third parties, other than our affiliates, for their direct marketing purposes absent your consent. If you are a California resident, you may request information about our compliance with the Shine the Light Law by sending an email to [info@jacobsfs.com](mailto:info@jacobsfs.com) or by sending a letter to 13061 Macatawa Dr., SW, Suite D, Grandville, MI 49418. Any such request must include "Request for California Privacy Information" in the subject line and include your name, street address, city, state, and ZIP code. Please note that we are only required to respond to one request per customer each year, and we are not required to respond to requests made by means other than through the email address or mailing address referenced above.

#### **Contacting Us**

If you have any questions, concerns or suggestions about our Privacy Policy or anything else about Jacobs Financial Services LLC, you may contact us in several ways. You can:

**Send us a letter at:**

Jacobs Financial Services LLC  
3061 Macatawa Dr., SW, Suite D  
Grandville, MI 49418

**Call:** 616-622-4654

**Send an email to:** [info@jacobsfs.com](mailto:info@jacobsfs.com)

Any information sent to us through email is not encrypted by us.