



## Jackson VoiceGuard®: For greater account security

The security of your account(s) continues to be a top priority at Jackson<sup>®</sup>. We continue to change the ways we protect you from account compromise, identity theft, and fraud in response to shifting methods of attack. In our ongoing efforts to further reduce such risks, we have implemented Jackson VoiceGuard, a state-of-the-art voice recognition system designed to give you an enhanced level of protection.

Much like a fingerprint, your voice is unique to you. The advanced technology of Jackson VoiceGuard stores your voice "print" and uses it to identify you when you call our Service Center. No need to remember passwords or answer additional verification questions—and you can access your account information faster.

- What is Jackson VoiceGuard? Jackson VoiceGuard is a security feature that verifies you by the sound of your voice when you call our Service Center, allowing fast and secure access to your accounts. Similar to a fingerprint, Jackson VoiceGuard creates a voiceprint that is unique to you by detecting 140 different physical and behavioral traits such as pitch, accent, mouth shape, and vocal tract.
- How do I set up Jackson VoiceGuard? Jackson automatically enrolls all customers in Jackson VoiceGuard when they call into the Jackson Service Center. If you have any questions, please contact the Jackson Service Center at 800-644-4565.
- How does Jackson VoiceGuard work? Jackson VoiceGuard uses biometric authentication to help identify and verify you simply and securely with your voice. It works by comparing a caller's voice to a voiceprint stored on file. The caller's voice is analyzed against 140 factors of the voiceprint on file, making it nearly impossible to be spoofed or duplicated.
- Will Jackson VoiceGuard work even if I have a cold, am hoarse, or have another condition that alters my voice? Only a few of your voice characteristics may be affected by a cold. A health condition that severely affects your voice, such as laryngitis, may lead to a failed authentication; in this case, we will authenticate you with other security questions.
- What if my voice changes over time? When you call us, Jackson VoiceGuard will analyze and adjust your secure voiceprint over time.
- Does enrolling in Jackson VoiceGuard cost anything? No, it's a feature we provide at no charge.
- Is Jackson VoiceGuard mandatory? No, we do not require account holders to have Jackson VoiceGuard, although we strongly recommend it. The advanced technology of Jackson VoiceGuard strengthens account security and allows instant access to your account information, so you don't have to remember passwords or security questions. To opt out of Jackson VoiceGuard, please call the Jackson Service Center at 800-644-4565. Note: Not yet available to joint owners.
- Is Jackson VoiceGuard secure? We store your voiceprint as a secure mathematical equation that only works for verification with our system, so it can't be stolen and used.

Jackson® is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company® (Home Office: Lansing, Michigan), and Jackson National Life Insurance Company of New York® (Home Office: Purchase, New York). Jackson National Life Distributors LLC, member FINRA.

Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed Not a deposit • Not insured by any federal agency