

ACL Accumulation Protector Plus Annuity Website Privacy Policy

Effective and last updated: July 20, 2026.

Atlantic Coast Life Insurance Company (“us,” “our,” or “we”) provides this Privacy Policy (“Policy”) to explain how we collect, use, and disclose your personal information when you interact with the Accumulation Protector Plus Annuity websites we offer for commercial use by Atlantic Coast Life-Licensed Agents and our other business customers and that include a link to this Policy, including www.aclappannuity.com and <https://acl.admin-portal.org> (collectively, the “Websites”).

This Policy applies only to information we collect or receive through the Websites that is not protected health information subject to the Health Insurance Portability and Accountability Act (“HIPAA”) and is not nonpublic personal financial information subject to the Gramm-Leach-Bliley Act (“GLBA”). Please refer to the [ACL HIPAA Privacy Notice](#) for more information on how we handle HIPAA protected health information and our [ACL GLBA Privacy Notice](#) for more information on how we handle GLBA nonpublic personal financial information.

Personal Information We Collect

We may collect personal information directly from you and automatically when you use the Websites, as further described below.

Information we collect directly from you.

When you use or access our Websites, we may collect information directly from you, such as the following:

- Contact information such as your first name, last name, mailing address, email address, and phone number;
- Business information such as your company name and job title/position;
- Agent information such as your agent number, state in which you are licensed,
- Authentication credentials, such as your username and password when you log in to our agent portal;
- Payment and billing information; and
- Any information you provide in a submission through our “Contact Us” form or other contact methods, including your first name, last name, email address, phone number, policy number (if applicable), and any other information you choose to provide.

Information that we collect automatically.

We may also collect certain other information automatically when you visit our Websites, such as the following:

- **Browser and Device Information:** When you visit our Websites, we will collect certain information that is automatically collected by most websites, such as information about your device and your browser. For example, we may receive device identifiers such as your IP address and MAC address, operating system type and version, your Internet browser type, version, and settings, and the approximate geographic location indicated by your IP address.

- **Search Engine and Other Referrals:** When a third party refers you to our Websites, such as through your clicking on a link to our page from a Google search, we may receive some information about your device and your interaction with the referring site or content.
- **Information Stored in Cookies, Pixels, Web Beacons, and Other Similar Technologies:** We and other third parties with whom we work, including analytics providers and accessibility tool providers, use web-based technologies to collect information about you and your use of our Websites, such as cookies or web beacons. A “cookie” is a unique numeric code that is transferred to your device to track your interests and preferences and to recognize you as a return visitor. A “web beacon” is a transparent graphic image placed on a website, email, or advertisement that enables the monitoring of things such as user activity and site traffic. We use these and other similar technologies to collect information such as your IP address, browser type, transactions and interactions, time spent on the online services, pages visited, referring URL, and other traffic and usage data. We may use this information to determine what features interest our users, revise our site features or operations, and as further described below.

For example, we use a third-party accessibility tool that deploys scripts and uses cookies and similar technologies to provide accessibility features you select and to apply your preferences across pages and visits. In doing so, the tool may collect limited technical and usage information (such as device and browser type, IP address, timestamps, pages viewed, and the accessibility settings you choose), which we and our service provider may use to operate, secure, and improve the accessibility features.

- **Information Collected in Connection with Analytics Technology:** We may use various technologies to learn more about how visitors use our Websites, such as Google Analytics. Google Analytics uses cookies to help us analyze how visitors use our Websites. The information generated by the cookies about your use of our Websites includes your IP address. If you so choose, you may be able to opt out by turning off cookies in the preferences settings in your browser. For more information on Google Analytics, including how Google Analytics collects, uses, and discloses information, refer to the following page: www.google.com/policies/privacy/partners/. We may also use other technologies to monitor your activities on our Websites.

When you use the Websites, our partners, service providers and other third parties with whom we work may use cookies and other technologies and services to collect, record, receive, or otherwise process information about you and your online activities over time on our Websites and across third-party websites or online services. For information about your options regarding cookie usage, see the “Your Choices” section below.

How We Disclose Your Personal Information

We may disclose your information to third parties that may include:

- Our subsidiaries and affiliates;
- Partners, contractors, service providers, and other third parties we use to support our Websites, operations, other products, services, and offerings, and organization, including providers of technologies and services that we use to automatically collect, record, receive, or

otherwise process information about you and your online activities, such as our analytics providers and third parties that provide our website accessibility features and third parties we use to market and promote our products and services;

- Third parties to comply with any court order, law, or legal process, including to respond to any government or regulatory request, to protect and secure our Websites and the rights, property, or safety of our users, employees, and organization, protect against fraud or other unlawful activity, and to enforce or apply our policies and other agreements;
- An actual or potential investor, buyer, successor, or other person or organization in the event of an actual or potential merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our business, assets, or stock, including as part of bankruptcy, liquidation, or similar proceeding; and
- Any other parties as you may authorize or direct, or that we may disclose, by you when you provide the information.

Your Choices

You may choose not to provide the personal information we request. However, not providing the information we request may restrict your ability to use certain features on our Websites. For example, we will not be able to respond to your request if you do not provide your email address on our “Contact Us” form.

Some Internet browsers have a “do-not-track” feature that lets you tell websites that you do not want to have your online activities tracked. Currently, our Websites do not respond to browser “do-not-track” signals. Other parties may collect personal information about your online activities over time and across different websites, applications, and other online products or services when you use our Websites.

You may be able to restrict the collection of personal information or functionality through your device’s operating system or by disabling cookies. To change your web browser settings for cookies, you can follow the instructions in the help section of your web browser or visit <https://allaboutcookies.org/>. You can also opt out of Google Analytics by downloading, installing, and enabling the Google Analytics Opt-out Browser Add-on, which can be found at <https://tools.google.com/dlpage/gaoptout/>. Please note that choosing to disable cookies may limit your use of certain features or functions on our Websites.

Third Party Links

Our Websites may include links to websites, applications, information, and services provided by third parties. We are not responsible for the privacy policies or practices of those third parties. We encourage you to review the applicable privacy policies of such third parties if you elect to follow the links provided.

Changes to this Policy

We may update this Policy to reflect changes in our privacy practices at any time and without prior notice to you. When we do so, we will update the effective and last updated date above. We encourage you to periodically review this Policy for the latest information on our privacy practices.

Contacting Us

If you have any questions or comments about this Policy or our privacy practices, please contact us at privacy@aclico.com .