

## California Consumer Privacy Act Notice

Effective Date: January 1, 2020

This California Consumer Privacy Act Notice ( "Notice" ) provides additional information to California residents whose personal information is processed by Nippon Life Insurance Company ( "Nippon Life" ) pursuant to the California Consumer Privacy Act ( "CCPA" ). If you are not a California resident, this Notice does not apply to you. Please visit the Nippon Life Privacy Policy ( "Privacy Policy" ) for more information.

### Categories of Personal Information Collected and Disclosed

During the preceding 12 months, Nippon Life has collected the following categories of personal information that are processed pursuant to the CCPA: (1) identifiers, such as your name, date of birth, contact information (address, telephone number, email address) and online account information; (2) Internet and electronic network activity information, such as information about your interactions with Nippon Life websites and other online services; (3) commercial information, including records of products or services purchased, obtained, or considered; (4) medical information; (5) professional or employment-related information; (6) financial information and other information that may be considered personal information under the CCPA. Please see the "Type of Information Collected" and "Information Collection Method" sections of the Privacy Policy for more information about Nippon Life' s information collection practices.

Nippon Life does not, and will not without your consent, "sell" personal information for purposes of the CCPA. As set forth in the Privacy Policy, Nippon Life disclose personal information to third parties for business purposes, including but not limited to (1) underwriting, explaining, providing, and other services performed on Nippon Life' s behalf, (2) to protect against fraud and malicious activity, and (3) for other business purposes described in the Privacy Policy. During the preceding 12 months, Nippon Life has disclosed each of the above-listed categories of personal information for such business purposes. In addition, your information may be accessible to third parties with whom you interact or direct Nippon Life to share your information through Nippon Life' services.

## CCPA Rights

The CCPA allows California residents to request that a business that collects consumers' personal information give consumers access, upon a verifiable consumer request, in a portable and (if technically feasible) readily usable form, to the specific pieces and categories of personal information that the business has collected about the consumer, the categories of sources for that information, the business or commercial purposes for collecting the information, and the categories of third parties with which the information was shared. California residents also have the right to submit a request for deletion of personal information under certain circumstances, although there may be legal or other reasons that Nippon Life must retain your information consistent with California law. Nippon Life will not discriminate against you for exercising your rights and choices, although some of the functionality and features available to you may change or no longer be available to you. There may be some differences in the services that are reasonably related to the value provided to Nippon Life by your data.

Please submit your request by visiting Nippon Life's Contact Us page or by mailing it to Postal code: 100-8696 JAPAN POST Co., Ltd., Ginza Post Office Call Box No. 2033 in JP Tower Branch Office Addressed to: Nippon Life's Disclosure Request Receiving Section. Once we receive your request, Nippon Life may verify it by requesting information sufficient to confirm your identity. If you would like to use an authorized agent registered with the California Secretary of State to exercise your rights, Nippon Life may request evidence that you have provided such agent with power of attorney or that the agent otherwise has valid written authority to submit requests to exercise rights on your behalf. Nippon Life reserve the right to deny requests in certain circumstances, such as where Nippon Life have a reasonable belief that the request is fraudulent.