

We take important steps to protect the nonpublic personal information we collect about you.

Dear Customer:

This privacy notice informs you how we collect, share, and protect nonpublic personal information (“NPI”) which you give us or which we obtain in connection with providing our financial products and services. It presents the privacy practices of The Global Atlantic Financial Group LLC and its subsidiaries, including Accordia Life and Annuity Company, Commonwealth Annuity and Life Insurance Company, First Allmerica Financial Life Insurance Company, Forethought Life Insurance Company, Global Atlantic Re Limited and Global Atlantic Assurance Limited (collectively, “Global Atlantic”). Please read this notice carefully to understand what we do to ensure the privacy and security of your NPI.

UNDERSTANDING HOW GLOBAL ATLANTIC USES YOUR PERSONAL INFORMATION

Why are you receiving this Notice?	Financial institutions choose how they share your NPI. Federal and state law gives consumers the right to limit some but not all sharing of that information. Federal law also requires us to tell you how we collect, share, and safeguard your NPI. You are receiving this Privacy Notice because our records show either that you are a customer who is obtaining or has obtained insurance coverage or non-insurance products or services.
What types of Information do we collect?	The types of personal information we collect, and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Name, address, date of birth, and Social Security number • Assets and income • Wire transfer instructions and financial information • Demographic data (for internal analytical purposes only) • Medical information When you are no longer our customer, we continue to share your information as described in this notice.
What do we do with the NPI we collect?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Global Atlantic chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Global Atlantic share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We don’t share
For nonaffiliates to market their products to you	No	We don’t share

Questions?	Visit us at globalatlantic.com or email us at privacy@gafg.com .
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Who we are	
Who is providing this notice?	Companies owned by The Global Atlantic Financial Group LLC, which include its subsidiaries, Accordia Life and Annuity Company, Commonwealth Annuity and Life Insurance Company, First Allmerica Financial Life Insurance Company, Forethought Life Insurance Company, Global Atlantic Re Limited and Global Atlantic Assurance Limited.
What we do	
How does Global Atlantic protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Global Atlantic collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Apply for a financial product • Request additional services • Update your contact or account information We also collect your personal information from other companies under certain circumstances.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Everyday business purposes	The actions necessary for financial companies like Global Atlantic to conduct business and manage customer accounts, such as: <ul style="list-style-type: none"> • Processing transactions; • Administering insurance coverage, product, services or claims; • Protecting against fraud; • Responding to court/government orders/subpoenas and legal investigations; or • Responding to insurance regulatory authorities.
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Affiliates are companies owned by The Global Atlantic Financial Group LLC, which include subsidiaries.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Global Atlantic and its subsidiaries use nonaffiliates to perform standard business functions on our behalf including those related to processing transactions you request and maintaining your account.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Global Atlantic and its subsidiaries engage in joint marketing as permitted by state and federal law.
Other important information	
Depending on the financial products and/or services Global Atlantic provides to you, this notice may be provided in addition to other privacy notices. Under certain circumstances, Global Atlantic may collect or receive certain medical information. This medical information is used only to serve your policy and not for any marketing purposes. We do not share medical information without your authorization or unless permitted by law.	
You may review and obtain a copy of certain personal information we have about you by writing to: Attn: Privacy Officer, 20 Guest Street, 9 th Floor, Boston, MA 02135 or emailing privacy@gafg.com . Please provide your name, address, contract number and the specific information you are requesting. You can ask us to update or change personal information you believe is in error. If we agree, we will change it. However, if we do not agree, we will notify you and permit you to file a written statement, which we will include if/when we disclose your personal information to a third party.	
Effective Date: This notice is effective as of January 2024.	