

Online Privacy Policy

Introduction

The privacy of your information is important to us. We are committed to maintaining the highest level of confidentiality with all of the information we receive through our websites.

Pacific Life Insurance Company and its subsidiaries and affiliates (collectively "Pacific Life") has established the following Online Privacy Policy that describes how we use the information we collect from our website visitors. To learn more about how we protect information that is collected when you apply for a product or service, please refer to [Our Privacy Promise](#).

Collection and Use of Personal Information

Visitors are not required to provide personal information to browse the information found on our websites. Personal information is only collected when you voluntarily provide it to us, for example when you first log into your account or submit personal information in an online form. Personal information may include first and last name, address, email address, telephone number, and Social Security number.

Information provided by you through our websites is used only to help maintain the business relationship you have with us, or encourage such a relationship. We do not sell information about you. We do not share your information with anyone else for their marketing purposes.

Tracking Website Visitors

Pacific Life gathers aggregate tracking information from our website visitors. This aggregate tracking information is:

1. Collected on an aggregate, anonymous basis, which means no personal information is associated with this data.
2. Gathered through the use of Web server logs and cookies. A Web server log is a file where website activity is stored. A cookie is a small piece of information that a website sends to a visitor's computer, which is stored on his or her hard drive. Pacific Life uses cookies to track repeat visits to its website. Although Pacific Life assigns a cookie to a visitor's computer, the company does not know who that visitor is unless that person specifically tells us.
3. Shared among Pacific Life business units to improve website content and overall service.
4. Used for purposes of direct marketing to visitors to our website through social platforms.

To enable us to continually improve the content we offer our website visitors, as well as for systems administration purposes, we collect aggregate information site-wide. This gives us an idea of which parts of our website you are visiting. We do not link IP addresses to anything personally identifiable, which means a visitor's session will be tracked, but the user will remain anonymous.

If Pacific Life receives 'do not track' signals, we do not take any action to comply with such requests.

Website Security

Pacific Life is committed to protecting the personal information you entrust to us. That is why we use the most current encryption technology available to ensure secure transmission of your information provided through our secure log in screens and online forms.

Please understand that the Internet is not a completely secure medium of communication. Unless the specific access location says otherwise, messages sent to or from this website may be accessed by unauthorized users. To protect your privacy, please do not use email to communicate information that you want kept confidential.

If you are concerned about the security of the Internet for the communication of personal information, you may consider using alternative forms of communication such as telephone, fax, or regular mail.

We do not guarantee or warrant that any part of this Website, including files available for download, are free of viruses or other harmful code. It is your responsibility to take appropriate precautions, such as the use of anti-virus software, to protect your computer hardware and software while using the Internet.

Please review this Online Privacy Policy frequently as it may change at any time at Pacific Life's sole discretion.

Updated: July 2018

Our Privacy Promise

FACTS: What does Pacific Global™ ETFs Do with Your Personal Information?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Payment history
- Account balances
- Transaction history
- Account transactions
- Retirement assets

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' 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 Pacific Global ETFs chooses to share; and whether you can limit this sharing.

Questions?

Call the Pacific Life Privacy Office at 877-722-7848

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

Who We Are

Who is providing this notice?

Pacific Global ETFs provides this notice. Pacific Global ETFs refers to Pacific Global ETF Trust.

What We Do

How does Pacific Global ETFs 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.

Access to personal information is available only to those people who need to know it in order to help service our relationships with you.

How does Pacific Global ETFs collect my personal information?

We collect your personal information, for example, when you

- Open an account or provide account information
- Show us your government-issued ID or give us your contact information
- Show us your driver's license

We also collect your personal information from affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial or non-financial companies.

- Pacific Global ETFs does not share with affiliates so they can market to you.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Pacific Global ETFs does not share with non-affiliates so they can market to you.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Pacific Global ETFs does not jointly market.

Other Important Information

Generally, you have the right to review the personal information we have about you. You must request this in writing. We are not required to provide you with information we have collected in connection with a claim or lawsuit. If you believe that any of the information we have made is in error, you should write us and request a correction. Where justified, corrections will be made. Please direct inquiries about accessing or correcting your information to the address below:

Pacific Life Privacy Office
700 Newport Center Drive
Newport Beach, CA 92660

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