

LIFE | EQUITY

Return Mail Processing Center
PO Box 6336
Portland, OR 97228-6336

<<Mail ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

Re: Notice of Data Breach

Dear <<Name 1>>:

Life Equity LLC (“Life Equity”) takes the privacy of your information seriously. We are writing to inform you of an event that potentially impacts the security of your personal information. While we do not have any indication that information relating to you has been used to engage in identity theft or fraud as a result of this event, we want to provide you with information about the event and what you can do to better protect against the possibility of identity theft and fraud if you feel it is appropriate to do so.

What happened. On January 4, 2019, unusual activity was identified in an employee email account. The employee’s credentials were immediately changed and we launched an investigation, with the assistance of a third-party forensic investigation firm, to determine what happened. As part of the investigation, we determined that the employee’s email account was subject to unauthorized access from November 13, 2018 to January 16, 2019, and certain emails were accessible to an unauthorized individual.

What information was involved? On February 19, 2019, as part of our ongoing investigation, we determined that the following information about you was contained in an email accessible at the time of the unauthorized access: name, <<Data Element>>.

What we are doing. We take this event, and the security of your information, seriously. In addition to taking the steps detailed above and providing this notice to you, we are reviewing our policies and procedures and have implemented additional safeguards and employee training to better protect against an event like this from happening again. While we are unaware of any actual or attempted misuse of your information, we are also offering you complimentary access to 24 months of free credit monitoring and identity restoration services with TransUnion. In addition to providing this notice to you, we are providing notice to certain state regulators as required.

What you can do. You can review the enclosed *Steps You Can Take to Protect Against Identity Theft and Fraud*, which contain instructions on how to enroll to receive the complimentary credit monitoring and identity restoration services, as well as information on what you can do to better protect against the possibility of identity theft and fraud if you feel it is appropriate to do so.

For more information. We understand you may have questions that are not answered in this letter. To ensure your questions are answered timely, please contact our call center staffed with individuals familiar with this event and protecting against identity theft and fraud at 855-804-8581, Monday through Friday, 9:00 am EST to 9:00 pm EST.

We sincerely regret any inconvenience or concern this event has caused you.

Sincerely,

A handwritten signature in black ink, appearing to read 'S. Willkomm', is positioned above the printed name.

Scott Willkomm
Chief Executive Officer

Steps You Can Take to Protect Against Identity Theft and Fraud

Enroll in Credit Monitoring.

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online, three-bureau credit monitoring service (*myTrueIdentity*) for two years provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go to the *myTrueIdentity* website at www.mytrueidentity.com and in the space referenced as “Enter Activation Code”, enter the following 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, three-bureau credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code <<Insert static 6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Insert Date>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion®, Experian® and Equifax®, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

Monitor Your Accounts.

Credit Reports. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements, and monitoring your free credit reports and explanation of benefits forms for suspicious activity. Under United States law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit bureaus to request a free copy of your credit report.

Fraud Alerts. At no charge, you can also have the major credit bureaus place a fraud alert on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Please note that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. To place a fraud alert, please contact any of the credit agencies listed below:

Equifax
P.O. Box 740256
Atlanta, GA 30374
800-525-6285
www.equifax.com

Experian
PO Box 9554
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
PO Box 2000
Chester, PA 19016
800-680-7289
www.transunion.com/fraud

Security Freeze. You may also place a security freeze on your credit report. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. Please note a security freeze on your credit may delay, interfere with, or prevent the timely approval of any credit requests. A security freeze must be placed separately with each of the three major credit bureaus. If you have been a victim of identify theft and you provide the credit bureau with a valid police report, it cannot charge you to place, temporarily lift, or permanently remove the security freeze. In all other cases, a credit bureau may charge you a fee. To find out more on how to place a security freeze, please contact any of the credit agencies listed below:

Equifax
P.O. Box 105788
Atlanta, GA 30348
800-685-1111
www.freeze.equifax.com

Experian
PO Box 9554
Allen, TX 75013
888-397-3742
www.experian.com/freeze

TransUnion
PO Box 2000
Chester, PA 19016
888-909-8872
www.transunion.com/freeze

Additional Information.

You can further educate yourself regarding identity theft and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; and 1-877-ID-THEFT (438-4338). The Federal Trade Commission encourages those who discover their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be reported to law enforcement, the Federal Trade Commission, and your state Attorney General. This notice has not been delayed as a result of law enforcement. You have the right to file a police report if you experience identity theft or fraud.

For Maryland residents, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 888-743-0023; and www.oag.state.md.us. **For New Mexico residents**, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you; the right to know what is in your credit file; the right to ask for your credit score; and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>. **For North Carolina residents**, the Attorney General can be contacted at: 9001 Mail Service Center, Raleigh, NC 27699; 877-566-7226; and www.ncdoj.gov. **For Rhode Island residents**, the Attorney General can be contacted at: 150 South Main Street, Providence, RI 02903; 401-274-4400; and www.riag.ri.gov. A total of 1 Rhode Island resident may be impacted by this incident.