

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
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<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

<<Variable Heading>>

Dear <<Name 1>>,

Kemper CPA Group LLP (“Kemper”) writes to inform you of a recent incident that may impact the security of some of your personal information. While we are unaware of any actual misuse of your information, we are providing you with information about the event, our response, and steps you may take to better protect your information, should you feel it is appropriate to do so.

What Happened? Kemper recently learned of unusual activity related to a team member’s email account. Upon learning of the suspicious activity, we immediately took steps to secure the email account and began working with a third-party computer forensic specialist to determine the nature and scope of the event. The investigation confirmed that a Kemper team member’s email account was accessed without authorization on December 17, 2020.

The investigation was unable to determine what emails, if any, were accessed by the unknown actor. In an abundance of caution, we worked with third-party specialists to perform a comprehensive review of all information stored in the email account at the time of unauthorized access to confirm the identities of the individuals whose information may have been accessible to the unauthorized actor. We then conducted a thorough manual review of our records to determine the identities and contact information for potentially impacted individuals. On or around February 5, 2021, we completed our internal review and confirmed contact information for potentially affected individuals.

What Information Was Involved? We determined the following types of information relating to you were present in the impacted email account and potentially accessible to the unknown actor during this incident: name and <<Data Elements>>. There is no evidence this personal information was misused by the unknown actor, and Kemper is providing this notice in an abundance of caution.

What We Are Doing. We take this incident and the security of information in our care very seriously. Upon learning of this incident, we immediately took steps to secure the affected email account. As part of our ongoing commitment to the privacy of personal information in our care, we have implemented additional technical security measures designed to mitigate risk of reoccurrence. We frequently conduct email security training with all team members and will continue to do so.

Additionally, as an added precaution, we are offering complimentary access to credit monitoring and identity restoration services through TransUnion for 24 months.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud and to review your account statements and free credit reports for suspicious activity and to detect errors. We also encourage you to review the “*Steps You Can Take to Help Protect Your Information*” section of this letter. Further, we encourage you to enroll in the identity monitoring services through TransUnion. Enrollment instructions are attached to this letter.

For More Information. If you have additional questions, please call our dedicated assistance line at 877-919-9183 (toll free), Monday through Friday from 9:00 a.m. – 9:00 p.m. Eastern (excluding U.S. holidays). You may also write Kemper CPA Group LLP at Attn: Jill Koester, 7200 Eagle Crest Blvd., Evansville, IN 47715.

We sincerely regret any inconvenience this event may cause. We remain committed to safeguarding the information in our care.

Sincerely,

Jill M. Koester

Jill M. Koester, CPA, SPHR, SHRM-SCP
Partner – Administration and Human Resources
Kemper CPA Group LLP

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Monitor Your Accounts

Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity over the next 24 months, and immediately report incidents of suspected identity theft to both your financial provider and law enforcement.

You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies. You may also seek to have information relating to fraudulent transactions removed from your credit report. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Fraud Alert. At no cost, you may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies below. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years.

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-800-525-6285

<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289

<https://www.transunion.com/fraud-alerts>

Security Freeze. You have the right place a security freeze on your credit report free of charge. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; (5) legible copy of a government issued identification card; (6) legible copy of a recent utility bill or bank or insurance statement that displays your name and current mailing address, and the date of issue; and (7) any applicable incident report or complaint filed with a law enforcement agency.

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872

www.transunion.com/credit-freeze

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft. You may contact the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.identitytheft.gov, 1-877-IDTHEFT (438-4338), and TTY: 1-866-653-4261. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023. **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; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, D.C. 20580. **New York Residents:** the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>. **All U.S. Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338).



Activation Code: <<Activation Code>>

Complimentary Two-Year *myTrueIdentity* Credit Monitoring Service

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

How to Enroll: You can sign up online or via U.S. mail delivery

- 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 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 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 six-digit telephone passcode <<Insert static six- 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 <<Enrollment Deadline>>. 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.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- 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 credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes 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 and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)