



# PACIFIC LIFE

<< Date>>

<<First Name >> <<Last Name>>

<< Address1>> << Address2>>

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

Re: Notice of Data Breach

Dear <<First Name >> <<Last Name>>:

We are writing to inform you of a data privacy incident that may have involved your personal information. Pacific Life Insurance Company (“Pacific Life”) takes the privacy of your information very seriously and we are sending you this letter to provide you with complimentary credit and identity monitoring services and to inform you about steps you can take to protect your information.

### **What Happened?**

On Friday, May 8, a policy-owner reported that the online portal where copies of policy documents are made available to applicants, displayed documents that did not belong to the policyowner. In accordance with Pacific Life’s procedures, an investigation was promptly opened to research the reported experience and to take appropriate corrective action.

On Tuesday, May 12, the investigation found that updates intended to add an additional layer of security were made to the portal’s firewall on Thursday, May 7 at 5 PM PST. The updates introduced a caching feature that had unintended consequences. The documents of policyowners who logged into the portal were cached for up to five minutes, potentially exposing their documents to policy owners who subsequently logged in within that five-minute cache period.

### **What Information Was Involved?**

The documents that may have been viewable on this site include forms that are collected as part of the application process. This can include: Application – Part I (includes addresses and contact information, tax identification number, income information, employment information, names of beneficiaries, coverage amounts and type of coverage applied for, etc.), Application – Part II (contains medical information), HIV Consent Form, HIPAA Authorization form, and Payment Authorization (contains bank information).

### **What We Are Doing.**

Upon identification of the root cause on May 12, the portal was immediately shut down and the feature was permanently disabled. Additional controls to the underlying service have been added as a second line of defense. In addition, to help prevent and detect any misuse of your information, we are offering you a complimentary membership to Experian’s IdentityWorks for 24 months. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft. To enroll in Experian’s IdentityWorks, please follow the enclosed instructions for online enrollment. If you have questions or need an alternative to enrolling online, you can call 877-890-9332.

To enroll in Experian’s IdentityWorks, please follow the instructions below for online enrollment.

- Ensure that you enroll by <<Date>>. Your code will not work after this date.
- Visit Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your activation code: <<Code>>

If you have questions or need an alternative to enrolling online, you can call 877-890-9332 <<DATE>>. Be prepared to provide **engagement number** <<Code>>

**What You Can Do.**

We suggest that you follow the recommendations on the following page to protect your personal information. In addition, we recommend that you review your financial account statements and if you notice any suspicious activity, contact your financial institution. We also encourage you to contact Experian to enroll in free identity and credit monitoring using the enclosed instructions. Please note that the deadline to enroll for the services is <<Date>>.

**For More Information:** More information about how to protect your personal information appears on the following page.

If you have questions, you can contact also contact Pacific Life at 949-420-8412 from 8:00 a.m. Pacific until 5 p.m. Pacific, Monday through Friday.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

Ray Dinstel  
Vice President Lynchburg Operations  
Pacific Life Insurance Company

## STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant and review your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the "FTC").

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can also contact one of the following three national credit reporting agencies:

**Equifax**

P.O. Box 105851  
Atlanta, GA 30348  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-877-322-8228  
[www.transunion.com](http://www.transunion.com)

**Free Annual Report**

P.O. Box 105281  
Atlanta, GA 30348  
1-877-322-8228  
[www.annualcreditreport.com](http://www.annualcreditreport.com)

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 12 months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze:** Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about steps you can take toward preventing identity theft. You are encouraged to report suspected identity theft to the FTC. You may also report suspected identity theft to local law enforcement, including the Attorney General in your state.

**Federal Trade  
Commission**

600 Pennsylvania Ave, NW  
Washington, DC 20580  
[consumer.ftc.gov](http://consumer.ftc.gov), and  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
1-877-438-4338

**Rhode Island**

Attorney General  
150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>  
401-274-4400

**Maryland Attorney  
General**

200 St. Paul Place  
Baltimore, MD 21202  
[oag.state.md.us](http://oag.state.md.us)  
1-888-743-0023

**North Carolina Attorney  
General**

9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov](http://ncdoj.gov)  
1-877-566-7226

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include knowing what is in your file; disputing incomplete or inaccurate information; and requiring consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

**Personal Information of a Minor:** You can request that each of the three national credit reporting agencies perform a manual search for a minor's Social Security number to determine if there is an associated credit report. Copies of identifying information for the minor and parent/guardian may be required, including birth or adoption certificate, Social Security card and government issued identification card. If a credit report exists, you should request a copy of the report and immediately report any fraudulent accounts to the credit reporting agency. You can also report any misuse of minor's information to the FTC at <https://www.identitytheft.gov/>. For more information about Child Identity Theft and instructions for requesting a manual Social Security number search, visit the FTC website: <https://www.consumer.ftc.gov/articles/0040-child-identity-theft>.

## Activate Experian IdentityWorks Now in Three Easy Steps

1. Ensure you enroll by <<Enrollment Deadline>>.
2. Visit <https://www.experianidworks.com/3bplus>
3. Provide your activation code: <<Enrollment Code>>

If you have questions or need an alternative to enrolling online, please call 877-890-9332 and provide engagement # <<Engagement Number>>.

As a further precaution, we encourage you to take the following measures:

- Regularly monitor your financial accounts and, if you see any unfamiliar activity, contact your financial institution.
- Obtain free credit reports from each of the three national consumer credit reporting companies (Equifax, Experian, and TransUnion) by calling (877) 322-8228 or by logging onto [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Contact the three national consumer credit reporting companies for information about placing a “fraud alert” and/or “security freeze” on your credit report to further detect any possible misuse of your personal information.

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
(888) 766-0008  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 4500  
Allen, TX 75013  
(888) 397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19016  
(888) 909-8872  
[www.transunion.com](http://www.transunion.com)

- The Federal Trade Commission provides additional information about “fraud alerts” and “security freezes,” and about how to monitor and protect your credit and finances at [www.ftc.gov](http://www.ftc.gov).