<<Company Logo>>

P.O. Box 989728
West Sacramento, CA 95798-9728

<<Estate Of>>
<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<Enrollment Code>>

To Enroll, Scan the QR Code Below:

SCAN ME

Or Visit:
https://app.idx.us/account-creation/protect

July 28, 2023

Notice of Data Breach

Dear <<Estate Of>> <<First Name>> <<Last Name>>,

We are writing to inform you of an incident that may have affected your personal information and are providing you with information on additional steps you can consider taking to protect your personal information.

You are receiving this notice because you are, or previously were, associated with an annuity contract or life insurance policy issued by our <<Text 1>> company, <<Company Entity>>.

What Happened

On February 9, 2023, we were alerted to the existence of sophisticated ransomware on our information technology infrastructure. We immediately took steps to isolate and secure our systems and investigate the incident. We retained a leading third-party forensics firm to conduct a thorough investigation, secure our systems, remediate any risks, and methodically bring our systems back online once such systems were validated as clean. We also alerted appropriate regulatory authorities and the Federal Bureau of Investigation.

As part of our investigation, we determined that an unauthorized malicious actor accessed and acquired certain files from our systems. We have been analyzing the impacted files to understand what personal information may be at risk. The process of locating personal information in the acquired files and matching that information to individuals was complex. This work was substantially completed on July 10, 2023. We then began notifying the individuals whose personal information we believe to have been included, including you.

What Information Was Involved

The type of personal information at risk differs from individual to individual but may have included the following information relating to you: name, address, date of birth, Social Security number, and contract/policy number.

What We Are Doing

Together with our forensics experts, our team scanned our systems for, and remediated, any identified indicators of compromise. Out of an abundance of caution, we have deployed additional advanced endpoint detection and monitoring tools on our newly restored systems for an added layer of security and visibility across our network. We will also continue to make infrastructure enhancements to strengthen and harden the security posture of our network and systems in the days, months, and years ahead.

In addition, we are offering you identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. The IDX identity protection package includes: Experian, Equifax, and TransUnion credit monitoring, CyberScan™ dark web monitoring, identity theft insurance (for up to $1,000,000 with no deductible), and fully managed identity restoration services. In some states, these services are required by law. We are offering these services to all affected individuals free of charge for 24 months, regardless of their state of residence.

What You Can Do

We encourage you to enroll and contact IDX with any questions. To enroll in the free identity protection services, please scan the QR code on the first page, or call 1-888-331-6462 or go to https://app.idx.us/account-creation/protect and use the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is October 28, 2023.

Once you enroll in these identity protection services, IDX will help you resolve issues if you determine your identity is compromised. To receive the credit monitoring services, you must be over the age of 18, have established credit in the United States, have a Social Security number in your name, and have a U.S. residential address associated with your credit file. If you do not have a credit file or are under the age of 18, you will not be able to register for the credit monitoring services, but you will receive CyberScan™ dark web monitoring, identity theft insurance, and the fully managed identity restoration services from IDX.

Although we have not identified any suspicious activity pertaining to your associated annuity contract or life insurance policy and have not received any reports of misuse of your information, it is always a good practice to be vigilant and closely review and monitor your financial accounts, statements, credit reports, and other financial information for any evidence of unusual activity, fraudulent charges, or signs of identity theft.

IDX representatives have been fully informed regarding the incident and are ready to answer questions or concerns you may have regarding protection of your personal information.

For More Information

You will find detailed instructions for enrollment on the enclosed "Additional Steps You Can Take" document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call 1-888-331-6462 or go to https://app.idx.us/account-creation/protect for assistance or for any additional questions you may have.

Sincerely,

Robert Stanton
Chief Operating Officer

(Enclosure)

Additional Steps You Can Take

1. **Website and Enrollment.** Scan the QR code or go to https://app.idx.us/account-creation/protect and follow the instructions for enrollment using your unique Enrollment Code provided at the top of the letter.

2. **Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. **Telephone.** Contact IDX at 1-888-331-6462 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. **Review your credit reports.** It is always advisable to remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify IDX immediately by calling or by logging into the IDX website and filing a request for help. If you file a request for help or report suspicious activity, you will be contacted by a member of IDX's ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, IDX will assign you an ID Care Specialist who will work on your behalf.

You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General of your state.

5. **Place Fraud Alerts** with any of the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. 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. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting	Experian Fraud Reporting	TransUnion Fraud Reporting
1-866-349-5191	1-888-397-3742	1-800-680-7289
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013	Chester, PA 19022-2000
www.equifax.com	www.experian.com	www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

6. **Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will

need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer credit reporting agencies by regular, certified, or overnight mail at the addresses below or, if available, comply with the consumer credit reporting agencies' online security freeze request procedures:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
1-888-298-0045	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094

In order to request a security freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past 5 years, provide the addresses where you have lived over the prior 5 years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have 3 business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation to you within 5 days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual to access your credit report, you must call or send a written request to the credit reporting agencies by mail, or, if available, comply with the credit reporting agencies' online procedures for lifting a security freeze and provide proper identification (name, address, and Social Security number), and the PIN or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report, or the specific period of time you want the credit report available. The credit reporting agencies have 3 business days after receipt of your request to lift the security freeze as requested.

To remove the security freeze, you must send a written request to each of the credit reporting agencies by mail or, if available, comply with the credit reporting agencies' online procedures for removing a security freeze. The credit reporting agencies have 3 business days after receipt of your request to remove the security freeze.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The **Federal Trade Commission** also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601**,** www.ag.ky.gov, Telephone: 1-502-696-5300.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft at Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, www.iowaattorneygeneral.gov.

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.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. Massachusetts law also allows consumers to place a security freeze on their credit reports. See **Section 6** for information on how to place a security freeze on your credit report.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting and Identity Security 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 and Identity Security 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 and Identity Security Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting and Identity Security Act. You can review your rights pursuant to the Fair Credit Reporting and Identity Security 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. N.W., 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/.

North Carolina Residents: Office of the Attorney General of North Carolina**,** Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-877-566-7226 (toll free within North Carolina) or 601-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400. There were <<RI Variable Count>> Rhode Island residents impacted by the incident. Under Rhode Island law, you have the right to obtain any police report filed in regard to the incident.

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), TTY: 1-866-653-4261.

<<Company Logo>>

P.O. Box 989728
West Sacramento, CA 95798-9728

Enrollment Code: <<Enrollment Code>>

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<<Estate Of>>
<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

July 28, 2023

Notice of Data Breach

Dear <<Estate Of>> <<First Name>> <<Last Name>>,

We are writing to inform you of an incident that may have affected your personal information and are providing you with information on additional steps you can consider taking to protect your personal information.

You are receiving this notice because you are, or previously were, appointed as a producer by our <<Text 1>> company, <<Company Entity>>.

What Happened

On February 9, 2023, we were alerted to the existence of sophisticated ransomware on our information technology infrastructure. We immediately took steps to isolate and secure our systems and investigate the incident. We retained a leading third-party forensics firm to conduct a thorough investigation, secure our systems, remediate any risks, and methodically bring our systems back online once such systems were validated as clean. We also alerted appropriate regulatory authorities and the Federal Bureau of Investigation.

As part of our investigation, we determined that an unauthorized malicious actor accessed and acquired certain files from our systems. We have been analyzing the impacted files to understand what personal information may be at risk. The process of locating personal information in the acquired files and matching that information to individuals was complex. This work was substantially completed on July 10, 2023. We then began notifying the individuals whose personal information we believe to have been included, including you.

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In addition, we are offering you identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. The IDX identity protection package includes: Experian, Equifax, and TransUnion credit monitoring, CyberScan™ dark web monitoring, identity theft insurance (for up to $1,000,000 with no deductible), and fully managed identity restoration services. In some states, these services are required by law. We are offering these services to all affected individuals free of charge for 24 months, regardless of their state of residence.

What You Can Do

We encourage you to enroll and contact IDX with any questions. To enroll in the free identity protection services, please scan the QR code on the first page, or call 1-888-331-6462 or go to https://app.idx.us/account-creation/protect and use the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is October 28, 2023.

Once you enroll in these identity protection services, IDX will help you resolve issues if you determine your identity is compromised. To receive the credit monitoring services, you must be over the age of 18, have established credit in the United States, have a Social Security number in your name, and have a U.S. residential address associated with your credit file. If you do not have a credit file or are under the age of 18, you will not be able to register for the credit monitoring services, but you will receive CyberScan™ dark web monitoring, identity theft insurance, and the fully managed identity restoration services from IDX.

Although we have not received any reports of misuse of your information, it is always a good practice to be vigilant and closely review and monitor your financial accounts, statements, credit reports, and other financial information for any evidence of unusual activity, fraudulent charges, or signs of identity theft.

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Sincerely,

Robert Stanton
Chief Operating Officer

(Enclosure)

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If you discover any suspicious items and have enrolled in IDX identity protection, notify IDX immediately by calling or by logging into the IDX website and filing a request for help. If you file a request for help or report suspicious activity, you will be contacted by a member of IDX's ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, IDX will assign you an ID Care Specialist who will work on your behalf.

You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General of your state.

5. **Place Fraud Alerts** with any of the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. 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. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting	Experian Fraud Reporting	TransUnion Fraud Reporting
1-866-349-5191	1-888-397-3742	1-800-680-7289
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013	Chester, PA 19022-2000
www.equifax.com	www.experian.com	www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

6. **Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will

need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer credit reporting agencies by regular, certified, or overnight mail at the addresses below or, if available, comply with the consumer credit reporting agencies' online security freeze request procedures:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
1-888-298-0045	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094

In order to request a security freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past 5 years, provide the addresses where you have lived over the prior 5 years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have 3 business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation to you within 5 days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual to access your credit report, you must call or send a written request to the credit reporting agencies by mail, or, if available, comply with the credit reporting agencies' online procedures for lifting a security freeze and provide proper identification (name, address, and Social Security number), and the PIN or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report, or the specific period of time you want the credit report available. The credit reporting agencies have 3 business days after receipt of your request to lift the security freeze as requested.

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California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601**,** www.ag.ky.gov, Telephone: 1-502-696-5300.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft at Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, www.iowaattorneygeneral.gov.

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.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. Massachusetts law also allows consumers to place a security freeze on their credit reports. See **Section 6** for information on how to place a security freeze on your credit report.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting and Identity Security 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 and Identity Security 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 and Identity Security Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting and Identity Security Act. You can review your rights pursuant to the Fair Credit Reporting and Identity Security 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. N.W., 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/.

North Carolina Residents: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-877-566-7226 (toll free within North Carolina) or 601-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400. There were <<RI Variable Count>> Rhode Island residents impacted by the incident. Under Rhode Island law, you have the right to obtain any police report filed in regard to the incident.

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), TTY: 1-866-653-4261.