



Western & Southern Life

A member of Western & Southern Financial Group

400 Broadway
Cincinnati, OH 45202-3341

<DATE>

<NAME>
<ADDRESS>
<CITY>, <STATE> <ZIP CODE>

Subject: <CONTRACT NUMBER>

Dear <NAME>:

We are writing to inform you of an incident relating to your personal information.

We have no indication that any of your information has been misused. Nevertheless, Western & Southern Life takes information security very seriously and is advising you of the following precautionary measures to reduce any potential risk to you:

You may place a security alert on your credit bureau file. This alert will flag your file for additional scrutiny at all credit-reporting agencies. This service, which is free of charge, provides another significant layer of protection, but you must contact the credit bureaus directly to request this alert. By law, Western & Southern Life cannot make this request on your behalf. If you choose to put a security alert on your account with one agency, that agency will notify the other agencies. You may place or remove the security alert at any time by calling one of the following agencies:

Experian Credit Bureau
P.O. Box 9556
Allen, TX 75013
1.888.397.3742

Equifax Credit Information Services, Inc.
P.O. Box 740256
Atlanta, GA 30374
1.800.685.1111

TransUnion Credit Bureau
P.O. Box 2000
Chester, PA 19022
1.800.888.4213

If you initiate this action, you will receive letters from the agencies with instructions on how to obtain a free copy of your credit report from each. When you receive a credit report from each agency, review the reports carefully. Look for accounts you did not open, inquiries from creditors that you did not initiate, and confirm that your personal information, such as home address and Social Security number, is accurate. If you see anything you do not understand or recognize, call the credit reporting agency at the telephone number on the report. You should also call your local police department and file a report of identity theft. You have the right to obtain a police report. Get and keep a copy of the police report because you may need to give copies to creditors to clear up your records or to access transaction records.

We recommend that you also take these additional precautions:

- Review your account statements often and report any suspicious activity immediately via the toll-free number of 800-522-1627.
- Protect yourself from identity theft by reviewing and acting upon Federal Trade Commission information that can be found at www.ftc.gov/bcp/online/pubs/credit/idtheft.pdf or call 1.877.FTC.HELP. If you suspect you are the victim of identity theft, contact the Federal Trade Commission at 1.877.ID.THEFT.
- You may contact the Office of the Massachusetts Attorney General:
1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html.

Additionally, Western & Southern Life has retained **Norton LifeLock** to provide you with 18 months of complimentary **LifeLock Ultimate Plus™** identity theft protection.

To activate your membership online and get protection at no cost to you:

1. In your web browser, go directly to **Norton.com/offers**.
2. You will be taken to another page where, below the THREE protection plan boxes, you may enter the **Promo Code: <CODE>** and click the **“APPLY”** button.
3. Your complimentary offer is presented. Click the Orange **“START MEMBERSHIP”** button.
4. A Popup will appear to enter your Member ID **<MEMBER ID>** and click **“APPLY”**
5. Once enrollment is completed, you will receive a confirmation email (*be sure to follow ALL directions in this email*).

Alternatively, to activate your membership over the phone, please call: 1-800-899-0180

You will have until <DATE> to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your **LifeLock Ultimate Plus™** membership includes:

- ✓ LifeLock Identity Alert™ System†
 - ✓ Dark Web Monitoring**
 - ✓ LifeLock Privacy Monitor™
 - ✓ USPS Address Change Verification
 - ✓ Lost Wallet Protection
 - ✓ Reduced Pre-Approved Credit Card Offers
 - ✓ Fictitious Identity Monitoring
 - ✓ Court Records Scanning
 - ✓ Data Breach Notifications
 - ✓ Credit, Checking and Savings Account Activity Alerts***
 - ✓ Checking and Savings Account Application Alerts***
 - ✓ Bank Account Takeover Alerts***
 - ✓ Investment Account Activity Alerts***
 - ✓ Three-Bureau Credit Monitoring^{1**}
 - ✓ Three-Bureau Annual Credit Reports and Credit Scores^{1**}
- The credit scores provided are VantageScore 3.0 credit scores based on Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.
- ✓ File-Sharing Network Searches
 - ✓ Sex Offender Registry Reports
 - ✓ Priority 24/7 Live Member Support
 - ✓ U.S.-Based Identity Restoration Specialists
 - ✓ Stolen Funds Reimbursement up to \$1 million***
 - ✓ Personal Expense Compensation up to \$1 million***
 - ✓ Coverage for Lawyers and Experts up to \$1 million***

We apologize for any inconvenience you may have experienced. We believe these steps protect your personal information to the extent possible and will inhibit fraudulent activity in the future. If you have any questions or concerns, please call 800-522-1627.

Please do not hesitate to call if you have any questions or if we can be of further assistance.

Sincerely,

Annuity Operations Department
Western & Southern Life Assurance Company

¹If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime. † LifeLock does not monitor all transactions at all businesses.

**These features are not enabled upon enrollment. Member must take action to get their protection.

*** Reimbursement and Expense Compensation, each with limits of up to \$1 million for Ultimate Plus. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.