



Symetra Life Insurance Company
Retirement Division
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
Mailing Address: PO Box 674423
Houston, TX 77267-4423
Phone 1-800-796-3872
TTY/TDD 1-800-833-6388
www.symetra.com

[XXX XX, XXXX]

Address Line 1
Address Line 2
Address Line 3

NOTICE OF DATA BREACH

Dear [contract owner names]

Symetra Life Insurance Company ("Symetra") is writing to notify you of an event that involved your personal information.

What Happened?

Symetra identified unusual activity on its customer portal related to a subset of its customer accounts from April 12, 2024, to September 10, 2024 (the "Event"). In response, Symetra promptly began an investigation into the scope and nature of the Event including retaining third-party forensics firms to assist with the investigation and took action to block the activity. Symetra determined through its investigation that an unauthorized third party used personally identifiable information obtained outside of Symetra to log into your Symetra account.

What Information Was Involved?

Symetra determined that the following types of information may have been viewed in conjunction with the Event: Information related to your account including first name, last name, address, email address, date of birth, account number and information identifying your beneficiaries such as first name and last name.

What We Are Doing.

Symetra takes this Event and the security of information in our care seriously. Upon becoming aware of this Event, Symetra promptly took steps to investigate including retaining third-party forensics firms to assist with the investigation and assess the security of our systems. Symetra has also enhanced the security of the Symetra customer portal in response to this Event.

Additionally, we are offering you a complimentary two-year membership to Experian's® IdentityWorksSM. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on identification and resolution of identity theft. It is completely free to you and enrolling in this program will not hurt your credit score. Details of this offer and instructions on how to activate these services are enclosed with this letter.

What You Can Do.

Symetra encourages you to remain vigilant against incidents of identity theft by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. You can also enroll in the complimentary credit monitoring service. Additionally, you may add an access password on your Symetra policy as

an additional optional security measure. To do so, please complete the enclosed form and return it to Symetra in the provided envelope.

Additional information about how to protect your identity and personal information is also enclosed.

For More Information.

We apologize for any inconvenience this may have caused and want to assure you that we take the protection of your personal information very seriously. If you have questions regarding this matter, please call us at 1-800-796-3872 to speak to a customer service representative, Monday through Friday, between the hours of 6 a.m. to 4:30 p.m., Pacific Time.

Sincerely,

Kelli Fiechtner
Vice President of Operations
Symetra Life Insurance Company

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: **January 31, 2025** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bplus>
3. PROVIDE the **Activation Code: TXRY445BNF**

If you have questions about this product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please call Experian's customer care team at **1-833-931-7577** by your enrollment end date and provide engagement number **B133492** as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 24-month Experian IdentityWorks membership:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms and bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit-related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please call an Experian agent at **1-833-931-7577**. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition.)

Please note that Identity Restoration is available to you for 24 months from the date of our letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

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 state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 160, Woodlyn, PA 19094, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Massachusetts Residents: Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html.