

<< Return Mail Address>>

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

<<Address Line>>

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

RE: NOTICE OF SECURITY INCIDENT

Dear <<First Name>> <<Middle Name>> <<Last Name>>,

Zaxis Financial Services Americas, LLC ("Zaxis") writes to inform you of a security incident that may have involved some of your information. We are notifying you in an abundance of caution and providing you with an overview of the incident, our response, and resources to help further protect your personal information, should you feel it necessary to do so.

What Happened?

On December 30, 2025, Zaxis identified suspicious activity on certain systems within its network. Upon detection, Zaxis immediately took steps to secure its environment and launched an investigation to determine the nature and scope of the activity. Zaxis also engaged cybersecurity experts to conduct a forensic analysis of impacted systems. Our investigation determined that an unauthorized third-party accessed certain systems in Zaxis's network and may have accessed certain information contained in emails. We have recently completed a review of all information that was potentially impacted by this incident. These efforts determined that some of your information may have been involved, therefore, we are providing this notice in an abundance of caution.

What Information Was Involved?

The information related to you that may have been impacted includes your name and <<Concatenated Data Elements>>. Our investigation has not uncovered any evidence to suggest there has been identify theft or fraud relating to this incident.

What We Are Doing.

Zaxis takes both this event and the security of information in our care very seriously. Therefore, in an abundance of caution and to help protect your identity, we are providing you with access to Iris Identity Protection at no charge for <<X>> months. Please visit <https://iris-pro.myidentityprotectiononline.com> and enter the following promo code to enroll and begin your membership: <<Monitoring Code>> (case sensitive). Please note the deadline to enroll is 90 days from the date of this letter. Iris Identity Monitoring provides One-bureau credit monitoring from Equifax®, Identity Monitoring, Identity Fraud Insurance*, and Identity Resolution Services.

What You Can Do.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your information and monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months. Please review the enclosed *Additional Steps You Can Take to Help Protect Your Information*, which includes further information on what you can do to protect your information against misuse, should you feel it necessary to do so. Additionally, we encourage you to enroll in the complimentary identity monitoring being offered.

For More Information

* The Identity Expense Reimbursement and the Unauthorized Electronic Fund Transfer Reimbursement benefits are underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Generali Global Assistance, Inc., dba Iris® Powered by Generali for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits at <https://www.irisidentityprotection.com/terms-conditions>.

We understand that you may have questions about this incident that are not addressed in the letter. Should you have additional questions, please contact our dedicated assistance line at <<Toll Free Number>> Monday through Friday from 8:00am to 8:00pm EST. We sincerely apologize for any inconvenience this may cause.

Sincerely,

Zaxis Financial Services Americas

ADDITIONAL STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Freeze Your Credit File: You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Note that a security freeze generally does not apply to existing account relationships and when a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. There is no charge to place or lift a security freeze. Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-800-525-6285	1-888-397-3742	1-800-680-7289
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

To request a security freeze, you will need to provide the following: (1) your full name with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and previous addresses for the past five (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.); and (7) other personal information as required by the applicable credit reporting agency.

If you request a security freeze via toll-free telephone or online, the credit reporting agencies have one (1) business day after receiving the request to place the freeze. In the case of a request made by mail, the bureaus have three (3) business days after receiving your request to place a security freeze on your credit report. If you request a lift of the security freeze online or by phone, the credit reporting agency must lift the freeze within one (1) hour. If you request a lift of a credit freeze by mail, then the credit reporting agency must lift the credit freeze no later than three (3) business days after receiving your request.

Fraud Alerts: As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is an alert lasting 7 years. Contact one of the credit reporting agencies listed above to activate an alert.

Monitor Your Account Statements and Report Fraud: As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, carefully reviewing your credit reports, debit/credit card, insurance policy, bank account and other account statements. Activate alerts on your bank accounts to notify you of suspicious activity. Report suspicious or fraudulent charges to your insurance statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor and law enforcement. (For Oregon & Iowa residents: Report any suspected identity theft to law enforcement, Federal Trade Commission, and your State Attorney General.)

Order Your Free Annual Credit Report: Visit www.annualcreditreport.com or call 877-322-8228 to obtain one free copy of your credit report from each of the three major credit reporting bureaus annually. Periodically review a copy of your credit report for discrepancies and identify any accounts you did not open or inquiries you did not authorize. (For Colorado, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain additional copies of your credit report, free of charge. You must contact each of the three credit reporting agencies directly to obtain such additional reports.)

File or Obtain a Police Report: You have the right to file or obtain a police report if you 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 proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report incidents of identity theft to local law enforcement or to the Attorney General.

Fair Credit Reporting Act: You also have rights under the federal Fair Credit Reporting Act (FCRA), which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>), and that article refers individuals seeking more information to visit www.ftc.gov/credit. The FTC's list includes the following FCRA rights: (1) To receive a copy of your credit report, which must contain all the information in your file at the time of your request; (2) To receive a free copy of your credit report, at your request, once every 12 months from each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion; (3) To receive a free credit report if a company takes adverse action against you (e.g. denying your application for credit, insurance, or employment), and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You are also entitled to one free report a year if you are unemployed and plan to look for a job within 60 days; if you are on welfare; or if your report is inaccurate because of fraud, including identity theft; (4) To ask for a credit score; (5) To dispute incomplete or inaccurate information; (6) To obtain corrections to your report or delete inaccurate, incomplete, or unverifiable information; (7) Consumer reporting agencies may not report outdated negative information; (8) To restrict access to your file and to require consent from you for reports to be provided to employer; (9) To limit "prescreened" offers of credit and insurance you receive based on information in your credit report; and (10) To seek damages from violators.

ADDITIONAL RESOURCES

You can further educate yourself regarding identity theft and the steps you can take to protect yourself by contacting the Federal Trade Commission (FTC) or state Attorney General. The FTC provides information at www.ftc.gov/idtheft. The FTC can also be reached by phone: 1-877-438-4338; TTY: 1-866-653-4261 or by writing: 600 Pennsylvania Ave., NW, Washington, D.C. 20580. Your state Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your State Attorney General, or the FTC.

Maryland Residents: The Maryland Office of the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, and www.oag.state.md.us. You can obtain information from the Attorney General or Federal Trade Commission about preventing identity theft.

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.

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. Furthermore, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccuracies, 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 violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific rights pursuant to the Fair Credit Reporting Act. We encourage you to 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., N.W., Washington, D.C. 20580.

New York Residents: You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. You may contact and obtain information from these state agencies: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-6971220, <http://www.dos.ny.gov/consumerprotection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>.

North Carolina Residents: The North Carolina Office of the General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226, and www.ncdoj.com. You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.

Rhode Island Residents: Under Rhode Island 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: Rhode Island Attorney General's Office, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov. (Approximately 1 Rhode Island resident was impacted by this incident.)