



To enroll in credit monitoring,  
Please Call:  
Epiq  
at (866) 675-2006,  
or  
visit  
[www.privacysolutionsid.com](http://www.privacysolutionsid.com)  
You will be asked to give your full name and  
the activation code stated in this letter.

[MAILING ADDRESS]

May 11, 2026

Your Personal Activation Code: [ACTIVATION CODE]

Dear [FULL NAME]:

EquiTrust Life Insurance Company (“EquiTrust”) takes the security and privacy of information in its care seriously. This notice is to inform you about a data incident. Although we have no indication of identity theft or fraud in relation to this incident, and do not expect any, we want to allay any concerns you may have and would like to provide you with information about our response and additional measures you can take to help protect your information, should you feel it appropriate to do so.

### **What Happened**

Your personal information was accessed and/or potentially acquired by another EquiTrust policyholder.

### **What Information Was Involved**

The data accessed and/or potentially acquired by the other EquiTrust policyholder included your first and last name and your Social Security number.

### **What We Are Doing**

EquiTrust has been investigating this incident, which has included working with its vendor and cybersecurity counsel to attempt to determine the scope of the incident and data potentially involved in the incident. EquiTrust has also worked with its vendor to resolve the misalignment that caused the incident and prevent its reoccurrence. Again, although we are not aware of, and do not anticipate, any identity theft or fraud as a result of this incident, to ease any concerns you might have about this situation, and at no cost to you, we are offering you identity theft protection services through Epiq. Epiq identity protection services include 24 months of single-bureau credit monitoring. To enroll in credit monitoring, please review page 3 of this letter, visit [www.privacysolutionsid.com](http://www.privacysolutionsid.com), or call Epiq at (866) 675-2006. You will be asked to give your full name and the activation code stated in this letter. With this protection, Epiq will help you resolve issues if your identity is compromised. If you would like to enroll in these services, please be sure to enroll by August 31, 2026.

**What You Can Do**

As always, you should remain vigilant by reviewing account statements and monitoring free credit reports. Immediately report any suspicious activity. You may also contact the Federal Trade Commission (“FTC”) and the national consumer reporting agencies for more information on fraud alerts, security freezes, and other steps you can take to avoid identity theft. Additional information, including contact information, is provided in the insert labeled “Steps You Can Take to Protect Your Personal Information.” Additionally, you have the right to obtain any police report filed regarding 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.

**For More Information**

We fully appreciate the importance of protecting your personal information, and we apologize for any inconvenience this incident may cause. If you have any questions, please call (515) 226-5205.

Sincerely,

EquiTrust Life Insurance Company



<<Full Name>>  
**Activation Code:** <<ACTIVATION CODE>>  
**Enrollment Deadline:** August 31, 2026  
**Coverage Length:** 24 Months

**Epiq - Privacy Solutions ID**  
1B Credit Monitoring - Plus

**How To Enroll:**

- 1) Visit [www.privacysolutionsid.com](http://www.privacysolutionsid.com) and click “Activate Account”
- 2) Enter the following activation code, <<Activation Code>> and complete the enrollment form
- 3) Complete the identity verification process
- 4) You will receive a separate email from [noreply@privacysolutions.com](mailto:noreply@privacysolutions.com) confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
- 5) Enter your log-in credentials
- 6) You will be directed to your dashboard and activation is complete!

**Product Features:**

**1-Bureau Credit Monitoring with Alerts**

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

**VantageScore® 3.0 Credit Score and Report<sup>1</sup>**

1-Bureau VantageScore® 3.0 (annual) and 1-Bureau Credit Report.

**SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)**

Detect and prevent common identity theft events outside of what is on your credit report. Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, online document signings and payment platforms, with alerts.

**Dark Web Monitoring**

Scans millions of servers, online chat rooms, message boards, and websites across all sides of the web to detect fraudulent use of your personal information, with alerts.

**Change of Address Monitoring**

Monitors the National Change of Address (NCOA) database and the U.S. Postal Service records to catch unauthorized changes to users’ current or past addresses.

**Credit Protection**

3-Bureau credit security freeze assistance with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

**Personal Info Protection**

Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

**Identity Restoration & Lost Wallet Assistance**

Dedicated ID restoration specialists who assist with ID theft recovery and assist with canceling and reissuing credit and ID cards.

**Up to \$1M Identity Theft Insurance<sup>2</sup>**

Provides up to \$1,000,000 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

## **Unauthorized Electronic Funds Transfer- UEFT<sup>2</sup>**

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity (occurrence based).

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID 1B Credit Monitoring - Plus, please call directly at **866.675.2006**, Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

1 The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore® credit scores, data from Equifax®, Experian®, and TransUnion® are used 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.

2 Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

### ***STEPS YOU CAN TAKE TO PROTECT YOUR PERSONAL INFORMATION***

#### **WHAT YOU CAN DO.**

##### **Fraud Alert Information**

Whether or not you enroll in credit monitoring, we recommend that you place a “Fraud Alert” on your credit file. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A Fraud Alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. Call only one of the following three nationwide credit reporting companies to place your Fraud Alert: TransUnion, Equifax, or Experian. As soon as the credit reporting company confirms your Fraud Alert, they will also forward your alert request to the other two nationwide credit reporting companies so you do not need to contact each of them separately. The contact information for the three nationwide credit reporting companies is:

Equifax  
PO Box 740256  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)  
1-800-525-6285

TransUnion  
PO Box 2000  
Chester, PA 19016  
[www.transunion.com/fraud](http://www.transunion.com/fraud)  
1-800-680-7289

Experian  
PO Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
1-888-397-3742

##### **Free Credit Report Information**

Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at [www.annualcreditreport.com](http://www.annualcreditreport.com).

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission (FTC) at [www.identitytheft.gov](http://www.identitytheft.gov) or at 1-877-ID-THEFT (1-877- 438-4338). Your complaint

will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the FTC’s website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) to review their free identity theft resources such as their comprehensive step-by-step guide “*Identity Theft - A Recovery Plan*”.

### Security Freeze Information

You can request a “Security Freeze” on your credit file by sending a request in writing, by mail, to each of the three nationwide credit reporting companies. When a Security Freeze is added to your credit report, all third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. The Security Freeze may delay, interfere with or prohibit the timely approval of any subsequent request or application you make that involves access to your credit report. This may include, but is not limited to, new loans, credit, mortgages, insurance, rental housing, employment, investments, licenses, cellular phone service, utility service, digital signature service, Internet credit card transactions and extension of credit at point of sale. There may be a fee for placing, temporarily lifting, or removing a Security Freeze with each of the nationwide consumer reporting companies, although that fee is waived if you send the credit reporting company proof of eligibility by mailing a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

To place a Security Freeze on your credit files at all three nationwide credit reporting companies, write to the addresses below and include the following information:

Equifax Security Freeze  
PO Box 105788  
Atlanta, GA 30348  
<https://www.freeze.equifax.com>  
1-800-685-1111

TransUnion Security Freeze  
PO Box 2000  
Chester, PA 19016  
<http://transunion.com/freeze> 1-  
888-909-8872

Experian Security Freeze  
PO Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
1-888-397-3742

- Your full name (first, middle, last including applicable generation, such as JR., SR., II, III, etc.)
- Your Social Security Number
- Your date of birth (month, day and year)
- Your complete address including proof of current address, such as a current utility bill, bank or insurance statement or telephone bill
- If you have moved in the past 2 years, give your previous addresses where you have lived for the past 2 years
- A legible photocopy of a government issued identification card (state driver’s license or ID card, military identification, etc.)
- Include applicable fee. Call or visit each of the credit reporting company websites listed above for information on fees for Security Freeze services. Forms of payment are check, money order, or credit card (American Express, Discover, MasterCard and Visa), or a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

Within 5 business days of receiving your request for a security freeze, the consumer credit reporting company will provide you with a personal identification number (PIN) or password to use if you choose to remove the freeze on your consumer credit report or to authorize the release of your consumer credit report to a specific party or for a specified period of time after the freeze is in place.