

Date: June [], 2026

Dear [],

We recently informed you about an incident at CNO, and are now writing to follow-up on that incident. We take the privacy and security of your information seriously. Out of an abundance of caution, we are providing additional information to associates whose information may have been involved. We want you to be aware of the situation and to take advantage of the protective resources we are making available to you at no cost.

### **What Information Was Involved**

We do not believe the target of this incident was your personal information or harming any individuals. Instead, the evidence suggests that the incident was motivated to target CNO and its company information, as is common with these types of incidents.

Nonetheless, we are providing you with this notice out of an abundance of caution because some of your personal information was involved. We believe that the limited amount of data that was involved included your <<PII list>>.

### **What We Are Doing**

In response, we immediately launched an investigation into the scope and nature of the event.

The investigation has not revealed any misuse of your information, or any attempts at fraud or identity theft. Out of an abundance of caution, we have engaged IDX, a leading identity protection services provider, to provide you with identity protection services at no cost. The complimentary services will be provided for a period of <<18>> months. IDX identity protection services include credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. Please see the enclosed attachment for more information on credit monitoring and other steps you can take to protect your identity.

### **What You Can Do**

To make the process as fast and simple as possible, we have already enrolled you in the IDX identity protection program. Please note, however, that you must complete the credit monitoring services activation process yourself, as we are not permitted to activate those on your behalf.

We encourage you to contact IDX with any questions about activating your free credit monitoring services by calling 1-888-204-1421. IDX representatives are available Monday to Friday, 9:00 AM to 9:00 PM Eastern Time.

As always, we encourage you to remain vigilant and to regularly monitor your account statements, financial transactions, and credit reports for any unusual or unauthorized activity, and to promptly report any concerns.

### **For More Information**

We take privacy seriously and regret any inconvenience this incident may have caused you. We understand that receiving a notice like this can be concerning. Please know that we are committed to supporting you through this process and to taking every appropriate step to safeguard your personal information.

If you have any further questions or need more information, please see the *Recommended Steps to Help Protect Your Information* on the next page. You may also contact IDX by calling 1-888-204-1421 if you have additional questions about this incident or if you need assistance in activating the IDX services.

Sincerely,

CNO Services, LLC

## Recommended Steps to Help Protect Your Information

**1. 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.

**2. Telephone.** Contact IDX at 1-888-204-1421 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**3. Review your credit reports.** We recommend that you 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](http://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 them 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 our 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, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop, and reverse the damage quickly.

You should also know that 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.

**4. Place Fraud Alerts** with 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  
1-866-349-5191  
P.O. Box 105069  
Atlanta, GA 30348-5069

[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013

[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19016-2000

[www.transunion.com](http://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.**

**5. 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 provide your personal information to place a freeze, and 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.

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail: 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 five (5) years, the addresses where you have lived over the prior five years; 5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed; 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); 7. Social Security Card, pay stub, or W2; 8. 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 one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze. To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

**6. 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.

**All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://consumer.ftc.gov>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.