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redefining / standards®



March 18, 2019

Mx.  
Address  
City, ST Zip+4

Dear [NAME],

On behalf of AXA US, we are contacting you regarding a data privacy event that occurred on March 8<sup>th</sup>, 2019. This event involved your name, address, social security number and contract number, which was caused by an administrative error and immediately identified. While we believe the risk is low, as a result, your personal information may have been potentially exposed to others.

We are fully committed to protecting all of the information that you have entrusted to us and are working to ensure this does not reoccur. While there is no indication that the information has been subject to fraudulent use, as a precaution, we will provide you with a complimentary one-year membership to Experian's IdentityWorks®. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft. For directions on how to enroll, please see the enclosed Enrollment Information and Instructions document on the following page. If you believe there was fraudulent use of your information, please also review the information about Experian's Identity Restoration support.

We are including a list of prudent and proactive steps you can take to reduce the risk of fraud or identity theft, including placing a freeze on your credit file.

We regret any inconvenience this may cause. If you would like to discuss any of this in more detail or have other questions regarding your account, please contact your financial professional, or call the toll-free number listed on your statement to speak with one of our service representatives.

Sincerely,

A handwritten signature in black ink that reads "STEVE D'EREDITA". The signature is written in a cursive style with some capital letters.

Steve D'Eredita  
Senior Director  
Group Retirement Operations

Enclosure

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## IdentityWorks® Enrollment Information and Instructions

### Activate IdentityWorks® Now in Three Easy Steps

1. **ENSURE** that you enroll by **Month Day, Year**. Your code will not work after this date.
2. **VISIT** the IdentityWorks® Web Site to enroll: <https://www.experianidworks.com/3bplusone> or call **877-890-9332**
3. **PROVIDE** Your Activation Code: **EEEEEEEEE**
4. **PROVIDE** Your Engagement Number **XXXXXX**.

### ADDITIONAL DETAILS REGARDING YOUR 12-MONTH IDENTITYWORKS® Membership:

A credit card is not required for enrollment.

Once your IdentityWorks® membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
  - **Daily 3 Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax®, and TransUnion® credit reports.
  - **Internet Scan:** Alerts if your personal information is located on sites where compromised data is found, traded or sold.
  - **Change of Address:** Alerts of any changes in your mailing address.
- **Identity Theft Resolution & IdentityWorks® ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identify Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your IdentityWorks® membership has expired.
- **\$1 Million Identity Theft Insurance\*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.
- **Lost Wallet Protection:** If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.

Once your enrollment in IdentityWorks® is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about IdentityWorks®, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-890-9332.

\* 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.

### Experian Identity Restoration

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 (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 this offer is available to you for one-year from the date of this letter and does not require any action on your part at this time. Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

**ACTIONS TO HELP PROTECT YOUR INFORMATION AND REDUCE YOUR CHANCES OF IDENTITY THEFT**

**PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE.**

A fraud alert notifies creditors that you may be the victim of fraud and tells them to contact you before opening any new accounts. Please call any one of the three nationwide consumer reporting agencies listed below. By calling one reporting agency, the other two will automatically be notified. They will place a fraud alert on your credit file and will assist you in getting a free credit report from each of the three agencies. The initial fraud alert will last for 90 days. You may want to renew it after the first 90 days. If you have already filed an identity theft report with your local police department, you should place an extended fraud alert on your credit file. This fraud alert is a free service and is valid for 7 years.

**Equifax**

P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-525-6285  
www.equifax.com

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

**TransUnion**

Fraud Victim Assistance  
Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
1-800-680-7289  
www.transunion.com

**PLACE A SECURITY FREEZE ON YOUR CREDIT FILE**

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.

**ORDER YOUR FREE ANNUAL CREDIT REPORTS.**

To order your free annual credit reports, call toll-free 1-877-322-8228, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or complete the Annual Credit Report Request Form online and mail to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Hearing impaired consumers can access the TDD service at 1-877-730-4104. For your free annual credit report, do not contact the three nationwide consumer reporting companies individually; they provide this service only through [www.annualcreditreport.com](http://www.annualcreditreport.com).

**WHEN YOU RECEIVE YOUR CREDIT REPORTS, REVIEW THEM CAREFULLY.**

Once you receive your credit reports, review them carefully. Please look for accounts you did not open or inquiries from creditors that you did not initiate. Verify all the information is accurate. If you have questions or notice inaccurate information, please call the consumer reporting agency at the telephone number listed on the report.

**MANAGE YOUR PERSONAL INFORMATION**

Take steps such as carrying only essential documents with you, being aware of whom you are sharing your personal information with, and shredding receipts, statements, and other sensitive information.

**BE VIGILANT FOR THE NEXT 12 TO 24 MONTHS.**

Carefully review your credit reports and bank, credit card and other account statements. If you discover unauthorized or suspicious activity on your credit report or by any other means, please call your local police immediately and file an identity theft report.

**LEARN MORE ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF.**

The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or visit the Federal Trade Commission's website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) to get more information. We also encourage you to report suspected identity theft to the Federal Trade Commission.