

LIFE | EQUITY

Return Mail Processing Center
PO Box 6336
Portland, OR 97228-6336

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Dear <<Name 1>>:

Life Equity LLC ("Life Equity") is writing to inform you of an event that potentially impacts the security of certain information relating to you. While we do not have any indication that information relating to you has been used to engage in identity theft or fraud as a result of this event, we are providing you with information about what you can do to better protect against the possibility of identity theft and fraud if you feel it is appropriate to do so.

We take this event, and the security of your information, seriously. In addition to providing this notice to you, we are reviewing our policies and procedures and have implemented additional safeguards and employee training to better protect against an event like this from happening again. We have also arranged for you to enroll, at no cost to you, in an online, three-bureau credit monitoring service (*myTrueIdentity*) for two years provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go to the *myTrueIdentity* website at www.mytrueidentity.com and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, three-bureau credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code <<Insert static 6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Insert Date>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion®, Experian® and Equifax®, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

We encourage you to remain vigilant, review your account statements, and monitor your credit reports for suspicious activity. Under United States law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit bureaus to request a free copy of your credit report.

At no charge, you can also have the major credit bureaus place a fraud alert on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Please note that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. To place a fraud alert, please contact any of the credit agencies listed below:

Equifax
P.O. Box 740256
Atlanta, GA 30374
800-525-6285
www.equifax.com

Experian
PO Box 9554
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
PO Box 2000
Chester, PA 19016
800-680-7289
www.transunion.com/fraud

Under Massachusetts law, you have the right to obtain any police report filed in regard to 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies:

Equifax
P.O. Box 105788
Atlanta, GA 30348
800-685-1111
www.freeze.equifax.com

Experian
PO Box 9554
Allen, TX 75013
888-397-3742
www.experian.com/freeze

TransUnion
PO Box 2000
Chester, PA 19016
888-909-8872
www.transunion.com/freeze

In order to request a security freeze, you will need to provide the following information:

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, provide the addresses where you have lived over the prior five 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.);
7. 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; and
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

You can further educate yourself regarding identity theft and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or the Massachusetts Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; and 1-877-ID-THEFT (438-4338). The Federal Trade Commission encourages those who discover their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be reported to law enforcement, the Federal Trade Commission, and the Massachusetts Attorney General.

We understand you may have questions that are not answered in this letter. To ensure your questions are timely answered, please contact our call center staffed with individuals familiar with this event and protecting against identity theft and fraud at 1-855-804-8581, Monday through Friday, 9:00 am EST to 9:00 pm EST.

We sincerely regret any inconvenience or concern this event has caused you.

Sincerely,

A handwritten signature in black ink, appearing to read 'S', is positioned above the typed name.

Scott Willkomm
Chief Executive Officer