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April 5, 2019

NAME  
ADDRESS

SENT VIA FIRST CLASS MAIL

Dear NAME,

We write to inform you of a recent incident involving your personal information maintained by CMFG Life Insurance Company ("CMFG Life"). We take the protection and proper use of your information very seriously. We spoke to you about this incident on April 2, 2019, and this letter provides information about the incident, the steps we are taking to protect you, and steps you may take to guard against potential identity theft or fraud.

**What Happened?**

On or about April 1, 2019, we learned that an unauthorized individual used your personal information in an attempt to access your whole life insurance policy with CMFG Life. The individual did not obtain any money from your policy. On March 25, 2019, this individual placed a call to our Customer Care team, providing your name, Social Security number and address to our representative. Our representative provided your whole life policy number to the individual during the calls. However, the individual was not able to provide the additional information about you or your policy to complete any transactions.

**What Information Was Involved?**

Prior to contacting us, this unauthorized individual had your name, Social Security number, address and date of birth. We have no evidence this information was obtained from CMFG Life. During the course of this fraud attempt, the unauthorized individual obtained access to your policy number.

**What We Are Doing.**

Upon discovery of this incident, we immediately launched an internal investigation and placed a fraud flag on your policy, as well as any other accounts you hold with us. We are reviewing our administrative and technical protections in response to this incident, and we will continue to provide regular reminders and training for employees on how to respond to suspicious calls and account activity.

**What You Can Do.**

We want to make sure you are aware of steps you may take to guard against potential identity theft or fraud. Please review the enclosed "Important Notice – Identity Theft Information: You Can Help Protect Your Identity" for information about what you can do.

As an added precaution, we have arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

AllClear Identity Repair: This service is automatically available to you. If a problem arises, simply call 1-855-711-5990, and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Fraud Alerts with Credit Monitoring: This service offers the ability to set, renew, and remove 90-day fraud alerts on your credit file to help protect you from credit fraud. In addition, it provides credit monitoring services, a once-annual credit score and credit report, and a \$1 million identity theft insurance policy. To enroll in this service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling 1-855-711-5990 using the following redemption code: .

Following enrollment, additional steps are required by you in order to activate your phone alerts and fraud alerts, and to obtain your credit score and credit file. Additional steps may also be required in order to activate your monitoring options.

**For More Information.**

If you have further questions or concerns about this incident, please call me at 1-800-356-2644 ext. 665-7697, Monday through Friday, 8:00 a.m. – 8:00 p.m. Central Time.

We sincerely regret any inconvenience or concern caused by this incident.

Sincerely,

Margaret Immerfall  
VP, Chief Compliance Officer

## **Important Notice**

### **Identity Theft Information: You Can Help Protect Your Identity**

You may wish to take additional steps to protect your identity. Here are some we suggest you consider:

#### **Reviewing Your Accounts and Credit Reports**

Federal regulators recommend that you be especially vigilant for the next 12 to 24 months. As part of staying vigilant, you should regularly review your account statements and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

<b>Equifax</b> 1-800-525-6285 Equifax.com	<b>Experian</b> 1-888-397-3742 Experian.com	<b>TransUnion</b> 1-800-680-7289 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at [www.annualcreditreport.com](http://www.annualcreditreport.com). You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting the credit reporting companies listed above.

#### **Placing a Fraud Alert**

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report.

If you wish to place a fraud alert, contact any one of the three credit reporting companies listed below. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

<b>Equifax</b> 1-800-525-6285 Equifax.com	<b>Experian</b> 1-888-397-3742 Experian.com	<b>TransUnion</b> 1-888-909-8872 Transunion.com
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#### **Requesting a Security Freeze on Your Credit Report**

A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing, lifting, or removing a security freeze is generally free of charge. If you wish to place a security freeze on your credit report, you must do so separately at each credit reporting company. The credit reporting companies do not notify each other about security freezes. Please be aware that while a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans,

mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting agency will provide you a PIN number or a password when you place a security freeze. You will need that PIN or password to lift the freeze, and should be careful to record it somewhere secure.

<b>Equifax</b> 1-800-349-9960 Equifax.com	<b>Experian</b> 1-888-397-3742 Experian.com	<b>TransUnion</b> 1-800-680-7289 Transunion.com
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### **Suggestions if You Are a Victim of Identity Theft**

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

File a Police Report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and file a complaint online at [www.IdentityTheft.gov](http://www.IdentityTheft.gov). You can also file a complaint by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of *Identity Theft: A Recovery Plan*, a guide from the FTC to help you guard against and deal with identity theft. It is available online at [https://www.consumer.ftc.gov/articles/pdf-0009\\_identitytheft\\_a\\_recovery\\_plan.pdf](https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf).

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf). The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

### **State-specific Information**

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov), calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their web site at <http://www.oag.state.md.us/idtheft/index.htm>, calling the Identity Theft Unit at 1.410.567.6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with certain personal information (such as your name, Social Security Number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to its honoring your request.

New Mexico residents are reminded that you have the right to obtain a police report and request a security freeze as described above and you have rights under the Fair Credit Reporting Act as described above.

North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their web site at <http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx>, calling 1.919.716.6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.

Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at [www.doj.state.or.us](http://www.doj.state.or.us), calling (503) 378-4400 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096.

Rhode Island residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security Number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. Residents can learn more by contacting the Rhode Island Office of the Attorney General by phone at 1.410.274.4400 or by mail at 150 South Main Street, Providence, Rhode Island 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.