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Legal & General America  
3275 Bennett Creek Avenue  
Frederick, MD 21704  
800-638-8428  
lgamerica.com

[Name Name]  
[Address Line 1]  
[Address Line 2]  
[City State Zip]

Dear [Name],

At Banner Life Insurance Company, a part of Legal & General America, we take your privacy very seriously. It is important to us that you are made fully aware of any potential privacy issues.

#### What Happened

On April 10, 2019, one of our software programs inadvertently emailed information about you to another customer.

#### What Information Was Involved

Some personal information, including names, addresses, social security numbers, driver's license numbers, and bank account number (although not accompanied by information necessary to access the account, such as PINs or passwords) was included in the inadvertent emails. Your personal information may have been included.

We have no indication of any intentional or malicious activity involving your personal information, nor any evidence of misuse of that information.

#### What We Are Doing

We take our responsibility to safeguard our customers' personal information seriously. We are taking immediate steps to remedy the situation, and we are working to ensure that this type of event does not happen again. We have corrected the software error that caused the inadvertent mailing. We are also switching to a different process for sending automated email that will eliminate the need for that software. In addition, we have contacted the recipients and requested that they delete the information.

We do not have any indications that your personal information has or will be misused, however, as a precaution, we have arranged for ReliaShield to provide you with identity theft protection services at no cost to you.

#### ReliaShield Identity Theft Protection Service

We are offering you two years of identity theft protection and credit monitoring services at no cost to you, offered through ReliaShield, a comprehensive ID theft protection service.

To take advantage of this service, please visit: [URL]

Follow the onscreen instructions that will guide you through the enrollment process:

- **Step 1:** Enter your first and last name
- **Step 2:** Enter your email address
- **Step 3:** Enter your **Verification Code:** [CODE]

- **Step 4:** Click 'Continue'
- **Step 5:** Enter the required information on the Personal Information page

For assistance, contact ReliaShield at 1-xxx-xxx-xxxx Monday through Friday 8:30am to 5:30pm (EST).

What You Can Do

You can take advantage of ReliaShield's identity theft protection services at no cost to you. In addition, there are other steps you may take to further protect yourself against identity theft or other unauthorized use of personal information, if you are concerned. Information regarding these steps is provided on the attached pages entitled "*Steps You May Take to Protect Yourself Against Potential Misuse of Information.*"

For More Information

We regret the inconvenience and appreciate your loyalty. For more on our security and privacy policies, please visit our website at [www.lgamerica.com](http://www.lgamerica.com). If you would like to speak to a member of our team, please call us at 800-638-8428 Monday through Friday 8am to 5pm (EST).

Sincerely,

[Signatory]

## **Steps You May Take to Protect Yourself Against Potential Misuse of Information**

### **Monitor Your Accounts**

We recommend that you remain vigilant and regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), 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. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 9701  
Allen, TX 7503-9701  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
P.O. Box 1000  
Chester, PA 19016-1000  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

### **Credit Freeze**

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the

credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

### **Fraud Alerts**

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

<b>Equifax</b> P.O. Box 105788 Atlanta, GA 30348-5788 1-888-766-0008 <a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/credit-report-services</a>	<b>Experian</b> P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 <a href="http://www.experian.com/fraud/center.html">www.experian.com/fraud/center.html</a>	<b>TransUnion</b> P.O. Box 2000 Chester, PA 19016-2000 1-800-680-7289 <a href="http://www.transunion.com/fraud-victim-resource/place-fraud-alert">www.transunion.com/fraud-victim-resource/place-fraud-alert</a>
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### **Additional Information**

In addition to credit reporting agencies, you can also obtain information from the Federal Trade Commission (FTC) about fraud alerts and security freezes. You can contact the FTC or your state attorney general to educate yourself about identity theft and the steps you can take to protect yourself. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

**The Federal Trade Commission**  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-ID-THEFT (1-877-438-4338)  
TTY: 1-866-653-4261  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us).

**For residents of Massachusetts:** If you are a Massachusetts resident, you also have a right to request a police report about this incident.

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov).

**For residents of Rhode Island:** You also may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at: Rhode Island Office of the Attorney General, Consumer Protection Unit 150 South Main Street, Providence, RI 02903, (401)-274-4400, <http://www.riag.ri.gov>. You may also be able to file or obtain a police report about this incident.