

Bankers Life and Casualty Company
PO Box 1916
Carmel, IN 46082-1916

August 16, 2019

15558

XXXXX XXXXXX
XXXX XXXXXXXXXXXX
XXXXXX, MA XXXXX

RE: Bankers Life and Casualty Company

Complimentary ID Experts Identity Protection
Membership Code: xxxxxxxxxxxx
Enrollment Link: www.idexpertscorp.com/protect

Dear Ms. xxxxxx:

At Bankers Life and Casualty Company, we take the privacy and security of your personal information with the utmost seriousness.

We are writing to inform you of an unauthorized acquisition of your personal information that occurred on July 17th. The personal information included your name, address, date of birth and Social Security number. To our knowledge, the information did not contain your bank account information.

To help safeguard you from the potential misuse of your personal information, **we have arranged for you to receive 24 months of MyIDCare™ identity protection from ID Experts at no cost to you.** We encourage you to register for this service.

To receive this complimentary identity protection service, you must register with ID Experts by September 16, 2019. You may register online at <https://app.myidcare.com/account-creation/protect>, or by phone by calling (800) 939-4170 and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 5 am - 5 pm Pacific Time. The ID Experts service will be valid for two (2) years from the date you register. If you have questions about ID Experts or its coverage, please contact MyIDCare directly at (800) 939-4170.

The ID Experts identity protection service includes a number of features to detect and prevent identity fraud, such as Credit Monitoring, which tracks all activities that affect your credit record and can deliver e-mail alerts to you within 24 hours if any changes are made to your credit file. In addition, CyberScan™ monitors criminal websites, chat rooms and bulletin boards 24 hours a day for stolen identities and provides e-mail alerts if activities involving your personal information are detected. The ID Experts service also includes up to \$1,000,000 Identity Theft Reimbursement Insurance and Identity Restoration Services.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

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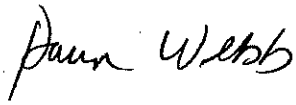
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We urge you to take advantage of this identity protection service to protect yourself from the potential unauthorized use of your information.

We sincerely regret any concern or inconvenience this incident may cause you. If you have any questions regarding this matter, please feel free to call us at (800) 541-2254, ext 66714.

Sincerely,

A handwritten signature in cursive script that reads "Dawn Webb".

Dawn Webb

Communications Department

Enclosures



Recommended Steps to help Protect your Information

1. Website and Enrollment. Go to <https://app.myidcare.com/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your MyIDCare 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, MyIDCare will be able to assist you.

3. Telephone Enrollment. Contact MyIDCare at 1-800-939-4170 for appropriate steps to take to protect your identity.

4. Review Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and monitoring your credit reports closely. If you detect any suspicious or unusual activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, your state attorney general and/or the Federal Trade Commission ("FTC"). If you find suspicious or unusual activity on an account, you have a right to file a police report and obtain a copy of it. You also have a right to obtain any police report filed with regard to this incident.

To file a complaint with the FTC, go online to <http://www.ftc.gov/idtheft> or call toll-free 1-877-ID-THEFT (1-877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

5. Obtain a Copy of Your Credit Report

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 1-877-322-8228, or by completing the Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by logging into the MyIDCare 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.

6. Fraud Alert

You may want to consider placing a fraud alert on your credit file. 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.

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.

7. Security Freeze

You have the right to put a security freeze on your credit file. A security freeze will prevent new credit from being approved in your name without authorization. This is designed to prevent potential creditors from accessing your credit report without your consent. 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. You must separately place a security freeze on your credit file with each credit reporting agency. There is no cost to freeze or unfreeze your credit files.

Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report, a fraud alert, or security freeze is provided below:

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.alerts.equifax.com

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

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

California Residents: Visit the California Office of Privacy Protection (<http://www.ca.gov/Privacy>) for additional information on protection against identity theft.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400

Additional Resources on Identity Theft from the Federal Trade Commission

In addition to the resources provided by your state Attorney General's office, you may want to review the information provided by the Federal Trade Commission on how to avoid identity theft. To learn more on protecting yourself from identity theft, you can contact the Federal Trade Commission at:

Federal Trade Commission
Bureau of Consumer Protection
600 Pennsylvania Avenue NW
Washington, DC 20580
1-877-IDTHEFT (1-877-438-4338)
<http://www.ftc.gov/idtheft>