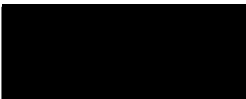


16167



10 Hudson Yards
New York, NY 10001
guardianlife.com

December 5, 2019



Re: Notification of Unauthorized Access

Dear [REDACTED],

The Guardian Life Insurance Company of America® (Guardian) takes the responsibility of protecting your personal information very seriously. Accordingly, the purpose of this letter is to inform you that on November 25, 2019, Guardian learned of an incident whereby online credentials of an agent associated with Guardian were compromised, and as a result, someone who was not authorized may have viewed information regarding your Guardian insurance coverage. This information included, among other data elements, your name, policy number, date of birth and the last four digits of your Social Security Number. We understand that instances such as these are troubling to all involved and extend our sincere apologies that your information was part of this compromise. We are here to work with you and take the necessary steps to address the situation.

What we did in response

We have marked your account "for caution" which means if you attempt transactions in your account, you may be asked for information needed to further authenticate you as the account owner.

Additionally, we have referred this matter to the appropriate law enforcement and regulatory authorities.

What we're prepared to do going forward.

To help address any concerns you may have, we would like to provide you with an enhanced identity theft monitoring service, the "Equifax Credit Watch™ Gold with 3-in-1 Monitoring," which you may access by following the instructions below in conjunction with the provided Promotion Code. The enclosed sheet provides instructions for enrollment and should you choose to enroll, please use the following promotion code XXXXXXXXXXXXXXXX.

There are other steps you can take to further protect yourself against identity theft or other unauthorized use of personal information if you are concerned.

- We recommend you remain vigilant and regularly review your credit card bills, bank statements and credit report for any unauthorized activity. Promptly report incidents of suspected identity theft or fraud to your local law enforcement agency, the Federal Trade Commission, your financial institution and to one of the three nationwide consumer reporting agencies listed below to have it removed from your credit file.

- You may contact the fraud departments of the three nationwide consumer reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report, contact the three nationwide consumer reporting agencies below.

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

Equifax
(877) 478-7625
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

- You may obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies by calling 1-877-322-8228 or online at: www.annualcreditreport.com. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies. You may want to obtain copies of your credit report to ensure the accuracy of the report information.
- You may visit the Federal Trade Commission's website at www.consumer.gov/idtheft or www.ftc.gov/credit, or call 1-877-IDTHEFT (1-877-438-4338). You may also receive information from the Federal Trade Commission by writing to:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue,
NW Washington, DC 20580.

We apologize for any inconvenience and assure you we are committed to maintaining the privacy and security of your information. If you have any questions about this situation, please do not hesitate to contact your financial representative with any questions. We apologize again and thank you for being a valued customer of Guardian.

Sincerely,

Gregg Kauffman
Assistant Vice President
Contact Center and Customer Response



Enter your Activation Code: XXXXXXXXXXXXXXXX

Product Information

Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:

- 3-Bureau credit file monitoring¹ and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts² With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance³
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/tri

- 1. Welcome Page:** Enter the Activation Code provided above in the “Activation Code” box and click the “Submit” button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the “Continue” button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

- 1. Activation Code:** You will be asked to enter your Activation Code provided above.
- 2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.
2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.
3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. 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.

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