



PACIFIC LIFE

16261

January 2, 2019

[REDACTED]
[REDACTED]
[REDACTED]

Re: Supplemental Notice of Data Privacy Incident

Dear [REDACTED]:

I am writing to provide you with notice of a data privacy incident that involved your personal information. Pacific Life Insurance Company ("Pacific Life") takes the privacy of your information very seriously and we are sending you this letter to provide you with complimentary credit and identity monitoring services and to inform you about steps you can take to protect your information.

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 consumer 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.

A consumer reporting agency cannot charge you to place 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:

Experian Security Freeze: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742, www.experian.com/freeze/center.html
TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, freeze.transunion.com
Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, www.equifax.com

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

1. Your full name and any suffixes;
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;

The consumer 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 consumer reporting agencies by mail and include proper identification (name, address, and Social Security Number) and the PIN 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 consumer 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 consumer reporting agencies by mail and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580,
www.ftc.gov/bcp/edu/microsites/idtheft/, 877-IDTHEFT (438-4338).

As referenced above, to help protect your identity, we are offering you Experian's IdentityWorks services at no charge for 24 months. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft. To enroll in Experian's IdentityWorks, please follow the below instructions for online enrollment:

- Ensure that you enroll by **March 31, 2020**. Your code will not work after this date.
- Visit Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your activation code: [REDACTED]

If you have questions regarding enrolling or need an alternative to enrolling online, you can call 877-890-9332. You can also contact Pacific Life at 949-420-8412 from 8:00 a.m. Pacific until 5 p.m. Pacific, Monday through Friday.

Please note that the deadline to enroll for the services is **March 31, 2020**.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience this may cause you.

Sincerely,

Ray Dinstel
Vice President Lynchburg Operations
Pacific Life Insurance Company

Activate Experian IdentityWorks Now in Three Easy Steps

1. Ensure you enroll by March 31, 2020.
2. Visit <https://www.experianidworks.com/3bplus>
3. Provide your activation code: [REDACTED]

If you have questions or need an alternative to enrolling online, please call 877-890-9332 and provide engagement # [REDACTED].

As a further precaution, we encourage you to take the following measures:

- Regularly monitor your financial accounts and, if you see any unfamiliar activity, contact your financial institution.
- Obtain free credit reports from each of the three national consumer credit reporting companies (Equifax, Experian, and TransUnion) by calling (877) 322-8228 or by logging onto www.annualcreditreport.com.
- Contact the three national consumer credit reporting companies for information about placing a "fraud alert" and/or "security freeze" on your credit report to further detect any possible misuse of your personal information.

Equifax
P.O. Box 740241
Atlanta, GA 30374
(888) 766-0008
www.equifax.com

Experian
P.O. Box 4500
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
(888) 909-8872
www.transunion.com

- The Federal Trade Commission provides additional information about "fraud alerts" and "security freezes," and about how to monitor and protect your credit and finances at www.ftc.gov.