



16521

789 Don Mills Road
Toronto, ON M3C 1T9
Canada

T 800 828 1540
T 416 429 3000
F 416 429 3896

US mailing address
P.O. Box 179
Buffalo, NY 14201-0179

foresters.com

<name>
<Address>
<city, state>
<zip>

February 21, 2020

Re: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Dear Mr. <last name>,

We are writing to provide you with important privacy information relating to your 2019 1099 Tax form.

On January 31, 2019, Foresters mailed these forms to our agents. On February 10, 2019 we learned that your tax form, while addressed to your name, was inadvertently sent to the address of another Foresters agent due an administrative error. We value your privacy and deeply regret that this incident occurred. We would like to explain what we are doing about it, and to let you know about steps you can take to protect yourself.

What Information Was Involved

As a result of this incident, an unauthorized individual received some of your personal information, which included your first and last name, social security number, Foresters agent number and earnings. Although we are unaware of any attempted or actual misuse of your information, we are providing you with notice of this incident, our response, and steps you may take to protect against the possibility of identity theft and fraud.

What We Are Doing

To help relieve concerns following this incident, we have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (myTrueIdentity) for two years provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go to the myTrueIdentity website at www.mytrueidentity.com. You have until June 30, 2020 to activate your identity monitoring product.

Enter the 12-letter Activation Code: XXXXXXXXXXXX

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, three-bureau credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone passcode 697817 and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

Additional information describing this product is included with this letter. We encourage you to review the description and to consider enrolling in this product. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion®, Experian® and Equifax®, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion, Experian and Equifax, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

What Else Can I Do To Protect My Information

As an added precautionary measure, we strongly advise that you add a password to the contact information Foresters has for you. If you choose to add a password, Foresters will not release information, permit access and/or effect any requests in connection with your contract with Foresters unless the requesting individual provides this password and satisfies our requirements. Please call into our agent Sales Support Line at (866) 466-7166 to add a password.

We recommend that you remain vigilant, review your relevant account statements, and monitor your credit reports for suspicious activity. Some state laws advise you to report any suspected identity theft to law enforcement, your state's Attorney General, and the Federal Trade Commission. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report:

Equifax

P.O. Box 740241
Atlanta, Georgia 30374
1800-685-1111
www.equifax.com

Experian

P.O. Box 9554
Allen, Texas 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 6790
Fullerton, CA 92834
1-800-916-8800
www.transunion.com

Fraud Alerts: At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting

credit in your name. This can be done by contacting the credit bureaus by phone and also via Experian's, Equifax's or Transunion's websites. Once you place a fraud alert at one credit bureau, that bureau is required to notify the other two and have alerts placed on your behalf. Note, however, that because the alert tells creditors to follow certain procedures to protect you, it may also delay your efforts to obtain credit while the agency verifies your identity.

If you wish to place a fraud alert, contact any one of the credit bureaus using the contact information below:

Equifax Fraud Alert

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

Experian Fraud Alert

P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion Fraud Alert

P.O. Box 2000
Chester, PA 19106
1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Security Freezes: You have the right to place a security freeze on your credit report free of charge. A security freeze is intended to prohibit a credit 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. To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified, or overnight mail in order for the freeze to be effective. In order to request a security freeze, you will need to provide the following information: (1) full name (including middle initial and any suffixes); (2) Social Security number; (3) date of birth; (4) current address and previous addresses for the past five years; (5) proof of current address, such as a current utility bill, bank statement, or insurance statement; (6) a legible photocopy of a government issued identification card; (7) Social Security card, pay stub, or W2; and (8) any applicable incident report or complaint with a law enforcement agency. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You may obtain a security freeze from each of the three credit bureaus by written request, through the telephone, or by accessing their websites, using the contact information below:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
www.equifax.com/personal/credit-report-services

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

The credit reporting agencies have one to three business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their websites, or by phone, using the contact information above. You must provide proper identification (including name, address, and Social Security number) and the PIN number 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one hour (for requests made online) and three business days (for requests made by mail) 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 make a request to each of the credit reporting agencies by mail, through their websites, or by phone (using the contact information above). You must provide proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one hour (for requests made online) and three business days (for requests made by mail) after receiving your request to remove the security freeze.

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit www.identitytheft.gov or call 1-877-ID-THEFT (877-438-4338). IdentityTheft.gov is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and the Attorney General's office in your state. You can also obtain information from these sources about additional methods to prevent identity theft, and you can obtain information from the Federal Trade Commission and the consumer reporting agencies for more information regarding fraud alerts and security freezes. Contact information for the Federal Trade Commission and Office of the Attorney General is as follows:

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) FTC-HELP or (877) 382-4357
www.ftc.gov/idtheft

Office of the Attorney General of Massachusetts

Consumer Protection Division
One Ashburton Place, 18th Floor
Boston, MA 02108
Phone: (617) 727-8400
www.mass.gov/avoiding-identity-theft

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.

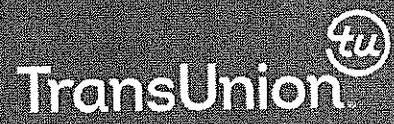
For More Information

Again, we sincerely apologize for this. If you have any questions or concerns, please contact our AVP, North America Compliance and Privacy Officer Barbara Breau at bbreau@foresters.com or call our Service Center toll-free at (800) 828-1540 between 8 a.m. and 8 p.m. Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read 'Rene Zanin', with a stylized flourish at the end.

Rene Zanin
Global Chief Legal Officer and Chief Compliance Officer



myTrueIdentity

**Step-by-Step Instructions
for New Members**

(www.mytrueidentity.com)



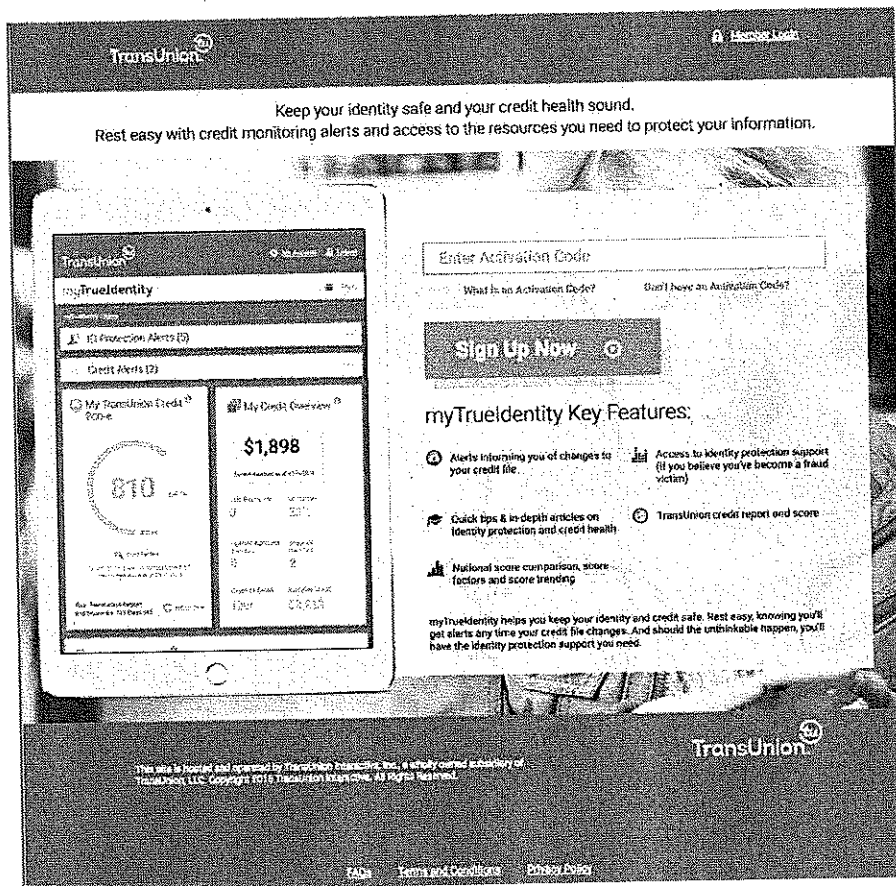


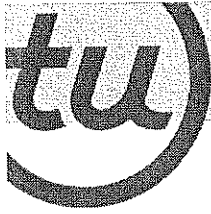
myTrueIdentity Enrollment Step-by-Step Guide

SIGN UP

Navigate to www.mytrueidentity.com and enter your 12-letter Activation Code, which was provided in your notification.

Click <<"Sign Up Now">>





myTrueIdentity Enrollment Step-by-Step Guide

STEP 1: CREATE YOUR ACCOUNT

Create a Username, (5 or more characters, no spaces)

Create a Password, (8 or more characters, letters and numbers, no spaces)

Enter your First Name, Middle Name (if you have one), and Last Name

Choose a Secret Question;
Provide your Secret Answer

Enter your email address and phone number

Click <<"Continue to Step 2">>



myTrueIdentity Enrollment Step-by-Step Guide

STEP 2: MORE ABOUT YOU

Enter your date of birth and current mailing address

If you have not lived at your address for more than 6 months, also input your previous address

Enter the last 4 digits of your Social Security Number

Read Terms and Conditions

Click <<"I Accept & Continue to Step 3">>

TransUnion

Member Login

Please tell us just a little more to complete the process.

Step 1 Create your account

Step 2 More about you

Step 3 Verify your identity

All fields required

Date of Birth (MM/DD/YYYY)

MM

DD

YYYY

Address and Unit Number

City

State

Zip

Have you lived here for more than six months?

☒ Yes ☐ No

Last four digits of Social Security Number

XXX

XX

You understand that by clicking on the "I Accept & Continue to Step 3" button below, you agree to TransUnion Consumer Interactive's Terms and Conditions and you are providing "written instructions" authorizing TransUnion Interactive, Inc. to obtain information from your personal credit profile from TransUnion in order to confirm your identity and display your credit data to you.

I Accept & Continue to Step 3

Almost there!

Before you can access your Credit Alerts and Identity Protection services, we need to verify your identity.

ID card

Phone

Email

Address

ID card

Phone

Email

Address

TransUnion® Secure Server

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TransUnion

FAQs

Terms and Conditions

Privacy Policy



myTrueIdentity Enrollment Step-by-Step Guide

STEP 3: VERIFY YOUR IDENTITY

A series of questions will be asked to ensure you are really you. Please answer the question by clicking on the appropriate circle.

Click <<"Verify My Identity">>

TransUnion[®]

For your protection, we need to make sure you are really Kirsten. Please verify your identity by answering a few questions only you would know.

Step 1 Create your account

Step 2 Know about you

Step 3 Verify your identity

You have the chance to answer each question correctly.

If you need to contact your account for an answer, a link that to customer service will be provided.

If none of the answers look correct, select "None of the above".

If you have difficulty, a text box comment will be provided.

What state was your social security number issued (this could be the state in which you were born or had your first job)?

☐ New Mexico

☐ California

☐ Louisiana

☐ North Carolina

☐ None of the above

What is the monthly payment of your most recent auto loan or lease?

☐ \$400 - \$499

☐ \$500 - \$599

☐ \$600 - \$699

☐ \$700 - \$799

☐ None of the above

What is the monthly payment on your student loan?

☐ \$300 - \$349

☐ \$400 - \$449

☐ \$200 - \$249

☐ \$150 - \$199

☐ None of the above

Verify My Identity

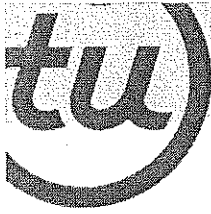
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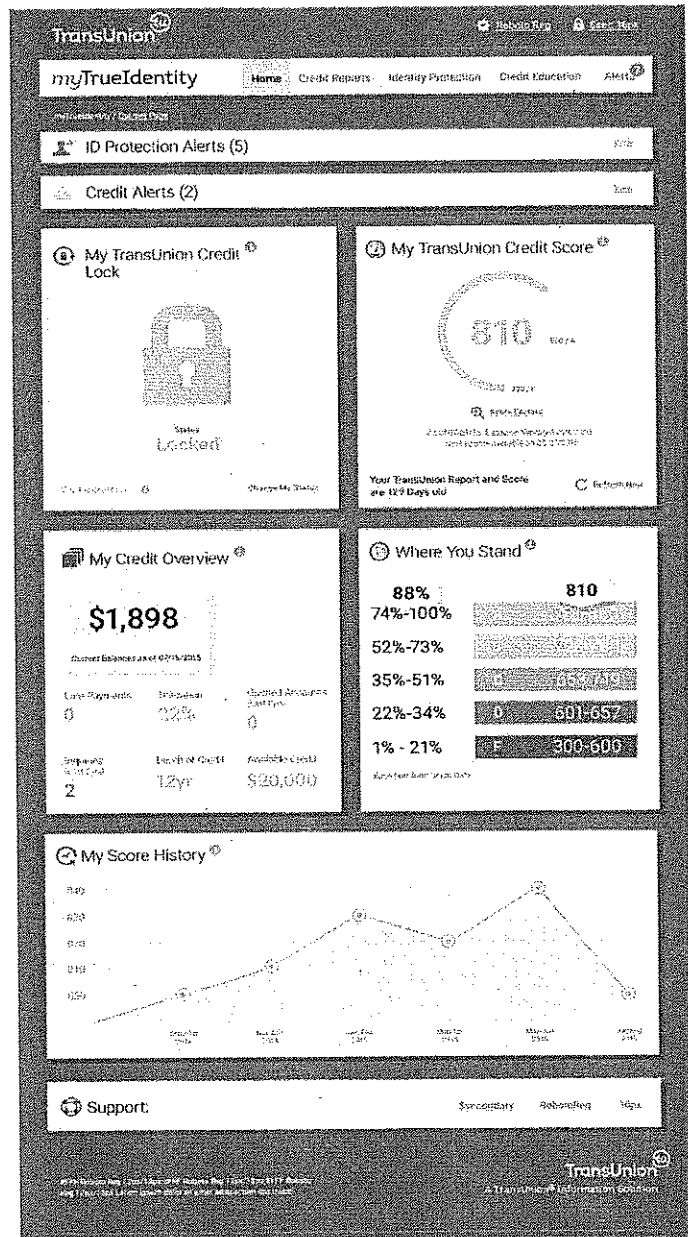
TransUnion[®]



myTrueIdentity Enrollment Step-by-Step Guide

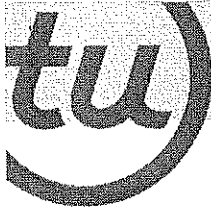
WELCOME TO myTrueIdentity

Upon successful completion of the three steps, you will be brought to the myTrueIdentity dashboard "Home" page where you can access all of the benefits that were provided to you.



Need help? Having problems? Have a question?

If you have questions about your credit benefits, need help accessing your report or passing identity verification, please contact our Customer Service Team at 1-844-787-4607
Monday - Thursday, 8am - midnight ET and Friday - Sunday, 8am - 8pm ET.



myTrueIdentity Enrollment Step-by-Step Guide

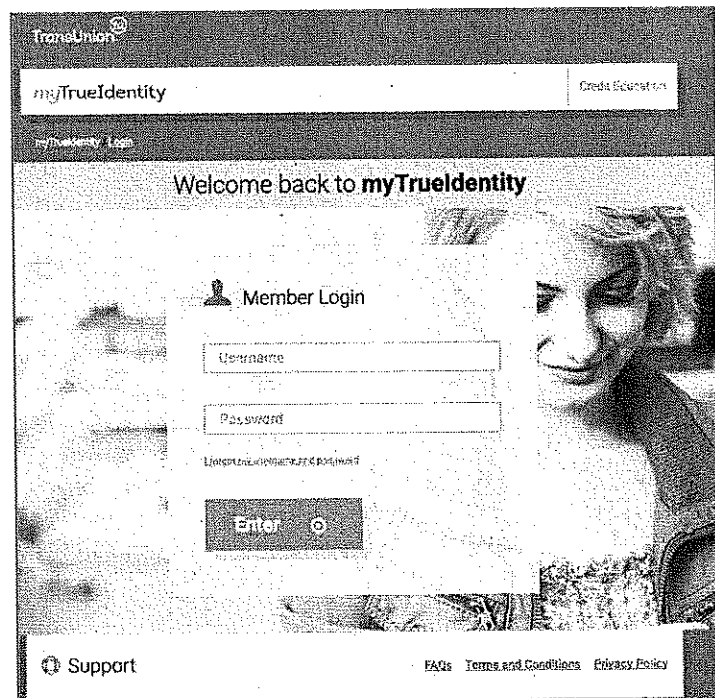
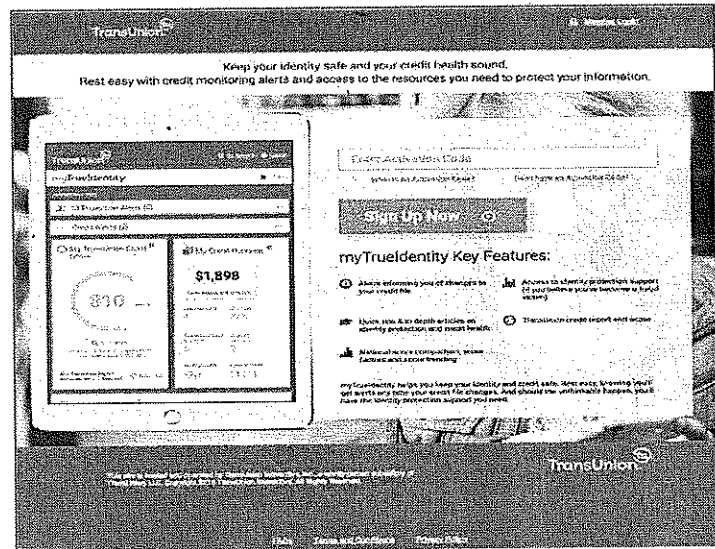
MEMBER LOGIN

When returning to mytrueidentity.com, click on the "Member Login" link located in the upper right corner.

Enter the Username and Password you created.

Click <<"Enter">>

If you have forgotten your username or password, please click on the "I forgot my username and password" link and complete the information requested. You will be asked to change your login information before accessing your account.



Need help? Having problems? Have a question?

If you have questions about your credit benefits, need help accessing your report or passing identity verification, please contact our Customer Service Team at 1-844-787-4607
Monday - Thursday, 8am - midnight ET and Friday - Sunday, 8am - 8pm ET.

TransUnion^{tu}

Thank you.

