

16577



4333 Edgewood Road NE | Cedar Rapids, IA 52499 | www.transamerica.com

(4149) Recipient First and Last Name
(4151) Address Line1
(4152) Address Line2
(4153) Address Line3
(4154) Address Line4
(4155) City, State, Zip code

(4002) mm/dd/yyyy

(4027) Statutory Company Name
Policy Number: (4163) Policy Number

Dear (4149) Recipient First and Last Name:

Notice of Data Breach

On January 21, 2020, some of your personal information was accessed without authorization. We understand how frightening this can be, so we're offering some ways to protect yourself against the potential for 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.

At this time, we have no indication that your policy has been compromised in any way. But if you have an active policy with us, it has been flagged for special handling to prevent unauthorized persons from accessing or making changes to your policy information. While we have no reason to believe your information has been or will be misused, we recommend that you take some simple and no-cost steps to help protect against the possibility of identity theft.

Credit Monitoring and Credit Reports

We encourage you to be vigilant by carefully reviewing your credit reports and any account statements. Promptly report any suspicious activity or suspected identity theft to us and to proper law enforcement authorities, including your local law enforcement agency. We're also providing you with one year of complimentary identity theft protection service. If you want to receive this service, you must use the enclosed document with details and instructions on how to enroll, along with Activation Code (NEN) Activation Code and Verification Code (NEN) Verification Code.

Even if you don't feel the need to register for the credit monitoring service, we recommend that you periodically obtain your credit report from one or more of the national credit reporting companies listed below.

You may obtain a free copy of your credit report once every 12 months by visiting www.annualcreditreport.com, calling 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. (You can print a copy of the request form at www.ftc.gov/bcp/menus/consumer/credit/rights.shtm.) You can purchase a copy of your credit report at any time by contacting one of the three national credit reporting companies:

Equifax
800-685-1111
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374-0241

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

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

You may contact the Federal Trade Commission ("FTC"), or the national credit reporting agencies to learn about preventing identity theft and to obtain additional information on identity theft.

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

877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Placing a Security Freeze on Your Credit Report

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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. If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it can't charge you to place, lift, or remove a security freeze.

To place a security freeze on your credit report, send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834

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

1. Your full name, including your middle initial and any generational suffix (Jr., Sr., II, III, etc.)
2. Social Security Number
3. Date of birth
4. The addresses where you have lived for the past 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 about identity theft
8. If you aren't a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only) — do not send cash through the mail

The credit reporting agencies have three 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 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 either call or mail in your request to the credit reporting agencies with the following information:

- Your identification (name, address, and social security number)
- The PIN number or password provided to you when you placed the security freeze
- 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 credit reporting agencies have three 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 credit bureaus by mail and include 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 three business days after receiving your request to remove the security freeze.

We apologize for any inconvenience this incident may cause. If you have questions, call us at (NEN) Phone Number.

Best regards,

Transamerica

Reference Guide

Establish Login Credentials for Your Online Transamerica Retirement Solutions Account

If you have a Transamerica Retirement Solutions account and haven't done so already, it's important that you establish login credentials for your online Transamerica Retirement Solutions account using a complex password. Use at least eight characters and mix numbers, upper and lower case letters, and symbols. Do not use names, dates or words related to you. And do not share your passwords with anyone else — passwords should be for your eyes only.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com; call toll-free at 877-322-8228; or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number, or request form.

When you receive your credit report, review it carefully. Look for accounts you didn't open. Look in the "inquiries" section for names of creditors you haven't requested credit from. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you don't understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you didn't authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General, and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

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

877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a

credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

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|------------|--------------------------------------|--------------|--------------------|
| Equifax | P.O. Box 740241 Atlanta, GA 30348 | 800-525-6285 | www.equifax.com |
| Experian | P.O. Box 2002 Allen, TX 75013 | 888-397-3742 | www.experian.com |
| TransUnion | P.O. Box 2000 Chester, PA 19016 | 800-916-8800 | www.transunion.com |

Security Freezes

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 security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties won't be able to get access to your credit report unless you temporarily lift the freeze. This means that using a security freeze may delay your ability to obtain credit.

You have the right to request a credit freeze from a consumer reporting agency, free of charge. Unlike a fraud alert, you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. To place a security freeze on your credit report you need to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for them as well):

1. Full name, with middle initial and any suffixes
2. Social security number
3. Date of birth
4. Current address and any previous addresses for the past five years
5. Any applicable incident report or complaint with a law enforcement agency or the registry of motor vehicles
6. A copy of a government-issued identification card
7. A copy of a recent utility bill or bank or insurance statement

It's essential that each copy be legible, display your name and current mailing address, and the date of issue.

The contact information for the three consumer reporting agencies is listed near the top of this page.

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.