

1701 Towanda Ave.  
PO Box 2020  
Bloomington, IL 61702-2020

T 866.COUNTRY  
www.countryfinancial.com



May 27, 2020

[Insert Recipient's Name]  
[Insert Address]  
[Insert City, State, Zip]

**Re: Important security and protection notification**  
**Please read this entire letter.**

Dear [Insert customer name]:

Due to an internal error, your life insurance policy information we sent you the week of May 4, 2020, included another client's name and policy information. We'll mail you a new copy for your records soon. Please destroy the previous mailing that may have included someone else's information.

Additionally, the following personally identifiable information about you was included in another client's mailing:

- Name
- Life Policy Number
- Life Policy Values

We're very sorry this happened, and we have corrected the system issue to help prevent this from occurring again. Although we have seen no misuse of your information, we want to provide added peace of mind by helping you safeguard your personal information with:

- A one-year membership of Experian® IdentityWorks<sup>SM</sup> at no cost to you, and
- Steps you can take to guard against identity theft and fraud.

**Experian® IdentityWorks<sup>SM</sup>**

Identity restoration assistance is immediately available to you and is valid for one year from the date of this letter. If, at any time in the next year, you believe there was fraudulent use of your information, you may contact an Experian agent at 877-890-9332 to determine if identity restoration support is needed. You'll need to provide engagement number **[engagement number]** as proof of eligibility. You can review the Terms and Conditions for this offer at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) where you will also find self-help tips and other information about identity protection.

In addition to identity restoration, Experian IdentityWorks offers fraud detection tools. These tools provide superior identity theft detection and resolution.

To activate your complimentary one-year membership:

- Visit the Experian IdentityWorks website: **[URL]**
- Provide your **activation code: [code]**

- Please ensure you **enroll by: [date]** (Your code won't work after this date.)

No payment or credit card information is required to enroll.

If you have questions about the product or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by **[enrollment end date]**. Please have your engagement number **[engagement number]** ready when you call to prove eligibility.

### **More information about your 12-month Experian IdentityWorks Membership**

You can contact Experian **immediately** regarding any fraud issues and have access to the following features once you enroll in Experian IdentityWorks.

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

### **Additional steps you can take to protect your information**

Please see the attached page, *Additional Actions to Help Reduce the Chance of Identity Theft*, to learn about more steps you can take to protect yourself from identity theft or fraud.

If you have questions, please contact Jamie Curtis in Corporate Compliance and Government Affairs at **309-821-6374**.

We appreciate having you as a client and are sorry for any inconvenience this has caused.

Sincerely,

COUNTRY Life Insurance Company®  
Bloomington, IL

Joshua Johnson  
Privacy Officer

\*Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\*The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## **Additional Actions to Help Reduce the Chance of Identity Theft**

### **Place a 90-Day Fraud Alert on Your Credit File**

An initial 90-day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. Contact one of the credit reporting companies below for assistance in placing a 90-day fraud alert on your credit file.

**Equifax**  
PO Box 740241  
Atlanta, GA 30374  
800-525-6285  
www.equifax.com

**Experian**  
PO Box 4500  
Allen, TX 75013  
888-397-3742  
www.experian.com

**TransUnion**  
PO Box 2000  
Chester, PA 19016  
800-680-7289  
www.transunion.com

### **Place a Security Freeze on Your Credit Reports**

Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.

### **Order Your Free Annual Credit Reports**

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228 to request your free credit reports. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

### **Manage Your Personal Information**

Take steps such as:

- Carrying only essential documents with you,
- Being aware of whom you are sharing your personal information with,
- Shredding receipts, statements, and other sensitive information.

### **Use Tools from Credit Providers**

Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity, file an identity theft report with your local police and contact a credit reporting company. You may also contact your state's Attorney General and/or the Federal Trade Commission.

### **Obtain More Information About Identity Theft and Ways to Protect Yourself**

- Visit [www.experian.com/credit-advice/topic-fraud-and-identity-theft.html](http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html) for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 866-653-4261. They also provide information online at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). FTC Headquarters is located at 600 Pennsylvania Avenue, NW, Washington, DC 20580.