

New York Life Insurance Company  
PO Box 130539  
Dallas TX 75313-0539

June 1, 2020

17012

[RECIPIENT NAME]  
[RECIPIENT ADDRESS LINE 1]  
[RECIPIENT ADDRESS LINE 2]

Call us at 1-800-553-6593  
Monday to Friday, 8am to 4pm CT.  
We'll find the best way to help.  
Visit us at [newyorklife.com](http://newyorklife.com)

## Important notification about your information.

Dear [Recipient Name]:

The confidentiality and security of personal information is very important to all of us at New York Life. To ensure that we honor the trust our customers place with us, we maintain physical, electronic, and procedural safeguards that meet state and federal regulations. We also limit employee and agent access to personal information we hold.

Unfortunately, we recently became aware of an incident that may have resulted in an unauthorized individual having access to some of your personal information. While we have no evidence that any of your information has actually been accessed or misused by the unauthorized individual, we are notifying you of this incident out of an abundance of caution. In addition, third-party cybersecurity experts have been engaged to help review and enhance cybersecurity safeguards.

**Additionally, we will purchase for you two-years of credit monitoring services via the Equifax Credit Watch™ Gold Service.** This service will notify you of changes to your credit information and provide you with up to \$25,000 of Identity Fraud Expense Coverage and access to your credit report. Please see the enclosed instructions for enrollment in the Equifax Credit Watch™ Gold Service.

We want to inform you about ways to protect yourself from identity theft should you wish to pursue them. We recommend that you place an initial fraud alert on your credit files for an additional layer of security. A fraud alert requires potential creditors to use reasonable policies and procedures to verify your identity before issuing credit in your name. A fraud alert lasts for 90 days. Just call one of the three credit reporting agencies at a number below. This will let you automatically place an alert with all of the agencies. You will receive letters from all three, confirming the fraud alert and letting you know how to get a free copy of your credit report from each.

### Equifax

Equifax Credit Information Services, Inc.  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)



**Trans Union**

TransUnion Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19016-2000  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

**Experian**

Experian  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

You can order your free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), or by calling toll-free at 1-877-322-8228. You can also complete an Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mail it to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281.

We encourage you to remain vigilant by reviewing account statements and monitoring free credit reports. When you receive your credit reports, please review them carefully. Look for accounts you did not open and inquiries from creditors that you did not initiate. Also, look for inaccurate personal information, such as home address and Social Security number. If you see anything that is not accurate or that you do not understand, call the credit reporting agency at the telephone number on the report. You have rights under the Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf) or [www.ftc.gov](http://www.ftc.gov).

If you find suspicious activity on your credit report, call the credit agency, and your local police or sheriff's office and file a police report of identity theft. Make sure you receive a copy of the police report. You may need to give copies of the police report to creditors to clear up your records. You may also want to place an extended fraud alert on your file, which will remain on your credit file for seven years.

If you do not find any signs of fraud on your credit report, we recommend that you check your credit report periodically. You can call one of the numbers above to order your report and to keep the fraud alert in place.

You also may consider placing a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Credit reporting agencies cannot charge you for placing a security freeze on your credit reports. 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. For more information on security freezes, including how to place and lift them, you may contact the three nationwide consumer reporting agencies listed above or the Federal Trade Commission as indicated below. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies for more information. The consumer reporting agencies may require proper identification prior to honoring your request, such as your full name, Social Security number, date of birth, copy of a government-issued identification card (state driver's license or ID card, military identification, etc.), and/or proof of your current and former residential address.

For additional assistance on steps to avoid identity theft including information about fraud alerts and security freezes, you may contact:

Federal Trade Commission  
Bureau of Consumer Protection  
Division of Privacy and Identity Protection  
600 Pennsylvania Avenue, N.W.  
Washington, D.C. 20580  
(877) 438-4338  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

#### **Additional State-Specific Information**

**For Iowa Residents**—You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft at:

Office of the Attorney General of Iowa  
Hoover State Office Building  
1305 E. Walnut Street  
Des Moines, IA 50319  
(515) 281-5164  
[www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)

**For Maryland Residents**—You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft by contacting:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023 (toll-free in Maryland)  
(410) 576-6300  
[www.oag.state.md.us](http://www.oag.state.md.us)

**For Massachusetts residents**—Under Massachusetts law, you have the right to obtain a copy of any police report that is filed regarding an incident. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. You also have the right to request a security freeze as described above.

**For North Carolina residents**—You can obtain information from the North Carolina Attorney General's Office about preventing identity theft by contacting:

North Carolina Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226 (toll-free in North Carolina)  
(919) 716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)



**For Oregon Residents**—We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice  
1162 Court Street NE  
Salem, OR 97301-4096  
(877) 877-9392 (toll-free in Oregon)  
(503) 378-4400  
[www.doj.state.or.us](http://www.doj.state.or.us)

**For Rhode Island Residents**—Under Rhode Island law, you have the right to obtain a copy of any police report that is filed regarding an incident. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. You also have the right to request a security freeze as described above. You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General  
Consumer Protection Unit  
150 South Main Street  
Providence, RI 02903  
(401) 274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)

**We're here to help.** If you have any questions or concerns, please call us at our toll-free number 1-800-553-6593. Please be assured that we take your personal security very seriously and sincerely apologize for any inconvenience this may have caused you.

The New York Life Service Team

Enter your Activation Code: [Insert Activation Code]



## Product Information

### Equifax® Credit Watch™ Gold provides you with the following key features:

- Equifax® credit file monitoring with alerts to key changes to your Equifax Credit Report
- Automatic Fraud Alerts<sup>1</sup> 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 \$25,000 Identity Theft Insurance<sup>2</sup>
- 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/gold](http://www.myservices.equifax.com/gold)

1. **Welcome Page:** Enter the Activation Code provided at the top of this page 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, check the box to accept the Terms of Use 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 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 enrollment code as provided at the top of this letter.
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 Equifax 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. 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.

2. 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.

