



PACIFIC LIFE

17016

<<Notice Date>>

«FName» «LName»
«Address» «M_2nd_address»
«City», «State» «Zip» «Zip4»

Re: Notice of Data Privacy Incident

Dear «FName» «LName»:

I am writing to provide you with notice of a data privacy incident that involved your personal information that occurred between May 7th and May 12th, 2020. 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.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits 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.

Under Federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

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 some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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 credit reporting agencies have one (1) to three (3) 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 (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 make a request to the credit reporting agencies by mail, through their website, 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 (1) hour (for requests made online) and three (3) business days (for request 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 website, 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 (1) hour (for requests made online) and three (3) business days (for requests made by mail) 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 <<Date>>. Your code will not work after this date.
- Visit Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your activation code: <<Code>>

If you have questions regarding enrolling or need an alternative to enrolling online, you can call 877-890-9332. You can contact also contact Pacific Life at (800) 347-7787 x 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 <<Date>>.

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

Sincerely,

Robert Scheppegrell
Vice President New Business & Underwriting
Pacific Life Insurance Company

Activate Experian IdentityWorks Now in Three Easy Steps

1. Ensure you enroll by <<Enrollment Deadline>>.
2. Visit <https://www.experianidworks.com/3bplus>
3. Provide your activation code: <<Enrollment Code>>

If you have questions or need an alternative to enrolling online, please call 877-890-9332 and provide engagement # <<Engagement Number>>.

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.