

17409



August 14, 2020

Mr. [REDACTED]
[REDACTED]
[REDACTED]

Dear Mr. [REDACTED],

Aon Insurance Services, the Plan Agent of the AICPA Insurance Trust and a division of, Affinity Insurance Services, Inc is writing to you regarding your notification to it on July 20, 2020, that your ex-spouse had received your insurance application forms. Upon receipt of your notification we initiated an investigation and determined that one of our client service representatives mistakenly sent mailings, including your life insurance application, to your ex-spouse on June 10, 2020, and June 26, 2020. We sincerely apologize for this incident and any inconvenience you might experience as a result.

To help protect your identity, we are offering a **complimentary** 24 month membership of InfoArmor's credit monitoring services. This product helps detect possible misuse of your personal information and provides you with superior identity protection services focused on immediate identification and resolution of identity theft. Please follow the link below to activate your credit monitoring membership:

Link: www.infoarmor.com/protectaon
Activation code: [REDACTED]

In addition to enrolling in InfoArmor's services, we encourage you to review the information provided below in the Notice to Massachusetts Residents on how you may place a freeze on your credit reports.

We take the protection of your personal data very seriously and are committed to fully protecting all of the information entrusted to us. Should you have any questions about this incident, please feel free to contact [REDACTED] – Aon Affinity, at ([REDACTED]). We appreciate your understanding of this matter, and we again apologize for any inconvenience.

Sincerely,

[REDACTED]
[REDACTED]
Aon Insurance Services

NOTICE TO MASSACHUSETTS RESIDENTS

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:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

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. 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 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.



16.7 million Americans
experienced identity fraud in 2017¹



Protect your family's privacy, identity, and finances with **PrivacyArmor®**



Comprehensive identity monitoring

Our proprietary monitoring platform detects high-risk activity to alert you at the first sign of fraud. We scour the dark web for compromised credentials and monitor financial transactions, all while keeping tabs on your credit reports.



Fraud remediation and restoration

Should identity theft or fraud occur, you have a dedicated Privacy Advocate® to fully manage your recovery and restore your identity. And since fraud doesn't take a holiday, our Privacy Advocates are available 24/7.



Identity theft reimbursement

You never have to worry about covering the costs of identity theft. PrivacyArmor's \$1 million identity theft insurance policy[†] covers any out-of-pocket expenses, lost wages, or legal fees.

**Sign up now
and get
protected!**

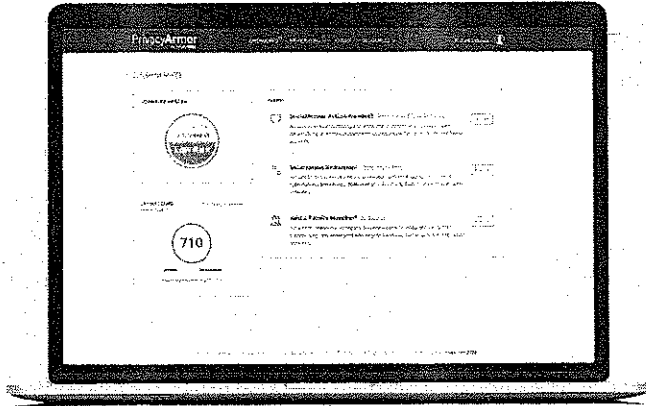
InfoArmor.com/ProtectAon

Questions?
1.800.789.2720

¹ Source: Wall Street Journal, "Identity Fraud Hits Record Number of People" February, 2018

[†]Identity theft insurance underwritten by insurance company subsidiaries or affiliates of AIG. 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.

The most extensive **identity protection** plan available



PrivacyArmor
by InfoArmor

- Identity and credit monitoring ✓
- High-risk transaction alerts ✓
- Dark web monitoring ✓
- 24/7 Privacy Advocate remediation ✓
- Social media monitoring ✓
- Financial threshold monitoring ✓
- Digital exposure reports ✓
- \$1 million identity theft insurance policy† ✓

From the moment you enroll in PrivacyArmor®, you are automatically covered with:



Identity monitoring and alerts



24/7 Privacy Advocate® support



\$1 million identity theft insurance policy†

Sign up now and get protected!

InfoArmor.com/ProtectAon

Questions?
1.800.789.2720

How it works

1

Enroll

Access to your full PrivacyArmor capabilities begins the day you enroll.

2

We monitor

Our advanced technology looks for suspicious activity associated with your personal profile.

3

We alert

We alert you to any activity associated with your account.

4

We restore

In the event of identity theft, we fully manage the process of recovering your identity, credit, and sense of security so the impact to your life is minimal.

5

We reimburse

Our \$1 million identity theft insurance policy covers the costs associated with reinstating your identity.†

†Identity theft insurance underwritten by insurance company subsidiaries or affiliates of AIG. 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.

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