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Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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<<Date>>

Re: Notice of Data Event

Dear <<Name 1>>:

National Western Life Insurance Company ("NWL") writes to notify you of an incident that may affect the privacy of some of your personal information. NWL takes the protection of your information very seriously, and although we have no evidence of actual or attempted misuse of information potentially affected by this incident, this letter provides information about resources available to you to help protect your personal information from possible misuse, should you feel it is appropriate to do so.

In response to the incident, NWL is offering you services provided by CyberScout. We are providing you with access to these services at no charge: **Single Bureau Monitoring**, for 24 months from the date of registration on Cyberscout HQ. You must authenticate your identity to begin receiving notifications and alerts related to your monitoring services. When changes occur to your Experian credit file, notification is sent to you the same day the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions you might have. In the event you become a victim of fraud you will also have access remediation support from a Cyberscout Fraud Investigator. In order for you to receive the monitoring service described above, you must register and authenticate within 90 days from the date of this letter.

How do I enroll for the free services?

To enroll in Monitoring* services, please navigate to <https://www.dataeventmonitoring.com> and follow the instructions provided. When prompted, you are required to input the following Access Code to register on Cyberscout HQ:

<<Enrollment Code>>

Once registered on Cyberscout HQ, you must authenticate your identity to activate your services. Do this by selecting the Monitoring Services, "Use Now" link. Remember, in order for you to receive the monitoring services described above, you must register and authenticate within 90 days from the date of this letter.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

NATIONAL WESTERN LIFE INSURANCE COMPANY®
PO Box 209080 | Austin, TX 78720-9080 | (Overnight Only) 10801 N Mopac Expy Bldg 3 | Austin, TX 78759-5415

www.nationalwesternlife.com | www.mynwl.com | 512-836-1010 | 800-922-9422

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report.

Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian PO Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html	TransUnion P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com/credit-freeze	Equifax PO Box 105788 Atlanta, GA 30348-5788 1-888-298-0045 www.equifax.com/personal/credit-report-services
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To request a security freeze, you will need to provide the following information:

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, provide the addresses where you have lived over the prior 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 concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/fraud/center.html	TransUnion P.O. Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com/fraud-victim-resource/place-fraud-alert	Equifax P.O. Box 105069 Atlanta, GA 30348 1-800-525-6285 www.equifax.com/personal/credit-report-services
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Additional 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 can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General.

We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call the dedicated assistance line that we have helped set-up at 800-599-9658 between 8:00 a.m. and 8:00 p.m. Central Time, Monday through Friday. You may also write to us at National Western Life Insurance Company Attn: CS 45, P.O. Box 209080, Austin, Texas, 78720-9080.

Again, we take the privacy and security of personal information in our care seriously, and sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

National Western Life Insurance Company