

March XX, 2021

Firstname Lastname
Address
CityStateZip

Dear Mr./Ms. Lastname:

Reliance Standard takes the privacy and confidentiality of your information very seriously. We are writing to inform you that due to an administrative error that occurred in a recent mailing of documents to policyholders, some information relating to your policy may have been inadvertently provided to another policyholder of Reliance Standard, or you may have received a document containing information relating to the policy of another Reliance Standard policyholder. The information involved consisted of annuity owners' names, addresses, account numbers and account balances.

Please rest assured, however, that none of Reliance Standard's electronic data systems were in any way compromised, nor was other personal information such as Social Security number, date of birth or driver's license number involved in this incident. Further, due to the security measures that Reliance Standard has in place, the information that was inadvertently provided would not be sufficient for any third party to gain access to your account.

Nonetheless, we are keenly aware of the importance of data security and the growing threat of identity theft. We are therefore offering you two specific actions you can take to further secure your account and mitigate any future risk.

1. Account PIN

Designating an Account Personal ID Number, or PIN, ensures no account transactions will be executed without presentation of the PIN you select. This is one safeguard against fraudulent withdrawals. *If you would like to select a PIN to be applied to your policy account, complete and return the enclosed form, or contact a Customer Care representative for assistance.*

2. ID Monitoring & Recovery

If you are concerned about any immediate potential risk to your online profile, we offer you fully managed ID Monitoring and Recovery as described on the attached flyer, for a period of 24 months at our expense. This coverage is inclusive of you and your immediate family. *To enroll in WalletArmor® secure monitoring, visit www.reliancestandard.com/walletarmor. If you believe you have an immediate ID security need, call us toll free (855.246.7347) and we will have an InfoArmor® Privacy Advocate complete your intake over the phone.*

We sincerely apologize for this error and any inconvenience it has caused. We hope this solution demonstrates our commitment to both your trust and the security of your personal information.

Please contact us with any questions.

Very truly yours,

Retirement Services Operations

retirementservices@rsli.com

800-HELP-RSL (800-435-7775)

Live Customer Care Reps are available weekdays 8 AM to 7 PM Eastern

Identity Theft Monitoring and Recovery Services are provided through InfoArmor®, which is not affiliated with Reliance Standard Life Insurance Company. Services provided by InfoArmor are offered to add value to our policyholders and are not part of the Reliance Standard insurance policy.

Identity Theft Full Restoration Services and Real-time Card Monitoring



Draw on the protection provided by your benefits.

The Identity Theft Crisis

According to the Center for Victim Research, 7-10% of the U.S. population are victims of identity fraud each year.

What can you do?

To protect you and your family from this devastating loss of time, money and security, Reliance Standard and your employer have provided you with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to identity theft.

In addition to the recovery program, you also have access to real-time card monitoring through WalletArmor®. WalletArmor® is an interactive, easy-to-use vault for protecting your wallet's contents, passwords and important personal documents.

Privacy Advocates®

InfoArmor employs a dedicated team of professionals that provide world class service and expertise in identity theft restoration.

In the event of identity theft, the victim will be assigned a dedicated Privacy Advocate that will act on behalf of the customer to restore their identity.

The victim will know their Privacy Advocate by name and will be able to have a personal proponent for their identity restoration.

Privacy Advocates are Certified Identity Theft Risk Management Specialists by the Institute of Fraud Risk Management.

Do you suspect your personal information has been compromised? Call toll free: 1.855.246.7347

Want to protect the contents of your wallet and important personal documents? Enroll in WalletArmor® today!

www.reliancestandard.com/walletarmor

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A MEMBER OF THE TOKIO MARINE GROUP

INFOARMOR
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www.reliancestandard.com

ID Theft Recovery Services

Should you or anyone in your family fall victim to identity theft, InfoArmor® will provide restoration services including:

- Dedicated InfoArmor Privacy Advocates® to act on your behalf
- Identity restoration experts with CITRMS® Certification
- Investigation and confirmation of fraudulent activity including known, unknown and potentially complicated sources of identity theft
- Resolution of key issues by maintaining and explaining your rights
- Placing phone calls and preparing appropriate documentation on your behalf including anything from dispute letters to defensible complaints
- Assist in issuing fraud alerts and victim's statements when necessary, with the three consumer credit reporting agencies: Federal Trade Commission, Social Security Administration and the U.S. Postal Service
- Completing and providing copies of all documentation, correspondence, forms and letters for your records
- Contacting, following up and escalating issues with affected agencies and institutions
- Providing restoration beyond just credit including criminal, DMV and medical

WalletArmor®

WalletArmor® provides Online Credential Monitoring on the Internet's Underground economy. We'll know quickly if there is fraudulent activity. You'll receive an alert from InfoArmor® letting you know your personal information has been compromised. We work with businesses to identify and replace essential cards and documents, and we contact the authorities. WalletArmor® stores and secures valuable information for easy retrieval.

The WalletArmor® encrypted vault secures and monitors:

- User IDs & Passwords
- ATM Cards
- Credit Cards
- Checking Accounts
- Driver's Licenses
- Health Insurance Cards
- Vehicle Insurance Cards records, etc.

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IDENTITY THEFT RECOVERY SERVICES ARE PROVIDED BY INFOARMOR. INFOARMOR IS NOT AFFILIATED WITH RELIANCE STANDARD LIFE INSURANCE COMPANY (RSL) OR FIRST RELIANCE STANDARD LIFE INSURANCE COMPANY (FIRST RSL). THE IDENTITY THEFT RECOVERY SERVICES PROVIDED BY INFOARMOR ARE NOT PART OF ANY INSURANCE POLICY, AND NEITHER RSL NOR FIRST RSL IS RESPONSIBLE FOR ANY ACTS OR OMISSIONS OF INFOARMOR IN CONNECTION WITH OR ARISING UNDER THE IDENTITY THEFT RECOVERY SERVICES.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.