



[Insert date]

[Name]

[Address]

[City], [State] [ZIP]

Notice of Security Incident

Dear [Name],

American Equity Investment Life Insurance Company (“American Equity,” “we,” or “our”) is writing to notify you of a recent security incident that may have impacted a limited amount of your personally identifiable information (“PII”), including your name, annuity contract number and social security number. You are receiving this letter because you are one of the customers impacted by this incident. While we are unaware of any actual or attempted misuse of your information, we wanted to provide you with details about the incident, our response, and steps you can take to better protect against possible misuse of your information.

What Happened:

On May 23, 2024, American Equity learned of suspicious activity associated with an employee email account. Our review determined that the impacted information included your name, annuity contract number and social security number.

What We Are Doing:

The privacy and security of your information is among our highest priorities and American Equity has strict security measures in place to protect the information in our care. Upon discovering this incident, we immediately took steps to help prevent this type of event from occurring again in the future, such as changing passwords for the affected account, blocking suspicious IPs, and auditing our multi-factor authentication. We continue to evaluate additional steps we can take to improve our security program.

What You Can Do:

We encourage you to closely monitor your accounts and obtain copies of your credit reports to make sure there are no unauthorized or unusual transactions. For your information, the names, addresses and telephone numbers of the three major national credit bureaus are:

- Equifax: www.equifax.com; Equifax Credit Information Services, Inc, P.O. Box 740241, Atlanta, GA 30374; 1-800-685-1111
- Experian: www.experian.com; Experian, P.O. Box 2002, Allen, TX 75013-2002; 1-888-397-3742
- TransUnion: www.transunion.com; TransUnion, P.O. Box 1000, Chester, PA 19022-1000; 1-800-916-8800



Please consider contacting any of the above companies if you detect any unauthorized transactions or would like assistance in monitoring your credit.

If you choose to utilize a credit monitoring company that does not provide a free report, American Equity will reimburse you for the cost of an 18 month membership to the credit monitoring service of your choosing, up to \$250.00. In order for you to receive reimbursement for your membership, please sign the bottom of this letter and return it and a copy of your payment receipt to American Equity in the enclosed postage prepaid envelope. Please be aware, this is a one-time reimbursement and you will be responsible for any costs associated with any additional subscription features or coverage periods, as well as contacting the service to arrange your subscription. Please allow 10 business days for processing once we receive your request.

We urge you to be vigilant (monitor your bank and financial accounts and be on the lookout for phishing attempts), and if you detect any suspicious activity, you should contact the appropriate financial institution immediately to report the suspicious activity. In addition, we encourage you to report any incidents of identity theft to the Federal Trade Commission ("FTC") or to your state's attorney general. The FTC provides guidance regarding steps you can take to protect yourself and your identity. To learn more or to take these steps, please call 1-877-IDTHEFT (1-877-438-4338) or visit consumer.gov/idtheft. American Equity will be doing our best to assist you through this.

For More Information:

Again, we sincerely regret any inconvenience this incident may cause you and thank you for your patience. Protecting the employee information entrusted to American Equity is very important, and we remain committed to safeguarding the information in our care.

Jordan Lightfoot
Chief Information Security Officer
jlightfoot@american-equity.com
(515)273-3613



Recommended Steps To Help Protect Your Information

1. **Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

2. **Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

3. **Security Freeze.** By placing a security freeze, someone who fraudulently acquires your PII will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files. The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years



• Provide a copy of a government-issued identification card (such as a state driver's license or military ID card)

- Proof of your current residential address (such as a current utility bill or account statement) bank

4. **You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.