

21771



10 Hudson Yards
New York, NY 10001
guardianlife.com

July 12, 2021

Impacted Individual
Impacted Address

Re: Notification of Unauthorized Disclosure

Dear Impacted Name,

The Guardian Life Insurance Company of America® takes the responsibility of protecting your personal information very seriously. Accordingly, the purpose of this letter is to inform you that information regarding your Guardian coverage was inadvertently disclosed to another group's HR contact who was not authorized to view this information.

What Happened

We learned of this incident on 6/2/21 and performed a thorough investigation.

This incident occurred on 5/26/21 due to a mailing error causing a disability tax report to be mailed to another employer in error. This report contained your name, disability payment information and social security number. At this time, we have no reason to believe that the information about you has been used improperly or inappropriately or that you are at risk for identity theft because of this matter. Nonetheless, we wanted to make you aware of this incident and provide you with the information shown below.

What We Are Doing

We have taken action to remediate this incident and help prevent future occurrences. To help address any concerns you may have, we would like to provide you with an enhanced identity theft monitoring service for 2 years, the "Equifax Credit Watch™ Gold with 3-in-1 Monitoring," which you may access by following the instructions below in conjunction with the provided Promotion Code. The enclosed sheet provides instructions for enrollment and should you choose to enroll, please use the following promotion code XXXXXX.

What You Can Do

There are other steps you can take to further protect yourself against identity theft or other unauthorized use of personal information if you are concerned.

- We recommend you remain vigilant and regularly review your credit card bills, bank statements and credit report for any unauthorized activity. Promptly report incidents of suspected identity theft or fraud to your local law enforcement agency, the Federal Trade Commission, your state Attorney General, your financial institution and to one of the three nationwide consumer reporting agencies listed below to have it removed from your credit file. You have the right to obtain a copy of any associated police report.

- You may contact the fraud departments of the three nationwide consumer reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report, contact the three nationwide consumer reporting agencies below.

Experian
 (888) 397-3742
 P.O. Box 9532
 Allen, TX 75013
www.experian.com

Equifax
 (877) 478-7625
 P.O. Box 740241
 Atlanta, GA 30374-0241
www.equifax.com

TransUnion
 (800) 680-7289
 P.O. Box 6790
 Fullerton, CA 92834-6790
www.transunion.com

- You may obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies by calling 1-877-322-8228 or online at: www.annualcreditreport.com. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies. You may want to obtain copies of your credit report to ensure the accuracy of the report information.
- You may also receive information directly from the Federal Trade Commission by contacting them at the information below:

Federal Trade Commission Consumer
 Response Center 600 Pennsylvania Avenue,
 NW Washington, DC 20580
www.consumer.gov/idtheft or www.ftc.gov/credit
 1-877-IDTHEFT (1-877-438-4338)

- The FTC and/or the credit reporting agencies may also provide further information and instruction on fraud alerts and security freezes.
- [You should change your online account credentials immediately and take any other steps necessary to protect any online account that uses the same credentials.]
- You have the right to place a security freeze on your credit file free of charge, so that your credit file cannot be shared with potential creditors. Any consumer may place a security freeze on his or her credit report by requesting one directly from each credit reporting agency. A security freeze prohibits, with certain exceptions, the credit reporting agency (also referred to as a consumer reporting agency or a credit bureau) from releasing the consumer's credit report or any information from it until the consumer proves to the credit reporting agency that he or she is who he or she claims to be. Please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent timely approval of any requests you make for new loans, mortgages, employment, credit, housing, and other services. The credit reporting agency must provide, lift, and temporarily lift credit freezes free of charge.
 - To place a security freeze, you must contact each of the three credit bureaus directly. You may contact them in writing via U.S. mail, or you may contact them through links on each of their websites, or through a phone number they provide.
 - To place a security freeze via U.S. mail, write to all three addresses below and include the information that follows:

Experian Security Freeze
 P.O. Box 9554
 Allen, TX 75013

Equifax Security Freeze
 P.O. Box 105788
 Atlanta, GA 30348

TransUnion Security Freeze
 P.O. Box 2000
 Chester, PA 19016

- To request a freeze by certified mail:

- Send a letter by certified mail;
 - 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;
 - Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.), address, Social Security number and date of birth;
 - If you have moved in the past five years, supply the addresses where you have lived during that period;
 - Provide proof of current address, such as a current utility bill or phone bill; and
 - Send a photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).
- Instructions for placing a security freeze via credit bureau websites or toll-free telephone number:
 - Link to Equifax website: www.equifax.com/personal; follow the instructions at the security freeze link.
 - Link to Experian website: www.experian.com; follow the instructions at the security freeze link.
 - Link to TransUnion website: www.transunion.com; follow the instructions at the security freeze link.
 - If you request a freeze by certified mail, within 3 business days after receiving your letter, the credit reporting agencies listed above will place a freeze on providing credit reports to potential creditors. If you request a freeze by toll-free telephone number or secure electronic method, the freeze will be placed within 1 business day of your request.

For More Information

We would like to apologize for any inconvenience and assure you we are committed to maintaining the privacy and security of your information. If you have any questions about this situation, please do not hesitate to contact our Customer Response Unit at 800-541-7846 between the hours of 8:00 am to 8:30 pm EST with any questions. We apologize again and thank you for being a valued customer of Guardian.

Sincerely,

Cheryl A Cacciola

Cheryl A Cacciola
Group STD/State/PFL Team Leader



Enter your Activation code: xxxxxxxxxxxx

Product Information

Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:

- 3- Bureau credit file monitoring¹ and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts² With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance³
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/tri

- 1. Welcome Page:** Enter the Activation Code provided above in the “Activation Code” box and click the “Submit” button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the “Continue” button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

- 1. Activation Code:** You will be asked to enter your Activation Code provided above.
- 2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.
2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.
3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. 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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