

21913



OneAmerica  
One American Square  
PO Box 368  
Indianapolis, IN 46206-0368

July 28, 2021

## NOTICE OF DATA BREACH

Re: **Important Security Notification**  
**Please read this letter.**

Dear \_\_\_\_\_,

I am writing to inform you of a data security incident that affected some of your personal information related to your account at American United Life Insurance Company, a OneAmerica company (the "Company<sup>TM</sup>"). Although our investigation remains ongoing, we value our relationship with you and want you to understand what occurred. This letter explains what happened, what information of yours may have been affected, and the steps the Company has taken to further protect your account. This letter also offers you additional assistance for protecting your information, including an offer for complimentary identity monitoring services through Equifax.

### What Happened

On June 7, 2021, the Company learned of a security incident that affected a limited number of customer accounts. We immediately launched an investigation to understand what accounts may have been impacted.

### What Information Was Involved

Based on our ongoing investigation, we believe that certain personal information of yours was accessed, including your name, policy number, address, date of birth, and last four digits of Social Security number. Other information that may have been accessed includes the name, address, and birth year for insureds, beneficiaries, or other related parties on your account.

### What We Are Doing

As soon as the Company became aware of the incident, we immediately launched an investigation and took steps to further secure your account. We have placed an alert on your account for increased monitoring, have taken steps to further strengthen our security measures related to online-policy-account changes and access, and have notified law enforcement of this incident. Our investigation remains ongoing.

Protecting account information and safeguarding your privacy is a high priority for us. As a precaution and in keeping with our commitment to our customers, we have arranged for you to receive a two-year complimentary subscription to Equifax's Credit Watch Gold credit monitoring service.

**What You Can Do**

We encourage you to remain vigilant for incidents of fraud and identity theft and advise that you report incidents of suspected fraud or identity theft to local law enforcement or your state attorney general.

We also recommend you take advantage of our offer to enroll in the complimentary two-year subscription to Equifax's Credit Watch Gold credit monitoring service. Enrollment instructions are enclosed along with information on additional protection measures you may wish to take, including how to obtain a free copy of your credit report and how to place a fraud alert and/or credit freeze on your credit report. Please note that your enclosed activation code to enroll expires on November 30, 2021.

**More Information**

Please know that we take this incident and the security of customer information very seriously. Protecting your information is a high priority for us. Should you have any questions, please contact us toll free at 866-218-6055 with any questions you may have.

Sincerely,

Daniel T. Prout, Privacy Officer

## Reference Guide

### **Order Your Free Credit Report**

To order your free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's (FTC) website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus (Equifax, Experian, and TransUnion) provide free annual credit reports only through the website, toll-free number, or request form.

You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax [www.equifax.com](http://www.equifax.com) (800) 685-1111  
Experian [www.experian.com](http://www.experian.com) (888) 397-3742  
TransUnion [www.transunion.com](http://www.transunion.com) (800) 916-8800

Upon receiving your credit report, review it carefully. Errors may be a warning sign of possible identity theft. Here are a few tips of what to look for:

- Look for accounts you did not open.
- Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case.
- Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

We encourage you to contact Equifax as set forth above in this letter to enroll in credit and identity monitoring services, at no cost to you, for two years.

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities (from whom you can obtain

a police report), state Attorney General, and the Federal Trade Commission (FTC). You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission Bureau of Consumer Protection  
600 Pennsylvania Avenue NW Washington, DC 20580  
(877) IDTHEFT (438-4338)  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
[www.identitytheft.gov/#](http://www.identitytheft.gov/#)

State Attorneys General: Information on how to contact your state attorney general may be found at [www.naag.org/naag/attorneys-general/whos-my-ag.php](http://www.naag.org/naag/attorneys-general/whos-my-ag.php).

### **Placing a Security Freeze**

You have a 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. 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.

You can place, temporarily lift, or permanently remove a security freeze on your credit report online, by phone, or by mail. You will need to provide certain personal information, such as address, date of birth, and Social Security number to request a security freeze and may be provided 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. Information on how to place a security freeze with the credit reporting agencies is also contained in the links below:

<https://www.equifax.com/personal/credit-report-services/>

<https://www.experian.com/freeze/center.html>

<https://www.transunion.com/credit-freeze>

Fees associated with placing, temporarily lifting, or permanently removing a security freeze no longer apply at nationwide consumer reporting agencies.

### **Placing a Fraud Alert**

To protect yourself from possible identity theft, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a one-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. You may obtain additional information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or security freeze on your credit report.