

August 13, 2021

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Call us at (800) 553-6593
Monday to Friday, 8:00 am to 7:00 pm ET
We'll find the best way to help.
Visit us at newyorklife.com

[ADDRESS]

Important notification about your information and steps you can take to protect it.

Client ID: [client ID]

Dear [REDACTED]:

Protecting your personal information is a top priority to all of us at New York Life. To ensure that we honor the trust our customers place with us, we maintain physical, electronic, and procedural safeguards that meet or exceed state and federal regulations. We also limit employee and agent access to any personal information we hold.

On April 23, 2021, our agent, Geoffrey Luchetta, was subject to an online "phishing" attack, and his username and password were used to access his New York Life mailbox. We promptly had him change his credentials and hired a third-party forensic expert to assist in our investigation. Together, we reviewed the large volume of emails in the agent's mailbox and identified what personal information might have been contained in the mailbox. We concluded our investigation on July 8th.

We've now determined that the mailbox contained personal information about certain New York Life customers, as well as some other individuals. The mailbox might have contained the following personal information about you if you provided it by email: your name, address, phone number, email address, date of birth, social security number, policy number, government-issued documentation such as your driver's license or passport, bank account information, and medical information.

Although we have no evidence that the attacker accessed or misused your personal information contained in the mailbox, we are notifying you of this incident out of an abundance of caution. We are also applying methods to prevent unauthorized access to your records with us. As a preventative measure, if you're an active customer, we've flagged your policy number in our system so that additional verification steps will be used if anyone tries to access your account.

Additionally, we will provide two-years of Equifax Credit Watch™ Gold Service credit monitoring services to you. This service will provide you with daily access to your Equifax credit report and notify you of any key changes that occur. It also includes up to \$1,000,000 of identity theft insurance coverage and Identity Restoration services if needed. Please see the enclosed instructions for how to enroll.



Protecting yourself from identity theft

We also want to inform you about ways to protect yourself from identity theft should you wish to pursue them. We recommend that you place an initial fraud alert on your credit files. A fraud alert requires potential creditors to use what the law refers to as *reasonable policies and procedures* to verify your identity before issuing credit in your name. A fraud alert lasts for 90 days. Just call one of the three credit reporting agencies at a number below. This will let you automatically place an alert with all of these credit reporting agencies. You will receive letters from all three, confirming the fraud alert and letting you know how to get a free copy of your credit report from each.

Equifax

www.equifax.com

Equifax Credit Information
Services, Inc.
P.O. Box 740241
Atlanta, GA 30374
(800)525-6285

Trans Union

www.transunion.com

TransUnion Fraud Victim
Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
(800) 680-7289

Experian

www.experian.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742

You can also order your free credit report by visiting www.annualcreditreport.com, calling toll-free at (877) 322-8228, or completing the *Annual Credit Report Request Form* on the U.S. Federal Trade Commission's website at www.consumer.ftc.gov and mailing it to Annual Credit Report Request Service at P.O. Box 105281, Atlanta, GA 3048-5281.

We encourage you to remain vigilant by reviewing account statements and monitoring free credit reports. When you receive your credit reports, please look at them carefully. Check for accounts you didn't open and inquiries from creditors that you did not initiate. Also, look for personal information, such as a home address or Social Security number, that isn't correct. If you see anything that is not accurate or that you don't understand, call the credit reporting agency at the telephone number on the report. You have rights under the Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov.

If you find suspicious activity on your credit report, call the credit agency, and your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records. You may also want to place an extended fraud alert on your file, which will remain on your credit file for seven years.

If you provided your driver's license, you may want to notify the issuer of your driver's license to let them know that your license number may have been compromised. They will be able to suggest the best course of action for your individual situation.

Even if you do not find any signs of fraud on your credit report, we recommend that you check your credit report periodically. You can call one of the numbers above to order your report and to keep the fraud alert in place.

Finally, you might also consider placing a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without your written authorization. Credit reporting agencies cannot charge you for placing a security freeze on your credit reports.

However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. For more information on security freezes, including how to place and lift them, you may contact the three nationwide consumer reporting agencies as described above or the Federal Trade Commission listed below. The instructions for establishing a security freeze differ from state to state, so please contact the three nationwide consumer reporting agencies for more information. They may require proper identification before honoring your request, such as your full name, Social Security number, date of birth, a copy of a government-issued identification card (state driver's license or ID card, military identification, etc.), and/or proof of your current and former residential address.

For additional assistance on steps to avoid identity theft including information about fraud alerts and security freezes, you may contact:

Federal Trade Commission
Bureau of Consumer Protection
Division of Privacy and Identity Protection
600 Pennsylvania Avenue, N.W.
Washington, D.C. 20580
(877) 438-4338
www.consumer.gov/idtheft/

Additional State-Specific Information

For Iowa Residents. You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft at:

Office of the Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowaattorneygeneral.gov

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft by contacting:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023 (toll-free in Maryland)
(410) 576-6300
www.oag.state.md.us

For Massachusetts residents. Under Massachusetts law, you have the right to obtain a copy of any police report that is filed regarding an incident. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. You also have the right to request a security freeze as described above.

For North Carolina residents. You can obtain information from the North Carolina Attorney General's Office about preventing identity theft by contacting:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226 (toll-free in North Carolina)
(919) 716-6400
www.ncdoj.gov

For Oregon Residents. We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(877) 877-9392 (toll-free in Oregon)
(503) 378-4400
www.doj.state.or.us



For Rhode Island Residents. Under Rhode Island law, you have the right to obtain a copy of any police report that is filed regarding an incident. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. You also have the right to request a security freeze as described above. You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General

Consumer Protection Unit

150 South Main Street

Providence, RI 02903

(401) 274-4400

www.riag.ri.gov

We're here to help. We apologize for any inconvenience this may cause you. If you have any questions or concerns, please call us at (800) 553-6593.

We appreciate the opportunity to serve you.

The New York Life Service Team



Enter your Activation Code: XXXXXXXXXX
Enrollment Deadline: December 31, 2021

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code, then click "Submit" and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. ²The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ³Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com ⁴The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

