



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

24585

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
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<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name 1>>:

Nippon Life Insurance Company of America (Nippon Life Benefits) provides group insurance products to organizations and writes to notify you of a recent incident that may affect the privacy of certain information provided to us. Nippon Life Benefits takes its privacy and security obligations seriously and is steadfast in its commitment to the protection of the confidential information of our customers and prospective customers. We take this incident very seriously and are providing you information about the incident, our response, and steps you can take to protect your information.

On October 5, 2021, we discovered that an employee email account may have been accessed by an unauthorized party. We immediately began an investigation, which included working with third-party specialists to determine the nature and scope of the access. The investigation determined the email account was accessed for a brief period of time on October 5, 2021. Therefore, we began reviewing the contents of the email account to determine the type of information it contained and to whom it related. Our review determined that the type of information contained in the email account may have included your name and the following data elements: <<Breached Elements>>.

In response to this incident, we changed email account passwords and conducted additional training related to data protection. We have no evidence of actual or attempted misuse of any information as a result of this incident. However, in an abundance of caution, we are providing you access to 24 months of credit monitoring and identity protection services at no cost to you. Instructions about how to enroll in these services and additional resources available to you are included in the enclosed "Steps You Can Take to Protect Your Information."

We understand you may have questions about this incident. You may contact our dedicated assistance line at 855-604-1662, Monday through Friday from 9 am - 9 pm Eastern Time (excluding major U.S. holidays), or write to us at 655 Third Avenue, 16th Floor, New York, NY 10017.

We sincerely regret that this incident has occurred. We are committed to protecting your personal information, and we want to assure you that we have robust policies and procedures in place to protect information in our care.

Sincerely,

Aimee Averill
Senior Vice President & CISO
Service, IT Strategy & Project Management

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit Monitoring / Identity Protection



Enter your Activation Code: <<ACTIVATION CODE>>
Enrollment Deadline: <<Enrollment Deadline>>

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 of <<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.

¹ WebScan 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.

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 Locking 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.

⁴ The 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.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended "fraud alert" on a 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, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit 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 credit freeze 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. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com	Experian 1-888-397-3742 www.experian.com	Equifax 1-888-298-0045 www.equifax.com
TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069
TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us. Nippon Life Benefits may be contacted at 655 Third Avenue, 16th Floor, New York, NY 10017.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting



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<<Mail ID>>

To the Parent or Guardian of

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<Date>>

<<City>><<State>><<Zip>>

<<Country>>

Dear the Parent or Guardian of <<Name 1>>:

Nippon Life Insurance Company of America (Nippon Life Benefits) provides group insurance products to organizations and writes to notify you of a recent incident that may affect the privacy of your minor child's information that was provided to us. Nippon Life Benefits takes its privacy and security obligations seriously and is steadfast in its commitment to the protection of the confidential information of our customers and prospective customers. We take this incident very seriously and are providing you information about the incident, our response, and steps you can take to protect your minor child's information.

On October 5, 2021, we discovered that an employee email account may have been accessed by an unauthorized party. We immediately began an investigation, which included working with third-party specialists to determine the nature and scope of the access. The investigation determined the email account was accessed for a brief period of time on October 5, 2021. Therefore, we began reviewing the contents of the email account to determine the type of information it contained and to whom it related. Our review determined that the type of information contained in the email account may have included your minor child's name and the following data elements: <<Breached Elements>>.

In response to this incident, we changed email account passwords and conducted additional training related to data protection. We have no evidence of actual or attempted misuse of any information as a result of this incident. However, in an abundance of caution, we are providing you access to enroll your minor child in 24 months of identity protection services at no cost to you. Instructions about how to enroll in these services and additional resources available to you are included in the enclosed "Steps You Can Take to Protect Your Minor Child's Information."

We understand you may have questions about this incident. You may contact our dedicated assistance line at 855-604-1662, Monday through Friday from 9 am - 9 pm Eastern Time (excluding major U.S. holidays), or write to us at 655 Third Avenue, 16th Floor, New York, NY 10017.

We sincerely regret that this incident has occurred. We are committed to protecting your personal information, and we want to assure you that we have robust policies and procedures in place to protect information in our care.

Sincerely,

Aimee Averill
Senior Vice President & CISO
Service, IT Strategy & Project Management

STEPS YOU CAN TAKE TO PROTECT YOUR MINOR CHILD'S INFORMATION

Enroll in Identity Protection



Enter your Activation Code: <<ACTIVATION CODE>>
Enrollment Deadline: <<Enrollment Deadline>>

Equifax Child Monitoring Package

Key Features

- Child Monitoring for up to four children under the age of 18
- Emailed notifications to the primary adult member of activity on the child's Equifax credit report

Enrollment Instructions

Parent/guardian Go to www.equifax.com/activate

Enter your unique Activation Code of <<ACTIVATION CODE>> then click "Submit" and follow these 4 steps:

1. **Register:**
Complete the form with parent/guardian 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 parent/guardian email address, create a password, and to 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 parent/guardian identity, you will see the Checkout Page. Click 'Sign Me Up' to finish enrolling. The confirmation page shows parent/guardian completed enrollment.
Click "View My Product" to access the product features and enroll minor children.

How to Add Minors to Your Equifax Child Monitoring Package

You will be able to add minors to your Equifax Child Monitoring Package through your product dashboard.

1. Sign in to your account to access the "Your People" module on your dashboard.
2. Click the link to "Add a Child"
3. From there, enter your child's first name, last name, date of birth and social security number.
Repeat steps for each minor child (up to four)

Equifax will then create an Equifax credit file for your child, lock it and then alert you if there is any activity on that child's Equifax credit file. You can add up to 4 children under the age of 18 with your Equifax Child Monitoring Package.

Monitor Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits forms for suspicious activity and to detect errors. Although children under the age of 18 typically do not have credit reports, under U.S. law, they are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order a free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive the credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place a "security freeze" on the file, which will prohibit a credit bureau from releasing information in the credit file without your express authorization. Pursuant to federal law, you cannot be charged to place or lift a security freeze on a credit file. To request a security freeze for your minor child, you will need to provide the following information for both you and your minor child:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;

Include for your identification:

5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card);
7. Proof that you are the parent of legal guardian of the minor child;

Include for your minor child's identification:

8. A copy of your minor child's Social Security card; and
9. A copy of your minor child's birth certificate.

Should you wish to contact the three major credit reporting bureaus or place a security freeze, please use the contact information listed below:

TransUnion 1-800-680-7289 www.transunion.com TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your minor child’s personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you or your minor child have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us. Nippon Life Benefits may be contacted at 655 Third Avenue, 16th Floor, New York, NY 10017.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [#] Rhode Island residents impacted by this incident.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>. Nippon Life Benefits may be contacted at 655 Third Avenue, 16th Floor, New York, NY 10017.

Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [#] Rhode Island residents impacted by this incident.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>. Nippon Life Benefits may be contacted at 655 Third Avenue, 16th Floor, New York, NY 10017.