

Colonial Penn Life Insurance Company  
PO Box 1916  
Carmel, IN 46082-1916

26023

February 22, 2022



**Complimentary IDX Identity Protection**  
**Membership Code:** [REDACTED]  
**Enrollment Link:** <https://app.idx.us/account-creation/protect>

Dear [REDACTED]:

At Colonial Penn Life Insurance Company, we take your privacy and security seriously. We are writing to inform you of an incident regarding your personal information. We want you to understand what we are doing to address this issue and what steps you can take to protect yourself.

#### **What Information Was Involved**

Please note that we are providing this information in an abundance of caution, as the investigation could not confirm that information relating to you was accessed, viewed or acquired.

We determined your personal information related to your Life Insurance Policy was disclosed, including your: name, address, date of birth, beneficiary names, and Social Security number. Based on our investigation, information did not involve your bank account information.

#### **What We Are Doing**

Out of an abundance of caution, we are contacting you to let you know about this incident and what you can do to protect your personal data from potential misuse. To help safeguard you from the potential misuse of your personal information we have arranged for you to receive **24 months of IDX identity protection services from IDX at no cost to you.** A description of services and instructions on how to enroll can be found below in the What You Can Do section and the enclosed Recommended Steps document. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.

February 22, 2022

### **What You Can Do**


**To receive the complimentary identity protection service, you must register with IDX by March 24, 2022.** You may register online at <https://app.idx.us/account-creation/protect>, or by phone by calling (800) 939-4170 and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 5 am - 5 pm Pacific Time. The IDX identity protection service will be valid for two (2) years from the date you register. If you have questions about IDX or its coverage, please contact IDX directly at (800) 939-4170.

The IDX identity protection service includes a number of features to detect and prevent identity fraud, such as Credit Monitoring, which tracks all activities that affect your credit record and can deliver e-mail alerts to you within 24 hours if any changes are made to your credit file. In addition, CyberScan™ monitors criminal websites, chat rooms and bulletin boards 24 hours a day for stolen identities and provides e-mail alerts if activities involving your personal information are detected. The IDX identity protection service also includes up to \$1,000,000 Identity Theft Reimbursement Insurance and Identity Restoration Services. You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

### **For More Information**

We sincerely regret any concern or inconvenience this incident may cause you. If you have any questions regarding this matter, please feel free to call me at 317-817-2177.

Sincerely,



Privacy Department

Enclosures



## Recommended Steps to help Protect your Information

**1. Website and Enrollment.** Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

**2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**3. Telephone.** Contact IDX at 1-800-939-4170 for appropriate steps to take to protect your identity.

**4. 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](http://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.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

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.

**5. 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:

Equifax Fraud Reporting  
1-866-349-5191  
P.O. Box 105069  
Atlanta, GA 30348-5069  
[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://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.**

**6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information 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 fee for requesting temporarily lifting, or permanently removing a security freeze with any of the consumer reporting agencies.

**7. 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.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail:

Equifax  
1-800-685-1111  
P.O. Box 740256  
Atlanta, GA 30374  
[www.freeze.equifax.com](http://www.freeze.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com/freeze](http://www.experian.com/freeze)

TransUnion Fraud Reporting  
1-888-909-8872  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initials as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

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