



GEORGETOWN  
FINANCIAL GROUP, INC.  
Helping to fund the future.

73 Redding Road  
P.O. Box 11  
Georgetown, CT 06829-0011  
Toll Free (888) 900-4445  
Phone (203) 544-9300  
Fax (203) 544-9967  
www.gfginc.com

September 10, 2022

Dear [REDACTED]

I am writing to notify you that a breach of security of your personal information occurred on or about August 2, 2022.

On August 1, 2022, our office sent a life insurance policy to you via Federal Express for delivery on August 2, 2022. Unfortunately, the address that FedEx package was sent to was [REDACTED] instead of [REDACTED]. Delivery was made to the incorrect address. Despite multiple attempts, FedEx has been unable to retrieve that package. I apologize for the error, and the resulting breach of the security of your personal information.

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 at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
<https://www.transunion.com/credit-freeze>

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 initial 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.

Georgetown Financial Group, Inc. has retained **NortonLifeLock** to provide **TWO (2) years** of complimentary **LifeLock Ultimate Plus™** identity theft protection for you.

**To activate your membership online and get protection at no cost to you:**

1. You will need the following **Promo Code:** [REDACTED] and **Member ID:** [REDACTED] which have been assigned specifically to you, for one-time use.

2. To begin, please click on the following URL:  
<https://buy.norton.com/ps?selSKU=21423273&ctry=US&lang=en&tppc=ff91af38d3ac84fbb4aa582b926a7941&ptype=cart&promoCode=>
3. Enter The enrollment ID from Above and click Apply.
4. Once enrollment is completed, you will receive a confirmation email (*be sure to follow ALL directions in this email*).

Alternatively, to activate your membership over the phone, please call: 800-899-0180.

**You will have until September 30<sup>th</sup>, 2022, to enroll in this service.**

Once you have completed the LifeLock enrollment process, the service will be in effect. Your LifeLock Ultimate Plus™ membership includes:

- ✓ LifeLock Identity Alert™ System†
- ✓ Dark Web Monitoring\*\*
- ✓ LifeLock Privacy Monitor™
- ✓ USPS Address Change Verification
- ✓ Lost Wallet Protection
- ✓ Reduced Pre-Approved Credit Card Offers
- ✓ Fictitious Identity Monitoring
- ✓ Court Records Scanning
- ✓ Data Breach Notifications
- ✓ Credit, Checking and Savings Account Activity Alerts\*\*\*
- ✓ Checking and Savings Account Application Alerts\*\*\*
- ✓ Bank Account Takeover Alerts\*\*\*
- ✓ Investment Account Activity Alerts\*\*\*
- ✓ Three-Bureau Credit Monitoring\*\*\*
- ✓ Three-Bureau Annual Credit Reports and Credit Scores\*\*\*

The credit scores provided are VantageScore 3.0 credit scores based on Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

- ✓ File-Sharing Network Searches
- ✓ Sex Offender Registry Reports
- ✓ Priority 24/7 Live Member Support
- ✓ U.S.-Based Identity Restoration Specialists
- ✓ Stolen Funds Reimbursement up to \$1 million\*\*\*
- ✓ Personal Expense Compensation up to \$1 million\*\*\*
- ✓ Coverage for Lawyers and Experts up to \$1 million\*\*\*

If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime. † LifeLock does not monitor all transactions at all businesses.

\*\*These features are not enabled upon enrollment. Member must take action to get their protection.

\*\*\* Reimbursement and Expense Compensation, each with limits of up to \$1 million for Ultimate Plus. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

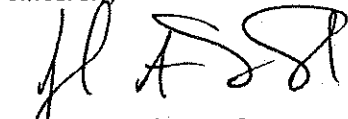
Finally, to help protect yourself against identity theft or other fraud, you may want to:

- Place fraud alerts on your credit files with Equifax, Experian, and TransUnion.
- Regularly review your credit reports for unexplained activity.
- Regular review your credit card and bank account statements for any suspicious and/or unauthorized activity.

At Georgetown Financial Group, we take the security and privacy of each client's personal information very seriously. The error that exposed your personal information is exceedingly rare, and steps have been taken internally to prevent such an error from being made again. I apologize for the error, the fact that the privacy of your personal information has been placed at risk, and for the resulting annoyance, inconvenience, and worry on your part.

If you should have any further questions, please feel free to contact me via email ([John@fginc.com](mailto:John@fginc.com)) or by phone (203-544-9300 x 12).

Sincerely,



John A. DeSalva, AIF®  
President