

[Date]

[Name]

[Address]

[City, State, ZIP]

Dear [Name]:

RE: NOTICE OF DATA BREACH

We are writing to inform you about an incident where an unauthorized third party acquired a copy of certain of your personal information. We deeply value our relationship with you and want to ensure peace of mind. Therefore, in this notice, we provide you with details about the situation and outline the steps you can take to help protect yourself.

WHAT HAPPENED?

On June 6, 2023, Lombard International Life Assurance Company (“Lombard”) was advised by Pension Benefit Information, LLC (“PBI”), a third-party service provider to Lombard, that an unknown third party was believed to have gained unauthorized access to certain of PBI’s data files by exploiting a vulnerability in the MOVEit Transfer software that PBI uses in file transfer activities.

On or around May 31, 2023, Progress Software, the provider of MOVEit Transfer software disclosed a vulnerability in their software that had been exploited by an unauthorized third party. PBI utilizes MOVEit in the regular course of its business operations to securely transfer files. PBI promptly launched an investigation into the nature and scope of the MOVEit vulnerability’s impact on its systems. Through the investigation, PBI learned that the third party accessed one of its MOVEit Transfer servers on May 29, 2023 and May 30, 2023 and downloaded data. PBI then conducted a manual review of our records to confirm the identities of individuals potentially affected by this event and their contact information to provide notifications. PBI recently completed that review.

On June 21, 2023, PBI confirmed definitively to Lombard that a number of files sent to PBI to support Lombard’s administration of life insurance and annuity policies were accessed and copied and provided specific information on individuals whose personal information was accessed. Unfortunately, it has been determined that some of your personal information was among the data accessed without authorization.

WHAT INFORMATION WAS INVOLVED?

The information that the unauthorized third party accessed may include the insureds’ or annuitants’ name, city and state of residence, date of birth, social security number, and policy number. While information accessed for most insureds or annuitants included all of the foregoing types of data, the information relating to some insureds and annuitants did not include every type of data. Lombard has no evidence that any of your personal information has been used to commit identity fraud.

WHAT WE ARE DOING?

Lombard takes this incident extremely seriously. PBI has informed Lombard that after detecting unusual activity, PBI took immediate steps to identify and contain the intrusion, and reported the matter to law enforcement. PBI has been working with external cybersecurity experts and has implemented specific steps to safeguard against future unauthorized access to its systems and the Lombard files provided to PBI.

Upon receiving notification of the breach from PBI, Lombard immediately conducted its own investigation, concluding that the cyber incident was beyond its control and resulted from the vulnerability in the MOVEit Transfer tool used by PBI. As a precautionary measure, Lombard has temporarily suspended providing further data to PBI until we can be assured that PBI has restored the security of its systems. We are also evaluating additional measures to further enhance our protocols for the protection of your personal information and accounts, whether held internally at Lombard or provided to third party service providers as outlined in our Privacy Policy.

To assist you in protecting yourself against potential identity theft, PBI is offering you access for 12 months to complimentary credit monitoring and identity restoration services through Kroll. Details of this offer and instructions on how to activate these services are enclosed with this letter.

WHAT YOU CAN DO?

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Please also review the enclosed *Steps You Can Take to Protect Personal Information*, which contains information on what you can do to safeguard against possible misuse of your information. You can also enroll in the credit monitoring services that PBI is offering.

FOR MORE INFORMATION

We want to emphasize our commitment to helping you protect your credit, identity, and personal information. We deeply regret this incident, which was beyond our control, and sincerely apologize for any concerns it may have caused you. If you have further questions relating this matter, please do not hesitate to contact us toll-free at [number], Monday-Friday between [times] Eastern time.

Sincerely,

Lombard International Life Assurance Company



We have secured the services of Kroll to provide identity monitoring at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services¹ include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

How to Activate Your Identity Monitoring Services

1. You must activate your identity monitoring services by **October 1, 2023**. Your Activation Code will not work after this date.
2. Visit **Enroll.krollmonitoring.com/redeem** to activate your identity monitoring services.
3. Provide Your Activation Code: **<<Enter Activation Code>>** and Your Verification ID: **SF-009849**

Take Advantage of Your Identity Monitoring Services

You've been provided with access to the following services¹ from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

Insured Name

¹ Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission. You have the right to obtain a police report regarding the breach.

To file a complaint with the FTC, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). You may also file a complaint in writing at FTC Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

Copy of Credit Report

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at www.annualcreditreport.com/cra/requestformfinal.pdf. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax (800) 685-1111 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	Experian (888) 397-3742 www.experian.com 535 Anton Blvd., Suite 100 Costa Mesa, CA 92626	TransUnion (800) 916-8800 www.transunion.com P.O. Box 6790 Fullerton, CA 92834
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Fraud Alert

We recommend placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at www.annualcreditreport.com.

Credit Report Monitoring

In addition, PBI has arranged with Kroll to provide you with credit monitoring for two years, at no cost to you. Information on registering for this service is included with this letter.

Security Freeze

In some US states, you have the right to put a security freeze on your credit file. Residents of the Massachusetts have the right to obtain a security freeze free of charge. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources on Identity Theft

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). If you become a victim of identity theft, you may wish to visit the FTC's IdentityTheft.gov website for information on how to report and recover from identity theft.