

<Date>

<Full name>

<Street address>

<City>, <State> <Zip>

Dear <Full name>,

Assurance is writing to you on behalf of Lumico Life Insurance Company ("Lumico") about a potential incident that may have involved information about you. This incident is related to data Assurance collected as part of life insurance we placed with Lumico on your behalf. Please read this letter because it describes: (i) the incident and the information involved; (ii) what we did after we learned of it; and (iii) what you can do.

Who is Assurance?

Assurance IQ, LLC ("Assurance") acts as a third-party service provider on behalf of insurance providers. Assurance guides consumers through the process of choosing and enrolling in insurance products. As you may recall, you previously purchased or shopped for life insurance through an Assurance agent.

What Information Was Involved?

The information about you may have included information such as: [your first and last name; email and mailing address; phone number; gender; date of birth and age; driver's license number; the last four digits of your social security number; occupation and citizenship; weight, height, health information, and medical history; the last four digits of your credit card number or financial account number; health insurance rating class; and health insurance policy number.]

What We Are Doing.

Assurance isolated and disconnected this software once we discovered it. We also promptly conducted a thorough investigation.

What You Can Do.

We encourage you to review the attached Reference Guide, which provides recommendations on how you can help protect information about you. The Reference Guide includes details on how to learn about identity theft, order and review your free credit report, report identity theft or fraud, place fraud alerts on your credit file, and take advantage of state-specific resources.

For More Information.

If you have questions about this incident, you can contact us by calling 1-206-312-6364.

On behalf of Assurance, we sincerely regret any concern or inconvenience this matter may cause you and appreciate your patience and understanding. We want to stress that keeping personal data safe and secure is very important to Assurance and will continue to be a priority moving forward.

Sincerely,



Dmitry Guyvoronsky
 Chief Information Security Officer
 Assurance IQ, LLC
 920 Fifth Ave, Ste 3600
 Seattle, WA 98104

Reference Guide

Please review the information below and consider taking the steps noted.

Order And Review Your Free Credit Report. You can remain vigilant by monitoring your free credit report, which you can order at www.annualcreditreport.com, by calling toll-free at 1-877-322-8228, or by completing the Annual Credit Report Request Form on the U.S. Federal Trade Commission’s (“FTC’s”) website at <https://consumer.ftc.gov/articles/free-credit-reports/> and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number, or request form. When you receive your credit report, review it carefully. Look for accounts you did not open, or inaccuracies in information about you. If you see anything inaccurate or that you do not understand, contact the consumer reporting agency.

Report Identity Theft or Fraud. You can remain vigilant by reviewing financial account statements for fraudulent transactions or identity theft. If you detect any unauthorized transactions in a financial account, promptly notify your financial institution. If you detect any incident of identity theft, promptly report the incident to law enforcement, the FTC, and your state Attorney General.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft: Federal Trade Commission Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-438-4338, www.ftc.gov/idtheft/ and www.identitytheft.gov.

Fraud Alerts on Your Credit File. To help protect yourself from possible identity theft, consider placing a fraud alert on your credit file. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. For more information on fraud alerts, you can contact the consumer reporting agencies listed below or the FTC.

Equifax	Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374	1-800-685-1111* 1-800-525-6285† 1-888-298-0045‡	www.equifax.com
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742*‡ 1-800-311-4769†	www.experian.com
TransUnion	TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19016	1-800-909-8872* 1-800-680-7289† 1-800-916-8800‡	www.transunion.com



*General information

†Fraud alert information

‡Security freeze information

Security Freezes on Your Credit File. You have the right to place a “security freeze” on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. A security freeze must be placed on your credit file at each consumer reporting agency individually. For more information on security freezes, you can contact the consumer reporting agencies listed above or the FTC. As the instructions and fees (if any) for placing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information. Placing a security freeze is free at the three nationwide consumer reporting agencies. Other credit reporting companies, for example employment or tenant screening companies, may charge a fee to place a security freeze based on your state laws. The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide: your full legal name, Social Security Number, date of birth, addresses where you have lived in the past five years, copies of government-issued identification cards, and proof of your current address.

Additional Information. You have the right to obtain a police report and request a security freeze (without any charge) as described above.