



10 Hudson Yards
New York, NY 10001
guardianlife.com

December 29, 2023

Re: Notification Letter

The Guardian Life Insurance Company of America® takes the responsibility of protecting your personal information very seriously. Accordingly, the purpose of this letter is to inform you that information regarding your Guardian coverage was inadvertently disclosed to another policyholder who was not authorized to view this information.

What Happened

We learned of this incident on November 6, 2023, and conducted a thorough investigation.

This incident occurred on November 9, 2022, when another Guardian policyholder was sent a duplicate copy of your policy information by a Guardian employee via the Guardian online client portal. The personal information included your name, driver's license number and SSN. Upon discovery of the error, the policy was immediately removed from view of the other policyholder. Based on this, we have no reason to believe that the information about you has been used improperly or inappropriately or that you are at risk of identity theft because of this matter. Nonetheless, we wanted to make you aware of this incident and provide you with the information shown below.

What We Are Doing

We have taken action to remediate this incident and help prevent future occurrences. To help address any concerns you may have, we would like to provide you with an enhanced identity theft monitoring service for 24 months, the "Equifax Credit Watch™ Gold with 3-in-1 Monitoring," which you may access by following the instructions below in conjunction with the provided Promotion Code. The enclosed sheet provides instructions for enrollment and should you choose to enroll, please use the following promotion code [REDACTED]

What You Can Do

There are other steps you can take to further protect yourself against identity theft or other unauthorized use of personal information if you are concerned.

- We recommend you remain vigilant and regularly review your credit card bills, bank statements and credit report for any unauthorized activity. Promptly report incidents of suspected identity theft or fraud to your local law enforcement agency, the Federal Trade Commission, your state Attorney General, your financial institution and to one of the three nationwide consumer reporting agencies listed below to have it removed from your credit file. You have the right to obtain a copy of any associated police report.

You may contact the fraud departments of the three nationwide consumer reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report, contact the three nationwide consumer reporting agencies below.

Experian
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

Equifax
(877) 478-7625
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

- You may obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies by calling 1-877-322-8228 or online at: www.annualcreditreport.com. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies. You may want to obtain copies of your credit report to ensure the accuracy of the report information.
- You may also receive information directly from the Federal Trade Commission by contacting them at the information below:

Federal Trade Commission Consumer Response
Center
600 Pennsylvania Avenue, NW Washington, DC
20580
www.consumer.gov/idtheft or www.ftc.gov/credit
1-877-IDTHEFT (1-877-438-4338)

- The FTC and/or the credit reporting agencies may also provide further information and instruction on fraud alerts and security freezes.
- You have the right to place a security freeze on your credit file free of charge, so that your credit file cannot be shared with potential creditors. Any consumer may place a security freeze on his or her credit report by requesting one directly from each credit reporting agency. A security freeze prohibits, with certain exceptions, the credit reporting agency (also referred to as a consumer reporting agency or a credit bureau) from releasing the consumer's credit report or any information from it until the consumer proves to the credit reporting agency that he or she is who he or she claims to be. Please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent timely approval of any requests you make for new loans, mortgages, employment, credit, housing, and other services. The credit reporting agency must provide, lift, and temporarily lift credit freezes free of charge.
 - To place a security freeze, you must contact each of the three credit bureaus directly. You may contact them in writing via U.S. mail, or you may contact them through links on each of their websites, or through a phone number they provide.
 - To place a security freeze via U.S. mail, write to all three addresses below and include the information that follows:

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016

- To request a freeze by certified mail:
 - Send a letter by certified mail;
 - 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;
 - Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.), address, Social Security number and date of birth;
 - If you have moved in the past five years, supply the addresses where you have lived during that period;
 - Provide proof of current address, such as a current utility bill or phone bill; and
 - Send a photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).
- Instructions for placing a security freeze via credit bureau websites or toll-free telephone number:
 - Link to Equifax website: www.equifax.com/personal; follow the instructions at the security freeze link.
 - Link to Experian website: www.experian.com; follow the instructions at the security freeze link.
 - Link to TransUnion website: www.transunion.com; follow the instructions at the security freeze link.
- If you request a freeze by certified mail, within 3 business days after receiving your letter, the credit reporting agencies listed above will place a freeze on providing credit reports to potential creditors. If you request a freeze by toll-free telephone number or secure electronic method, the freeze will be placed within 1 business day of your request.

For More Information

We would like to apologize for any inconvenience and assure you we are committed to maintaining the privacy and security of your information. If you have any questions about this situation, please do not hesitate to contact our Individual Markets Contact Center at 1-888-GUARDIAN (1-888-482-7342) and our hours are Monday-Thursday 8:00 am to 6:00 pm EST and 8:00 am to 5:00 pm EST on Friday with any questions. We apologize again and thank you for being a valued customer of Guardian.

Sincerely,

Name
Title



Enter your Activation Code: **331040467629**
Enrollment Deadline: **May 31, 2024**

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ 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 alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock.⁵
- 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 theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in cancelling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to **www.equifax.com/activate**

Enter your unique Activation Code of **331040467629** then click “Submit”.

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.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

²Credit monitoring from Experian and TransUnion will take several days to begin.

³WebScan 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.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵Locking 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

⁶The 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.