



# BANKERS LIFE®

c/o ID Experts  
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<<City>><<State>><<Zip>>  
<<Country>>

November 13, 2018

Dear <<First Name>> <<Last Name>>,

We are following up on our letter of October 25 to provide you with additional information about your rights as an Iowa resident following a security incident.

As a reminder, starting July 1, 2018, residents of Iowa do not have to pay any fees to place or remove a freeze on their credit reports.

As a resident of Iowa, there is **no cost** to place or lift a security freeze. For more information, see detailed instructions entitled “Placing a Security Freeze on Your Credit Report to Protect Yourself from Identity Theft” at the Iowa Attorney General website at <https://www.iowaattorneygeneral.gov/for-consumers/general-consumer-information/identity-theft/security-freeze-identity-theft/>

In addition, you may contact law enforcement or the Iowa Attorney General’s office to report suspected incidents of identity theft. The Iowa Attorney General’s Office can be reached at: Iowa Attorney General’s Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov) .