

Cynthia J. Larose  
617 348 1732  
cjlarose@mintz.com



One Financial Center  
Boston, MA 02111  
617 542 6000  
mintz.com

July 28, 2023

***VIA E-MAIL TRANSMISSION (CONSUMER@AG.IOWA.GOV)***

Consumer Protection Division  
Security Breach Notifications  
Office of the Attorney General of Iowa  
1305 E. Walnut Street  
Des Moines, Iowa 50319-0106

Re: Reporting of Security Breach Pursuant to Iowa Code Chapter 715C

Dear Attorney General Bird:

We are writing on behalf of Clear Spring Life and Annuity Company (“Company”) to advise you of an incident that may affect the security of personal information relating to approximately 2,502 Iowa residents. By providing this notice, the Company does not waive any rights or defenses regarding the applicability of Iowa law or personal jurisdiction.

On February 9, 2023, the Company was alerted to the existence of sophisticated ransomware on its information technology infrastructure. The Company immediately took steps to isolate and secure its systems and investigate the incident. The Company retained a leading third-party forensics firm to conduct a thorough investigation, secure its systems, remediate any risks, and methodically bring its systems back online once such systems were validated as clean. The Company also alerted the Federal Bureau of Investigation and provided complete information regarding identified indicators of compromise. The Company did not pay a ransom.

Through its investigation, the Company determined that the first access to its systems by the malicious actor was on November 30, 2022. On February 9, 2023, suspicious activity was detected by the Company and systems were taken offline. The investigation also determined that between February 4 and February 7, the malicious actor accessed and acquired certain files from its systems. The process of locating personal information in the acquired files, matching that information to individuals, and in some cases obtaining addresses, has proven to be complex. We will supplement this notice as necessary in the event additional Iowa residents require notice.

As a result of the Company’s internal investigation, it was determined that the files potentially accessed by the attacker contained personal information including name, address, date of birth, Social Security number, and policy/contract number of certain Company agents, policy/contract holders, annuitants, beneficiaries, and payees, including approximately 2,502 Iowa residents.

Together with its forensics experts, the Company scanned its systems for, and remediated, any identified indicators of compromise and rebuilt systems prior to bringing them back online. In addition, the Company has deployed additional advanced endpoint detection and monitoring tools on the newly restored systems for an added layer of security and visibility across its network. The Company remains committed to making infrastructure enhancements to continue to strengthen and harden the security posture of its network and systems.

**MINTZ**

Office of Attorney General  
July 28, 2023  
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The Company is not aware of any fraudulent or malicious use of personal information of the affected Iowa residents at this time. The Company is sending the attached notices via first class mail to the affected Iowa residents on July 28, 2023, and the Company has arranged to make credit monitoring and identity protection services by IDX available to the individual at no cost for two (2) years. This includes access to assist individuals with credit restoration, a \$1,000,000 insurance reimbursement policy, and credit monitoring services as described in the attached form of notice.

Please contact the undersigned at [cjlarose@mintz.com](mailto:cjlarose@mintz.com) or 617-348-1732 should you need further information or have any additional questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'Cynthia J. Larose'.

Cynthia J. Larose

Member

Attachments

<<Company Logo>>

P.O. Box 989728  
West Sacramento, CA 95798-9728

<<Estate Of>>  
<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<Enrollment Code>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

July 28, 2023

## Notice of Data Breach

Dear <<Estate Of>> <<First Name>> <<Last Name>>,

We are writing to inform you of an incident that may have affected your personal information and are providing you with information on additional steps you can consider taking to protect your personal information.

You are receiving this notice because you are, or previously were, associated with an annuity contract or life insurance policy issued by our <<Text 1>> company, <<Company Entity>>.

### What Happened

On February 9, 2023, we were alerted to the existence of sophisticated ransomware on our information technology infrastructure. We immediately took steps to isolate and secure our systems and investigate the incident. We retained a leading third-party forensics firm to conduct a thorough investigation, secure our systems, remediate any risks, and methodically bring our systems back online once such systems were validated as clean. We also alerted appropriate regulatory authorities and the Federal Bureau of Investigation.

As part of our investigation, we determined that an unauthorized malicious actor accessed and acquired certain files from our systems. We have been analyzing the impacted files to understand what personal information may be at risk. The process of locating personal information in the acquired files and matching that information to individuals was complex. This work was substantially completed on July 10, 2023. We then began notifying the individuals whose personal information we believe to have been included, including you.

### What Information Was Involved

The type of personal information at risk differs from individual to individual but may have included the following information relating to you: name, address, date of birth, Social Security number, and contract/policy number.

### What We Are Doing

Together with our forensics experts, our team scanned our systems for, and remediated, any identified indicators of compromise. Out of an abundance of caution, we have deployed additional advanced endpoint detection and monitoring tools on our newly restored systems for an added layer of security and visibility across our network. We will also continue to make infrastructure enhancements to strengthen and harden the security posture of our network and systems in the days, months, and years ahead.

In addition, we are offering you identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. The IDX identity protection package includes: Experian, Equifax, and TransUnion credit monitoring, CyberScan™ dark web monitoring, identity theft insurance (for up to \$1,000,000 with no deductible), and fully managed identity restoration services. In some states, these services are required by law. We are offering these services to all affected individuals free of charge for 24 months, regardless of their state of residence.

### **What You Can Do**

We encourage you to enroll and contact IDX with any questions. To enroll in the free identity protection services, please scan the QR code on the first page, or call 1-888-331-6462 or go to <https://app.idx.us/account-creation/protect> and use the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is October 28, 2023.

Once you enroll in these identity protection services, IDX will help you resolve issues if you determine your identity is compromised. To receive the credit monitoring services, you must be over the age of 18, have established credit in the United States, have a Social Security number in your name, and have a U.S. residential address associated with your credit file. If you do not have a credit file or are under the age of 18, you will not be able to register for the credit monitoring services, but you will receive CyberScan™ dark web monitoring, identity theft insurance, and the fully managed identity restoration services from IDX.

Although we have not identified any suspicious activity pertaining to your associated annuity contract or life insurance policy and have not received any reports of misuse of your information, it is always a good practice to be vigilant and closely review and monitor your financial accounts, statements, credit reports, and other financial information for any evidence of unusual activity, fraudulent charges, or signs of identity theft.

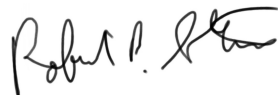
IDX representatives have been fully informed regarding the incident and are ready to answer questions or concerns you may have regarding protection of your personal information.

### **For More Information**

You will find detailed instructions for enrollment on the enclosed “Additional Steps You Can Take” document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call 1-888-331-6462 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

Sincerely,



Robert Stanton  
Chief Operating Officer

(Enclosure)



### Additional Steps You Can Take

- 1. Website and Enrollment.** Scan the QR code or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your unique Enrollment Code provided at the top of the letter.
- 2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at 1-888-331-6462 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports.** It is always advisable to remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify IDX immediately by calling or by logging into the IDX website and filing a request for help. If you file a request for help or report suspicious activity, you will be contacted by a member of IDX's ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, IDX will assign you an ID Care Specialist who will work on your behalf.

You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General of your state.

**5. Place Fraud Alerts** with any of the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

#### Credit Bureaus

Equifax Fraud Reporting  
1-866-349-5191  
P.O. Box 105069  
Atlanta, GA 30348-5069  
[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

**Please Note: No one is allowed to place a fraud alert on your credit report except you.**

**6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will

need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer credit reporting agencies by regular, certified, or overnight mail at the addresses below or, if available, comply with the consumer credit reporting agencies' online security freeze request procedures:

Equifax Security Freeze  
1-888-298-0045  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
1-888-397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 9554  
Allen, TX 75013

TransUnion Security Freeze  
1-888-909-8872  
[www.transunion.com](http://www.transunion.com)  
P.O. Box 160  
Woodlyn, PA 19094

In order to request a security freeze, you may need to provide the following information:

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 5 years, provide the addresses where you have lived over the prior 5 years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. 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 3 business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation to you within 5 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.

To lift the security freeze in order to allow a specific entity or individual to access your credit report, you must call or send a written request to the credit reporting agencies by mail, or, if available, comply with the credit reporting agencies' online procedures for lifting a security freeze and provide proper identification (name, address, and Social Security number), and the PIN 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, or the specific period of time you want the credit report available. The credit reporting agencies have 3 business days after receipt of your request to lift the security freeze as requested.

To remove the security freeze, you must send a written request to each of the credit reporting agencies by mail or, if available, comply with the credit reporting agencies' online procedures for removing a security freeze. The credit reporting agencies have 3 business days after receipt of your request to remove the security freeze.

**7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The **Federal Trade Commission** also encourages those who discover that their information has been misused to file a complaint with them.

**California Residents:** Visit the California Office of Privacy Protection ([www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)) for additional information on protection against identity theft.

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://www.ag.ky.gov), Telephone: 1-502-696-5300.

**Iowa Residents:** You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft 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).

**Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, [www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer), Telephone: 1-888-743-0023.

**Massachusetts Residents:** 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. Massachusetts law also allows consumers to place a security freeze on their credit reports. See **Section 6** for information on how to place a security freeze on your credit report.

**New Mexico Residents:** You have rights pursuant to the Fair Credit Reporting and Identity Security Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting and Identity Security Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting and Identity Security Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting and Identity Security Act. You can review your rights pursuant to the Fair Credit Reporting and Identity Security Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**New York Residents:** The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**North Carolina Residents:** Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), Telephone: 1-877-566-7226 (toll free within North Carolina) or 601-919-716-6400.

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392.

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, [www.riag.ri.gov](http://www.riag.ri.gov), Telephone: 401-274-4400. There were <<RI Variable Count>> Rhode Island residents impacted by the incident. Under Rhode Island law, you have the right to obtain any police report filed in regard to the incident.

**All U.S. Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

<<Company Logo>>

P.O. Box 989728  
West Sacramento, CA 95798-9728

<<Estate Of>>  
<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<Enrollment Code>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

July 28, 2023

## Notice of Data Breach

Dear <<Estate Of>> <<First Name>> <<Last Name>>,

We are writing to inform you of an incident that may have affected your personal information and are providing you with information on additional steps you can consider taking to protect your personal information.

You are receiving this notice because you are, or previously were, appointed as a producer by our <<Text 1>> company, <<Company Entity>>.

### What Happened

On February 9, 2023, we were alerted to the existence of sophisticated ransomware on our information technology infrastructure. We immediately took steps to isolate and secure our systems and investigate the incident. We retained a leading third-party forensics firm to conduct a thorough investigation, secure our systems, remediate any risks, and methodically bring our systems back online once such systems were validated as clean. We also alerted appropriate regulatory authorities and the Federal Bureau of Investigation.

As part of our investigation, we determined that an unauthorized malicious actor accessed and acquired certain files from our systems. We have been analyzing the impacted files to understand what personal information may be at risk. The process of locating personal information in the acquired files and matching that information to individuals was complex. This work was substantially completed on July 10, 2023. We then began notifying the individuals whose personal information we believe to have been included, including you.

### What Information Was Involved

The type of personal information at risk differs from individual to individual but may have included the following information relating to you: name, address, date of birth, and Social Security number.

### What We Are Doing

Together with our forensics experts, our team scanned our systems for, and remediated, any identified indicators of compromise. Out of an abundance of caution, we have deployed additional advanced endpoint detection and monitoring tools on our newly restored systems for an added layer of security and visibility across our network. We will also continue to make infrastructure enhancements to strengthen and harden the security posture of our network and systems in the days, months, and years ahead.



In addition, we are offering you identity theft protection services through IDX, A ZeroFox Company, the data breach and recovery services expert. The IDX identity protection package includes: Experian, Equifax, and TransUnion credit monitoring, CyberScan™ dark web monitoring, identity theft insurance (for up to \$1,000,000 with no deductible), and fully managed identity restoration services. In some states, these services are required by law. We are offering these services to all affected individuals free of charge for 24 months, regardless of their state of residence.

### **What You Can Do**

We encourage you to enroll and contact IDX with any questions. To enroll in the free identity protection services, please scan the QR code on the first page, or call 1-888-331-6462 or go to <https://app.idx.us/account-creation/protect> and use the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is October 28, 2023.

Once you enroll in these identity protection services, IDX will help you resolve issues if you determine your identity is compromised. To receive the credit monitoring services, you must be over the age of 18, have established credit in the United States, have a Social Security number in your name, and have a U.S. residential address associated with your credit file. If you do not have a credit file or are under the age of 18, you will not be able to register for the credit monitoring services, but you will receive CyberScan™ dark web monitoring, identity theft insurance, and the fully managed identity restoration services from IDX.

Although we have not received any reports of misuse of your information, it is always a good practice to be vigilant and closely review and monitor your financial accounts, statements, credit reports, and other financial information for any evidence of unusual activity, fraudulent charges, or signs of identity theft.

IDX representatives have been fully informed regarding the incident and are ready to answer questions or concerns you may have regarding protection of your personal information.

### **For More Information**

You will find detailed instructions for enrollment on the enclosed “Additional Steps You Can Take” document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call 1-888-331-6462 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

Sincerely,



Robert Stanton  
Chief Operating Officer

(Enclosure)



## Additional Steps You Can Take

- 1. Website and Enrollment.** Scan the QR code or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your unique Enrollment Code provided at the top of the letter.
- 2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at 1-888-331-6462 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports.** It is always advisable to remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify IDX immediately by calling or by logging into the IDX website and filing a request for help. If you file a request for help or report suspicious activity, you will be contacted by a member of IDX's ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, IDX will assign you an ID Care Specialist who will work on your behalf.

You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General of your state.

**5. Place Fraud Alerts** with any of the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

### Credit Bureaus

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Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

**Please Note: No one is allowed to place a fraud alert on your credit report except you.**

**6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will

need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer credit reporting agencies by regular, certified, or overnight mail at the addresses below or, if available, comply with the consumer credit reporting agencies' online security freeze request procedures:

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[www.equifax.com](http://www.equifax.com)  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
1-888-397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 9554  
Allen, TX 75013

TransUnion Security Freeze  
1-888-909-8872  
[www.transunion.com](http://www.transunion.com)  
P.O. Box 160  
Woodlyn, PA 19094

In order to request a security freeze, you may need to provide the following information:

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 5 years, provide the addresses where you have lived over the prior 5 years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. 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 3 business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation to you within 5 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.

To lift the security freeze in order to allow a specific entity or individual to access your credit report, you must call or send a written request to the credit reporting agencies by mail, or, if available, comply with the credit reporting agencies' online procedures for lifting a security freeze and provide proper identification (name, address, and Social Security number), and the PIN 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, or the specific period of time you want the credit report available. The credit reporting agencies have 3 business days after receipt of your request to lift the security freeze as requested.

To remove the security freeze, you must send a written request to each of the credit reporting agencies by mail or, if available, comply with the credit reporting agencies' online procedures for removing a security freeze. The credit reporting agencies have 3 business days after receipt of your request to remove the security freeze.

**7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The **Federal Trade Commission** also encourages those who discover that their information has been misused to file a complaint with them.

**California Residents:** Visit the California Office of Privacy Protection ([www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)) for additional information on protection against identity theft.

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://www.ag.ky.gov), Telephone: 1-502-696-5300.

**Iowa Residents:** You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft 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).

**Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, [www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer), Telephone: 1-888-743-0023.

**Massachusetts Residents:** 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. Massachusetts law also allows consumers to place a security freeze on their credit reports. See **Section 6** for information on how to place a security freeze on your credit report.

**New Mexico Residents:** You have rights pursuant to the Fair Credit Reporting and Identity Security Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting and Identity Security Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting and Identity Security Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting and Identity Security Act. You can review your rights pursuant to the Fair Credit Reporting and Identity Security Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**New York Residents:** The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**North Carolina Residents:** Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), Telephone: 1-877-566-7226 (toll free within North Carolina) or 601-919-716-6400.

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392.

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, [www.riag.ri.gov](http://www.riag.ri.gov), Telephone: 401-274-4400. There were <<RI Variable Count>> Rhode Island residents impacted by the incident. Under Rhode Island law, you have the right to obtain any police report filed in regard to the incident.

**All U.S. Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.



P.O. Box 989728  
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<Enrollment Code>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

November 21, 2023

### Notice of Data Breach

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

We are writing to inform you of an incident that may have affected your personal information and are providing you with information on additional steps you can consider taking to protect your personal information.

You are receiving this notice because you are, or previously were, appointed as a producer by our company, Clear Spring Life and Annuity Company (formerly Guggenheim Life and Annuity Company).

#### What Happened

On February 9, 2023, we were alerted to the existence of sophisticated ransomware on our information technology infrastructure. We immediately took steps to isolate and secure our systems and investigate the incident. We retained a leading third-party forensics firm to conduct a thorough investigation, secure our systems, remediate any risks, and methodically bring our systems back online once such systems were validated as clean. We also alerted appropriate regulatory authorities and the Federal Bureau of Investigation.

As part of our investigation, we determined that an unauthorized malicious actor accessed and acquired certain files from our systems. We have been analyzing the impacted files to understand what personal information may be at risk. The process of locating personal information in the acquired files and matching that information to individuals was complex and took many months to complete. While we were able to utilize software and other automation tools to complete parts of the data analysis and provide notices to certain affected individuals in July, other parts of the analysis required further research and manual review of large data files which took several more months to complete. We are now in the process of notifying additional individuals whose personal information we believe to have been included in the acquired files, including you.

#### What Information Was Involved

The type of personal information at risk differs from individual to individual but may have included the following information relating to you: name, address, date of birth, and Social Security number.

#### What We Are Doing

Together with our forensics experts, our team scanned our systems for, and remediated, any identified indicators of compromise. Out of an abundance of caution, we have deployed additional advanced endpoint detection and monitoring tools on our newly restored systems for an added layer of security and visibility across our network. We will also continue to make infrastructure enhancements to strengthen and harden the security posture of our network and systems in the days, months, and years ahead.

In addition, we are offering you identity theft protection services through IDX, the data breach and recovery services expert. The IDX identity protection package includes: Experian, Equifax, and TransUnion credit monitoring, CyberScan™ dark web monitoring, identity theft insurance (for up to \$1,000,000 with no deductible), and fully managed identity restoration services. In some states, these services are required by law. We are offering these services to all affected individuals free of charge for 24 months, regardless of their state of residence.

### **What You Can Do**

We encourage you to enroll and contact IDX with any questions. To enroll in the free identity protection services, please scan the QR code on the first page, or call (888) 331-6462 or go to <https://app.idx.us/account-creation/protect> and use the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is February 21, 2024.

Once you enroll in these identity protection services, IDX will help you resolve issues if you determine your identity is compromised. To receive the credit monitoring services, you must be over the age of 18, have established credit in the United States, have a Social Security number in your name, and have a U.S. residential address associated with your credit file. If you do not have a credit file or are under the age of 18, you will not be able to register for the credit monitoring services, but you will receive CyberScan™ dark web monitoring, identity theft insurance, and the fully managed identity restoration services from IDX.

Although we have not received any reports of misuse of your information, it is always a good practice to be vigilant and closely review and monitor your financial accounts, statements, credit reports, and other financial information for any evidence of unusual activity, fraudulent charges, or signs of identity theft.

IDX representatives have been fully informed regarding the incident and are ready to answer questions or concerns you may have regarding protection of your personal information.

### **For More Information**

You will find detailed instructions for enrollment on the enclosed “Additional Steps You Can Take” document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call (888) 331-6462 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

Sincerely,



Robert Stanton, Chief Operating Officer

(Enclosure)



## Additional Steps You Can Take

**1. Website and Enrollment.** Scan the QR code or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your unique Enrollment Code provided at the top of the letter.

**2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**3. Telephone.** Contact IDX at (888) 331-6462 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**4. Review your credit reports.** It is always advisable to remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify IDX immediately by calling or by logging into the IDX website and filing a request for help. If you file a request for help or report suspicious activity, you will be contacted by a member of IDX's ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, IDX will assign you an ID Care Specialist who will work on your behalf.

You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General of your state.

**5. Place Fraud Alerts** with any of the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

### Credit Bureaus

Equifax Fraud Reporting  
1-866-349-5191  
P.O. Box 105069  
Atlanta, GA 30348-5069  
[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

**Please Note: No one is allowed to place a fraud alert on your credit report except you.**

**6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will

need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer credit reporting agencies by regular, certified, or overnight mail at the addresses below or, if available, comply with the consumer credit reporting agencies' online security freeze request procedures:

Equifax Security Freeze  
1-888-298-0045  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
1-888-397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 9554  
Allen, TX 75013

TransUnion Security Freeze  
1-888-909-8872  
[www.transunion.com](http://www.transunion.com)  
P.O. Box 160  
Woodlyn, PA 19094

In order to request a security freeze, you may need to provide the following information:

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 5 years, provide the addresses where you have lived over the prior 5 years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. 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 3 business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation to you within 5 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.

To lift the security freeze in order to allow a specific entity or individual to access your credit report, you must call or send a written request to the credit reporting agencies by mail, or, if available, comply with the credit reporting agencies' online procedures for lifting a security freeze and provide proper identification (name, address, and Social Security number), and the PIN 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, or the specific period of time you want the credit report available. The credit reporting agencies have 3 business days after receipt of your request to lift the security freeze as requested.

To remove the security freeze, you must send a written request to each of the credit reporting agencies by mail or, if available, comply with the credit reporting agencies' online procedures for removing a security freeze. The credit reporting agencies have 3 business days after receipt of your request to remove the security freeze.

**7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The **Federal Trade Commission** also encourages those who discover that their information has been misused to file a complaint with them.

**California Residents:** Visit the California Office of Privacy Protection ([www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)) for additional information on protection against identity theft.

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://www.ag.ky.gov), Telephone: 1-502-696-5300.

**Iowa Residents:** You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft 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).



**Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, [www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer), Telephone: 1-888-743-0023.

**Massachusetts Residents:** 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. Massachusetts law also allows consumers to place a security freeze on their credit reports. See **Section 6** for information on how to place a security freeze on your credit report.

**New Mexico Residents:** You have rights pursuant to the Fair Credit Reporting and Identity Security Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting and Identity Security Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting and Identity Security Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting and Identity Security Act. You can review your rights pursuant to the Fair Credit Reporting and Identity Security Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**New York Residents:** the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**North Carolina Residents:** Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), Telephone: 1-877-566-7226 (toll free within North Carolina) or 601-919-716-6400.

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392.

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, [www.riag.ri.gov](http://www.riag.ri.gov), Telephone: 401-274-4400. There were 4 Rhode Island residents impacted by the incident. Under Rhode Island law, you have the right to obtain any police report filed in regard to the incident.

**All U.S. Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.





P.O. Box 989728  
West Sacramento, CA 95798-9728

<<Estate of>>  
<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<Enrollment Code>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

November 21, 2023

### Notice of Data Breach

Dear <<Estate of>> <<First Name>> <<Last Name>>,

We are writing to inform you of an incident that may have affected your personal information and are providing you with information on additional steps you can consider taking to protect your personal information.

You are receiving this notice because you are, or previously were, associated with an annuity contract or life insurance policy issued by our company, Clear Spring Life and Annuity Company (formerly Guggenheim Life and Annuity Company).

#### What Happened

On February 9, 2023, we were alerted to the existence of sophisticated ransomware on our information technology infrastructure. We immediately took steps to isolate and secure our systems and investigate the incident. We retained a leading third-party forensics firm to conduct a thorough investigation, secure our systems, remediate any risks, and methodically bring our systems back online once such systems were validated as clean. We also alerted appropriate regulatory authorities and the Federal Bureau of Investigation.

As part of our investigation, we determined that an unauthorized malicious actor accessed and acquired certain files from our systems. We have been analyzing the impacted files to understand what personal information may be at risk. The process of locating personal information in the acquired files and matching that information to individuals was complex and took many months to complete. While we were able to utilize software and other automation tools to complete parts of the data analysis and provide notices to certain affected individuals in July, other parts of the analysis required further research and manual review of large data files which took several more months to complete. We are now in the process of notifying additional individuals whose personal information we believe to have been included in the acquired files, including you.

#### What Information Was Involved

The type of personal information at risk differs from individual to individual but may have included the following information relating to you: name, address, date of birth, Social Security number, and contract/policy number.

#### What We Are Doing

Together with our forensics experts, our team scanned our systems for, and remediated, any identified indicators of compromise. Out of an abundance of caution, we have deployed additional advanced endpoint detection and monitoring tools on our newly restored systems for an added layer of security and visibility across our network. We will also continue to make infrastructure enhancements to strengthen and harden the security posture of our network and systems in the days, months, and years ahead.

In addition, we are offering you identity theft protection services through IDX, the data breach and recovery services expert. The IDX identity protection package includes: Experian, Equifax, and TransUnion credit monitoring, CyberScan™ dark web monitoring, identity theft insurance (for up to \$1,000,000 with no deductible), and fully managed identity restoration services. In some states, these services are required by law. We are offering these services to all affected individuals free of charge for 24 months, regardless of their state of residence.

### **What You Can Do**

We encourage you to enroll and contact IDX with any questions. To enroll in the free identity protection services, please scan the QR code on the first page, or call (888) 331-6462 or go to <https://app.idx.us/account-creation/protect> and use the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is February 21, 2024.

Once you enroll in these identity protection services, IDX will help you resolve issues if you determine your identity is compromised. To receive the credit monitoring services, you must be over the age of 18, have established credit in the United States, have a Social Security number in your name, and have a U.S. residential address associated with your credit file. If you do not have a credit file or are under the age of 18, you will not be able to register for the credit monitoring services, but you will receive CyberScan™ dark web monitoring, identity theft insurance, and the fully managed identity restoration services from IDX.

Although we have not identified any suspicious activity pertaining to your associated annuity contract or life insurance policy and have not received any reports of misuse of your information, it is always a good practice to be vigilant and closely review and monitor your financial accounts, statements, credit reports, and other financial information for any evidence of unusual activity, fraudulent charges, or signs of identity theft.

IDX representatives have been fully informed regarding the incident and are ready to answer questions or concerns you may have regarding protection of your personal information.

### **For More Information**

You will find detailed instructions for enrollment on the enclosed “Additional Steps You Can Take” document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call (888) 331-6462 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

Sincerely,



Robert Stanton  
Chief Operating Officer, Clear Spring Life and Annuity Company

(Enclosure)



## Additional Steps You Can Take

**1. Website and Enrollment.** Scan the QR code or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your unique Enrollment Code provided at the top of the letter.

**2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**3. Telephone.** Contact IDX at (888) 331-6462 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**4. Review your credit reports.** It is always advisable to remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify IDX immediately by calling or by logging into the IDX website and filing a request for help. If you file a request for help or report suspicious activity, you will be contacted by a member of IDX's ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, IDX will assign you an ID Care Specialist who will work on your behalf.

You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General of your state.

**5. Place Fraud Alerts** with any of the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

### Credit Bureaus

Equifax Fraud Reporting  
1-866-349-5191  
P.O. Box 105069  
Atlanta, GA 30348-5069  
[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

**Please Note: No one is allowed to place a fraud alert on your credit report except you.**

**6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will

need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer credit reporting agencies by regular, certified, or overnight mail at the addresses below or, if available, comply with the consumer credit reporting agencies' online security freeze request procedures:

Equifax Security Freeze  
1-888-298-0045  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
1-888-397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 9554  
Allen, TX 75013

TransUnion Security Freeze  
1-888-909-8872  
[www.transunion.com](http://www.transunion.com)  
P.O. Box 160  
Woodlyn, PA 19094

In order to request a security freeze, you may need to provide the following information:

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 5 years, provide the addresses where you have lived over the prior 5 years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. 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 3 business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation to you within 5 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.

To lift the security freeze in order to allow a specific entity or individual to access your credit report, you must call or send a written request to the credit reporting agencies by mail, or, if available, comply with the credit reporting agencies' online procedures for lifting a security freeze and provide proper identification (name, address, and Social Security number), and the PIN 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, or the specific period of time you want the credit report available. The credit reporting agencies have 3 business days after receipt of your request to lift the security freeze as requested.

To remove the security freeze, you must send a written request to each of the credit reporting agencies by mail or, if available, comply with the credit reporting agencies' online procedures for removing a security freeze. The credit reporting agencies have 3 business days after receipt of your request to remove the security freeze.

**7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The **Federal Trade Commission** also encourages those who discover that their information has been misused to file a complaint with them.

**California Residents:** Visit the California Office of Privacy Protection ([www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)) for additional information on protection against identity theft.

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://www.ag.ky.gov), Telephone: 1-502-696-5300.

**Iowa Residents:** You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft 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).

**Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, [www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer), Telephone: 1-888-743-0023.

**Massachusetts Residents:** 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. Massachusetts law also allows consumers to place a security freeze on their credit reports. See **Section 6** for information on how to place a security freeze on your credit report.

**New Mexico Residents:** You have rights pursuant to the Fair Credit Reporting and Identity Security Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting and Identity Security Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting and Identity Security Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting and Identity Security Act. You can review your rights pursuant to the Fair Credit Reporting and Identity Security Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**New York Residents:** the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**North Carolina Residents:** Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), Telephone: 1-877-566-7226 (toll free within North Carolina) or 601-919-716-6400.

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392.

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, [www.riag.ri.gov](http://www.riag.ri.gov), Telephone: 401-274-4400. There were 4 Rhode Island residents impacted by the incident. Under Rhode Island law, you have the right to obtain any police report filed in regard to the incident.

**All U.S. Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

