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July 21, 2021

NOTICE OF DATA BREACH

We are contacting you regarding a security incident at Guidehouse which may have involved some of your personal information. Guidehouse provides services to Bankers Life, Colonial Penn, and Washington National Insurance Company, which are part of CNO Financial Group, Inc. (“CNO”). The personal information at issue in this security incident involves your insurance coverage with one or more of these brands.

WHAT HAPPENED.

On March 23, 2021, Guidehouse learned that a file-sharing vendor utilized by Guidehouse became victim of a cyber attack on January 20, 2021 that compromised a file shared between Guidehouse and CNO through this vendor. This security incident did not involve any compromise of CNO’s systems or network.

WHAT INFORMATION WAS INVOLVED.

The personal information involved in this incident includes your name, date of birth, policy number, social security number, and address.

WHAT WE ARE DOING.

Upon learning of the incident, we immediately launched an investigation, and also ceased using the third-party service that had been compromised. We cooperated with federal law enforcement and engaged leading cyber security experts in connection with investigating and responding to the incident.

WHAT YOU CAN DO.

We are not aware of any misuse of your personal information. Below, please find information about steps that an individual may take to protect against potential misuse of their personal information.

As a precaution, we have arranged for you, at your option, to enroll in a complimentary, two-year credit monitoring service. We have engaged Experian to provide you with its IdentityWorks credit monitoring product. This product provides you with superior identity detection and resolution of identity theft. You have until October 31, 2021 to activate the free credit monitoring service by using the following activation code: **ABCDEFGHI**. This code is unique for your use and should not be shared. To enroll, please go to <https://www.experianidworks.com/credit> or call **(833) 671-0408**.

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian’s customer care team at **(833) 671-0408** by October 31, 2021. Be prepared to provide engagement number **B015613** as proof of eligibility for the identity restoration services by Experian.

Please remain vigilant for incidents of fraud and identity theft, including by regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions.

In addition, you may contact the Federal Trade Commission (“FTC”) or law enforcement, including your state Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s Web site, at www.ftc.gov/idtheft, or call the FTC, at (877) IDTHEFT (438-4338) or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act (“FCRA”), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax (800) 685-1111 P.O. Box 740241 Atlanta, GA 30374-0241 www.Equifax.com/personal/credit-report-services	Experian (888) 397-3742 P.O. Box 9701 Allen, TX 75013 www.Experian.com/help	TransUnion (888) 909-8872 Fraud Victim Assistance Division P.O. Box 2000 Chester, PA 19022 www.TransUnion.com/credit-help
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You also have other rights under the FCRA. For further information about your rights under the FCRA, please visit: http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf.

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

In addition, you can contact the nationwide credit reporting agencies at the phone numbers listed above to place a security freeze to restrict access to your credit report. There is no charge to place, lift or remove a security freeze. You will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your request, each credit reporting agency will send you a confirmation letter containing a unique PIN or password that you will need in order to lift or remove the freeze. You should keep the PIN or password in a safe place.

FOR MORE INFORMATION.

Please know that we regret any inconvenience or concern this incident may cause you. Please do not hesitate to contact us at **(833) 671-0408** if you have any questions or concerns. Be prepared to provide your engagement number **B015613**.

IF YOU ARE A DISTRICT OF COLUMBIA RESIDENT: You may obtain information about avoiding identity theft from the FTC or the District of Columbia Attorney General's Office. These offices can be reached at:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) http://www.ftc.gov/idtheft/	Office of the Attorney General 441 4th Street, NW Suite 1100 South Washington, DC 20001 (202) 727-3400 https://oag.dc.gov/
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IF YOU ARE A MARYLAND RESIDENT: You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. These offices can be reached at:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) http://www.ftc.gov/idtheft/	Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (888) 743-0023 www.oag.state.md.us
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IF YOU ARE A NEW YORK RESIDENT: You may obtain information about security breach response and identity theft prevention and protection from the FTC or from the following New York state agencies:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) www.consumer.gov/idtheft	New York Attorney General Consumer Frauds & Protection Bureau 120 Broadway, 3rd Floor New York, NY 10271 (800) 771-7755 www.ag.ny.gov	New York Department of State Division of Consumer Protection 99 Washington Avenue Suite 650 Albany, New York 12231 (800) 697-1220 www.dos.ny.gov
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IF YOU ARE A NORTH CAROLINA RESIDENT: You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. These offices can be reached at:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) www.consumer.gov/idtheft	North Carolina Department of Justice Attorney General Josh Stein 9001 Mail Service Center Raleigh, NC 27699-9001 (877) 566-7226 http://www.ncdoj.com
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