



Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

April 8, 2021



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APT ABC  
123 ANY ST  
ANYTOWN, ST 12345-6789



Re: Notice of Data Security Incident

Dear Sample A. Sample:

At Pan-American Life Insurance Group, we take the privacy and security of your personal information very seriously. We are writing with an update about a data security incident we announced on March 9, 2021. After additional investigation, we have confirmed that you are among a small percentage of individuals whose more sensitive personal information was taken from our systems. We have no reason to believe that the information has been used for any fraudulent purpose as a result of this incident. But out of an abundance of caution, we are sharing details about what happened, what information was involved, what we are doing to address it, the steps you can take, and resources that we are making available to you.

### **What Happened?**

In our March 11, 2021 announcement, we said that we had learned on March 9, 2021 that a data security incident had resulted in some personal information, like name, address and date of birth being taken from our systems. We also said that more sensitive personal information for a relatively small percentage of individuals had been taken. On April 5, we confirmed that your information was in the set of more sensitive personal information that was taken. There is no evidence, however, that any information was misused for fraudulent purposes as a result of this incident.

### **What Information Was Involved?**

We have confirmed that your [EXTRA2], name, address, and date of birth was among the information taken.



## What We Are Doing

As soon as we discovered the incident, we immediately took our computer network offline as part of our efforts to protect information. This resulted in disruptions to our business. Since learning of this situation, we have been taking steps to further protect and strengthen the security of our systems. We also engaged third-party cyber experts to partner with our team to launch an investigation to better understand what happened and to prevent a similar incident in the future. That investigation concluded that a phishing attempt resulted in malware being installed on our computer network. Our existing defenses and early action prevented this malware from having its full intended effect, but there was some limited effect.

We are also making resources available to those individuals whose information was involved. We have established a dedicated call center to provide information and direct you to resources that are available.

In addition, we also are offering a complimentary one-year subscription to Experian IdentityWorks Credit Monitoring and Identity Theft Protection. To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by July 31 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with a situation arising as a result of this incident or would like an alternative to enrolling in online, please contact Experian's customer care team at 833-671-0405 by May 15, 2021. Be prepared to provide engagement number DB26545 as proof of eligibility for the Experian services.

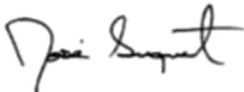
## What You Can Do

We recommend that you review the guidance provided in the enclosed reference guide about how to help protect your information. Further information is also available on our website at [www.PALIG.com](http://www.PALIG.com). You should also review any account statements. If you find any transactions you do not recognize, contact the business or institution issuing the statement. We also recommend that you enroll in the complimentary credit monitoring that we are offering or obtain your free annual credit report as described in the enclosed reference guide.

If you have questions or need assistance, please call US Toll Free Number 833-671-0405, Monday through Friday from 8:00AM to 10:00PM Central Time. Saturday and Sunday 10:00AM – 7:00PM Central Time

Please know that we take this matter very seriously and we apologize for any concern and inconvenience this may cause you.

Sincerely,



Jose Suquet  
CEO

## REFERENCE GUIDE

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission’s website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don’t recognize, and notify the credit bureaus as soon as possible in the event there are any.

You have rights under the federal Fair Credit Reporting Act (“FCRA”). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or [www.ftc.gov](http://www.ftc.gov)

**Place a Fraud Alert on Your Credit File:** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus.

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	1-800-525-6285	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 9532 Allen, Texas 75013	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016	1-800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

**Place a Security Freeze on Your Credit File.** You have the right to place a “security freeze” on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze free of charge by contacting the credit bureaus at:

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 9554 Allen, Texas 75013	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	Fraud Victim Assistance Division P.O. Box 2000 Chester, Pennsylvania 19016	<a href="http://www.transunion.com">www.transunion.com</a>



The credit bureaus may require that you provide proper identification prior to honoring your request. In order to request a security freeze, you will 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 five (5) years, provide the addresses where you have lived over the prior five 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 law enforcement agency concerning identity theft

Placing a security freeze on your credit file may delay, interfere with, or prevent timely approval of any requests you make for credit, loans, employment, housing or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly.

**Contact the U.S. Federal Trade Commission.** If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission ("FTC"). If you believe your identity has been stolen, the FTC recommends that you take these additional steps.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC:

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

**For District of Columbia Residents:** You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-3400, [www.oag.dc.gov](http://www.oag.dc.gov)

**For Iowa Residents:** State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

**For Maryland Residents:** You can obtain information from the Maryland Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**For Massachusetts Residents:** You have a right to request from us a copy of any police report filed in connection with 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. As noted above, you also have the right to place a security freeze on your credit report at no charge.

**For New York Residents:** You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information:

New York Attorney General's Office  
Bureau of Internet and Technology  
(212) 416-8433

<https://ag.ny.gov/internet/resource-center>

NYS Department of State's Division of  
Consumer Protection  
(800) 697-1220

<https://www.dos.ny.gov/consumerprotection>

**For North Carolina Residents:** You can obtain information from the Federal Trade Commission and the North Carolina Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov)

**For Oregon Residents:** State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, [www.doj.state.or.us](http://www.doj.state.or.us)

**For Rhode Island Residents:** You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, [www.riag.ri.gov](http://www.riag.ri.gov). As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services.



