



February [Insert Date], 2021
[Insert Name]
Address 1
Address 2]

IMPORTANT NOTIFICATION

Dear [insert name]:

The confidentiality and security of personal information is very important to New York Life. We maintain physical, electronic and procedural safeguards that meet state and federal regulations, and we limit employee and agent access to personal information we hold.

On February 5, 2021, New York Life discovered that in July 2020, in response to a request from a state government agency, we inadvertently uploaded a document to a public insurance filings website without redacting certain of your personal information. Upon learning of the issue, we immediately had the document removed and replaced with a version that does not contain your personal information. The personal information on the original document included your name, last four digits of your social security number, certificate number, gender, date of birth, benefit amount and form of annuity. The filing website to which the document was uploaded is not typically used by members of the public, and we have no evidence that any of your personal information was accessed or misused as a result of this issue. We have also taken steps to ensure that this error does not happen again, including retraining relevant employees and improving processes to ensure that personal information is removed from documents before they are submitted to state regulators.

Out of an abundance of caution, to prevent unauthorized access to your records with us, we are utilizing additional verification protocols should anyone attempt to access or make changes to your account. **Additionally, we will purchase for you one-year of credit monitoring services via the Equifax Credit Watch™ Gold Service.** This service will notify you of changes to your credit information and provide you with up to \$25,000 of Identity Fraud Expense Coverage and access to your credit report. Please see the enclosed instructions for enrollment in the Equifax Credit Watch™ Gold Service.

We want to inform you about ways to protect yourself from identity theft should you wish to pursue them. We recommend that you place an initial fraud alert on your credit files. A fraud alert requires potential creditors to use what the law refers to as "reasonable policies and procedures" to verify your identity before issuing credit in your name. A fraud alert lasts for 90 days. Just call one of the three credit reporting agencies at a number below. This will let you automatically place an alert with all of the agencies. You will receive letters from all three, confirming the fraud alert and letting you know how to get a free copy of your credit report from each.

Equifax - www.equifax.com

Equifax Credit Information Services, Inc.
P.O. Box 740241
Atlanta, GA 30374
1-800-525-6285

Trans Union - www.transunion.com

TransUnion Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289

Experian - www.experian.com

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

You can also order your free credit report by visiting www.annualcreditreport.com, calling toll-free at 1-877-322-8228, or completing the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.consumer.ftc.gov and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

We encourage you to remain vigilant by reviewing account statements and monitoring free credit reports. When you receive your credit reports, please review them carefully. Look for accounts you did not open and inquiries from creditors that you did not initiate. Also, look for personal information, such as home address and Social Security number, that is not accurate. If you see anything that is not accurate or that you do not understand, call the credit reporting agency at the telephone number on the report. You have rights under the 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.

If you find suspicious activity on your credit report, call the credit agency, and your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records. You may also want to place an extended fraud alert on your file, which will remain on your credit file for seven years.

Even if you do not find any signs of fraud on your credit report, we recommend that you check your credit report periodically. You can call one of the numbers above to order your report and to keep the fraud alert in place.

You also may consider placing a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Credit reporting agencies cannot charge you for placing a security freeze on your credit reports. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. For more information on security freezes, including how to place and lift them, you may contact the three nationwide consumer reporting agencies as described above or the Federal Trade Commission as indicated below. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies for more information. The consumer reporting agencies may require proper identification prior to honoring your request, such as your full name, Social Security number, date of birth, copy of a government-issued identification card (state driver's license or ID card, military identification, etc.), and/or proof of your current and former residential address.

For additional assistance on steps to avoid identity theft including information about fraud alerts and security freezes, you may contact:

Federal Trade Commission
Bureau of Consumer Protection
Division of Privacy and Identity Protection
600 Pennsylvania Avenue, N.W.
Washington, D.C. 20580
1-877-438-4338
www.consumer.gov/idtheft/

We regret any inconvenience this may cause you. If you have any questions or concerns, please call Gino Papa at (201) 685-6311 or send an e-mail to SP_Client_Service@newyorklife.com.

Sincerely,
Gino Papa
Senior Associate
New York Life Insurance Company

Additional State-Specific Information

For Iowa Residents. You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft at:

Office of the Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164

www.iowaattorneygeneral.gov

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft by contacting:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023 (toll-free in Maryland)
(410) 576-6300

www.oag.state.md.us

For Massachusetts residents. Under Massachusetts law, you have the right to obtain a copy of any police report that is filed regarding an incident. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. You also have the right to request a security freeze as described above.

For North Carolina residents. You can obtain information from the North Carolina Attorney General's Office about preventing identity theft by contacting:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226 (toll-free in North Carolina)
(919) 716-6400

www.ncdoj.gov

For Oregon Residents. We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(877) 877-9392 (toll-free in Oregon)
(503) 378-4400

www.doj.state.or.us

For Rhode Island Residents. Under Rhode Island law, you have the right to obtain a copy of any police report that is filed regarding an incident. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. You also have the right to request a security freeze as described above. You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General
Consumer Protection Unit
150 South Main Street
Providence, RI 02903
(401) 274-4400

www.riag.ri.gov



Enter your Activation Code: <INSERT ACTIVATION CODE>

Product Information

Equifax® Credit Watch™ Gold provides you with the following key features:

- Equifax® credit file monitoring with alerts to key changes to your Equifax Credit Report
- Automatic Fraud Alerts¹ with a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$25,000 Identity Theft Insurance²
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/gold

- 1. Welcome Page:** Enter the Activation Code provided at the top of this page in the "Activation Code" box and click the "Submit" button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the "Continue" button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

To sign up for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

- 1. Activation Code:** You will be asked to enter your enrollment code as provided at the top of this letter.
- 2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your Equifax credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

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

2. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.