NOTICE OF A DATA BREACH

Ameriprise
Auto & Home Insurance

<<Mail Date>>

<<First Name>><<Last Name>>
<<Address 1>>
<<City>>, <<State>> <<Zip>>

Dear <<First Name>> <<Last Name>>:

What Happened?

I am writing to inform you of an incident involving your personal information. In the past, you have been the claimant on a claim involving an Ameriprise Auto & Home Insurance policy owner. Your personal data was collected as part of this claim. On August 24, 2018, an employee with Ameriprise Auto & Home Insurance emailed some claimant data to their own personal email account. The data was part of a project he was working on to streamline claim processes. This employee has since left Ameriprise. We have contacted the former employee, and they have deleted the data and signed an attestation to that fact. Based on the facts of the case, we do not believe the email was for the purpose of obtaining personal information. However, I wanted to take the precaution of notifying you.

What Information Was Involved?

Name, address, date of birth and medical information regarding the claim.

What We Are Doing.

We have worked with the former employee and obtained a signed agreement which will further ensure the protection of your information.

As a precaution, Ameriprise Auto & Home is providing you an opportunity to enroll in an independently operated credit monitoring program for one year at no expense to you. This program is administered by EZ Shield, Inc. The services include resolution assistance by certified fraud experts, Internet Monitoring which will alert you if your information is being traded on the dark web, and credit monitoring to keep you informed of changes to your information within the Experian credit bureau. To obtain these services, please go to https://myidentity.ezshield.com/protection and insert code: **AMEREZS10122018**

What You Can Do.

None of us like to hear about incidents involving our personal information. And in situations like this, taking a few prudent steps can further protect you against the potential misuse of your information. That's why we recommend the following actions:

- Register a Fraud Alert or Security Freeze with the three major credit bureaus listed below:

Equifax	Experian	TransUnion
P.O. Box 740241 Atlanta, GA 30374 (800) 525-6285 equifax.com	P.O. Box 9554 Allen, TX 75013 (888) 397-3742 experian.com	2 Baldwin Place P.O. Box 1000 Chester, PA 19022 (800) 680-7289 transunion.com

- Thoroughly review your account statements and transaction confirmations.

- Closely monitor all of your personal accounts (e.g. checking and savings, credit cards, etc.) to make sure there is no unauthorized activity.
- Review any solicitations you receive in the near future.
- Be vigilant if you receive a call from someone who claims to represent Ameriprise Auto & Home Insurance. If you have any doubts about the caller, hang up and call (800) 862-5246, Ext. #58160 to verify the validity of the call.
- Read the enclosed educational brochure which provides resources and measures to help protect against identity theft.
- The Federal Trade Commission also has many resources available to help protect against identity theft. Contact them at:

Federal Trade Commission
600 Pennsylvania Avenue, NW Washington, DC 20580 (877) 438-4338 identitytheft.gov

For More Information.

Please do not hesitate to the Claims Service Center at (800) 862-5246, Extension #58160. Please accept my sincere apology regarding this situation and any inconvenience it may cause you.

Sincerely,

Erik Simonson
Director – Claims Operations
Claims Department

Enclosure: Ameriprise Financial Identity Theft Brochure

How does identity theft happen?

- **Dumpster Diving**
  Rummaging through trash looking for bills or other documents with personal information — your name, address, phone number, utility service account numbers, credit card numbers and your Social Security number.
- **Phishing**
  Phone calls, spam emails or pop-up messages where criminals impersonate financial institutions or companies to persuade you to reveal personal information. For example, you may receive an email asking you to "update" or "confirm" your information and direct you to a website that looks identical to the legitimate organization's site. The phishing site is a phony site designed to trick you into divulging your personal information so the operators can steal your identity.

  If you believe a message to be phishing, forward it to spam@uce.gov and the legitimate company impersonated in the email. For any phishing email impersonating Ameriprise Financial, please send your message to anti.fraud@ampf.com.
- **Social Engineering**
  The misuse of a legitimate business by calling or sending e-mails that attempt to trick you into revealing personal information. For example, someone calls pretending to offer you a job and asks for your personal information, such as your Social Security number, to see if you "qualify" for the position.
- **Theft**
  Stealing or finding lost wallets and purses, as well as mail items such as bank and credit card statements, pre-approved credit offers, new checks or tax information. Thieves may also work for businesses, medical offices or government agencies, and steal information on the job.

Resources

You can find resources and information online and from government agencies about scams and crimes that can lead to identity theft.

Federal Trade Commission
Web: ftc.gov/idtheft
Phone: 1.877.ID-THEFT (438.4338)
or TTY 1.866.653.4261

OnGuard Online
Web: onguardonline.gov

Privacy Rights Clearinghouse
Web: privacyrights.org
Phone: 619.298.3396

US Postal Inspection Service
Web: usps.com/postalinspectors
Phone: 1.877.876.2455

US Secret Service
Web: secretservice.gov

Social Security Administration
Web: oig.ssa.gov
Phone-Fraud Hotline: 1.800.269.0271

US Government Information and Services
Web: usa.gov
Phone: 1.844.872.4681

Identity Theft Resource Center
Web: idtheftcenter.org
Phone: 1.888.400.5530

Financial Planning | Retirement | Investments | Insurance

Ameriprise Financial Services, Inc.
739 Ameriprise Financial Center, Minneapolis, MN 55474
ameriprise.com

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Ameriprise Financial

Reduce your risk of identity theft

What is Identity Theft?

Identity theft occurs when someone uses your name or personal information, such as your Social Security, driver's license, credit card, telephone or other account number, without your permission. Identity thieves use this information to open credit, bank and telephone service accounts, and make major purchases or withdrawals — all in your name. Information can be used to take over your existing accounts or open new accounts. Identity theft can result in damage to your credit rating and denials of credit and job offers. If this happens you can take steps to help limit the damages and restore your good name.

Protect your identity

- **Keep your information private.** Before disclosing any personal information, ensure you know why it is required and how it will be used.
  - Don't respond to email, text or phone messages that ask for personal information. Legitimate companies don't ask for information this way. Delete the message.
- **Guard your Social Security number.** Do not give your Social Security number to people or companies you do not know.

  Request to see a privacy policy. A legitimate business requesting your Social Security number should have a privacy policy explaining why personal information is collected, how it's used, and who will have access to it.
- **Destroy old documents.** Shred information you no longer need that contains personally identifiable information and account numbers. For example, credit card receipts, billing statements and pre-approved credit offers should be shredded before you discard them.
- **Safeguard your mail from theft.** Promptly remove incoming mail from your mailbox or consider a locking mailbox, and place outgoing mail in post office collection boxes.
- **Carry only the essentials.** Do not carry extra credit cards, your birth certificate, passport or your Social Security card with you, except when necessary.
- **Review your credit report.** The law requires the three major credit bureaus — Equifax, Experian and TransUnion — to provide a free copy of your credit report once per year.
  - Visit annualcreditreport.com or call 1.877.322.8228 to order your free credit reports each year.
  - Consider staggering your credit report requests from each agency throughout the year. Look for inquiries and activity on your accounts that you can't explain.
- **Review your statements.** Carefully and promptly review all transaction confirmations, account statements and reports. Regularly review your account(s) by logging into the secure site at www.ameriprise.com. If you suspect or encounter any unauthorized activity on your Ameriprise Financial accounts, call your personal financial advisor or contact Client Service at 1.800.862.7919.

Protect yourself online

- Be wary of any unsolicited emails and offers that seem too good to be true. Never click on a link sent in an unsolicited email.
- If you are in doubt, don't reply. Call the institution at a known number.
- Use only secure websites when entering personal information or making online purchases. Secure websites can be recognized by the prefix https:// and a padlock icon in the status bar of the web browser.
- Avoid accessing your financial accounts online from public computers at libraries, hotel business centers or airports. These are prime target areas for thieves using keystroke monitoring tools to steal your usernames and passwords.
- Create unique passwords and personal identification numbers (PINs) using letters, characters and numbers.
- Use firewalls, anti-spyware and anti-virus software to protect your home computer and regularly update these programs.
- Educate yourself. There are educational materials about many of the online scams at onguardonline.gov.
- Limit the personal information you make public on social media sites, including information about leaving for vacation or information about your routines.

Red flags of identity theft

- Unauthorized charges on your bank, credit card or other accounts
- Mistakes on the explanation of medical benefits from your health plan
- Your regular bills and account statements don't arrive on time
- Bills or collection notices for products or services you never received
- Calls from debt collectors about debts that don't belong to you
- You are turned down unexpectedly for a loan or a job

What to do if your personal information is lost or stolen

- Contact one of the three major credit bureaus and request that a "fraud alert" is placed on your file. The alert instructs creditors to verify your identity via phone before opening any new accounts or making changes to your existing accounts.

Credit Bureaus	
Equifax	P.O. Box 740241 Atlanta, GA 30374 (800) 525-6285 equifax.com
Experian	P.O. Box 9554 Allen, TX 75013 (888) 397-3742 experian.com
TransUnion	2 Baldwin Place P.O. Box 1000 Chester, PA 19022 (800) 680-7289 transunion.com

- If you suspect or encounter any unauthorized activity on your Ameriprise Financial accounts, call your personal financial advisor or contact Client Service at 1.800.862.7919.

How Ameriprise Financial protects your information

Ameriprise Financial is dedicated to protecting our clients' assets, personal information and privacy. We maintain physical, electronic and procedural safeguards to protect your information. We will not sell your personal information to anyone. For more information, visit the Privacy and Security Center on ameriprise.com.

What to do if you are the victim of identity theft

If you discover that someone has used your personal information to open accounts or pursue unauthorized activity:

- **Contact a credit bureau.** Inform one of the three major credit bureaus that you are a victim of identity theft.
- **Place a freeze on your credit report.** Consider a credit monitoring service.
- **Contact your other financial institutions.** They may be able to provide additional security measures to protect your account. Close any accounts you suspect are fraudulent or have fraudulent transactions.
- **File a police report.** Identity theft is a crime and most creditors require a law enforcement report as proof of the theft.
- **Report the crime to the Federal Trade Commission (FTC).** Your report will aid law enforcement officials across the country in their investigations.
- **Seek assistance.** The FTC has created an identity theft information packet to assist victims. Request a packet via the contact options below:

  Web: ftc.gov/idtheft

  Phone: 1.877.ID-THEFT (438.4338)
  or TTY 1.866.653.4261
- **File a claim with your insurance carrier.** Check your policy or carrier to determine if you have identity theft insurance protection. If applicable, consider filing a claim.
- **Keep a record of your contacts.** Start a file with copies of your credit reports, the police report, copies of disputed bills and any correspondence. Keep a log of your conversations with creditors, law enforcement officials and other relevant parties. Follow up all phone calls in writing and send correspondence via certified mail, return receipt requested.