



New York Life Insurance Company
51 Madison Avenue
New York, NY 10010
T 212 576-3479

The Company You Keep©

November 8, 2018

John Doe
123 Main St
Helena, MT 12345

IMPORTANT NOTIFICATION

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 the personal information we hold.

The purpose of this letter is to inform you that on October 23, 2018, an unauthorized individual who had obtained one of our agent's personal information impersonated the agent to gain access to the agent's company email account. New York Life discovered this on October 24, 2018 and immediately shut down the unauthorized access. We promptly conducted an investigation, and on November 5, 2018 determined that the email account contained your name, date of birth and social security number.

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 6790
Fullerton, CA 92834
1-800-680-7289

Experian - www.experian.com

Experian

475 Anton Blvd.

Costa Mesa, CA 92626

1-888-397-3742

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.

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.

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 contact Guy Bruno at **(212) 576-3479**.

Sincerely,

Guy Bruno

Guy Bruno

Corporate Vice President



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.