



Return Mail Processing Center
PO Box 6336
Portland, OR 97228 – 6336

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

<<Date>>

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

Primerica is a company that believes in protecting the privacy and security of our customers' information. Regrettably, we are writing to inform you about an incident that may involve some of your information.

On September 4, 2016, a Primerica agent's office was burglarized. The incident was immediately reported to the police by a representative from the agent's office. On September 12, 2016, Primerica learned that one of the stolen devices was a computer that may have contained client files. Primerica promptly began an investigation to identify what records may have been on any stolen devices. Through the investigation, we determined that a stolen computer and external hard drive likely contained completed client and agent applications and miscellaneous files. These files contained your name and Social Security number, and may have included your driver's license or other government-issued identification number, expired debit or credit card number, medical information, checking account number, and date of birth.

To date, we have no evidence that any information on the stolen devices has been discovered or misused. Out of an abundance of caution, we are notifying you about this incident so you can take appropriate steps to protect your information.

While it is impossible to know with certainty whether you will experience any issues as a result of this incident, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your account statements for any unauthorized activity. Additionally, we are offering you a complimentary one-year membership of Equifax Credit Watch™ Gold with 3-in-1 Monitoring. Equifax Credit Watch will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three major credit reporting agencies. Equifax Credit Watch is completely free to you and enrolling in this program will not hurt your credit score. Unfortunately, due to privacy laws, we are not able to enroll you directly. **For more information on identity theft prevention and Equifax Credit Watch, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

We deeply regret any inconvenience this may have caused you. To help prevent something like this from happening in the future, we are conducting a review of our physical security and encryption practices. We are committed to maintaining the privacy of our customers and apologize for any inconvenience this matter may cause you. If you have any questions, please call 1-844-512-9014, Monday through Friday between 9:00 a.m. and 9:00 p.m. Eastern time.

Sincerely,

Bobby Peterman
President, Primerica Distribution

**Equifax Credit Watch™ Gold with 3-in-1 Monitoring
Activation Code: <<INSERT Credit Monitoring Code>>
Register by: December 31, 2017**

About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian, and TransUnion** credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance¹ with \$0 deductible, at no additional cost to you
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert² placement with automatic renewal functionality (available online only)

How to Enroll: You can sign up online or over the phone

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

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 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 - Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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. This product is not intended for minors (under 18 years of age)

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

More Information on Ways to Protect Yourself

We encourage you to remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity.

- If you have a Primerica life policy, call 1-800-257-4725 and ask Primerica Life to assign a Personal Access Note to your life policy to limit the ability of another person to affect changes to your insurance policy.
- If you have an account with PFS Investments, call 1-800-544-5445 and request to change your Personal Identification Number or access code.

You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your credit report, free of charge once every 12 months, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 2002	PO Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016
www.equifax.com	www.experian.com	www.transunion.com
1-800-685-1111	1-888-397-3742	1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. Contact information for the Federal Trade Commission is as follows:

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

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.