



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

NOTICE OF DATA BREACH	
What Happened?	<p>Frederick W. Howarth III d/b/a TBG West Insurance Services specializes in designing, implementing, and administering disability, long-term care, and group life insurance solutions for company clients. As a part of our relationship with our company clients, we are a broker for disability, long-term care, and group life insurance coverage, and we hold individual insureds' personal information. The below-detailed incident did not impact any of our company clients.</p> <p>We value and respect the privacy of your information, which is why we are writing to advise you of a recent incident that may have involved some of your personal information. On March 27, 2020, our system was impacted by a ransomware event that encrypted certain files. Upon learning of the situation, we promptly investigated the incident with the help of a leading cybersecurity firm and have taken steps to prevent any recurrence. We also notified law enforcement and are cooperating with its investigation.</p> <p>In the course of our investigation, we learned that some files were copied from our system in connection with the attack. We reviewed the contents of all files that may have been acquired.</p>
What Information Was Involved?	<p>On or around June 10, 2020, we determined that a limited number of documents that may have been acquired contained some personal information, including your name, date of birth, and Social Security number. We then worked diligently to locate additional, necessary information for mailing, which was completed on June 30, 2020.</p>
What We Are Doing.	<p>We are not aware of any instances of fraud or identity theft arising out of this situation and do not know for certain if your personal information was ever acquired. However, out of an abundance of caution, we wanted to make you aware of the incident and are offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. Coverage is not automatic, and you must complete the enrollment process in order to activate your membership. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary, one-year membership, please see the additional information attached to this letter.</p>

<p>What You Can Do.</p>	<p>As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state’s attorney general, as well as the Federal Trade Commission (“FTC”).</p>			
<p>Other Important Information.</p>	<p>You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.</p> <p>To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below or, if available, comply with the consumer reporting agencies’ online security freeze request procedures:</p> <table border="0" data-bbox="422 735 1429 955"> <tr> <td data-bbox="422 735 747 924"> <p>Equifax 1-866-349-5191 www.equifax.com P.O. Box 740241 Atlanta, GA 30374</p> </td> <td data-bbox="763 735 1088 924"> <p>Experian Security Freeze 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013</p> </td> <td data-bbox="1104 735 1429 955"> <p>Trans Union Security Freeze 1-888-909-8872 www.transunion.com P.O. Box 160 Woodlyn, PA 19094</p> </td> </tr> </table> <p>In order to request a security freeze, you may need to provide the following information:</p> <ol style="list-style-type: none"> 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.); and 7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. <p>The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.</p> <p>To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies’ online procedures for lifting a security freeze, and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have up to three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.</p>	<p>Equifax 1-866-349-5191 www.equifax.com P.O. Box 740241 Atlanta, GA 30374</p>	<p>Experian Security Freeze 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013</p>	<p>Trans Union Security Freeze 1-888-909-8872 www.transunion.com P.O. Box 160 Woodlyn, PA 19094</p>
<p>Equifax 1-866-349-5191 www.equifax.com P.O. Box 740241 Atlanta, GA 30374</p>	<p>Experian Security Freeze 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013</p>	<p>Trans Union Security Freeze 1-888-909-8872 www.transunion.com P.O. Box 160 Woodlyn, PA 19094</p>		

<p>Other Important Information.</p>	<p>To remove the security freeze, you must send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have up to three (3) business days after receiving your request to remove the security freeze.</p> <p>If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the California Attorney General's Office at (916) 445-9555.</p> <p>Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at https://www.annualcreditreport.com/manualRequestForm.action.</p> <p>Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:</p> <table border="0" data-bbox="422 871 1421 1060"> <tr> <td>Equifax 1-800-349-9960 www.equifax.com P.O. Box 105788 Atlanta, GA 30348</td> <td>Experian 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013</td> <td>TransUnion 1-800-888-4213 www.transunion.com P.O. Box 1000 Chester, PA 19016</td> </tr> </table> <p>Fraud Alerts: You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.</p> <p>Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.</p> <p>This notification was not delayed as a result of a law enforcement investigation.</p>	Equifax 1-800-349-9960 www.equifax.com P.O. Box 105788 Atlanta, GA 30348	Experian 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013	TransUnion 1-800-888-4213 www.transunion.com P.O. Box 1000 Chester, PA 19016
Equifax 1-800-349-9960 www.equifax.com P.O. Box 105788 Atlanta, GA 30348	Experian 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013	TransUnion 1-800-888-4213 www.transunion.com P.O. Box 1000 Chester, PA 19016		
<p>For More Information.</p>	<p>For further information and assistance, please call 1-844-952-2221 from 9:00 a.m. to 6:30 p.m. Eastern Time, Monday through Friday.</p>			

We value the trust you place in us to protect your privacy, take our responsibility to safeguard personal information seriously, and apologize for any inconvenience or concern this incident might cause.

Sincerely,

TBG West Insurance Services

Activate IdentityWorks Credit 3B

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<b2b_text_1 (Date)>> (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: <<Member ID>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number <<b2b_text_2 (Engagement #)>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.