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## Notice of Data Breach

5/14/2020

from Genworth Life Insurance Company,  
Genworth Life and Annuity Insurance Company,  
or Genworth Life Insurance Company of  
New York

Re: Case Number:

Dear,

Genworth respects your privacy and works hard to protect your confidential information. We have identified you as being previously associated with a policy underwritten by Genworth. This letter is to inform you of unauthorized access to documents that contain your information.

### **What Happened:**

On April 20, 2020, we identified unauthorized access to one of our insurance agent's online accounts which provided access to documents containing your information. We immediately began investigating the series of events that led to the unauthorized access and discovered compromised login credentials for that agent to our online portal where insurance agents and producers manage their policies.

### **What Information Was Involved:**

The online documents that were accessed include your name, address, date of birth, and social security number.

### **What We Are Doing:**

As a result of our ongoing investigation of the unauthorized access, we have disabled the agent's user account to prevent further access to documents and information. While the agent's user access has been disabled, we continue to monitor the user account as well as the policy for any suspicious behaviors. At this point, there has been no evidence of further unauthorized activity.

We have also been in contact with Federal Authorities to address this incident.

We have no indication of further misuse of your information however; as a courtesy, we would like to offer a one-year subscription of credit monitoring and resolution services with ID Experts®, at no cost to you. With this protection, ID Experts® will help you resolve issues if your identity is compromised.

### **What You Can Do:**

If you are interested, please contact our office and we will provide the enrollment code needed to take advantage of the ID Experts® subscription. Even if you decide not to accept our offer, we encourage you to take steps to protect yourself from the risk of identity theft or other potential harm as described in the enclosed Guide.

### **For More Information:**

If you have any questions or need further assistance, please contact us at 866.381.2906 Monday - Friday, 8:30 a.m. to 5:00 p.m. Eastern Time.

Sincerely,

Genworth Data Security Team

# Guide to Protecting Yourself from Identity Theft

**Fraud Alert:** You may want to consider placing a fraud alert and/or credit freeze on your credit file by calling any of the consumer reporting agencies. They will notify the other agencies to do the same. A fraud alert tells creditors to contact you before they open a new account in your name or change your existing accounts. A fraud alert will, however, make it harder to take advantage of 'instant credit' offers from retailers.

**Free Credit Freeze:** A free credit freeze will restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can request a credit freeze online, by phone, or by mail. If you choose to request a freeze online or by phone, the agency must place the freeze within one (1) business day. If you request a lift of the freeze, the agency must lift it within one (1) hour. If you choose to make your request to place or lift a credit freeze by mail, the agency must place or lift the credit freeze within three (3) business days of receipt of your request.

Equifax  
877-478-7625  
PO Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

Experian  
888-397-3742  
PO Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
800-680-7289  
PO Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

**Review Credit Reports:** We recommend that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit reports. You can get a free credit report once a year from each of the three agencies. Go to [annualcreditreport.com](http://annualcreditreport.com) or call 877-322-8228. You may order one, two or all three credit reports at the same time or you may stagger your requests over a 12-month period to keep an eye on the accuracy and completeness of the information in your reports.

Review your credit reports carefully. Look for accounts you did not open and for inquiries from creditors you do not recognize. Look for wrong information, such as a wrong home address, the wrong employer or a wrong social security number. If you see anything you do not understand or that looks odd or unusual, call the credit agency at the telephone number on the report.

Even if you do not find any suspicious activity at first, continue to regularly review your credit reports, bank, credit and other account statements for any unauthorized or suspicious activity. Identity thieves sometimes do not use information right away.

**If You Become a Victim of Identity Theft:** If you find suspicious activity on your credit reports or believe your personal information is being misused:

- Call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report because many creditors will want it.
- File a complaint with the FTC at [ftc.gov/idtheft](http://ftc.gov/idtheft) or by calling 877-ID-THEFT. Your complaint will be accessible to law enforcers for their investigations.
- Report identity theft or fraud to your financial institutions.
- Report identity theft or fraud to the consumer reporting agencies.

You can obtain additional information about the steps you can take to avoid identity theft from the following:

## For California Residents:

Visit the California Office of Privacy Protection ([www.privacy.ca.gov](http://www.privacy.ca.gov)) for additional information on protection against identity theft

## For Iowa Residents:

Office of Iowa Attorney General  
1305 E. Walnut, Des Moines, IA 50319  
[www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)  
Telephone: 1-888-777-4590.

## For Kentucky Residents:

Office of the Attorney General of Kentucky  
700 Capitol Avenue, Suite 118  
Frankfort, Kentucky 40601  
[www.ag.ky.gov](http://www.ag.ky.gov)  
Telephone: 1-502-696-5300

## For North Carolina Residents:

Office of the Attorney General of North Carolina  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
[www.ncdoj.com/](http://www.ncdoj.com/)  
Telephone: 1-919-716-6400

**For Maryland Residents:**

Office of the Attorney General of Maryland  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
[www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer)  
Telephone: 1-888-743-0023

**For New York Residents:**

The provisions of the insurance component of the credit monitoring may be restricted in New York.

**For West Virginia Residents:**

You may call 888-GENWORTH to learn what types of information Genworth maintains about individuals and what information Genworth maintains about you.

**For all other US Residents:**

Identity Theft Clearinghouse  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)  
1-877-IDTHEFT (438-4338)  
TDD: 1-202-326-2502

**For Massachusetts Residents:**

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.