

Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

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SAMPLE A. SAMPLE - L02

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ANYTOWN, US 12345-6789



August 7, 2023

## NOTICE OF DATA BREACH

Dear Sample A. Sample:

On behalf of Ethos Technologies Inc. (“Ethos”), we are informing you of a cyberattack in which unauthorized third-party actors may have accessed your Social Security number (“SSN”). We are offering you two years of free credit monitoring, identity theft protection services, and up to \$1 million of identity theft insurance<sup>1</sup> through Experian<sup>®</sup>.

**What Happened?** Ethos offers life insurance policies through an online application process. On December 8, 2022, we learned that unauthorized actors had launched a sophisticated and successful cyberattack against our website to access certain persons’ SSNs. We immediately investigated the incident and made a series of technical changes to our website to prevent further unauthorized access to SSNs. The vast majority of people affected by this incident were not existing Ethos customers. Although we notified affected individuals in December 2022, upon further investigation, we recently learned that your SSN may have been accessed by these unauthorized actors.

To access SSNs, the unauthorized actors entered information they had obtained about you from other sources—first and last name, date of birth, and address—into our online insurance application flow. This caused a third-party integrated service to return your SSN to the page source code on our website. Then, the unauthorized actors used specialized tools to extract SSNs from the page source code of our website. Importantly, these SSNs did not appear on the public-facing application page of the site. The incident spanned from approximately August 4, 2022 through December 9, 2022.

**What Information Was Involved?** Social Security number.

**What We Are Doing.** We notified the FBI and made a series of technical changes to the software code of our website. The changes are designed to prevent further unauthorized access to SSNs. We also engaged an independent forensic investigation firm to assist with our investigation of and response to the incident. In addition, we regularly conduct penetration testing, undergo annual cyber security audits, and use threat prevention and detection software.

**What You Can Do.** You can enroll in free two-year credit monitoring and identity theft protection services provided by Experian<sup>®</sup>. We have engaged Experian<sup>®</sup> to provide you with its IdentityWorks<sup>SM</sup> service, which includes credit monitoring, identity theft detection and resolution services, and up to \$1 million of identity theft insurance<sup>1</sup>. You must enroll by **November 30, 2023** and provide this activation code: ABCDEFGHI. This code is unique to you and should not be shared. To enroll, visit <https://www.experianidworks.com/credit> or call 1-800-960-1799. Please reference the following engagement number: [REDACTED].

Sincerely,

Ody Lupescu  
Vice President of Security, Ethos

<sup>1</sup> The identity theft insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

**Other Important Information.** Below, we provide information about steps consumers can take to protect against potential misuse of information.

We urge you to remain vigilant for incidents of potential fraud and identity theft, including by regularly reviewing your account statements and monitoring your credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud or anything you do not understand, please call your financial institution(s).

In addition, you may contact the Federal Trade Commission (“FTC”) or law enforcement, including your state Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, contact the FTC by visiting [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), calling 877-438-4338, or writing to the FTC’s Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. If you file a police report for identity theft, you should obtain a copy because you may need to give a copy of the report to others to remedy any fraudulent activity.

You may also periodically obtain a free copy of your credit report from each nationwide credit reporting agency (“CRA”). If you discover information on your credit report arising from a fraudulent transaction, you should request that the CRA delete that information from your credit report file. You are entitled to one free copy of your credit report every 12 months from each of the three CRAs. You may obtain a copy of your credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228. You may contact the CRAs at:

Equifax ([www.equifax.com](http://www.equifax.com))

**General Contact:**  
P.O. Box 740241,  
Atlanta, GA 30374  
800-685-1111

**Fraud Alerts and Security Freezes:**  
P.O. Box 740256,  
Atlanta, GA 30374

Experian ([www.experian.com](http://www.experian.com))

**General Contact:**  
P.O. Box 2104,  
Allen, TX 75013  
888-397-3742

**Fraud Alerts and Security Freezes:**  
P.O. Box 9554,  
Allen, TX 75013

TransUnion ([www.transunion.com](http://www.transunion.com))

**General Contact, Fraud Alerts  
and Security Freezes:**  
P.O. Box 2000,  
Chester, PA 19022  
800-916-8800

You may obtain additional information from the FTC and the CRAs about fraud alerts and security freezes. You can add a fraud alert to your credit report file at no cost to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three CRAs listed above. As soon as that CRA processes your fraud alert, it will notify the other two CRAs, which then must also place fraud alerts in your file.

You can also contact each of the CRAs at the numbers listed above to place a security freeze at no cost to restrict access to your credit report. You will need to supply your name, address, date of birth, Social Security number, and other personal information. After receiving your request, each CRA will send you a confirmation letter containing a unique PIN or password that you will need in order to lift or remove the freeze. You should keep the PIN or password in a safe place.

You also have other rights under the Fair Credit Reporting Act (“FCRA”). For further information about your rights under the FCRA, please visit: [http://files.consumerfinance.gov/f/201410\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf).

**For More Information.** For more information about this incident, or if you have questions or concerns, you may contact a dedicated team at 1-800-960-1799 between the hours of 8 a.m. to 10 p.m. Central time, Monday through Friday (excluding major U.S. holidays), and from 10 a.m. to 7 p.m. Central time, on Saturday and Sunday.