

Notice of Data Incident
December 3, 2021

Nippon Life Insurance Company of America (Nippon Life Benefits) takes its privacy and security obligations seriously and is steadfast in our commitment to the protection of the confidential information of our customers and prospective customers. On October 5, 2021, we discovered an employee email account may have been accessed by an unauthorized party. We immediately began an investigation and determined that certain information in the email account was accessed on October 5, 2021. Therefore, we reviewed the contents of the email account to determine the type of information it contained and to whom it related. The type of information contained in the email account varied by individual, but may include the individual's name and the following data elements: Social Security number and treatment/diagnosis information.

In response to this incident, we changed email account passwords and conducted additional training related to data protection. Although we have no evidence of actual or attempted misuse of information, we are providing potentially impacted individuals with access to credit monitoring and identity protection services. If you have questions about this incident or would like to enroll in the credit monitoring and identity protection services, please call (855) 604-1662, Monday through Friday (except U.S. holidays), from 9:00 a.m. to 9:00 p.m. ET. You may also write to us at 655 Third Avenue, 16th Floor, New York, NY 10017.

In general, we encourage individuals to remain vigilant against incidents of identity theft and fraud by reviewing credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, individuals are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228.

Individuals have the right to place an initial or extended "fraud alert" on a credit file at no cost. If individuals are a victim of identity theft, they are entitled to an extended fraud alert lasting seven years. As an alternative to a fraud alert, they have the right to place a "credit freeze" on a credit report. The credit freeze is designed to prevent credit, loans, and services from being approved without consent. Pursuant to federal law, individuals cannot be charged to place or lift a credit freeze on your credit report.

Should individuals wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion

1-800-680-7289

transunion.com

P.O. Box 2000

Chester, PA 19016

Experian

1-888-397-3742

experian.com

P.O. Box 9554

Allen, TX 75013

Equifax

1-888-298-0045

equifax.com

P.O. Box 105069

Atlanta, GA 30348

Individuals can further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps to protect their personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or their state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. Instances of known or suspected identity theft should also be reported to law enforcement, the state Attorney General, and the FTC.