

Ameritas Life Insurance Corp.
5900 "O" Street / Lincoln, NE / 68510
P.O. Box 81889 / Lincoln, NE / 68501-1889
(402) 467-7858

INSERT Date

INSERT Name

INSERT Address

INSERT City, State, Zip

Re: Notification of Data Loss

Dear ***:

At Ameritas Life Insurance Corp. we pride ourselves on putting our customers first. For us, it's about more than just providing insurance coverage; it's about building and maintaining strong relationships. We go to great lengths to value and respect the privacy of your information, and as a precautionary measure, we are writing to let you know about a data security incident that involves your personal information.

On March 21, 2012, an employee of our Western Regional sales office notified us that his company laptop computer, along with other business and personal items, had been stolen from his car. The theft was immediately reported to the appropriate law enforcement authorities, and they are investigating the crime and working to recover the stolen property. Unfortunately, the stolen laptop contained certain personal information used to provide group dental and vision quotes, as well as certain individual member enrollment information for employer-sponsored group health plans. The stolen computer was password protected but not encrypted.

After conducting an in-depth investigation over the past several weeks, it is our belief that the stolen laptop contained some or all of the following personal information about you: your name, address, Social Security number, date of birth and employer. At this time, Ameritas has no evidence suggesting that any unauthorized person has retrieved your personal information from this stolen computer. Nonetheless, we thought it important and appropriate that we bring this incident to your attention in a timely manner so that, if you choose, you can take action to reduce or eliminate the potential for harm.

We have partnered with Equifax Personal Solutions to help you protect your identity and your credit information by making available to you, at your request and at no cost, Equifax Credit Watch™ Gold with 3-in-1 Monitoring for the next twelve months. Equifax Credit Watch will provide you with an "early warning system" that alerts you to changes to your credit file and will help you to understand the content of your credit file at the three major credit reporting agencies. If you decide to take advantage of this offer, we've outlined below the steps to enroll in this Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product. You have the opportunity to sign up for this free service for 120 days from the date of this letter. Equifax Credit Watch™ provides you with the following 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
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance 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 Alert placement with automatic renewal functionality (available online only)

We are also enclosing with this letter a reference guide based on guidance published by the Federal Trade Commission and other authorities to give you more information about identity theft, how to report it and how to protect yourself.

As a general matter, we encourage you to be alert in connection with your personal information. It is always a good idea to protect against possible identity theft. As a precaution, we recommend you carefully and regularly review your credit reports and all your credit card statements and other financial account information. If you find any unauthorized or suspicious activity, you should contact your credit card company or bank immediately. You also should promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission. Keep in mind that we do not contact you to confirm any of your personal information, so if someone contacts you claiming to be from Ameritas, do not give out any information.

We are committed to maintaining the privacy and security of all customer information and take this responsibility very seriously, and deeply regret that this incident occurred. We continually modify our systems and practices to enhance the security of sensitive information. Since the theft of this laptop computer, Ameritas has taken steps to encrypt all company-issued laptops in order to protect any personal information stored on these devices.

Should you have further questions about this matter, please contact me at 1-800-745-6665 ext. 87858.

Sincerely,

Margaret McManus

Margaret McManus
Privacy Officer
Ameritas Life Insurance Corp.
(402) 325-4192 (Fax)
mmcmanus@ameritas.com

† Identity theft insurance underwritten by subsidiaries or affiliates of Chartis 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).

How to Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring

PROMOTION

*****INSERT CODE**

CODE:

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

1. **Register:** Complete the form with your contact information (name, gender, address, date of birth, Social Security Number and telephone number) and click the “Continue” button. Complete the form with your email address, create a User Name and Password, enter the Promotion Code that is at the top of this page in the “Promotion Code” box. The Promotion Code eliminates the need to provide a credit card number for payment. Then click the “Accept Terms & Continue” button. All of the information that you enter is in a secured environment.
2. **Verify ID:** The system will then ask you to answer up to four security questions. The questions and answers support the Equifax Identity Verification Process. Please answer the questions and then click the “Submit Order” button.
3. **Order Confirmation:** This page shows you your order. 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. **Promotion Code:** You will be asked to enter your promotion code as provided at the top of this page.
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.

IDENTITY THEFT PREVENTION GUIDE

Sign up for free "fraud alert" and/or security/freeze: At your request, the three major credit bureaus will place a free "fraud alert" on your file letting creditors know that they should take extra steps to confirm your identity before granting credit in your name. You also can request a security freeze on your accounts if you wish. (Please note that these steps may make it more complicated for you to get new credit or make certain purchases.) A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. If you would like to place a fraud alert or security freeze, contact any one of the following bureaus and that one will inform the others:

Credit Bureau	Toll-Free No.	Website
Experian	888-397-3742	www.experian.com
Equifax	877-478-7625	www.fraudalerts.equifax.com
TransUnion	800-680-7289	www.transunion.com

Request a copy of your credit report: You are entitled to a free credit report every twelve (12) months. To request a free credit report, call 877-322-8228 or order on-line at www.annualcreditreport.com. Call the credit bureau immediately if you see any inaccurate information or accounts that you did not open on the report.

FTC information: For additional information on how to protect yourself against identity theft, you also may wish to visit the Federal Trade Commission's website at www.consumer.gov/idtheft/. You also can report potential identity theft or file a complaint with the FTC using the online complaint form; or call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261; or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

If you are a Maryland resident, you also may wish to review information provided by the Maryland Attorney General on how to avoid identity theft at <http://www.oag.state.md.us/idtheft>, or by sending an email to idtheft@oag.stat.md.us, or calling 410-576-6491.

If you are a North Carolina resident, you also may wish to contact your state Attorney General if you have questions about steps that can be taken to prevent identity theft. That office can be reached at 919-716-6400 or <http://www.ncdoj.com/>.

If you are a Massachusetts resident, you have a right to obtain a copy of a police report if one is filed in connection with this situation. If a police report is filed with Massachusetts authorities (one has not been filed at this time), we will let you know. In order to request a security freeze (as described above), you will need to provide the following information: your complete name including any suffix (e.g. JR., Sr., etc), complete address, Social Security Number and date of birth. You may be charged \$5.00 by the credit bureau in order to place the security freeze.