



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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<<City>><<State>><<Zip>>
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NOTICE OF DATA BREACH

Dear <<Name 1>>:

Colorado Bankers Life Insurance Company (“CBLife”) understands the importance of protecting the personal information of its employees, producers, advisors, and policyholders. We are writing to inform you that we recently identified and addressed a security incident that may have involved your personal information. This notice explains the incident, measures we have taken, and some steps you can take in response.

What Happened: On June 20, 2018, CBLife completed its investigation of a data security incident that involved a targeted phishing attack that compromised some of its employees’ cloud-based email accounts at various times between the dates of March 28, 2018 and April 13, 2018. Upon discovery, we secured employee email accounts, changed account settings to enhance security, and engaged a leading cyber security firm to assist with the investigation. CBLife undertook a comprehensive review of the emails and attachments in the accounts. The investigation confirmed that CBLife’s internal network and systems were not affected.

<<Data Element Paragraph>>

What You Can Do: To date, CBLife is not aware of any misuse of the information or any other criminal activity as a result of the phishing attack. However, we encourage you to remain vigilant by reviewing your account statements for any unauthorized activity. As a precaution, CBLife has arranged for you to enroll in a complimentary, online credit monitoring service (*myTrueIdentity*) for one year provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. **For more information on myTrueIdentity, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take to protect your information, please see the page that follows this letter.**

What We are Doing: We apologize for any concern or inconvenience this incident may cause. To help prevent a similar incident from occurring in the future, we have provided extensive training to our employees regarding phishing emails and other cybersecurity issues. In addition, we enhanced existing security measures by implementing multi-factor authentication for email.

For More Information: If you have questions about this matter, please call 866-778-1149, Monday through Friday between 9:00 am and 9:00 pm Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jeffrey L. Levin', written in a cursive style.

Jeffrey L. Levin
President, Colorado Bankers Life Insurance Company

MYTRUEIDENTITY ENROLLMENT INSTRUCTIONS

To enroll in this service, go to the *myTrueIdentity* website at **www.mytrueidentity.com** and in the space referenced as “Enter Activation Code”, enter the following 12-letter Activation Code <<Insert Unique 12- letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code <<Insert static 6-digitTelephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Insert Date>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

MORE WAYS TO PROTECT YOURSELF

Even if you choose not to take advantage of this free credit monitoring, we recommend that you remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General’s office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.ftc.gov/idtheft, 1-877-IDTHEFT (438-4338).

This letter has not been delayed by a law enforcement investigation.