

New York Life Insurance Company  
51 Madison Avenue  
New York, NY 10010  
www.newyorklife.com



The Company You Keep®

February 13, 2015

Coicester, VT 05446

Dear

### **IMPORTANT NOTIFICATION**

The confidentiality and security of our customers' personal information is very important to New York Life. We maintain physical, electronic and procedural safeguards that meet state and federal regulations, and we limit employee and agent access to our customers' information.

On February 3, 2015, an individual who knew your name, Social Security Number, date of birth and address called New York Life's customer service center impersonating you. By virtue of the personal information the caller was able to provide about you, they were given access to your New York Life policy information, including your policy number(s). We have since learned that the call we received was fraudulent. You are among a small number of clients whose New York Life customer information was accessed in this manner. You are at risk of other attempts of financial fraud, including credit card and bank account fraud.

New York Life is employing measures to prevent further unauthorized access to your records with us. We have flagged your policy/account number(s) in our system so that additional verification protocols will be used if anyone tries to access your account information.

We recommend that you review your bank statements for suspicious activity and notify your bank that your personal information may have been compromised.

**Additionally, we will purchase for you two-years of credit monitoring services via the Equifax Credit Watch™ Gold Service.** This service will notify you of changes to your credit information, and provide you with up to \$25,000 of Identity Fraud Expense Coverage and access to your credit report. Please see the enclosed instructions for enrollment in the Equifax Credit Watch™ Gold Service.

We want to inform you about ways to protect yourself from identity theft should you wish to pursue them. We recommend that you place an initial fraud alert on your credit files. A fraud alert requires potential creditors to use what the law refers to as "reasonable policies and procedures" to verify your identity before issuing credit in your name. A fraud alert lasts for 90 days. Just call one of the three credit reporting agencies at a number below. This will let you automatically place an alert with all of the agencies. You will receive letters from all three, confirming the fraud alert and letting you know how to get a free copy of your credit report from each.

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

1-800-525-6285

**Trans Union - [www.transunion.com](http://www.transunion.com)**

1-800-680-7289

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

1-888-397-3742

When you receive your credit reports, please review them carefully. Look for accounts you did not open and inquiries from creditors that you did not initiate. Also, look for personal information, such as home address and Social Security number, that is not accurate. If you see anything that is not accurate or that you do not understand, call the credit reporting agency at the telephone number on the report.

If you find suspicious activity on your credit report, call the credit agency, and your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records. You may also want to place an extended fraud alert on your file, which will remain on your credit file for seven years.

Even if you do not find any signs of fraud on your credit report, we recommend that you check your credit report periodically. You can keep the fraud alert in place by calling again after 90 days.

For additional assistance on steps to avoid identity theft including information about fraud alerts and security freezes, you may contact:

Federal Trade Commission  
Bureau of Consumer Protection  
Division of Privacy and Identity Protection  
600 Pennsylvania Avenue, N.W.  
Washington, D.C. 20580  
1-877-438-4338  
[www.consumer.gov/idtheft/](http://www.consumer.gov/idtheft/)

We regret any inconvenience this may cause you. If you have any questions or concerns, please call me directly at (212) 576-3479. You may also call our toll-free number, (800) 695-9873, between the hours of 9:00 a.m. and 5:00 p.m. EST and ask to speak with me.

Sincerely,



Guy Bruno  
Corporate Vice President



Activation Code: 404461088940

**About the Equifax Credit Watch™ Gold Identity theft protection product**

Equifax Credit Watch will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax** credit report
- Wireless alerts and customizable alerts available (available online only)
- Access to your Equifax Credit Report™
- Up to \$25,000 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)

**How to Enroll: You can sign up online or over the phone**

To sign up online for **online delivery** go to [www.myservices.equifax.com/gold](http://www.myservices.equifax.com/gold)

1. **Welcome Page:** Enter the Activation Code provided at the top of this page in the "Activation Code" box and click the "Submit" button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the "Continue" button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
5. **Order Confirmation:** This page shows you your completed enrollment. 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. **Activation Code:** You will be asked to enter your enrollment code as provided at the top of this letter.
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.

**Directions for placing a Fraud Alert**

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

† 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).

\*The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC