

THOMAS E. RATTMANN  
CHAIRMAN OF THE BOARD  
PRESIDENT AND  
CHIEF EXECUTIVE OFFICER



COLUMBIAN FINANCIAL GROUP

April 17, 2015

##A9640-L01-0123456 0001 00000001 \*\*\*\*\*9-OELZZ 123

SAMPLE A SAMPLE



APT ABC  
123 ANY ST  
ANYTOWN, US 12345-6789



Dear Sample A Sample:

Columbian Mutual Life Insurance Company ("Columbian") is writing to inform you of an incident that may affect the security of some of your personal information. We are providing this notice to you so that you may monitor your financial statements and take steps to protect your information should you feel it is appropriate to do so.

**What happened?** On March 18, 2015, Columbian discovered that a flash drive containing personal information for certain Columbian policyholders and their beneficiaries had been lost in the mail. Although the information on the flash drive was not encrypted, it was in a format that rendered it difficult to access. It also does not appear that someone opened the mailing and took the flash drive, but rather, that the package was damaged in transit and the flash drive was lost (but this is not confirmed). While Columbian immediately initiated an investigation, which is ongoing, to date we have been unable to locate the drive. We have determined that the flash drive contained certain personal information, including your name, Social Security number, and address.

**What We Are Doing.** Columbian takes the security of personal information in its possession very seriously. We are not aware of any actual or attempted misuse of your personal information. Nevertheless, we are providing you with helpful information on protection against identity theft and fraud, as well as access to one free year of credit monitoring and identity restoration services. We are also taking steps to prevent the risk of similar future data incidents.

**What You Can Do.** We are enclosing helpful information to help you protect against identity theft and fraud. You can also enroll to receive the free year of credit monitoring and identity restoration services we are offering. Please see the enclosed Notice of Privacy Safeguards for enrollment instructions.

Columbian apologizes for any inconvenience or concern that this may cause. We remain committed to the security of personal information for our policyholders and their beneficiaries. We have established a confidential call line to assist you with questions regarding the incident, this letter and steps you may take to protect your information. This confidential call line can be reached at (877) 238-2151, Monday through Friday, 9:00 a.m. to 7:00 p.m. EST. The reference number for this incident is 5344041015.

Sincerely,

Thomas E. Rattmann  
Chairman Of The Board  
President And Chief Executive Officer  
Columbian Mutual Life Insurance Company

0123456



As described in our enclosed Notice of Privacy Safeguards, you have privacy rights under a state law that protects personal information. You may find out more about your privacy rights, safeguarding your identity, and enrolling in the complementary membership to Experian's® ProtectMyID® Alert by reading the enclosed Notice.

## COLUMBIAN MUTUAL LIFE INSURANCE COMPANY NOTICE OF PRIVACY SAFEGUARDS

Columbian takes this matter, and the security of personal information entrusted to it, very seriously. In order to help further safeguard against any potential misuse of your personal information, we are offering you access to a complimentary one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

### Activate ProtectMyID Now in Three Easy Steps

1. ENSURE that you enroll by: [date] (Your code will not work after this date.)
2. VISIT the ProtectMyID Web Site to enroll: [www.protectmyid.com/alert](http://www.protectmyid.com/alert)
3. PROVIDE your Activation Code: ABCDEFGHI

If you have questions or need an alternative to enrolling online, please call [800-xxx-xxxx] and provide engagement #: [engagement number].

Once your ProtectMyID membership is activated, you will receive the following features:

- ◆ Free copy of your Experian credit report
- ◆ Surveillance alerts for daily bureau credit monitoring and alerts of key changes & suspicious activity found on your Experian credit report.
- ◆ Identity Theft Resolution & ProtectMyID ExtendCARE: Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
- ◆ ProtectMyID ExtendCARE: It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- ◆ \$1 Million Identity Theft Insurance\*: Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-297-7780.

In addition to enrolling and receiving the monitoring services described above, we encourage you to remain vigilant, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

0123456



A8640-L01

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19022-2000  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

You can further educate yourself regarding identity theft, security freezes, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, (888) 743-0023, [www.oag.state.md.us](http://www.oag.state.md.us). For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6400, [www.ncdoj.gov](http://www.ncdoj.gov). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-ID-THEFT (877-438-4338); TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement. Please note that this notice was not delayed because of law enforcement.