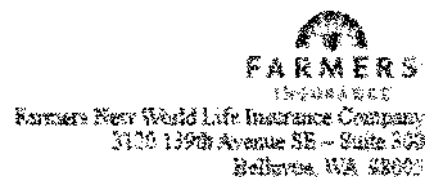


Farmers
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



August 22, 2025

Re: NOTICE OF SECURITY INCIDENT

Dear [REDACTED] :

Farmers New World Life Insurance Company (FNWL) writes to inform you of a security incident that involved some of your personal information. We are providing you with information about the incident and steps you can take to protect your personal information, including the free identity-monitoring services we are making available to you.

WHAT HAPPENED? On May 30, 2025, FNWL's parent company was alerted that a third-party vendor identified suspicious activity involving an unauthorized actor accessing one of the vendor's databases containing FNWL customer information (the "Incident"). The third-party vendor had monitoring tools in place, which allowed the vendor to quickly detect the activity and take appropriate containment measures, including blocking the unauthorized actor. After learning of the activity, a comprehensive investigation to determine the nature and scope of the Incident was conducted and appropriate law enforcement authorities were notified.

The in-depth investigation determined that an unauthorized actor accessed the vendor's database on May 29, 2025, and acquired certain data. With the assistance of a third-party data-review expert, a comprehensive review was conducted to determine what data had been accessed and acquired, whether the data contained personal information, and to whom the personal information belonged. On July 24, 2025, the review determined that some of your personal information was subject to unauthorized access and acquisition.

WHAT INFORMATION WAS INVOLVED? The following types of your personal information were involved:

[REDACTED]

WHAT WE ARE DOING. FNWL takes protecting your personal information seriously. Our parent company conducted a diligent investigation to confirm the nature and scope of the Incident. Upon learning of the Incident, FNWL's parent company reviewed its integrations with the third-party vendor, ensuring the vendor is complying with all required security protocols and further enhancing its security technologies and processes. Although we are unaware of any instances in which the personal information subject to unauthorized access and acquisition in this Incident has been misused, we are providing you with access to twenty-four (24) months of free identity-monitoring services, as discussed below.

WHAT YOU CAN DO. We encourage you to remain vigilant for instances of identity theft and fraud by reviewing your financial account statements and credit reports for any anomalies, and we encourage you to notify your financial institution of any unauthorized transactions or suspected identity theft.

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[REDACTED]

We also encourage you to review the enclosed *Additional Steps to Protect Your Personal Information* for further guidance. You should also be on guard for schemes where malicious actors may pretend to represent FNWL or reference this Incident.

As referenced, to help protect your identity, we are offering you free access to Cyberscout Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score for twenty-four (24) months. This helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft. Please visit the website and follow the instructions listed below to enroll in these services. You will need the Activation Code provided below to complete your enrollment.

Enrollment URL: www.mytrueidentity.com

Your Activation Code: [REDACTED]

Enrollment Deadline: November 25, 2025

The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

FOR MORE INFORMATION. Should you have any questions, please contact 1-833-426-6809 toll-free Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern time (excluding major U.S. holidays). We sincerely regret any inconvenience or concern caused by this Incident.

Sincerely,

[REDACTED]

Gillian Vaughn
Privacy and Information Governance Office

Additional Steps to Protect Your Personal Information

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

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

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
www.transunion.com/credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill; and
- 6) Other personal information as required by the applicable credit reporting agency.

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.



Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1 year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian

P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
fraud/center.html](http://www.experian.com/fraud/center.html)

TransUnion

P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
[www.transunion.com/fraud-
victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission

600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

California Residents: Visit the California Office of Privacy Protection (<https://oag.ca.gov/privacy>) for additional information on protection against identity theft.

District of Columbia Residents: You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at:

Office of the Attorney General for the District of Columbia
400 6th Street, NW
Washington, D.C. 20001
(202) 727-3400
Email: oag@dc.gov
<https://oag.dc.gov/Consumer>

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
<http://www.iowaattorneygeneral.gov>

Maryland Residents: You may obtain information about preventing and avoiding identity theft from the Maryland Attorney General's Office at:

Attorney General of Maryland
200 St. Paul Place Baltimore, MD 21202
Telephone: 1-888-743-0023
www.oag.state.md.us

New Mexico Residents: You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include: the right to access information in your consumer file at a consumer reporting agency; to dispute incomplete or inaccurate information in your consumer file at a consumer reporting agency; to have consumer reporting agencies correct or delete inaccurate information in your consumer file; the right to block information in your consumer file that is the result of identity theft; and the right to have a fraud alert placed on your consumer file (as described above). For more information, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf.

New York Residents: You may obtain information about security breach response and identity theft prevention and protection from the following New York state agencies:

New York Attorney General
Consumer Frauds & Protection Bureau
The Capitol
Albany, NY 12224-0341
(800) 771-7755
<https://ag.ny.gov/consumer-frauds-bureau>

New York Department of State
Division of Consumer Protection
99 Washington Avenue, Suite 650
Albany, NY 12231
(800) 697-1220
www.dos.ny.gov

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office at:

Office of the Attorney General of North Carolina
114 West Edenton Street
Raleigh, NC 27699-9001
Telephone: 1-919-716-6400
www.ncdoj.gov

Oregon Residents: You may obtain information about reporting suspected identity theft from the following Oregon agencies:

Office of the Attorney General
Oregon Department of Justice
1162 Court St. NE
Salem, OR 97301-4096
Email: AttorneyGeneral@doj.state.or.us

Office of Attorney General
Consumer Protection
Toll-Free: 1-877-877-9392
<https://justice.oregon.gov/consumercomplaints>

Rhode Island Residents: The total number of Rhode Island residents impacted in this incident is [REDACTED]. Under Rhode Island law, you have the right to obtain a police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You may obtain information about preventing identity theft from the Rhode Island Attorney General's Office at:

Rhode Island Office of the Attorney General
150 South Main Street
Providence, RI 02903
1-401-274-4400
www.riag.ri.gov



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