



**KANSAS CITY LIFE
INSURANCE COMPANY**

3520 Broadway / P.O. Box 219139 / Kansas City, Missouri 64121-9139 / 816-753-7000

«date»

«firstname» «lastname» «suffix»

«address1»

«address2»

«city», «state» «zip»

Re: Notice of Data Security Incident

Dear «firstname» «lastname»:

We are writing to inform you of a data security incident affecting DentaQuest, a third-party dental benefits administrator for Kansas City Life Insurance Company. We value your business and take the privacy and security of your personal information seriously. After being notified of the DentaQuest data security incident, we are contacting you directly to explain the circumstances, the actions we have taken in response, and the steps you can take to help protect your personal information.

What Happened?

DentaQuest experienced a data security incident that impacted certain DentaQuest internal systems. On July 29, 2026, DentaQuest notified Kansas City Life that personal information of some of our customers was likely affected. On and after August 3, 2026, DentaQuest has been providing more detailed information about the identity of those customers and the specific personal information exposed. DentaQuest indicated that it will be contacting you directly regarding this incident.

What Information Was Involved?

DentaQuest has informed us that the personal information involved may have included your full name, address, [date of birth, Social Security number, Medicare or Medicaid number, member identification number], and protected dental health information (such as provider names, diagnoses, treatments and billing information). No financial information was involved, and this incident in no way affects the processing of any dental claim. To date, we have no indication that your information has been subject to actual or attempted misuse in relation to this incident.

What We Are Doing

Upon learning of this incident, Kansas City Life moved quickly to investigate and gather complete information from DentaQuest regarding the customers affected by the incident. It is important to note that Kansas City Life's own internal information systems were not affected by the DentaQuest security incident, and all of our internal systems remain secure.

As a precaution, DentaQuest will be providing 24 months of free credit monitoring services through Kroll to all affected customers. You will be receiving a separate letter directly from DentaQuest with more information about Kroll credit monitoring services and how to enroll.

What You Can Do

In addition to enrolling in the credit monitoring being offered, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission.

You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies – Equifax, Experian, and TransUnion. To order your free annual credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228.

In addition, you may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 12 months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. You may also place a security freeze, which prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. To place a fraud alert or security freeze on your credit report, contact any of the three credit reporting agencies using the contact information below:

Equifax P.O. Box 740241 Atlanta, GA 30374 www.equifax.com 1-800-525-6285	Experian P.O. Box 9554 Allen, TX 75013 www.experian.com 1-888-397-3742	TransUnion P.O. Box 2000 Chester, PA 19016 www.transunion.com 1-800-680-7289
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You may also contact the Federal Trade Commission for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at: 400 7th Street SW, Washington, D.C. 20024; 1-877-382-4357; or www.consumer.ftc.gov/idtheft.

Kansas City Life apologizes for this incident and wants to assure you we are taking all steps necessary to ensure your personal information remains safe and secure. We appreciate your continued confidence in our Company.

For More Information

If you have any further questions, please contact the dedicated call center at 1-844-959-7163.

Sincerely,

Scott Gilroy
Vice President, Group

Additional Information

Security Freeze: To place a security freeze, you will need to provide the following information to the three credit reporting agencies:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the past five (5) years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

For District of Columbia residents: The District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 1-202-727-3400; and www.oag.dc.gov.

For Maryland residents: The Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.marylandattorneygeneral.gov/.

For Massachusetts residents: You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. You also have the right to request a security freeze free of charge, as described above.

For New Mexico residents: Consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents: The New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; and www.ag.ny.gov.

For North Carolina residents: The North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents: You have the right to file or obtain any police report. You also have the right to request a security freeze free of charge, as described above. The Rhode Island Attorney General may be contacted at: 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov.

For other states: Information on how to contact your state attorney general may be found at www.naag.org/naag/attorneys-general/whos-my-ag.php. This notice has not been delayed by law enforcement.