

Notice of Data Event
Pacific Guardian Life Insurance, Limited – April 4, 2024

Pacific Guardian Life Insurance, Limited (“PGL”) is providing notice of a recent incident that may impact the privacy of certain information of limited individuals. PGL is unaware of any misuse of individual information and is providing this notice out of an abundance of caution.

What Happened. On September 5, 2023, PGL identified suspicious activity within its e-mail environment. PGL promptly initiated an investigation with the assistance of outside cybersecurity specialists. Through its response efforts, PGL learned that an unauthorized actor may have accessed or acquired data from the PGL environment on August 25, 2023. PGL conducted a detailed review of the data involved to determine the type of information present and to whom it related. On March 5, 2024, PGL confirmed that personal information was present in the impacted data.

What Information was Affected. The information included in the potentially affected files varied by individual, and contained individuals’ names, Social Security numbers, financial account information, payment card information, medical information, health insurance information, date of birth, driver’s licenses or state ID, US. Alien identification number, taxpayer ID, copy of marriage certificate, mother’s maiden name, and electronic signature. Please note, we have no evidence that any of the information was used for identity theft or fraud.

What We are Doing. We take this incident and the security of information in its care seriously. Upon learning of this incident, we secured our environment and investigated to determine the nature and scope of the incident. We continue to implement additional technical safeguards to help prevent a similar incident in the future.

What Affected Individuals Can Do. PGL encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports over the next 12 to 24 months to look for identity theft and fraud, suspicious activity, or errors.

For More Information. If you have questions, or need assistance, please call 1-888-451-6477. You may also write to 1440 Kapiolani Blvd #1700, Honolulu, HI 96814, or via e-mail at pgl-csi@pacificguardian.com.

We encourage potentially impacted individuals to remain vigilant against incidents of identity theft and fraud by reviewing their accounts, explanations of benefits, and credit reports for suspicious activity, and to report any suspicious activity to the affiliated institutions immediately. Individuals may contact the three major credit reporting agencies for advice on how to obtain free credit reports and how to place fraud alerts and security freezes on credit files. The relevant contact information is below.

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 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.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

| Equifax | Experian | TransUnion |
|---|---|---|
| https://www.equifax.com/personal/credit-report-services/ | https://www.experian.com/help/ | https://www.transunion.com/credit-help |
| 1-888-298-0045 | 1-888-397-3742 | 1-800-916-8800 |
| Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069 | Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013 | TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016 |
| Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788 | Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013 | TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094 |

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five 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, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a one-year alert that 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 seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

| Equifax | Experian | TransUnion |
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| https://www.equifax.com/personal/credit-report-services/ | https://www.experian.com/help/ | https://www.transunion.com/credit-help |
| 1-888-298-0045 | 1-888-397-3742 | 1-800-916-8800 |
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You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. 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. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General.