New York Life Insurance Company
New York Life Insurance and Annuity Corporation
(A Delaware Corporation)
51 Madison Avenue
New York, NY 10010

Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

Postal Endorsement Line
<<Full Name>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<City>>, <<State>> <<Zip>>
<<Country>>
***Postal IMB Barcode

<<Date>>

NOTICE OF DATA BREACH

Dear<<Full Name>>

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.

What Happened?

On December 2, 2025, New York Life identified suspicious activity involving one of our agents' email accounts. We promptly secured the account and initiated an investigation which determined that an unauthorized party gained access to the account. We then hired an outside firm to conduct a thorough review of the account to determine whether it contained any personal information, and if so, to whom it relates. Given the volume of data in the account, the review required substantial time and resources to complete. On April 8, 2026, the review concluded that some of your personal information was contained in the impacted email account.

What Information Was Involved?

The information involved may have included your: <<Breached Elements>>. We have no evidence that your information has been misused.

What We Are Doing

New York Life is employing measures to prevent unauthorized access to your records with us. As a preventative measure, if you have a policy with us, we have flagged your policy number in our system so that additional verification protocols will be utilized if anyone attempts to access your account.

Additionally, we will pay for <<one year/two years>> of credit monitoring services for you, via Epiq - Privacy Solutions ID. This service includes credit monitoring with alerts, identity theft protection, and access to restoration support should you need assistance. Please see the enclosed instructions for enrollment.

What You Can Do

We want to inform you about ways to protect yourself from identity theft should you wish to pursue them. We encourage you to remain vigilant by reviewing account statements and monitoring free credit reports. We also 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
Equifax Credit Information Services, Inc.
P.O. Box 740241
Atlanta, GA 30374
1-800-525-6285

TransUnion
www.transunion.com
TransUnion Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289

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

You can also order your free credit report by visiting www.annualcreditreport.com, calling toll-free at 1-877-322-8228, or completing the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.consumer.ftc.gov and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

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. You have rights under the Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://consumer.ftc.gov/articles/free-credit-reports or www.ftc.gov.

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.

<<Variable Data 1/You may want to notify the issuer of your driver's license to let them know that your license number may have been compromised. They will be able to suggest the best course of action for your individual situation>>

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 call one of the numbers above to order your report and to keep the fraud alert in place.

You also may consider placing a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Credit reporting agencies cannot charge you for placing a security freeze on your credit reports. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. For more information on security freezes, including how to place and lift them, you may contact the three nationwide consumer reporting agencies as described above or the Federal Trade Commission as indicated below. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies for more information. The consumer reporting agencies may require proper identification prior to honoring your request, such as your full name, Social Security number, date of birth, copy of a government-issued identification card (state driver's license or ID card, military identification, etc.), and/or proof of your current and former residential address.

For More Information

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/

Additional State-Specific Information

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

For 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

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

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

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft by contacting:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023 (toll-free in Maryland)
(410) 576-6300
https://www.marylandattorneygeneral.gov/

For Massachusetts residents. Under Massachusetts law, you have the right to obtain a copy of any police report that is filed regarding an 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 as described above.

For 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.

For 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

For North Carolina residents. You can obtain information from the North Carolina Attorney General's Office about preventing identity theft by contacting:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226 (toll-free in North Carolina)
(919) 716-6400
www.ncdoj.gov

For Oregon Residents. We encourage you to report suspected identity theft to the Oregon Attorney General at:

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 the Attorney General
Division of Consumer Protection
Toll-Free: 1-877-877-9392
https://justice.oregon.gov/consumercomplaints/

For Rhode Island Residents. Under Rhode Island law, you have the right to obtain a copy of any police report that is filed regarding an 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 as described above. You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

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

We regret any inconvenience this may cause you. If you have any questions or concerns, please call 888-504-871, Monday through Friday, 9:00 a.m. to 9:00 p.m., ET.

Sincerely,

New York Life

<<Full Name>>
Activation Code: <<ACTIVATION CODE>>
Enrollment Deadline: <<ENROLLMENT DEADLINE>>
Coverage Length: <<one year/two years>>

Epiq - Privacy Solutions ID

1B Credit Monitoring - Plus

How To Enroll:

1) Visit www.privacysolutionsid.com and click "Activate Account"
2) Enter the following activation code, **<<Activation Code>>** and complete the enrollment form
3) Complete the identity verification process
4) You will receive a separate email from noreply@privacysolutions.com confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
5) Enter your log-in credentials
6) You will be directed to your dashboard and activation is complete!

Product Features:

1-Bureau Credit Monitoring with Alerts
Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

VantageScore® 3.0 Credit Score and Report[1]
1-Bureau VantageScore® 3.0 (annual) and 1-Bureau Credit Report.

SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)
Detect and prevent common identity theft events outside of what is on your credit report. Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, online document signings and payment platforms, with alerts.

Dark Web Monitoring
Scans millions of servers, online chat rooms, message boards, and websites across all sides of the web to detect fraudulent use of your personal information, with alerts.

Change of Address Monitoring
Monitors the National Change of Address (NCOA) database and the U.S. Postal Service records to catch unauthorized changes to users' current or past addresses.

Credit Protection
3-Bureau credit security freeze assistance with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

Personal Info Protection
Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

Identity Restoration & Lost Wallet Assistance
Dedicated ID restoration specialists who assist with ID theft recovery and assist with canceling and reissuing credit and ID cards.

Up to $1M Identity Theft Insurance[2]
Provides up to $1,000,000 ($0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

Unauthorized Electronic Funds Transfer- UEFT[2]
Provides up to $1,000,000 ($0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity (occurrence based).

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID 1B Credit Monitoring - Plus, please call directly at **866.675.2006,** Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

1 The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore® credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. 2 Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. 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.