



Mutual of Omaha Insurance Company

3300 Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

October 21, 2025

[FIRST NAME] [LAST NAME]
[ADDRESS 1]
[CITY, STATE ZIP]

Dear [FIRST NAME] [LAST NAME],

We are writing to inform you of an incident that involved your personal information. The details of the incident are described below.

What Happened

On September 23, 2025, Mutual of Omaha Insurance Company ("Mutual of Omaha") identified an unauthorized individual successfully created a Customer Access account using your personal information. The individual attempted to redirect monthly payments to a bank account under their control. Upon discovery, our fraud team immediately launched an investigation and suspended the account to prevent further activity.

What Information Was Involved

After creating a Customer Access account, the unauthorized individual could view information available in the account, including your address, telephone number, policy number, demographic information, and other policy details.

What We Are Doing

We sincerely regret any inconvenience or concern caused by this incident. We are continuing our investigation and want to share the following important updates:

- **You are not responsible for the fraudulent activity.** Any unauthorized payments have been identified, and you will not bear any financial responsibility for them.
- **Your missed payments will be restored.** Payments that were incorrectly redirected have been reissued to the bank account you previously had on file.
- **We are actively investigating and have secured your Customer Access account.** Our team is conducting a thorough investigation and implementing additional measures to protect your information. While this work is underway, your Customer Access account remains locked to prevent any unauthorized access.
- **Access to your Customer Access account:** If you want to maintain an online Customer Access account, please contact our customer service team at (800)-843-2455 ext. 3626 to verify your account and create a new password.
- **Complimentary identity protection is available to you.** We are providing 12 months of identity theft protection services at no cost. Please see the instructions below to enroll.

What You Can Do

We are sending you this Notice to alert you of this fraudulent activity and in accordance with applicable law. To further safeguard your account, we recommend you regularly check your insurance policy details and account statements for any unusual activity. Report any discrepancies to us immediately at (800)-843-2455 ext.3625. Out of an abundance of caution, we also recommend you check your other bank accounts and credit report.

Identity Theft Protection

We have arranged for Experian to provide you with identity protection services for 12 months at no cost to you. The following identity protection services start on the date of this notice for use at any time during the next 12 months.

We are offering complimentary access to Experian IdentityWorksSM for 12 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** June 16, 2026 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/RR3Bplus>
- Provide your **activation code**: [EXPERIAN CODE]

ADDITIONAL DETAILS REGARDING YOUR ONE YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian Credit Report at Signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{***}:** Provides coverage for certain costs and unauthorized electronic fund transfers.
- **Lost Wallet:** Provides assistance with canceling/replacing lost or stolen credit, debit, and medical cards.

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's

customer care team at 877.890.9332 by June 16, 2026. Be prepared to provide engagement number **B146366** as proof of eligibility for the Identity Restoration services by Experian.

For More Information

The privacy and security of our customers' information is of critical importance to us. For more information about preventing identity theft and protecting yourself against fraud, please see the attached materials.

If you have further questions or concerns, you may contact us at (800)-843-2455 ext. 3625. Our representatives are available to assist you and provide any additional information you may need.

Again, we deeply regret any inconvenience or concern this incident may have caused. Thank you for your continued trust in Mutual of Omaha.

Enterprise Privacy Office
Mutual of Omaha Insurance Company

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Consumer Reference Guide

As a precautionary measure, consumers may wish to regularly review account statements and periodically obtain credit reports from one or more of the national credit reporting companies. Consumers may obtain a free copy of credit reports 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. Consumers may also purchase copies of credit reports by contacting one or more of the three national credit reporting agencies using the contact information listed below.

Consumers may wish to review credit reports carefully and look for accounts or creditor inquiries that are not initiated or recognized by consumer. If anything is seen that is not understandable, including inaccuracies in home address or Social Security number, consumers should call the credit reporting agency at the telephone number on the report.

Consumers should remain vigilant for incidents of fraud and credit activity with respect to reviewing account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to the proper authorities, including local law enforcement, the state's attorney general and/or the Federal Trade Commission ("FTC"). The FTC or a state's regulatory authority may be contacted to obtain additional information about avoiding identity theft using the contact information listed below.

Consumers may wish to regularly review explanation of benefits statements received from insurers. If medical services appearing were not received or are not receiving your benefit statements, contact the insurer at the number on the statement. Check your credit reports for any medical bills not recognized and report anything suspicious to the credit reporting agency at the phone number on the report.

Fraud Alerts: There are also two types of fraud alerts that can be placed on credit reports to put creditors on notice that a consumer may be a victim of fraud: an initial alert and an extended alert. Consumers may ask that an initial fraud alert be placed on their credit report if they suspect they have been, or are about to be, a victim of identity theft. An initial fraud alert stays on credit reports for at least one year. An extended alert may be placed on credit reports if consumers have already been a victim of identity theft, with the appropriate documentary proof, and stays on credit reports for seven years. Consumers may place a fraud alert on their credit reports by contacting the toll-free fraud number of any of the three national credit reporting agencies listed below.

Credit Freezes: Consumers have the right to place a credit freeze or security freeze (referred to as "credit freeze") on their consumer reports. A credit freeze is designed to prevent credit, loans and services from being approved in a consumer's name without the consumer's consent. Using a credit freeze, however, may delay ability to obtain credit. Consumers may request that a freeze be placed on credit reports by sending a request to a credit reporting agency on-line or by certified mail, overnight mail or regular stamped mail to the three national reporting agencies listed below. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report.

Unlike a fraud alert, a credit freeze must be separately placed on a consumer's credit file at each credit reporting company. More information can be obtained about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed below.

Reference Numbers:

Consumers may also purchase a copy of their credit report by contacting one or more of the three national credit reporting agencies listed below:

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com
Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, www.transunion.com

Consumers can place a fraud alert on their credit report by contacting any of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-525-6285, www.equifax.com

Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-680-7289, www.transunion.com

You can place a credit freeze on your credit report by contacting any of the three national credit 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, 1-888-397-3742, www.experian.com/help

TransUnion: P.O. Box 2000, Chester, PA, 19022-2000, 1-800-909-8872, freeze.transunion.com/credit-help

Federal Trade Commission: Consumers may also obtain information about preventing and avoiding identity theft from the Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.

For residents of Maryland	Consumers may obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, https://www.marylandattorneygeneral.gov/Pages/CPD/ .
For residents of Massachusetts	The following information should be included when requesting a credit freeze in Massachusetts (documentation for an individual and their spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five (5) years; and incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display name and current mailing address, and the date of issue (statement dates must be recent). Consumers also have the right to obtain a police report.
For residents of New Mexico	Consumer has rights pursuant to the Fair Credit Reporting Act ("FCRA"), such as the right to be told if information in the consumer's credit file has been used against the consumer, the right to know what is in the consumer's credit file, the right to ask for consumer's credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the FCRA, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to the consumer's file is limited; the consumer must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance received based on information in the credit report; and consumer's may seek damages from violator. Consumer may have additional rights under the FCRA not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the FCRA. We encourage consumer to review their rights pursuant to the FCRA 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 Avenue NW, Washington, DC 20580.
For residents of New York	Consumers may obtain information about preventing and avoiding identity theft from the New York Attorney General's Office, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/ or the New York Department of State Division of Consumer Protection at http://www.dos.ny.gov/consumerprotection .
For residents of North Carolina	Consumers may obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226, www.ncdoj.gov .

For residents of Oregon	Consumers are advised to report any suspected identity theft to law enforcement, including the FTC and the Oregon Attorney General. For more information on security locks, you can visit the Oregon Department of Consumer and Business Services website at dfr.oregon.gov/financial/protect/Pages/stolen-identity.aspx and click “Place a credit freeze.”
For residents of Rhode Island	Consumers have the ability to file or obtain a police report. Consumers may also obtain information about preventing and avoiding identity theft from the Rhode Island Attorney General’s Office, Consumer Protection Division, 150 South Main Street, Providence, RI 02903, (401) 274-4400.
For residents of Washington D.C.	Consumers may obtain information about preventing and avoiding identity theft from the Washington D.C. Attorney General’s Office, 441 4 th Street, NW, Washington, DC 20001, 1-202-727-3400, oag.dc.gov .