Logo, company name

Description automatically generated

<<Return Address>>

<<City>>, <<State>> <<Zip>>

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| To Enroll, Please Visit: |
| [**[Website]**](http://www.MyTrueIdentity.com)  Or Call:  **[Phone Number]**  Enrollment Code: <<XXXXXXXX>> |

<<First Name>> <<Last Name>>  
<<Address1>> <<Address2>>   
<<City>>, <<State>> <<Zip>>

<<Date>>

Re: Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

I am writing to inform you of a recent data security issue discovered by BackNine Insurance and Financial Services, Inc. (“BackNine”) that may have impacted your personal information. Please read carefully as this letter contains background information about the issue, the type of information potentially involved, and steps that you can take to help protect your personal information, including enrolling in the complimentary identity protection services offered below.

**What Happened.** BackNine is an insurance broker and financial services firm located in Westlake Village, California. BackNine sells life, long term care, and disability insurance as well as annuities.

On July 12, 2021, BackNine learned of a coding error that caused certain insurance and annuity applications to be uploaded to a publicly accessible folder on its cloud storage system. Upon discovery, BackNine immediately secured the folder so that it was no longer publicly accessible. BackNine also audited the cloud storage system to confirm that the folder at issue was the only one affected and altered the misconfigured code to ensure that future applications would be uploaded to and stored in the intended, non-publicly accessible folders.

In addition, BackNine—with the assistance of outside data privacy and cybersecurity experts—conducted an investigation and worked to identify the individuals whose personal information was stored in the impacted cloud storage folder and the categories of information potentially involved for each such individual. On July 26, 2021, we determined that the impacted folder contained some of your personal information. We then worked diligently to identify current address information required to provide notification of this incident.

We have no reason to believe that your information was accessed, acquired, or misused. Nevertheless, we are notifying you of this issue out of an abundance of caution so that you may take appropriate steps to help protect your personal information.

**What Information Was Involved.** The impacted cloud storage folder contained the following information provided by you to BackNine in connection with your <<annuity/insurance application(s)>>: <<data elements>>

**What We Are Doing.** As soon as we learned of the issue, we took the measures referenced above. We are also implementing additional security measures to protect the information on our systems and to minimize the likelihood of a similar situation occurring in the future. Furthermore, we are providing you information about steps you can take to help protect your personal information and offering free identity protection services for <<12 or 24 months>> through IDX.

**What You Can Do.** You can follow the recommendations included with this letter to protect your personal information. We also strongly encourage you to enroll in the complimentary identity protection services. These services include credit and CyberScan monitoring, a $1,000,000 identify theft insurance reimbursement policy, and fully managed identity recovery services. To enroll, please go to **https://response.idx.us/customending** or call [**call center number**]and use the Enrollment Code provided at the top of this letter. The deadline to enroll is [**insert deadline**].

**For More Information.** If you have any questions regarding the incident or would like assistance with enrolling in the identity protection services offered to you through IDX, please call [**call center number**] between Monday through Friday from 6 a.m. to 6 p.m. Pacific Time.

BackNine is committed to protecting the security and privacy of its customers. We regret any worry or inconvenience that this may cause you.

Sincerely,

[Signature]

[Name of Signatory, Title]  
 BackNine Insurance and Financial Services, Inc.

**Steps You Can Take to Protect Your Personal Information**

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, 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 incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

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| **Equifax**  P.O. Box 105851  Atlanta, GA 30348  1-800-525-6285  [www.equifax.com](http://www.equifax.com) | **Experian**  P.O. Box 9532  Allen, TX 75013  1-888-397-3742  [www.experian.com](file:///C:\Users\Alyssa.Watzman\ND%20Office%20Echo\VAULT-5EH8RPE7\www.experian.com) | **TransUnion**  P.O. Box 1000  Chester, PA 19016  1-800-916-8800  [www.transunion.com](file:///C:\Users\Alyssa.Watzman\ND%20Office%20Echo\VAULT-5EH8RPE7\www.transunion.com) |

**Fraud Alert:** 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 one year. 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. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze:** You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

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| **Federal Trade Commission**  600 Pennsylvania Ave, NW  Washington, DC 20580  consumer.ftc.gov, and  www.ftc.gov/idtheft  1-877-438-4338 | **Maryland Attorney General**  200 St. Paul Place  Baltimore, MD 21202  oag.state.md.us  1-888-743-0023 | **New York Attorney General**  Bureau of Internet and Technology Resources  28 Liberty Street  New York, NY 10005  1-212-416-8433 |

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| **North Carolina Attorney General**  9001 Mail Service Center  Raleigh, NC 27699  ncdoj.gov  1-877-566-7226 | **Rhode Island Attorney General**  150 South Main Street  Providence, RI 02903  http://www.riag.ri.gov  1-401-274-4400 | **Washington D.C. Attorney General**  441 4th Street, NW  Washington, DC 20001  oag.dc.gov  1-202-727-3400 |

**You also have certain rights under the Fair Credit Reporting Act (FCRA)**: These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf.