Genworth

Genworth
Data Security Team
PO Box 320
Lynchburg, Virginia 24505-0320
genworth.com

{Date}

{Name}
{Address)
{City, State, Zip}

Re: Genworth Life Insurance Company and Genworth Life Insurance Company of New York
{Case Number}

Dear {Name}:

Genworth respects your privacy and works hard to protect your confidential information. I am writing you about a potential data security incident that may affect you.

On July 30, 2015, your insurance agent, Gerald Darringer, notified us that in an attempt to obtain help desk support for his computer, he allowed access to his computer to a third party he thought was a representative of a major on-line retailer. We now believe this third party was not a representative of the retailer, and it is possible that this connection allowed access to the files on his computer. These files may have contained your name, address, date of birth, social security number, banking information as well as policy account numbers and some personal health information.

Over the past several weeks we have been investigating this matter and consulted with computer forensic specialists to determine what, if any, information may be at risk. We have not been able to reach any definitive conclusions, however, it is possible that this connection allowed access to the files on his computer.

We have no indication that your sensitive personal information was misused. In an abundance of caution, and as a courtesy, we would like to offer you a **one year subscription** of credit monitoring and resolution services with ID Experts®, at no cost to you. With this protection, ID Experts®, will help you resolve issues if your identity is compromised.

If you are interested in this service, please contact our office via email at DataSecurityTeam.Genworth @genworth.com or by telephone at 800-226-1493 Monday - Friday, 8:30 a.m. to 5:00 p.m. (Eastern Time) and we will provide the enrollment code needed to activate this offer. Even if you decide not to accept our offer, we encourage you to take steps to protect yourself from the risk of identity theft or other potential harm as described in the enclosed Guide.

Genworth is committed to protecting personal information and is taking steps to ensure compliance with our existing policies. We are reviewing our internal policies, procedures and controls to determine if changes are needed.

If you have any questions or need further assistance, please contact us at 800-226-1493 Monday - Friday, 8:30 a.m. to 5:00 p.m. Eastern Time.

Sincerely,

Genworth Data Security Team

Guide to Protecting Yourself from Identity Theft

Fraud Alert: You may want to consider placing a fraud alert on your credit file by calling any of the consumer reporting agencies. They will notify the other agencies to do the same. A fraud alert tells creditors to contact you before they open a new account in your name or change your existing accounts. A fraud alert will, however, make it harder to take advantage of 'instant credit' offers from retailers.

Equifax	Experian	TransUnion
877-478-7625	888-397-3742	800-680-7289
PO Box 740241	PO Box 9532	PO Box 6790
Atlanta, GA 30374-0241	Allen, TX 75013	Fullerton, CA 92834-6790
www.equifax.com	www.experian.com	www.transunion.com

Review Credit Reports: You can get a free credit report once a year from each of the three agencies. Go to annualcreditreport.com or call 877-322-8228. You may order one, two or all three credit reports at the same time or you may stagger your requests over a 12-month period to keep an eye on the accuracy and completeness of the information in your reports.

Review your credit reports carefully. Look for accounts you did not open and for inquiries from creditors you do not recognize. Look for wrong information, such as a wrong home address, the wrong employer or a wrong social security number. If you see anything you do not understand or that looks odd or unusual, call the credit agency at the telephone number on the report.

Even if you do not find any suspicious activity at first, continue to regularly review your credit reports, bank, credit and other account statements for any unauthorized or suspicious activity. Identity thieves sometimes do not use information right away.

If You Become a Victim of Identity Theft: If you find suspicious activity on your credit reports or believe your personal information is being misused:

- Call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report because many creditors will want it.
- File a complaint with the FTC at ftc.gov/idtheft or by calling 877-ID-THEFT. Your complaint will be accessible to law enforcers for their investigations.
- Report identity theft or fraud to your financial institutions.
- Report identity theft or fraud to the consumer reporting agencies.

You can obtain additional information about the steps you can take to avoid identity theft from the following:

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

For Kentucky Residents:
Office of the Attorney General of Kentucky
700 Capitol Avenue, Suite 118
Frankfort, Kentucky 40601
www.ag.ky.gov
Telephone:1-502-696-5300

For Iowa Residents:
Office of Iowa Attorney General
1305 E. Walnut, Des Moines, IA 50319
www.iowaattorneygeneral.gov
Telephone: 1-888-777-4590.

For Maryland Residents:
Office of the Attorney General of Maryland
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us/Consumer
Telephone: 1-888-743-0023

For New York Residents:
The provisions of the insurance component of the credit monitoring may be restricted in New York.

For North Carolina Residents:
Office of the Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com/
Telephone: 1-919-716-6400

For West Virginia Residents:
You may call 888-GENWORTH to learn what types of information Genworth maintains about individuals and what information Genworth maintains about you.

For all other US Residents:
Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.consumer.gov/idtheft
1-877-IDTHEFT (438-4338)
TDD: 1-202-326-2502

For Massachusetts Residents:
You have the right to obtain any police report filed. Massachusetts consumers can place a security freeze on their credit report, prohibiting a credit reporting agency from releasing any information from the report without written authorization.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge up to $5 each to place, lift or remove a security freeze. Victims of identity theft must send a written request to each of the credit bureaus (Equifax, Experian, TransUnion) by regular, certified or overnight mail and include name, address, date of birth, social security number, and credit card number and expiration date for payment, if applicable. Each credit bureau has specific requirements to place a security freeze.

Review these requirements on the websites for each prior to sending your written request. The credit bureaus have three business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.