

**SOUTHERN FARM BUREAU  
LIFE INSURANCE COMPANY**

C/O ID Experts  
10300 SW Greenburg Rd., Suite 570  
Portland, OR 97223

Your Friends  
for Life. 

To Enroll, Please Call:  
1-833-431-1273  
Or Visit:  
<https://app.myidcare.com/account-creation/protect>  
Enrollment Code:<<XXXXXXXXXX>>

<<First Name>> <<Last Name>>  
<<Address 1>> <<Address 2>>  
<<City>>, <<State>> <<Zip Code>>

June 19, 2020

**Notice of Data Breach**

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

Southern Farm Bureau Life Insurance Company takes the security and privacy of information in our care seriously. We are writing to inform you of a recent incident that might have involved your personal information. As discussed below, to address this situation, we are offering one year of identity protection and restoration services, at no cost to you. We apologize for any inconvenience this incident may cause.

**What Happened?**

On January 8, 2020, we learned that, for 17 minutes on that day, an unknown third party accessed, remotely and without authorization, the corporate email box of one of our employees. During our investigation of this incident, we determined that the corporate email box of another one of our employees was accessed, remotely and without authorization, between November 7, 2019 and November 22, 2019. In light of the employees' job functions, their email boxes included certain personal information, present in documents that included insurance applications and other related documentation.

**What Information Was Involved?**

You are receiving this notice because we recently determined that the information in the subject email boxes included your name and one or more of the following of your personal information: Social Security number, driver license or government-issued identification card number, digital signature, medical information, and/or financial account information.

The investigation has been unable to determine whether the perpetrator in fact accessed your particular information, and we are not aware of any misuse of your information. However, out of an abundance of caution, we wanted to inform you of the steps we have taken and are currently taking in hopes of mitigating any potential misuse of your information.

**What Are We Doing?**

Upon learning of the incident, we launched an investigation and worked diligently to determine the scope of the incident and identify potentially affected individuals. We also notified law enforcement of the incident. In addition, we have taken actions to prevent a similar incident from occurring in the future, including the implementation of multi-factor authentication across the enterprise, along with the implementation of geo-blocking of foreign connections. We have also maintained and enhanced our training to reinforce protection of sensitive information.

To ease any concerns you might have about this situation, at no cost to you, we are offering you identity theft protection services through ID Experts®, a data breach and recovery services company, to provide you with MyIDCare™. MyIDCare services include: 12 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

**What Can You Do?**

You should remain vigilant by reviewing your bank, credit card, debit card and other financial account statements over the next twelve (12) to twenty-four (24) months and immediately report any suspicious activity. We also encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling 1-833-431-1273 or going to <https://app.myidcare.com/account-creation/protect> and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 8 am - 8 pm Central Time. Please note the deadline to enroll is September 18, 2020.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. MyIDCare representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

**For More Information**

We fully appreciate the importance of protecting your personal information, and we apologize for any inconvenience caused by this incident.

You will find detailed instructions for enrollment in the enclosed "Recommended Steps" document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call 1-833-431-1273 or go to <https://app.myidcare.com/account-creation/protect> for assistance or for any additional questions you may have about enrolling in MyIDCare.

Should you have any questions about your policy(ies) with Southern Farm Bureau Life Insurance Company, please contact our Policy Services Department toll-free at 1-800-457-9611, by e-mail at [Service@sfbli.com](mailto:Service@sfbli.com), or by mail at P.O. Box 78, Jackson, Mississippi 39205.

Sincerely,

**SOUTHERN FARM BUREAU  
LIFE INSURANCE COMPANY**

(Enclosure)



## Recommended Steps to Help Protect Your Information

- 1. Website and Enrollment.** Go to <https://app.myidcare.com/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- 2. Activate the credit monitoring** provided as part of your MyIDCare membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
- 3. Telephone.** Contact MyIDCare at 1-833-431-1273 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by logging into the MyIDCare website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**5. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

### Credit Bureaus

Equifax Fraud Reporting  
1-866-836-6351  
P.O. Box 105069  
Atlanta, GA 30348-5069  
[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

**Please Note: No one is allowed to place a fraud alert on your credit report except you.**

**6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need

to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or obtain a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

**7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

**California Residents:** Visit the California Office of Privacy Protection (<http://www.ca.gov/Privacy>) for additional information on protection against identity theft.

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://www.ag.ky.gov), Telephone: 1-502-696-5300.

**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](http://www.oag.state.md.us/Consumer), Telephone: 1-888-743-0023.

**New Mexico Residents:** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://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 Ave. N.W., Washington, D.C. 20580.

**New York Residents:** Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), Telephone: 1-919-716-6400.

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, [www.riag.ri.gov](http://www.riag.ri.gov), Telephone: 401-274-4400

**All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.