



<<First Name Last Name>>
<<Street Address>>
<<City>>,<<Province>> <<Postal Code >>
<<month>> <<day>>, 2023

Dear <<First Name Last Name>>:

We are writing to inform you of a recent cyber incident at InvestorCOM Inc., a service provider we use to generate and distribute certain types of policyholder communications. This incident unfortunately affected some of your personal information provided to us or to our subsidiary, Empire Life Investments Inc. (ELII). We would like to provide you with an overview of the incident, our response, and resources available to help protect you.

What happened?

InvestorCOM is a service provider widely used by companies in the financial services and insurance industries in Canada. We were made aware on March 30, 2023 that the cyber incident perpetrated against InvestorCOM Inc. by an unauthorized third party affected some of the data files on their system containing Empire Life and ELII information. Specifically, the files involved contained information related to our segregated fund policies and former ELII mutual funds. The incident occurred as a result of a vulnerability in a software used by InvestorCOM to transfer files.

We immediately began an independent investigation and engaged external cyber security experts to assist us. We confirmed that the incident did not affect Empire Life or ELII computer systems. Based on information provided by InvestorCOM and our own investigation, we have now been able to determine that some files stored on InvestorCOM's computer systems were accessed and/or copied by the unauthorized third party between approximately January 11 and March 22, 2023.

What personal information of mine was affected?

We have conducted a comprehensive review of the relevant files and identified that they contained the following personal information of yours: << insert data fields>>.

What is Empire Life doing for affected parties?

Although we are not aware of any actual or attempted misuse of any personal information as a result of this incident, we are taking this matter seriously. Law enforcement has been notified about this incident and we have reported it to the relevant financial services industry regulators and federal and provincial privacy commissioners. We have also notified the Canadian Centre for Cyber Security and the Canadian Anti-Fraud Centre, which is the central agency in Canada that collects information and criminal intelligence on matters like this.

To help you protect yourself, we are paying for a three-year subscription for you to the Equifax Complete™ Premier Plan, a leading consumer credit monitoring service. For details of what the service includes, and for information about other steps you can take to protect yourself, please see the enclosed sheet. We encourage you to take advantage of this service. Enrolment will take about five minutes. To activate your service, please visit: www.equifax.ca/activate. You will be prompted to enter the following activation code:

<####-####-####>

You may redeem your activation code at any time between now and Thursday, August 31, 2023.

We are treating this incident and the investigation with the utmost urgency and importance. We have implemented additional layers of security in our identification and verification processes to prevent unauthorized access to any accounts you have with Empire Life and ELII and information about them. We regularly review cyber security and our oversight of service providers, and we will continue to take steps to recognize and prevent cyber incidents.

We deeply regret that this incident occurred. The security and well-being of the personal information entrusted to us is our responsibility and remains our priority.

If you have any questions about this incident, please call 1 888 340-2176, toll-free, Monday through Friday (excluding statutory holidays), 9:00 a.m. to 5:00 p.m. Eastern Time.

Sincerely,

Steve Pong
Senior Vice-President, Retail
The Empire Life Insurance Company

Enc.



<First Name Last Name>
Enter your Activation Code: <Activation Code>
Enrollment Deadline: <Expiration Date>

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Monitor your credit. With regular reports and access to your Equifax credit score to notify you of unexpected changes.
- Work with a dedicated Customer Care Representative who will answer your questions.
- Help protect your information. Help protect against theft of your social insurance number bank accounts, home and work addresses, and credit and banking history.
- Help minimize exposure. Your plan includes internet scanning¹ and dark web monitoring.
- Help reduce financial risk. With up to \$1,000,000² identity theft insurance.

Enrollment Instructions

Go to www.equifax.ca/activate

Enter your unique Activation Code <Activation Code> then click “Submit”

- 1. Register:**
Complete the form with your contact information and click “Continue”
- 2. Create Account:**
Enter your email address and create a Password.
Check the box to accept the Terms of Use and click “Continue”
- 3. Verify ID:**
The system may ask you up to four questions to verify your identity.
Answer the questions and click “Submit Order”
You're done!
The confirmation page shows your completed enrollment.
Click “View My Product” to access the product features.

¹WebScan searches for your Social Insurance Number, passport number, up to 6 bank account numbers, up to 6 credit/debit card numbers, and up to 3 email addresses. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

²Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. 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.

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Review your credit report for any suspicious activity. If you choose not to sign up for the credit monitoring we are paying for, you can still receive a free copy of your credit report by contacting either of the two Canadian credit report agencies directly:

Equifax Canada Co. National Consumer Relations P.O. Box 190 Montreal, QC H1S 2Z2 www.equifax.ca 1 800 465-7166	TransUnion Consumer Relations Centre 3115 Harvester Road, Suite 201 Burlington ON L7N 3N8 www.transunion.ca 1 800 663-9980
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Review your account statements and notify law enforcement of suspicious activity: As a precautionary measure, we recommend that you remain vigilant, as always, to the possibility of fraud and identity theft by reviewing your financial statements and accounts regularly for any unauthorized activity.

If you believe you are the victim of identity theft or fraud, or have reason to believe your personal information has been misused, you should immediately:

1. **File a complaint with the police.** Ask for the case reference number and the officer's name and telephone number. If you choose to obtain a copy of the police report, make sure it states your name and SIN.
2. **Contact the Canadian Anti-Fraud Centre at 1-888-495-8501.** The national anti-fraud call centre is jointly managed by the Royal Canadian Mounted Police, Ontario Provincial Police and Competition Bureau Canada. They provide advice and assistance about identity theft.
3. **Contact one of the Canadian credit report agencies mentioned above, if you haven't already.**
4. **Inform your bank and creditors** by phone and in writing about any irregularities.
5. **Report any irregularities in your mail delivery to Canada Post,** such as opened envelopes or missing financial statements or documents.
6. **Visit a Service Canada office** and bring all the necessary documents with you proving fraud or misuse of your SIN. Also bring an original identity document (your birth certificate or immigration or citizenship document).

Fraud Alert: If you choose not to sign up for the credit monitoring we are paying for, consider placing a fraud alert on your credit report. The process of placing a fraud alert is slightly different with each of the two credit reporting agencies. The fraud alert lasts six years and there may be a cost. Be prepared to supply your SIN and other basic information.

Alert the CRA: You can place an alert with the Canada Revenue Agency by calling them at 1 800 959-8281.

In addition:

- Don't give out personal information on the phone, through the mail, or on the Internet unless you've initiated the contact and are sure you know who you're dealing with.
- Use strong, unique passwords and change them regularly.
- Be aware of the risks of phishing emails and other communications that request personal information or contain links or attachments. Confirm it is a legitimate organization before sharing any personal information.
- Find out more about protecting your personal information on the website of the Office of the Privacy Commissioner of Canada: <https://priv.gc.ca>.

SAMPLE