



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Date>>

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

Re: Notice of Data Breach

Dear <<First Name>>,

Aflac Incorporated and its subsidiaries¹ (collectively, “Aflac”) detected a security incident impacting a limited number of Aflac systems. Some of your information may have been impacted in this incident, which Aflac previously announced in June 2025. Please read this notice carefully, as it provides up-to-date information on what happened and what we are doing in response.

What happened?

On June 12, 2025, Aflac detected suspicious activity on a limited number of its systems that prompted it to launch an immediate response with support from third-party cybersecurity experts and to notify federal law enforcement. The security incident was contained within hours. It appears that an unauthorized actor obtained personal information from an Aflac system on June 12, 2025. Aflac determined on December 4, 2025 that your information may have been impacted in this incident.

What information was involved?

The information about you that may have been impacted includes: <<data elements>>. <<variable data 1>> <<variable data 2>>

What are we doing?

Following detection of the incident, Aflac promptly locked accounts identified as impacted and took additional steps including resetting passwords and further monitoring for signs of suspicious activity.

Aflac is offering, free of charge, CyEx Medical Shield, which includes credit monitoring, identity theft protection, medical fraud protection, and customer support, for 24 months. To take advantage of these free services, please follow the instructions in [Attachment A](#). You must activate by <<Enrollment Deadline>> to receive these services. If you previously enrolled in these services following Aflac’s earlier communication, your coverage remains active, and no additional enrollment is necessary.

What can you do?

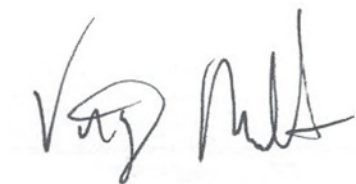
Aflac is not aware of any fraudulent use of personal information as a result of this incident but nonetheless is informing you so that you can take appropriate steps to protect your information. It is always advisable to remain vigilant against attempts at identity theft or fraud, which includes reviewing credit reports, financial accounts, and insurance statements for suspicious activity. If you identify suspicious activity, you should contact the entity that maintains the information on your behalf. Additional information about how to help protect your information is contained in [Attachment B](#).

For more information

¹ Aflac Incorporated's family of insurers includes American Family Life Assurance Company of Columbus (Aflac Columbus), American Family Life Assurance Company of New York (Aflac New York), Tier One Insurance Company (Tier One), and Continental American Insurance Company (CAIC). In California, Tier One does business and operates as Tier One Life Insurance Company, and CAIC does business and operates as Continental American Life Insurance Company.

We are committed to protecting the information entrusted to us. If you have any questions regarding this incident or the services available to you, please call the Aflac call center at 1-855-361-0305 (toll free) Monday through Friday from 9:00 a.m. to 9:00 p.m. ET and 9 a.m. to 5:30 p.m. ET on Saturdays.

Sincerely,

A handwritten signature in black ink, appearing to read "Virgil Miller". The signature is fluid and cursive, with the first name "Virgil" written in a larger, more prominent script than the last name "Miller".

Virgil Miller
President, Aflac Inc. & Aflac U.S.

Attachment A

Credit Monitoring Enrollment Instructions:

To enroll in the free credit monitoring services noted above, please navigate to the following and follow the instructions provided.

<https://aflacsecurityincident.com>

When prompted please provide the following unique code.

<<Enrollment Code>>

Click 'Redeem Code' and follow instructions to register, click 'Create Account' when complete.

Click 'Continue to Dashboard' to finish activation and to receive services.

In order for you to receive the monitoring services described above, you must enroll by **<<enrollment date>>**. Your code will not work after this date. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Your 24 Month CyEx Medical Shield Complete with Experian credit monitoring includes the following key features:

- 1-Bureau Credit Monitoring by Experian
- Health Insurance Plan Number Monitoring
- Medical Record Number Monitoring
- Medical Beneficiary Identifier Monitoring
- National Provider Number Monitoring
- International Classification of Diseases Monitoring
- Health Savings Account Monitoring
- Real-Time Authentication Alerts
- High Risk Transaction Monitoring
- Dark Web Monitoring
- Customer Support & Victim Assistance
- Security Freeze Assist
- Insight & Tips News Feed on the Personalized Dashboard
- \$1 Million Identity Theft Insurance²

² Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.

Attachment B

Below are additional helpful tips you may want to consider to help protect your personal information.

Review Your Credit Reports and Account Statements; Report Incidents

It is always advisable to remain vigilant against attempts at identity theft or fraud, including by reviewing your free credit reports and account statements closely for signs of suspicious activity. If you detect any suspicious activity on an account, you should promptly notify the financial institution or other company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidents of identity theft to the proper law enforcement authorities. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact your local police or law enforcement, the Federal Trade Commission (“FTC”), and/or the Attorney General’s office in your home state. You can also contact these agencies for information on how to prevent or avoid identity theft. The FTC’s contact details are provided below.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW Washington, DC 20580
<http://www.identitytheft.gov/>
1-877-IDTHEFT (438-4338)
1-877-FTC-HELP (382-4357)

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 <https://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to the Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print this form at <https://www.annualcreditreport.com/manualRequestForm.action>. Credit reporting agency contact details are provided below.

Equifax	P.O. Box 740241 Atlanta, GA 30374	www.equifax.com www.equifax.com/personal/credit-report-services	800-685-1111
Experian	P.O. Box 2002 Allen, TX 75013	www.experian.com www.experian.com/help	888-397-3742
TransUnion	P.O. Box 1000 Chester, PA 19016	www.transunion.com www.transunion.com/credit-help	888-909-8872

When you receive your credit reports, review them carefully. Look for accounts or credit inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is inaccurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Fraud Alert

You have the option to place a fraud alert on your credit file. An initial fraud alert is free and will stay on your credit file for 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. If you have already been a victim of identity theft, you may have an extended alert placed on your report if you provide the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. You may also obtain information about fraud alerts from the FTC.

Security Freeze

You have the right to place a security freeze on your credit file free of charge. 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 credit, loans, and services from being approved in your name without your consent. As a result, using a security freeze may delay your ability to obtain credit. 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 telephone bill. For more information about requesting a security freeze, you may contact the credit reporting agency at the contact information provided above. You may also obtain information about security freezes from the FTC.

Federal Fair Credit Reporting Act Rights

The Fair Credit Reporting Act ("FCRA") is federal legislation that regulates how consumer reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of consumer reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; 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 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 violators. Identity theft victims and active-duty military personnel have additional rights pursuant to the FCRA.

For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

Additional Information

If you are the victim of fraud or identity theft, you have the right to file a police report.

You may consider starting a file with copies of your credit reports, any police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

For District of Columbia residents: You may contact the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, <https://www.oag.dc.gov/>, 1-202-727-3400 for more information about steps you can take to help avoid identity theft.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E Walnut St, Des Moines, IA 50319, 515-281-5926 or 1-888-777-4590, <https://www.iowaattorneygeneral.gov/>.

For Maryland residents: You may contact the Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, <http://www.marylandattorneygeneral.gov>, 1-888-743-0023 for more information about steps you can take to help avoid identity theft.

For Massachusetts residents: You have the right to obtain a police report and request a security freeze as described above.

For New York residents: You can contact the New York Department of State Division of Consumer Protection, 99 Washington Avenue, Albany, NY 12231, <http://www.dos.ny.gov/consumerprotection>, 1-800-697-1220 or the New York Attorney General, The Capitol, Albany, NY 12224, <http://www.ag.ny.gov/>, 1-800-771-7755 for information about steps you can take to help avoid identity theft.

For New Mexico Residents: You have rights pursuant to the FCRA, as described above. You may have additional rights under the FCRA not summarized here. We encourage you to review your rights pursuant to the FCRA by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by contacting the FTC at the contact information listed above.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001, <http://www.ncdoj.gov>, 1-877-566-7226 for information about steps you can take to help avoid identity theft.

For Oregon residents: You 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 Commercial Services website at www.dfcs.oregon.gov/id_theft.html and click “How to get a security freeze.”

For Rhode Island residents: You can contact the Rhode Island Attorney General, 150 South Main Street, Providence, RI 02903, www.riag.ri.gov, 1-401-274-4400. You have the right to obtain a police report and request a security freeze as described above.