

Notice of a Third-Party Security Incident

This notice concerns a security incident at our third-party vendor, illumifin Corporation (“illumifin”), an insurance technology company that provides third-party administration services to insurance carriers, including Atlantic Coast Life Insurance Company (Atlantic Coast Life).

On November 4, 2025, illumifin identified unusual activity in a portion of its network. It immediately implemented its incident response protocols, which involved taking steps to contain the activity and launching an investigation with assistance from a third-party forensic firm. It also notified law enforcement. The investigation determined that an unauthorized person gained access to their network and acquired copies of certain files stored on their system. On November 10, 2025, illumifin learned that some of the files may have contained information it received from or on behalf of its insurance carrier-clients in connection with the administration services it provides. Accordingly, it conducted a comprehensive, multi-phase review of the files to identify the individuals whose information was contained therein and the insurance carrier from whom it received the information.

On January 9, 2026, illumifin informed us that it had identified information associated with some of our policy owners, insureds, certificate holders, and agents in the affected files. Subsequently, on February 25, 2026, we received the list of individuals whose information was involved.

The information involved varied by individual, but generally included names, dates of birth, policy numbers, insurance ID numbers, health information, claims information, and/or financial account numbers. In some instances, individuals’ Social Security numbers were also identified in the files. Importantly, this incident occurred at illumifin and did not involve unauthorized access to any Atlantic Coast Life systems or applications. Additionally, this incident did not involve all Atlantic Coast Life policy owners, insureds, certificate holders, or agents, but only a subset whose information was contained in the files.

We worked with illumifin to mail notification letters to individuals whose information was identified in the files and for whom we have sufficient contact information. The letters, which began mailing on April 22, 2026, remind individuals that it is always a good idea to be vigilant for incidents of fraud or identity theft by reviewing the statements they receive and/or free credit reports for any unauthorized activity. Additionally, as a precaution, illumifin is providing individuals whose Social Security number was involved with a complimentary membership to credit monitoring and identity protection services. Further details on what these services include and how to enroll are provided in the letters mailed to these individuals.

We regret this incident occurred and apologize for any inconvenience it may have caused. illumifin stated that, to help prevent something like this from happening again, it has implemented, and will continue to adopt, additional safeguards to further protect and monitor its systems.

If you have questions about the incident, please contact the dedicated, toll-free call center illumifin established at 844-558-4433, available Monday through Friday, between 8:00 a.m. and 8:00 p.m. Central Time.