



**PLUMBERS LOCAL 98
FRINGE BENEFIT FUNDS**

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Dear Participant,

Aflac has recently publicly disclosed that they suffered a cybersecurity incident on June 12, 2025.

Aflac's investigation is in its early stages. Aflac has not yet confirmed the extent of the unauthorized activity, or the potentially impacted data, or the customers impacted. The impacted data could contain claims information, health information, Social Security numbers, and other personal information related to Aflac customers or beneficiaries. As further information becomes available via Aflac, impacted individuals will be notified in accordance with applicable law.

In the interim, however, Aflac has established a dedicated call center to answer any questions you may have. Although Aflac does not yet know whether your specific personal information was potentially impacted, out of an abundance of caution, Aflac is offering any individual who contacts the dedicated call center free credit monitoring and identity theft protection for 24 months. We encourage you to take advantage of the free credit monitoring and identity theft services offered free of charge from Aflac.

The call center can be reached at 1-855-361-0305 and is available Monday through Friday from 9:00 a.m. to 9:00 p.m., EST and Saturday from 9:00 a.m. to 5:30 p.m., EST, and Sunday from 10:00 a.m. to 4:00 p.m., EST.

As noted previously, as Aflac and the Fund receive more information regarding the incident, any affected individuals will be contacted. If you have any questions, please do not hesitate to contact the Fund Office or the call center described above.



June 20, 2025

Dear Valued Partner:

We are writing to inform you that Aflac recently detected suspicious activity on our network that was determined to be the result of a cybersecurity incident. While it is unfortunate that this has occurred, we want to provide you with a clear picture of what we know now, what it means for you, and what we are doing to support our partners, customers and other key stakeholders as we work to respond to and navigate this incident.

What Happened?

On June 12th, Aflac detected suspicious activity that we determined to be the result of a cybersecurity incident. Upon quick detection of this activity, our team immediately activated our cyber incident response protocols and engaged leading third-party cybersecurity experts to support our response to this incident. Due to our rapid response to this incident, we are confident we reached containment on June 12th.

Our Investigation

Our investigation is in its early stages, but our preliminary findings indicate this incident was the result of a highly sophisticated social engineering attack. The nature of this incident is intended to take advantage of human trust to gain unauthorized credential access, which is what we believe occurred here. However, due to the rapid response of our teams, **our business remains operational and our systems were not affected by ransomware**. Based on the investigation to date, there is currently no evidence that any of the systems accessed by the unauthorized party are associated with systems Aflac uses to connect with customers or business partners. We continue to serve our customers as we respond to this incident and can underwrite policies, review claims, and otherwise service our customers as usual.

We have commenced a review of potentially impacted files. It is important to note that the review is in its early stages, and we are unable to determine the total number of affected individuals until that review is completed. The potentially impacted files may contain claims information, health information, social security numbers, and/or other personal information, related to customers, beneficiaries, employees, agents, and other individuals in its U.S. business.

Please know that our review of the data involved in this incident is in its early stages and it will be some time before that review is complete. Should we determine that specific individuals' personal information was impacted, we will notify those parties at a later date in accordance with applicable law.

What We Are Doing About It

However, we are not waiting to finalize that review to provide our customers with support. We've established a dedicated call center to answer questions our customers may have. While our teams work to review the potentially impacted data and determine the specific information involved, **Any individual who contacts our dedicated call center will be provided with free credit monitoring and identity theft protection for 24 months**. The call center can be reached at 1-855-361-0305 starting on June 20 at 8:00 a.m. Eastern Time. The call center will be available Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time, Saturday from 9:00 a.m. to 5:30 p.m. Eastern Time and Sunday from 10:00 a.m. to 4:00 p.m. Eastern Time, excluding major U.S. holidays.



We hope this will give you some comfort that we are moving as rapidly as possible to provide available protections for our customers so they can take steps to safeguard their information. We want to assure you we are taking this incident and investigation seriously and are working alongside leading third-party cybersecurity experts through every step of this incident.

Next Steps

As you may have seen, we have issued a press release disclosing this incident, and filed a Form 8-K with the SEC. We understand that this may generate questions from employees or customers that you serve, and with that in mind, we've attached a set of talking points for your use with these audiences, should you wish to use them.

Thank you for your patience and understanding at this time. We will be in touch if we have pertinent updates to share regarding the investigation, and we appreciate your continued partnership as we navigate this incident.

A handwritten signature in black ink that reads "Virgil Miller". The signature is written in a cursive, flowing style.

Virgil Miller
President, Aflac Incorporated



Customer FAQ

1. **Is my data impacted as a result of Aflac's cybersecurity incident?**

Aflac has commenced a review of potentially impacted files. It is important to note that the review is in its early stages, and we are unable to determine specific impacted individuals until that review is completed. If we determine your information was impacted, you will receive a formal notification in accordance with applicable law.

[ONLY FOR JAPAN:] There is no evidence to date that Japanese business lines were impacted.

2. **What should I do to protect my information?**

Aflac has established a dedicated call center to answer questions you may have. While our teams work to review the potentially impacted data and determine the specific information involved, **any individual who contacts our dedicated call center will be provided with free credit monitoring and identity theft protection for 24 months.** The call center can be reached at 855-361-0305 starting on June 20 at 8:00 a.m. Eastern Time. The call center will be available Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time, Saturday from 9:00 a.m. to 5:30 p.m. Eastern Time and Sunday from 10:00 a.m. to 4:00 p.m. Eastern Time, excluding major U.S. holidays.

3. **Will credit monitoring be provided?**

Yes. Aflac has established a dedicated call center to answer questions you may have. While our teams work to review the potentially impacted data and determine the specific information involved, **any individual who contacts our dedicated call center will be provided with free credit monitoring and identity theft protection for 24 months.** The call center can be reached at 855-361-0305 starting on June 20 at 8:00 a.m. Eastern Time. The call center will be available Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time, Saturday from 9:00 a.m. to 5:30 p.m. Eastern Time and Sunday from 10:00 a.m. to 4:00 p.m. Eastern Time, excluding major U.S. holidays.

4. **Is it safe to keep my policy with Aflac?**

Yes. Our operations were uninterrupted. We continue to serve our customers as we respond to this incident.

5. **Who should I contact for further information?**

Aflac has established a dedicated call center to answer questions you may have. While our teams work to review the potentially impacted data and determine the specific information involved, **any individual who contacts our dedicated call center will be provided with free credit monitoring and identity theft protection for 24 months.** The call center can be reached at 855-361-0305 starting on June 20 at 8:00 a.m. Eastern Time. The call center will be available Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time, Saturday from 9:00 a.m. to 5:30 p.m. Eastern Time and Sunday from 10:00 a.m. to 4:00 p.m. Eastern Time, excluding major U.S. holidays.