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March 8, 2019

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**Experian Activation Code**  
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Dear \_\_\_\_\_:

We are writing to you on behalf of Voya Financial Advisors, Inc. ("VFA") to notify you that a breach of security of your personal information occurred on approximately February 24, 2019. We deeply regret that this happened.

**What is VFA doing to protect me?**

Please be assured that we are committed to safeguarding your personal information. To assist you in protecting yourself against identity theft, we are providing you with one year of FREE credit monitoring and identity fraud coverage through Experian Information Solutions. There is an activation code at the top of this letter that can be redeemed for this service. Follow the instructions attached to this letter to sign up for the Experian service. Please note that you must enroll to take advantage of this free service.

**Should I do anything else?**

Be on the alert for suspicious activity related to your accounts, credit report and financial products. You will have access to your Experian consumer credit report as part of Experian IdentityWorks Credit Plus™ including Identity Restoration.

We recommend that you also take the following steps to protect your identity:

- Check your other consumer reports annually. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies listed below. You may obtain a free copy of your credit report by going to [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling (877) 322-8228. You may also complete the Annual Credit Report Request Form found at <https://www.annualcreditreport.com/cra/requestformfinal.pdf> - PDF and mail to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- You may contact the nationwide credit reporting agencies at:
  - \* Experian, (888) 397-3742, P.O. Box 2104, Allen, TX 75013-0949; [www.experian.com](http://www.experian.com)
  - \* TransUnion, (800) 916-8800, P.O. Box 1000, Chester, PA 19022; [www.transunion.com](http://www.transunion.com)
  - \* Equifax, (800) 685-1111, P.O. Box 740241, Atlanta, GA 30374-0241; [www.equifax.com](http://www.equifax.com)
- Monitor your bank, investment, health care, and health insurance records and accounts to ensure there are no transactions or other activity that you did not initiate or authorize. Report any suspicious activity in your records to the appropriate service provider and to one of the national credit reporting companies listed below, and ask for a fraud alert or a security freeze on your credit report. Massachusetts law also allows consumers to place a security freeze on their credit reports. A fraud alert is a consumer statement added to your credit report, which alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests

you make for new loans, credit mortgages, employment, housing or other services. Fraud alerts have to be renewed every 90 days, or they will expire if not renewed, so please remember to renew the fraud alerts every 90 days.

- \* Experian, Fraud Hotline: 1-888-397-3742, P.O. Box 2002, Allen, TX 75013; [www.experian.com](http://www.experian.com)
  - \* TransUnion, Fraud Hotline: 1-800-680-7289, P.O. Box 6790, Fullerton, CA 92834-6790; [www.transunion.com](http://www.transunion.com); Report fraud: [fvad@transunion.com](mailto:fvad@transunion.com)
  - \* Equifax, Fraud Hotline: 1-800-525-6285, P.O. Box 740241, Atlanta, GA 30374-0241; [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com)
- To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below:
    - \* Experian Security Freeze, P.O. Box 9554, Allen, TX, 75013; Tel: 1-888-397-3742
    - \* Trans Union Security Freeze, Fraud Victim Assistance Department, P.O. Box 2000, Chester, PA, 19022-2000; Tel: 1-800-680-7289
    - \* Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348; Tel: 1-800-525-6285
  - In order to request a security freeze, you will need to provide the following information:
    - \* Your full name (including middle initial as well as Jr., Sr., II, III, etc.); social security number; date of birth; if you have moved in the past five (5) years, the addresses where you have lived over the prior five years; proof of current address such as a current utility bill or telephone bill; a legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
    - \* If you are a victim of identity theft, include a copy of either the police report, investigative report, or the complaint to a law enforcement agency concerning identity theft. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.
  - Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. We will reimburse you any expense related to this service.
  - Report any suspicious activities on your credit reports or bank, health care or health insurance records to your local police or sheriff's office and file a police report. Keep a copy of this police report in case you need it to clear your personal records. You may also report any suspicious activities on any of your accounts to your state Attorney General's office and the Federal Trade Commission.
  - The Federal Trade Commission (FTC) recommends that you remain vigilant and check your credit reports, credit card statements and financial accounts periodically for unauthorized activity. Learn about the Federal Trade Commission's identity theft programs by visiting [www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft) or by contacting the Federal Trade Commission's toll-free Identity Theft helpline at 1-877-ID-THEFT (1-877-438-4339); TTY: 1-866-653-4261. You may also write to the FTC at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.
  - If your identity has been compromised, visit [www.IdentifyTheft.gov](http://www.IdentifyTheft.gov) for information and resources from the federal government that will help you manage the process of recovery.

**Is there anything else I should know?**

Please be assured that we are committed to helping you protect your credit and identity and ensuring that your information is safe and secure. We regret this incident and apologize for any inconvenience this may have caused you. If you have further questions in regard to this matter, please do not hesitate to contact us. You may reach us toll-free at xxx-xxx-xxxx.

Sincerely,

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Experian IdentityWorks Credit Plus™

Enrollment Instructions

To enroll online, go to <https://www.experianidworks.com/3bplusone/>

1. **Landing Page:** Once here, click “Get Started” and enter the Activation Code provided at the top right of the first page of this letter in the “Activation Code” box.
2. **Order Page:** You will next be prompted to create a unique username/password by entering your name, address, date of birth, Social Security number.
3. **Enrollment Authentication:** In the final step, you will be prompted with a set of identifying questions to verify your identity.
4. **Dashboard:** After the identity verification step is completed successfully, you will be presented with your Dashboard. The system will then ask you up to four security questions to verify your identity.

You will have access to the following features once you enroll in Experian IdentityWorks Credit Plus™:

- **Experian credit report at signup:** See what information is associated with your credit file. Please note: Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Active monitoring of Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches of the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks Credit Plus™ membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you have questions about Experian IdentityWorks Credit Plus™, need assistance with enrollment, or would like an alternative to enrolling online, please contact Experian’s customer care team at 877-890-9332.

\*Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.