



Principal Financial Group  
711 High Street  
Des Moines, IA 50392

Date

Consumer Name

Consumer Address

Consumer City, State, Zip Code

Activation Code: #####

Dear Valued Consumer:

The purpose of our letter is to notify you that your personal information was included on a report for, which was inadvertently sent on July 10, 2019 to another employer. The report was sent to one individual through a secure email and was password protected. The report included your personal information, including your Name and Social Security Number. We immediately asked the recipient to destroy the information and received confirmation this was done.

We have no reason to believe that your information has been misused or compromised based on our contact with the individual, but we are notifying you in accordance with state privacy laws.

Considering this incident, and as a precaution against the misuse of your information, we have arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The steps to follow are:

1. Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product. This product is being provided to you at no cost for one year.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies

**Product Information**

**Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:**

- 3- Bureau credit file monitoring<sup>1</sup> and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts<sup>2</sup> with a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance<sup>3</sup>
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.

2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

3. Identity 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.

Equifax® is a registered trademark of Equifax Inc. ©2017 Equifax Inc., Atlanta, Georgia. All rights reserved.

### Enrollment Instructions

To sign up online for online delivery go to [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

1. **Welcome Page:** Enter the Activation Code provided above in the "Activation Code" box and click the "Submit" button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the "Continue" button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

To sign up for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Activation Code:** You will be asked to enter your Activation Code provided above.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

### Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement 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. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a 90 day fraud alert on your credit file, log into the Equifax Member Center and click on the fraud alert tab, visit [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or call the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf. Fraud alerts last 90 days unless you manually renew it or use the automatic fraud alert feature within your Credit Watch subscription.

Experian  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

Equifax  
(877) 478-7625  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

TransUnion  
(800) 680-7289  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

- You can obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies by calling 1-877-322-8228 or online at: [www.annualcreditreport.com](http://www.annualcreditreport.com). Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three major credit reporting agencies. You may want to obtain copies of your credit report to ensure the accuracy of the report information.
- To learn more about protecting yourself from identity theft and to report incidents of identity theft, please contact the following:

**Federal Trade Commission**  
 1-877-ID-THEFT (1-877-438-4338)  
 Consumer Response Center  
 600 Pennsylvania Avenue, NW  
 Washington, DC 20580  
<https://www.identitytheft.gov/>

**Directions for placing a security freeze on your credit report**

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:

**Equifax Security Freeze**  
 P.O. Box 105788  
 Atlanta, GA 30348

**Experian Security Freeze**  
 P.O. Box 9554  
 Allen, TX 75013

**Trans Union Security Freeze**  
 Fraud Victim Assistance Dept.  
 P.O. Box 6790  
 Fullerton, CA 92834

To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. 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.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper

identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

**Maryland Residents:** You may obtain information about preventing identity theft from the Maryland Attorney General's office: Attorney General of Maryland, Attn: Security Breach Notification, 200 St. Paul Place, Baltimore, MD 21202, Toll Free 1-888-743-0023 / TDD: 410-576-6372, [idtheft@oag.state.md.us](mailto:idtheft@oag.state.md.us).

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain a police report filed regarding 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.

Massachusetts law also allows consumers to place a security freeze (see details above for placing a security freeze) on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, 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.

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.

**North Carolina Residents:** You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, Toll Free 1-877-566-7226 / TDD 916-716-6000, [www.ncdoj.gov/](http://www.ncdoj.gov/).

Principal Financial Group® takes the matter of information security very seriously and we sincerely regret and apologize for this error. Please be assured that we continually evaluate how to best protect the personal information of customers to minimize the risk of identity theft.

Sincerely,

Participant Contact Center  
1-800-547-7754