

17224



&lt;&lt;Date&gt;&gt; (Format: Month Day, Year)

&lt;&lt;MemberFirstName&gt;&gt; &lt;&lt;MemberMiddleName&gt;&gt; &lt;&lt;MemberLastName&gt;&gt; &lt;&lt;Suffix&gt;&gt;

&lt;&lt;Address1&gt;&gt;

&lt;&lt;Address2&gt;&gt;

&lt;&lt;City&gt;&gt;, &lt;&lt;State&gt;&gt; &lt;&lt;ZipCode&gt;&gt;

Dear &lt;&lt;MemberFirstName&gt;&gt; &lt;&lt;MemberLastName&gt;&gt;,

Prudential recently learned of fraudulent activity regarding your account with the <<ClientDef1(Plan Name)>> retirement plan ("the Plan"). An unknown individual used your personal information (name, address, date of birth, and Social Security number) to obtain access to your account and attempted to withdraw funds.

In response to this incident, we restricted access to your account and implemented additional authentication requirements before access to your account is permitted.

We have notified the FBI of this incident and it is investigating this matter. Our investigation is ongoing. We currently have no knowledge as to how this person obtained your personal information.

There is no indication at this time that there has been a breach of Prudential's information or systems. However, we are sending you this letter because we take our responsibility to safeguard personal information seriously and we wanted to make you aware of this situation. To help relieve concerns, we have secured the services of Kroll to provide identity monitoring services to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential information. The enclosed sheet provides information and enrollment instruction for the services available to you. Should you choose to activate your identity monitoring services, please use the following membership number: <<Member ID>> which will be valid for your use through September 18, 2020.

Other steps you can take to further protect yourself against identity theft or other unauthorized use of personal information include:

- Remain vigilant and regularly review your credit report for any unauthorized activity. Promptly report incidents of suspected identity theft or fraud to your local law enforcement agency, the Federal Trade Commission, your financial institution and to the consumer reporting agencies listed below to have it removed from your credit file.
- Contact the fraud departments of the major credit reporting agencies to discuss your options. You have the right to place a free fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts (but it may also delay your ability to obtain credit). You can also place a credit freeze on your credit file which blocks potential creditors from being able to view or "pull" up your credit file unless you decide unfreeze your file beforehand. A security freeze may also delay your ability to obtain credit. To place a fraud alert or security freeze on your credit report contact the credit reporting agencies below.

Experian  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
www.experian.com

Equifax  
(877) 478-7625  
P.O. Box 740241  
Atlanta, GA 3037-0241  
www.equifax.com

TransUnion  
(800) 680-7289  
P.O. Box 6790  
Fullerton, CA 92834-6790  
www.transunion.com

Innovis  
(800) 540-2505  
P.O. Box 1640  
Pittsburgh, PA 15230-1640  
www.innovis.com

- Obtain a free copy of your credit report from Experian, Equifax and TransUnion 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 these credit reporting agencies. You may want to obtain copies of your credit report to ensure the accuracy of the report information.
- Learn more about protecting yourself from identity theft and reporting incidents of identity theft, by visiting the Federal Trade Commission's websites at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or [www.ftc.gov/credit](http://www.ftc.gov/credit), or by calling call 1-877-5-NO-SCAM (1-877-566-7226). You may also receive information from the Federal Trade Commission by writing to:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

We share your concern about this situation. In cooperation with the <<ClientDef1(Plan Name)>> plan, we are taking decisive measures to protect participants in the Plan. If you have any questions, please do not hesitate to contact us by calling <<ClientDef2(Customer Service Number)>> Monday through Friday between the hours of 8:00 am and 9:00 pm, Eastern time.

Sincerely,

Prudential Retirement

Your identity monitoring services<sup>1</sup> include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

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### How to Activate Your Identity Monitoring Services

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1. You must activate your identity monitoring services by September 18, 2020. Your identity monitoring services cannot be activated after this date.
  2. Visit **krollbreach.idMonitoringService.com** to activate your identity monitoring services.
  3. Provide Your Membership number: <<Member ID>>
  4. To receive credit services by mail instead of online, please call 1-844-263-8605.
- If you have questions, please call 1-866-775-4209, Monday through Friday from 9:00 a.m. to 6:00 p.m. Eastern Time.

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### Take Advantage Of Your Identity Monitoring Services

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You've been provided with access to the following services<sup>1</sup> from Kroll:

#### Triple Bureau Credit Monitoring and Single Bureau Credit Report

Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

#### Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

#### Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

#### Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

#### \$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

#### Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

#### Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.