

17469



<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

<<Date>> (Format: Month Day, Year)

Dear <<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>,

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 activation instructions for the services available to you. Should you choose to activate your identify monitoring services, please use the following Membership Number: <<Member ID>> which will be valid for your use through **October 29, 2020**.

Attached to this notice are two additional documents. The first document contains instructions for activating the free identity monitoring with Kroll. The second is a notice provided for under Massachusetts law for residents of Massachusetts.

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 30374-0241  
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.

### **How to Activate Your Identity Monitoring Services**

Visit <https://krollbreach.idmonitoringservice.com> to activate and take advantage of your identity monitoring services.

You have until **October 29, 2020** to activate your identity monitoring services.

Membership Number: <<Member ID>>

If you have questions about the services or activation, please call 1-866-775-4209, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time.

### **Take Advantage of Your Identity Monitoring Services**

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 Chrome, Firefox, Safari and Edge. 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.

## **Massachusetts Notice**

You may wish to consider taking additional steps, including the precautions outlined in this attachment, to protect yourself from possible identity theft and unauthorized use of your personal information. Please note that some of these steps must be taken by you directly in order to authorize the actions.

We recommend that you remain vigilant and regularly review your credit reports, bank, credit, and other account statements for any unauthorized or suspicious 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 one of the three nationwide consumer reporting agencies listed below to have it removed from your credit file. In addition, please notify us of any unauthorized or suspicious activity.

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.

Massachusetts law also allows consumers to place a free 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.

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 address below:

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

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

TransUnion Security Freeze  
Fraud Victim Assistance Department  
P.O. Box 6790  
Fullerton, CA 92834

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.);

1. Your Social Security number;
2. Your date of birth;
3. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
4. Proof of current address such as a current utility bill or telephone bill;
5. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
6. If you a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
7. 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 a 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 of time.

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 up to three (3) business days after receiving your request to remove the security freeze.

Identity threat is a growing concern. To learn more about protecting yourself from identity theft and to report incidents of identity theft, you can visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or [www.ftc.gov/credit](http://www.ftc.gov/credit), or call 1-877-IDTHEFT (1-877-438-4338).