



Prudential

Customer Service Office
PO Box 70183
Philadelphia, PA 19176

Phone: (800) 524-0542
www.prudential.com

15987

Date

Name
Address
Address

Insured:
Policy Number:
Claim Number:

Dear :

I am writing to inform you about a data privacy incident that exposed your personal information. The information about you that was exposed included your name, address, Social Security number and personal health history. We regret that this incident occurred and assure you that your policy has not been affected because of this occurrence.

We have no reason to believe that the information about you has been used improperly or that you are at risk of identity theft because of this incident. The recipient of your information has been instructed to delete the copy of your information that was received in error. However, because we take our responsibility to safeguard personal information seriously and Massachusetts law requires us to do so, 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 enroll, please use the following verification ID and activation code which will be valid for your use through **December 31, 2019.**

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

We regret any inconvenience or concern this situation may cause you and remain committed to protecting the privacy of personal information. If you have any questions, please do not hesitate to contact us by calling 1-800-524-0542 between the hours of 8:00 am and 5:00 pm, Eastern time.

If you have any questions, please call our customer service office at (800) 524-0542, Monday through Friday, 8:00 a.m. to 8:00 p.m., Eastern time and reference claim number

Life insurance is issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY), or Pruco Life Insurance Company of New Jersey (in NY and NJ).

50155969. If you are using a telecommunications device for the hearing impaired, please call (800) 778-8633, Monday through Friday, 8:00 a.m. to 6:00 p.m., Eastern Time. One of our customer service representatives will be happy to help you.

Very truly yours,
Brian Merrill
Director Disability Claims



Your identity monitoring services¹ 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

1. You must activate your identity monitoring services by **December 31, 2019**. Your Activation Code will not work after this date.
2. Visit <https://redeem.kroll.com> to activate your identity monitoring services.
3. Provide Your Activation Code: **7ZN4-3KVN-YEGF-3YPE** and your Verification ID: **4RW**.
4. To sign in to your account after you have activated your identity monitoring services, please visit <https://my.idmonitoringservice.com>

If you have questions, please call 1-866-599-4455, Monday through Friday from 9:00 a.m. to 6:00 p.m. Eastern Time.

Take Advantage of Your Identity Monitoring Services

You've been provided with access to the following services¹ 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.

¹ 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.

Massachusetts Notice

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.
- 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, also known as a security freeze, on your credit file which makes your credit report inaccessible to most people (with a few exceptions); no one will be able to open credit accounts in your name. It is considered one of the strongest forms of protection for the sensitive data in your credit reports, and it is free. It is still important to check statements carefully and you should be aware that a freeze may delay your ability to obtain credit.
- To place a fraud alert or a freeze on your credit, you must contact the credit reporting agencies below. You'll need to supply your name, address, date of birth, Social Security number and other personal information.:

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. 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, or 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
- Contact the fraud departments of the major credit reporting agencies to discuss your options.
- In addition, under Massachusetts law, if you are a victim of identity theft you also have the right to file a police report and obtain a copy of it.