



## NOTICE OF INADVERTENT DATA DISCLOSURE

What Happened:	On March 16, 2020, a processing error occurred that resulted in the banking account information for your short-term disability claims being emailed to a human resources contact for another employer group customer of Principal.  We immediately notified the recipient of the email, and they confirmed that they deleted the email.  We have no reason to believe your information has been misused or compromised based on our communication with the human resources	
<u> </u>	contact, but we are notifying you as a precaution.	
What Information was involved:	Your SSN was not disclosed. The disclosure included the following personal information:  Name Bank account number Bank routing number	
What you can do:	<ul> <li>You may choose to:</li> <li>Review your account statements often and report any suspicious activity immediately to the service provider.</li> <li>Protect all your accounts with a personal identification number (PIN) or password. Do not use any part of your Social Security number as a PIN or password.</li> </ul>	
	<ul> <li>Update your current passwords on any online accounts you may have with a strong password.</li> </ul>	
	Protect yourself from identity theft by reviewing and acting upon Federal Trade Commission information that can be found at <a href="http://www.consumer.gov/idtheft/">http://www.consumer.gov/idtheft/</a> or call 1-877-FTC-HELP (1-877-382-4357). If you suspect your identity has been stolen, contact the Federal	
	Trade Commission at 1-877-ID-THEFT (1-877-438-4338).	
Other important information:	protect yourself from identity theft.	
For more information:	If you have any questions, please don't hesitate to contact us using the information provided below.	

We take the matter of information security and our customer's privacy very seriously. We sincerely regret and apologize for this error. Please be assured that we continually evaluate how to best protect the personal information of our customers.

Sincerely, Synn MKnight

Lynn McKnight, Senior Privacy Specialist Principal Life Insurance Company

711 High Street, Des Moines, IA 50392

Phone 800.986.3343 Ext 67195 Fax 844.315.4998

There are other steps you can take to further protect yourself against identity theft or other unauthorized use of personal information if you are concerned.

## **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 <a href="www.fraudalerts.equifax.com">www.fraudalerts.equifax.com</a> or call our 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
 Equifax
 TransUnion

 (888) 397-3742
 (877) 478-7625
 (800) 680-7289

 P.O. Box 9532
 P.O. Box 740241
 P.O. Box 6790

 Allen, TX 75013
 Atlanta, GA 30374-0241
 Fullerton, CA 92834-6790

 www.experian.com
 www.equifax.com
 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: <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a>. 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

www.consumer.gov/idtheft, or www.ftc.gov/credit

## 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 (<u>www.equifax.com</u>); Experian (<u>www.experian.com</u>); and TransUnion (<u>www.transunion.com</u>) by regular, certified or overnight mail at the addresses below:

Experian Security Freeze	Trans Union Security Freeze
P.O. Box 9554	Fraud Victim Assistance Dept.
Allen, TX 75013	P.O. Box 6790
	Fullerton, CA 92834
	P.O. Box 9554

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 of time.

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 at no cost to the consumer. 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.