



<Date>

<Full name>
<Street address>
<City>, MA <Zip>

Dear <Full name>,

We, Prudential, write to inform you of a recent data security incident that may have involved information about you. The incident occurred on October 3, 2023. Please read this letter because it provides information on: (i) the information involved; (ii) what we did after we learned of it; and (iii) what you can do.

What Information Was Involved?

This incident involved information associated with you and your Prudential employment account, in particular: your first and last name, social security number, and date of termination.

What We Are Doing.

Upon discovering the incident, we took prompt steps to investigate. We also promptly stopped the potential unauthorized access after learning of the incident. We are also providing you with information and services as described below.

What You Can Do.

We have no indication that the information about you has been used improperly or that you are at risk of identity theft. Because we take the protection of information about you very seriously, Prudential is partnering with Kroll in offering 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 instructions for the services available to you. Should you choose to enroll, please use the Membership Number <Membership Number Code>, valid for your use through <Expiration Date>.

We also encourage you to review the attached Reference Guide, which provides recommendations on how you can help protect information about you. The Reference Guide includes details on how to learn about identity theft, order and review your free credit report, report identity theft or fraud, and place fraud alerts or security freezes on your credit file. The Reference Guide also includes information on your right to obtain a police report and request a security freeze (without any charge) under Massachusetts law.

For More Information.

If you have questions about this incident, you can contact us by calling <toll-free phone number>.

On behalf of Prudential, we sincerely regret any concern or inconvenience this matter may have caused you and appreciate your patience and understanding.

Sincerely,

<Prudential Signatory Name>

<Prudential Signatory title>

<Prudential Signatory mailing address>

We have secured the services of Kroll to provide identity monitoring at no cost 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 data. Your identity monitoring services¹ include Minor Monitoring, 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 **<Expiration Date>** to activate your identity monitoring services.

Membership Number: **<Membership Number Code>**

If you have questions, please call **1-877-514-0832**, 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 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 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.

Reference Guide

Please review the information below and consider taking the steps noted.

Order And Review Your Free Credit Report. You can remain vigilant by monitoring your free credit report, which you can order at www.annualcreditreport.com, by calling toll-free at 1-877-322-8228, or by completing the Annual Credit Report Request Form on the U.S. Federal Trade Commission’s (“FTC’s”) website at <https://consumer.ftc.gov/articles/free-credit-reports/> and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number, or request form. When you receive your credit report, review it carefully. Look for accounts you did not open, or inaccuracies in information about you. If you see anything inaccurate or that you do not understand, contact the consumer reporting agency.

Report Identity Theft or Fraud. You can remain vigilant by reviewing financial account statements for fraudulent transactions or identity theft. If you detect any unauthorized transactions in a financial account, promptly notify your financial institution. If you detect any incident of identity theft, promptly report the incident to law enforcement, the FTC, and your state Attorney General.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft: Federal Trade Commission Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-438-4338, www.ftc.gov/idtheft/ and www.identitytheft.gov.

Fraud Alerts on Your Credit File. To help protect yourself from possible identity theft, consider placing a fraud alert on your credit file. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. For more information on fraud alerts, you can contact the consumer reporting agencies listed below or the FTC.

Equifax	Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374	1-800-685-1111* 1-800-525-6285† 1-888-298-0045‡	www.equifax.com
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742*‡ 1-800-311-4769†	www.experian.com
TransUnion	TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19016	1-800-909-8872* 1-800-680-7289† 1-800-916-8800‡	www.transunion.com

*General information

†Fraud alert information

‡Security freeze information

Security Freezes on Your Credit File. You have the right to place a “security freeze” on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. A security freeze must be placed on your credit file at each consumer reporting agency individually. For more information on security freezes, you can contact the consumer reporting agencies listed above or the FTC. As the instructions and fees (if any) for placing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information. Placing a security freeze is free at the three nationwide consumer reporting

agencies. Other credit reporting companies, for example employment or tenant screening companies, may charge a fee to place a security freeze based on your state laws. The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide: your full legal name, Social Security Number, date of birth, addresses where you have lived in the past five years, copies of government-issued identification cards, and proof of your current address.

Additional Information. You have the right to obtain a police report and request a security freeze (without any charge) as described above.