



PUBLIC SCHOOL & EDUCATION EMPLOYEE
RETIREMENT SYSTEMS OF MISSOURI

Return Mail Processing
PO Box 999
Suwanee, GA 30024

23303

October 14, 2021

11130 *****AUTO**MIXED AADC 300



RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Dear [REDACTED]:

We are contacting you regarding a data security incident that occurred on September 11, 2021 at The Public School and Education Employee Retirement Systems of Missouri (PSRS/PEERS). As a result, your personal information may have been potentially exposed to an unauthorized individual. Please be assured that we have taken every step necessary to address the incident.

This incident occurred as a result of a PSRS/PEERS employee's email account being accessed by an unauthorized individual. The PSRS/PEERS information technology department disabled the impacted employee's email account within a few minutes of being notified of the unauthorized access. The unauthorized individual had access to this account for less than one hour. The accessed email account contained files with personal information relating to you, including your name, Social Security number, bank account information (without any security codes, access codes or passwords) and internal PSRS/PEERS account numbers associated with you. It may have also included your birth date.

After the security incident, PSRS/PEERS notified relevant law enforcement agencies and took immediate steps to enhance security protocols to prevent this type of incident in the future. We continue to work with law enforcement to address this incident.

In addition to informing you about the incident, we wanted to tell you about identity theft prevention resources available to you and let you know about additional steps you may take if you wish. To help protect your identity, we are offering a complimentary twenty four month membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. Additional information and instructions on activating your account are provided in this letter.

Additional actions you can take to protect yourself and resources that may assist you include the following.

- You should be vigilant with your financial accounts for the next 12 to 24 months, for example, by carefully reviewing your credit reports and bank, credit card and other account statements. If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to contact law enforcement or the state attorney general and file a police report of identity theft. Also, please notify us of any suspicious activity.

- You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below.

**Equifax Credit
Information Services, Inc.**
P.O. Box 105788
Atlanta, GA 30348
(888) 766-0008
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

**TransUnion Fraud
Victim Assistance
Department**
P.O. Box 6790
Fullerton, CA 92834
(800) 680-7289
www.transunion.com

- You may wish to learn more about identity theft. The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft, as does your state attorney general's office.
- You may also obtain information about steps you can take to avoid identity theft from the US Federal Trade Commission at:

**Federal Trade Commission
Consumer Response Center**
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) FTC-HELP or (877) 382-4357
<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>

Under state law you have a right to place a security freeze on your consumer credit report. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze may be requested by sending a request by certified mail, overnight mail or regular stamped mail to a consumer reporting agency. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent credit request or application you make regarding new loans.

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

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.

If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to file a police report. You have a right to obtain a copy of any police report you file.

If you are interested in enrolling in Experian's® IdentityWorksSM membership, please follow the steps below:

- Ensure that you **enroll by: January 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code:** [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [REDACTED] by **January 31, 2022**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR TWENTY FOUR MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

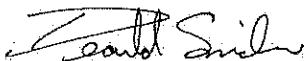
- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at [REDACTED]. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 1-888-391-6964.

Sincerely,



Dearld Snider
Executive Director

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

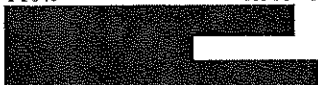


PUBLIC SCHOOL & EDUCATION EMPLOYEE
RETIREMENT SYSTEMS OF MISSOURI

Return Mail Processing
PO Box 999
Suwanee, GA 30024

October 14, 2021

11340*****AUTO**MIXED AADC 300



RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Dear [REDACTED]:

We are contacting you regarding a data security incident that occurred on September 11, 2021 at The Public School and Education Employee Retirement Systems of Missouri (PSRS/PEERS). As a result, your personal information may have been potentially exposed to an unauthorized individual. Please be assured that we have taken every step necessary to address the incident.

This incident occurred as a result of a PSRS/PEERS employee's email account being accessed by an unauthorized individual. The PSRS/PEERS information technology department disabled the impacted employee's email account within a few minutes of being notified of the unauthorized access. The unauthorized individual had access to this account for less than one hour. The accessed email account contained files with personal information relating to you, including your name and internal PSRS/PEERS account numbers associated with you. It may have also included your birth date. Please note that your Social Security number was NOT included in the potentially exposed data.

After the security incident, PSRS/PEERS notified relevant law enforcement agencies and took immediate steps to enhance security protocols to prevent this type of incident in the future. We continue to work with law enforcement to address this incident.

In addition to informing you about the incident, we wanted to tell you about identity theft prevention resources available to you and let you know about additional steps you may take if you wish. To help protect your identity, we are offering a complimentary twenty four month membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. Additional information and instructions on activating your account are provided in this letter.

Additional actions you can take to protect yourself and resources that may assist you include the following.

- You should be vigilant with your financial accounts for the next 12 to 24 months, for example, by carefully reviewing your credit reports and bank, credit card and other account statements. If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to contact law enforcement or the state attorney general and file a police report of identity theft. Also, please notify us of any suspicious activity.

- You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below.

**Equifax Credit
Information Services, Inc.**
P.O. Box 105788
Atlanta, GA 30348
(888) 766-0008
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

**TransUnion Fraud
Victim Assistance
Department**
P.O. Box 6790
Fullerton, CA 92834
(800) 680-7289
www.transunion.com

- You may wish to learn more about identity theft. The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft, as does your state attorney general's office.
- You may also obtain information about steps you can take to avoid identity theft from the US Federal Trade Commission at:

**Federal Trade Commission
Consumer Response Center**
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) FTC-HELP or (877) 382-4357
<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>

Under state law you have a right to place a security freeze on your consumer credit report. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze may be requested by sending a request by certified mail, overnight mail or regular stamped mail to a consumer reporting agency. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent credit request or application you make regarding new loans.

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

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.

If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to file a police report. You have a right to obtain a copy of any police report you file.

If you are interested in enrolling in Experian's® IdentityWorksSM membership, please follow the steps below:

- Ensure that you **enroll by: January 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code:** [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [REDACTED] by **January 31, 2022**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR TWENTY FOUR MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

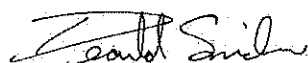
- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at [REDACTED]. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 1-888-391-6964.

Sincerely,



Dearld Snider
Executive Director

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



PUBLIC SCHOOL & EDUCATION EMPLOYEE
RETIREMENT SYSTEMS OF MISSOURI

Return Mail Processing
PO Box 999
Suwanee, GA 30024

October 14, 2021

1185 *****AUTO**MIXED AADC 300



RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Dear :

We are contacting you regarding a data security incident that occurred on September 11, 2021 at The Public School and Education Employee Retirement Systems of Missouri (PSRS/PEERS). As a result, your personal information may have been potentially exposed to an unauthorized individual. Please be assured that we have taken every step necessary to address the incident.

This incident occurred as a result of a PSRS/PEERS employee's email account being accessed by an unauthorized individual. The PSRS/PEERS information technology department disabled the impacted employee's email account within a few minutes of being notified of the unauthorized access. The unauthorized individual had access to this account for less than one hour. The accessed email account contained files with personal information relating to you, including your name, Social Security number, and internal PSRS/PEERS account numbers associated with you. It may have also included your birth date.

After the security incident, PSRS/PEERS notified relevant law enforcement agencies and took immediate steps to enhance security protocols to prevent this type of incident in the future. We continue to work with law enforcement to address this incident.

In addition to informing you about the incident, we wanted to tell you about identity theft prevention resources available to you and let you know about additional steps you may take if you wish. To help protect your identity, we are offering a complimentary twenty four month membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. Additional information and instructions on activating your account are provided in this letter.

Additional actions you can take to protect yourself and resources that may assist you include the following.

- You should be vigilant with your financial accounts for the next 12 to 24 months, for example, by carefully reviewing your credit reports and bank, credit card and other account statements. If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to contact law enforcement or the state attorney general and file a police report of identity theft. Also, please notify us of any suspicious activity.

- You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below.

**Equifax Credit
Information Services, Inc.**
P.O. Box 105788
Atlanta, GA 30348
(888) 766-0008
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

**TransUnion Fraud
Victim Assistance
Department**
P.O. Box 6790
Fullerton, CA 92834
(800) 680-7289
www.transunion.com

- You may wish to learn more about identity theft. The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft, as does your state attorney general's office.
- You may also obtain information about steps you can take to avoid identity theft from the US Federal Trade Commission at:

**Federal Trade Commission
Consumer Response Center**
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) FTC-HELP or (877) 382-4357
<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>

Under state law you have a right to place a security freeze on your consumer credit report. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze may be requested by sending a request by certified mail, overnight mail or regular stamped mail to a consumer reporting agency. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent credit request or application you make regarding new loans.

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

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.

If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to file a police report. You have a right to obtain a copy of any police report you file.

If you are interested in enrolling in Experian's® IdentityWorksSM membership, please follow the steps below:

- Ensure that you **enroll by: January 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code:** [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [REDACTED] by **January 31, 2022**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR TWENTY FOUR MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

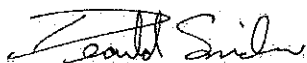
- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at [REDACTED]. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 1-888-391-6964.

Sincerely,



Dearld Snider
Executive Director

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.