



Principal Financial Group  
711 High Street  
Des Moines, IA 50392

May 20, 2022

Name  
Address  
Address

#### NOTICE OF DATA BREACH

|                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>What Happened:</p>                 | <p>The purpose of this letter is to notify you that your personal information was unintentionally sent to an external party on May 6, 2022.</p> <p>An application packet sent by a Principal employee that was intended to be sent to you was delivered in error to an unrelated third party when an incorrect email address was entered.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <p>What Information was involved:</p> | <p>The disclosure included the following personal information:</p> <ul style="list-style-type: none"> <li>• Name</li> <li>• Social Security Number</li> <li>• Date of Birth</li> <li>• Address</li> <li>• Principal Account Number</li> <li>• Driver's License Number</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <p>What we are doing:</p>             | <p>As a precaution against the possible risk of misuse of your information, we would like to extend an offer to you to pay for a two-year subscription to Equifax Credit Watch, a credit monitoring service that will "alert" you regarding certain changes/activity in your credit file. The service also provides identity theft insurance. Attached is information describing the enrollment process, including an individual promotional code that is required to enroll in the program at no cost to you.</p> <p>Enroll: <a href="http://www.equifax.com/activate">www.equifax.com/activate</a><br/> <b>Your personal Equifax Activation Code is XXXXX. This code is valid through 12/31/2022. Please contact the below 800 number for an updated code for enrollment after this date.</b></p> |
| <p>What you can do:</p>               | <p>You may also choose to:</p> <ul style="list-style-type: none"> <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> <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: | The attached information also provides additional steps you can use to 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.                                                                                                                                                                                                                                                                        |

Principal Financial Group® takes the protection of your personal information very seriously. Please be assured that we continually evaluate how to best protect the personal information of our customers to minimize the risk of identity theft.

Sincerely,

Virginia Wageman  
1(888)774-6267



Enter your Activation Code: **<ACTIVATION CODE>**

Enrollment Deadline: December 31, 2022

## Equifax Complete™ Premier

\*Note: You must be over age 18 with a credit file to take advantage of the product

### Key Features

- Annual access to your 3-bureau credit report and VantageScore<sup>1</sup> credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring<sup>2</sup> with email notifications of key changes to your credit reports
- WebScan notifications<sup>3</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>4</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>5</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>6</sup>.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

### Enrollment Instructions

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of **<ACTIVATION CODE>** then click "Submit" and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click "Continue".

*If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.*

*Once you have successfully signed in, you will skip to the Checkout Page in Step 4*

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

### **You're done!**

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

<sup>1</sup>The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. <sup>2</sup>Credit monitoring from Experian and TransUnion will take several days to begin. <sup>3</sup>WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee

that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. <sup>4</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. <sup>5</sup>Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com). <sup>6</sup>The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

**To sign up for US Mail delivery, dial 1-877-237-8104 for access to Equifax Complete Premier with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only**

- 1. Activation Code:** You will be asked to enter your Activation Code provided above.
- 2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

**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 [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) 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  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

Equifax  
(877) 478-7625  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

TransUnion  
(800) 680-7289  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://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: [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 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](http://www.consumer.gov/idtheft), or [www.ftc.gov/credit](http://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 ([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 addresses below:

**Equifax Security Freeze**

P.O. Box 105788  
 Atlanta, GA 30348

**Experian Security Freeze**

P.O. Box 9554  
 Allen, TX 75013

**Trans Union Security Freeze**

Fraud Victim Assistance Dept.  
 P.O. Box 6790  
 Fullerton, CA 92834

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.

**Contacting State Authorities:** In certain states, you may be able seek assistance from state authorities for information about preventing or reporting suspected identity theft. Contact information for those authorities is provided below.

**Maryland Residents**

Office of the Attorney General  
200 St. Paul Place  
Baltimore, MD 21202  
<https://www.marylandattorneygeneral.gov/>  
(888) 743-0023

**North Carolina Residents**

Office of the Attorney General  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
<https://www.ncdoj.gov/>  
(877) 566-7226

**Rhode Island Residents**

Rhode Island Office of the Attorney General  
150 South Main Street  
Providence, Rhode Island 02903  
<http://www.riag.ri.gov/>  
(401) 274-4400

**New York Residents**

Office of the Attorney General  
The Capitol  
Albany, NY 12224-0341  
1 (800) 771-7755  
<https://ag.ny.gov/internet/privacy-and-identity-theft/>

**Oregon Residents**

Office of the Attorney General  
1162 Court Street NE  
Salem, OR 97301-4096  
(503) 378-6002  
<https://www.doj.state.or.us/oregon-department-of-justice/office-of-the-attorney-general/attorney-general-ellen-f-rosenblum/>

**Massachusetts Residents:** 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.