

**EXPERIAN ACTIVATION
CODE:**

March 6, 2023

Dear _____:

We are writing to you on behalf of Voya Financial Advisors, Inc. (“VFA”), whose financial professionals provide retirement plan services to you. We take customer privacy seriously and, as part of that commitment, we are sending you this letter to make you aware of a recent incident that involved your personal information.

What is VFA doing to protect me?

Please be assured that VFA is committed to safeguarding your personal information and is taking steps to continue investigating this incident, help mitigate the potential for harm, and prevent this from happening again. To assist you in protecting yourself against identity theft, VFA is providing you with two years of FREE credit monitoring and identity fraud coverage through Experian Personal Solutions. There is an activation code at the top of this letter that can be redeemed for this service. There is also an engagement number that you may need in case you encounter any issues, or have questions related to the enrollment process and need to contact Experian, and this number is _____. Follow the instructions attached to this letter to sign up for the credit monitoring. Please note that you must enroll by May 31, 2023, to take advantage of this free service.

Should I do anything else?

Be on the alert for suspicious activity related to your accounts, credit report and financial products. You will have access to your Experian consumer credit report as part of Experian IdentityWorks Credit Plus™ including Identity Restoration.

We recommend that you also take the following steps to protect your identity:

- Check your other consumer reports annually. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies listed below. You may obtain a free copy of your credit report by going to www.annualcreditreport.com or by calling (877) 322-8228. You may also complete the Annual Credit Report Request Form found at <https://www.annualcreditreport.com/cra/requestformfinal.pdf> - PDF and mail to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- You may contact the nationwide credit reporting agencies at:
 - * Experian, (888) 397-3742, P.O. Box 2104, Allen, TX 75013-0949; www.experian.com
 - * TransUnion, (800) 916-8800, P.O. Box 1000, Chester, PA 19022; www.transunion.com
 - * Equifax, (800) 685-1111, P.O. Box 740241, Atlanta, GA 30374-0241; www.equifax.com
- Voya provides several tips and best practices for ways that you can keep your accounts and personal information safe and secure: voya.com/articles/protecting-your-accounts. As a general practice, it is important to monitor your bank, investment, health care, and health insurance records and accounts to ensure there are no transactions or other activity that you did not initiate or authorize.
- Report any suspicious activity in your records to the appropriate service provider and to one of the national credit reporting companies listed below, and ask for a fraud alert or a security freeze on your credit report. A fraud alert is a consumer statement added to your credit report, which 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. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Fraud alerts have to be renewed every 90 days, or they will expire if not renewed, so please remember to renew the fraud alerts every 90 days.

- * Experian, Fraud Hotline: 1-888-397-3742, P.O. Box 2002, Allen, TX 75013; www.experian.com
 - * TransUnion, Fraud Hotline: 1-800-680-7289, P.O. Box 6790, Fullerton, CA 92834-6790; www.transunion.com; Report fraud: fvad@transunion.com
 - * Equifax, Fraud Hotline: 1-800-525-6285, P.O. Box 740241, Atlanta, GA 30374-0241; www.fraudalerts.equifax.com
- Report any suspicious activities on your credit reports or bank, health care or health insurance records to your local police or sheriff's office and file a police report. Keep a copy of this police report in case you need it to clear your personal records. You may also report any suspicious activities on any of your accounts to your state Attorney General's office and the Federal Trade Commission.
 - Learn about the Federal Trade Commission's (FTC) identity theft programs by visiting www.ftc.gov/bcp/edu/microsites/idtheft or by contacting the FTC's toll-free Identity Theft helpline at 1-877-ID-THEFT (1-877-438-4339); TTY: 1-866-653-4261. You may also write to the FTC at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.
 - If your identity has been compromised, visit www.IdentifyTheft.gov for information and resources from the federal government that will help you manage the process of recovery.

Is there anything else I should know?

Please be assured that we are committed to helping you protect your credit and identity and ensuring that your information is safe and secure. We regret this incident and apologize for any inconvenience this may cause you. If you have further questions with regard to this matter, please do not hesitate to contact us. You may reach us toll-free at 1-800-584-6001.

Sincerely,

Voya Financial Advisors, Inc.



Enrollment Instructions

To enroll online, go to <https://www.experianidworks.com/3bplus>

1. **Landing Page:** Once here, click “Get Started” and enter the Activation Code provided at the top right of the first page of this letter in the “Activation Code” box.
2. **Order Page:** You will next be prompted to create a unique username/password by entering your name, address, date of birth, Social Security number.
3. **Enrollment Authentication:** In the final step, you will be prompted with a set of identifying questions to verify your identity.
4. **Dashboard:** After the identity verification step is completed successfully, you will be presented with your Dashboard. The system will then ask you up to four security questions to verify your identity.

You will have access to the following features once you enroll in Experian IdentityWorks Credit Plus™:

- **Experian credit report at signup:** See what information is associated with your credit file. Please note: Daily credit reports are available for online members only.*
- **Credit Monitoring:** Active monitoring of Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches of the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists 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 Credit Plus™ membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you have questions about Experian IdentityWorks Credit Plus™, need assistance with enrollment, or would like an alternative to enrolling online, please contact Experian’s customer care team at 877-890-9332.

* 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.