

**PFS Investments Inc.**

Member of FINRA

1 Primerica Parkway
Duluth, Georgia 30099-0001**3/9/2023**

Dear Valued Customer:

PFS Investments Inc. believes in protecting the privacy and security of our customers' information. We are writing to inform you about an incident that involved some of your information. The information affected includes your name and Social Security number. Although there is no evidence that the information has been or will be misused, we are notifying you as a precaution so you can take steps to protect yourself against identity theft, however unlikely.

As always, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your account statements for any unauthorized activity. To help, we are offering you a complimentary two-year membership of Experian IdentityWorksSM. Experian will provide you with tools to monitor and understand the content of your credit file, plus access to help from Identity Restoration specialists. Experian IdentityWorksSM is completely free to you and enrolling in this program will not hurt your credit score. Instructions for activating the monitoring service are contained on the pages following this letter. We have also included the toll-free contact telephone numbers and addresses for the major credit reporting agencies should you choose to place a fraud alert or security freeze. Due to privacy laws, we are not able to enroll you directly.

We deeply regret any inconvenience the recent incident may have caused you. If you have any questions, please call (800) 544-5445. The Customer Service Line is open Monday through Friday from 8 AM to 8 PM ET.

Sincerely,

PFS Investments Inc.



Activation Code: [REDACTED]
Engagement Number: [REDACTED]

Experian IdentityWorksSM

This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- **Ensure that you enroll by: 2/24/2024**
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your activation code: [REDACTED]

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by 2/24/2024. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-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.
- **Internet Surveillance:** Technology searches 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 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 877-890-9332. 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 two years 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.

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

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

More Information on Ways to Protect Yourself

We encourage you to remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity.

- If you have a Primerica or NBL life policy, call 1-800-257-4725 and ask to assign a Personal Access Note to your life policy to limit the ability of another person to affect changes to your insurance policy.
- If you have an account with PFS Investments, call 1-800-544-5445 and request to change your Personal Identification Number or access code.

You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting companies. To order your credit report, free of charge once every 12 months, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax PO Box 740241 Atlanta, GA 30374 www.equifax.com 1-866-349-5191	Experian PO Box 2002 Allen, TX 75013 www.experian.com 1-888-397-3742	TransUnion PO Box 2000 Chester, PA 19016 www.transunion.com 1-800-916-8800
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To request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security number;
- Date of birth;
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- Proof of current address such as a current utility bill or telephone bill;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- 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.

The credit reporting agencies have one (1) business day after receiving your request by toll-free telephone or secure electronic means, or three (3) business days after receiving your request by mail, 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.

Under Massachusetts law, you have the right to file a police report and obtain a copy of any police report filed about this incident. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. You should also immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. Contact information is as follows:

Federal Trade Commission,
Consumer Response Center,
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338),
www.ftc.gov/idtheft

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes.