

**EXPERIAN ACTIVATION
CODE:**

March 3, 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 happened?

On February 9, 2023, VFA learned that a malicious actor gained unauthorized access to a VFA financial professional’s email account. Upon learning of the unauthorized access, VFA immediately began an investigation, determined that the issue was contained and forced a password reset to prevent any further access to the email account by the threat actor. Though the investigation is ongoing, VFA has discovered that the financial professional’s email account contained your name, address, and Social Security number. There is no evidence of data exfiltration, and no evidence of unauthorized access to your Voya retirement account.

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 one year 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 **B086526**. 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.

ADDENDUM

ADDITIONAL INFORMATION FOR RESIDENTS OF MARYLAND:

Maryland residents may contact the Maryland Attorney General's Office for more information about identity theft:

Office of the Maryland Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

ADDITIONAL INFORMATION FOR RESIDENTS OF NORTH CAROLINA:

North Carolina residents may contact the North Carolina Attorney General's Office for more information about identity theft:

North Carolina Office of the Attorney General
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com

ADDITIONAL INFORMATION FOR RESIDENTS OF RHODE ISLAND:

Rhode Island residents may contact the Rhode Island Attorney General's Office for more information about identity theft:

Rhode Island Office of the Attorney General
Consumer Protection Division
150 South Main Street
Providence, RI 02903
(401) 274-4400
www.riag.ri.gov

Under Rhode Island law, you have the right to obtain any police report filed in regard to 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.

You have the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, using a security freeze may delay your ability to obtain credit.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Experian (www.experian.com); TransUnion (www.transunion.com), and Equifax (www.equifax.com) by regular, certified or overnight mail at the addresses below:

Experian Security Freeze P.O. Box 9554 Allen, TX, 75013 1-888-397-3742	Trans Union Security Freeze FVAD P.O. Box 2000 Chester, PA, 19022-2000 1-800-680-7289	Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-525-6285
---------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------

In order 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 either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; 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 CONSUMER REPORTING AGENCY MAY CHARGE A REASONABLE FEE OF UP TO \$5.00 TO PLACE A FREEZE OR LIFT OR REMOVE A FREEZE, UNLESS YOU ARE A VICTIM OF IDENTITY THEFT OR THE SPOUSE OF A VICTIM OF IDENTITY THEFT, AND HAVE SUBMITTED A VALID POLICE REPORT RELATING TO THE IDENTITY THEFT TO THE CONSUMER REPORTING COMPANY.

ADDITIONAL INFORMATION FOR RESIDENTS OF WEST VIRGINIA:

You have the right to place a fraud alert or a security freeze on your consumer reports. 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. However, using a security freeze may delay your ability to obtain credit.

To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the 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.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Experian (www.experian.com); TransUnion (www.transunion.com), and Equifax (www.equifax.com) by regular, certified or overnight mail at the addresses below:

Experian Security Freeze P.O. Box 9554 Allen, TX, 75013 1-888-397-3742	Trans Union Security Freeze FVAD P.O. Box 2000 Chester, PA, 19022-2000 1-800-680-7289	Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-525-6285
---------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------



Experian IdentityWorks Credit Plus™

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.