



Principal Financial Group
711 High Street
Des Moines, IA 50392

Name
Address
Address

NOTICE OF DATA BREACH

What Happened:	<p>Principal previously serviced a defined benefit plan in which you participated. This letter is to notify you that your personal information was erroneously sent to the plan sponsor of another defined benefit plan serviced by Principal, and its actuarial firm, on February 5, 2021.</p> <p>During a routine audit by that plan sponsor of its plan, Principal inadvertently sent a file that included your personal information to the plan sponsor and its actuary. The plan sponsor and actuary immediately notified Principal of this error, and both the plan sponsor and actuary confirmed that they deleted the file from their records and network.</p> <p>Under the circumstances, we have no reason to believe that your personal information has been, or will be, misused.</p>
What Information was involved:	First name, last name, address and Social Security number.
What we are doing:	<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 [one-year] [two-year use for CT/MA residents] 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 at www.myservices.equifax.com/tri. Your personal Equifax Activation Code is [Insert Code]</p>
What you can do:	<p>You may also choose to:</p> <ul style="list-style-type: none">• Review your account statements often and report any suspicious activity immediately to the service provider.• 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.

	<ul style="list-style-type: none"> Update your current passwords on any online accounts you may have with a strong password. <p>Protect yourself from identity theft by reviewing and acting upon Federal Trade Commission information that can be found at http://www.consumer.gov/idtheft/ 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).</p>
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.

If you have questions, you can reach us at our Principal® Participant Contact Center at 800-547-7754

Sincerely,

Lisa A. Bray
 Compliance Advisor | RIS Compliance
 Principal | 711 High Street | Des Moines, IA 50392
 Principal Securities and Principal Fund Distributor Registered Rep

Registered representative of Principal Funds Distributor, Inc. and Principal Securities Inc. Principal Funds and Principal Securities are members of the Principal Financial Group®. Securities offered through Principal Funds and Principal Securities Inc, 1-800-247-1737, Member SIPC, Des Moines, IA, 50392-0200. Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group. Insurance products and plan administrative services provided through Principal Life Insurance Co., a member of the Principal Financial Group®, Des Moines, IA 50392. ©2021 Principal Financial Services, Inc.

Enter your Activation Code: <INSERT ACTIVATION CODE>

Product Information

Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:

- 3- Bureau credit file monitoring¹ and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts² with a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance³
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/tri

1. **Welcome Page:** Enter the Activation Code provided above in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the “Continue” button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.

2. 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.

3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. 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.

Equifax® is a registered trademark of Equifax Inc. ©2017 Equifax Inc., Atlanta, Georgia. All rights reserved.

To sign up for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch Gold 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 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

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

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
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. 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, or 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); Experian (www.experian.com); and TransUnion (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.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, Toll Free 1-877-566-7226 / TDD 916-716-6000, www.ncdoj.gov/.