

## NOTICE OF DATA BREACH

April 21, 2016

Dear \_\_\_\_\_:

We are writing to you on behalf of Voya Financial Advisors, Inc. (“VFA”) and your financial advisor, [INSERT NAME]. [INSERT NAME] along with several other financial advisors, recently became a victim of identity theft. Unfortunately, we discovered on or shortly after April 13, 2016 that the perpetrators of this scheme used [INSERT NAME]’s personal information to gain unauthorized access to VFA’s systems and [INSERT NAME]’s client records.

### WHAT HAPPENED

Perpetrators used your financial advisor’s personal information to gain unauthorized access to VFA’s systems, including [INSERT NAME]’s client records. VFA was able to detect and remediate the unauthorized access within a matter of hours, but it is possible that the perpetrator viewed your personal information while in the system.

### WHAT INFORMATION WAS INVOLVED

The information that the perpetrator may have viewed includes your name, address, date of birth, [last four digits of your] social security number, [driver’s license, passport or other government issued photo ID number], telephone number, email address, employer, account numbers and balances for various financial accounts, and other financial information such as income and net worth. We deeply regret that this happened.

### WHAT WE ARE DOING

VFA is actively investigating this matter. The FBI has reported that VFA is not the only financial services company to recently experience this type of attack. VFA has also implemented additional measures to safeguard against similar, unauthorized access to its systems.

Please be assured that we are committed to safeguarding your personal information. To assist you in protecting yourself against identity theft, we are providing you with one year of FREE credit monitoring and identity fraud coverage through Equifax Personal Solutions. There is an activation code at the top of this letter that can be redeemed for this service. Follow the instructions attached to this letter to sign up for the Equifax service. Please note that you must enroll to take advantage of this free service.

### WHAT YOU CAN DO

Be on the alert for suspicious activity related to your accounts, credit report and financial products. You will have access to your Equifax consumer credit report as part of the Equifax Credit Watch™ Gold with 3-in-1 Monitoring product. We recommend that you also take the following steps to protect your identity:

- Check your other consumer reports annually. You may obtain a free copy of your credit report once every 12 months from each of the nationwide consumer reporting agencies by visiting <http://www.annualcreditreport.com> or by contacting the consumer reporting agencies at:
  - Equifax, (800) 685-1111, P.O. Box 740241, Atlanta, GA 30374-0241; [www.equifax.com](http://www.equifax.com)
  - Experian, (866) 200-6020, P.O. Box 2002, Allen, TX 75013; [www.experian.com](http://www.experian.com)
  - TransUnion, (800) 680-7289, P.O. Box 6790, Fullerton, CA 92834-6790; [www.transunion.com](http://www.transunion.com)
- You should monitor your bank, health care, and health insurance records 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. Remember to renew the fraud alerts every 90 days.
  - Equifax, Fraud Hotline: 1-877-478-7625, P.O. Box 740241, Atlanta, GA 30374-0241; [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com)
  - Experian, Fraud Hotline: 1-888-397-3742, P.O. Box 2002, Allen, TX 75013; [www.experian.com](http://www.experian.com)
  - TransUnion, Fraud Hotline: 1-800-680-7289, P.O. Box 6790, Fullerton, CA 92834-6790; [www.transunion.com](http://www.transunion.com); Report fraud: [fvad@transunion.com](mailto:fvad@transunion.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.

**OTHER IMPORTANT INFORMATION**

Learn about the Federal Trade Commission's identity theft programs by visiting [www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft) or by contacting the Federal Trade Commission's toll-free Identity Theft helpline at 1-877-ID-THEFT (1-877-438-4339); TTY: 1-866-653-4261. If your identity has been compromised, visit [www.IdentifyTheft.gov](http://www.IdentifyTheft.gov) for information and resources from the federal government that will help you manage the process of recovery.

**FOR MORE INFORMATION**

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 have caused you. If you have further questions in regard to this matter, please do not hesitate to contact us. You may reach us toll-free at xxx-xxx-xxxx.

Sincerely,

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About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian, and TransUnion** credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality\* (available online only)

**How to Enroll: You can sign up online or over the phone**

To sign up online for **online delivery** go to [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

1. Welcome Page: Enter the Activation Code provided at the top of this page 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, check the box to accept the Terms of Use 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.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch 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 enrollment code as provided at the top of this letter.
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 cannot be verified using the information provided). Please allow up to 10 business days to receive this information.

† Identity theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. 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. This product is not intended for minors (under 18 years of age)

\* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC