Email template for plan sponsors to send to participants from 2FA report

Subject: Simple steps to help secure your retirement account

Data breaches and identity theft are becoming more and more common, but here's the good news: Principal® will reimburse your employer-sponsored retirement account for losses from unauthorized activity occurring through no fault of your own.¹

Some best practices to help keep your personal data secure:

- Log in to your account frequently
- Make sure you have strong, unique passwords
- Protect and don't share your login credentials
- Utilize an authenticator app to receive notifications for 2-factor authentication
- Sign up for notifications on account changes so you can be alerted in real time

One more thing

Speaking of unauthorized activity like data breaches and identity theft, **be sure to let Principal know within 48 hours if you find out about an identity theft situation of any kind** (e.g., if you get a message from your credit card company that your account might have been compromised). That way, Principal can help make sure fraudsters aren't trying to access your retirement savings too.

Refer to the Principal <u>customer protection guarantee</u> for all the details plus tips on securing your personal data.

¹ Employer-sponsored retirement plans are defined benefit or defined contribution. The guarantee applies to employer sponsored defined benefit, ESOP, or defined contribution plans and is effective for unauthorized activity that occurs through no fault of their own. Exclusions to the policy may apply. https://www.principal.com/customer-protection-guarantee

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