

SEWARD AND MONDE

CERTIFIED PUBLIC ACCOUNTANTS
296 STATE STREET
NORTH HAVEN, CONNECTICUT 06473-2165
(203) 248-9341
FAX (203) 248-5813

[Return Address Line 1]
[Return Address Line 2]

[Insert Recipient's Name]
[Insert Address]
[Insert City, State, Zip]

[Date]

RE: Important Security Notification. Please read this entire letter.

Dear [First Name] [Last Name]:

We are writing to inform you of an incident that occurred at Seward and Monde, the auditor of the TIAA-CREF Retirement Plan for All Employees of Berkshire School, that may affect the security of your personal information. We want to provide you with information about the incident, steps we are taking in response, and steps you may take to guard against identity theft and fraud, should you feel it is appropriate to do so.

What Happened? On September 2, 2025, we identified unusual activity on one of our email accounts by an unauthorized third party. We immediately secured the account and began a comprehensive investigation with the assistance of external cyber-forensic specialists. On September 12, 2025, the investigation confirmed that the affected account contained some personal information.

What Information Was Involved? The email account contained your name and Social Security number/driver's license number, and may have contained your address. At this time, there is no evidence that your information has been misused.

What We Are Doing? We take the protection of your personal information seriously. We acted quickly to contain the incident, have notified the appropriate government authorities as required by law, and are implementing additional security enhancements to help prevent this type of event from happening again. We are also offering you, at no cost, credit monitoring and identity theft restoration services through Experian for 24 months. Enrollment details are included below.

EXPERIAN SERVICES

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for **24** months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for **24** months 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary **24-month** membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by 12/31/2025** by 11:59 pm UTC (Your code will not work after this date.) **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code**: **[Activation Code]**

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 by **12/31/2025** at (833) 931-7577 Monday – Friday, 8 am – 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide engagement number **B152504** 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, Equifax and Transunion files for indicators of fraud.
- **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 membership has expired.
- **\$1 Million Identity Theft Insurance****: Provides coverage for certain costs and unauthorized electronic fund transfers.

For More Information. We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, please call Anthony Puzzo at 203-248-9341.

Sincerely,

* 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.