



15440

Lincoln Retirement Services Company, LLC
is herein referred to as "Lincoln."

July 19, 2019

<<Name>>
<<Street Address>>
<<City, State Zip>>

Dear <<Name>>:

Lincoln recently discovered that your personal information, consisting of your name and Social Security number, may have been subject to unauthorized access. We take seriously our obligation to protect information. Therefore, we have notified our Corporate Privacy Office and are taking steps to address this situation and prevent a similar occurrence in the future.

While we have no indication of any improper use of your information, we will provide you with free credit monitoring for a 24-month period to help you detect any possible misuse of your data. Please see the attached information to assist you in enrolling in this service. Please note that your enrollment code will be valid for 60 days from the date of this letter. As always, we recommend that you remain vigilant and review your account statements and credit reports regularly.

We apologize for any inconvenience or concern that this incident may cause you. If you have any questions or would like to discuss the contents of this letter, please call our Customer Contact Center at 800-234-3500, Monday through Friday, from 8:00 a.m. to 8:00 p.m. Eastern.

Sincerely,

A handwritten signature in cursive script that reads "Luke Stroh".

Luke Stroh
AVP, Customer Contact Center
RPS Operations
Retirement Plan Services

Enclosure

cc: Lincoln Corporate Privacy Office

Additional Resources

Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. You can also order your free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Equifax

P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian

P.O. Box 2104
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19022
1-800-888-4213
www.transunion.com

Fraud Alert. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Security Freeze. You have the ability to place a security freeze on your credit report. A security freeze is intended to prevent credits, 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 may use an online process, an automated telephone line, or submit a written request to the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided by him/her, as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. This request must also include a government issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. Please review your state's requirement(s) and/or credit bureau requirement(s) for the specific document(s) to be submitted.

Federal Trade Commission. You can obtain information from the Federal Trade Commission about steps you can take to avoid identity theft, including information about fraud alerts and security freezes.

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft/

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Maryland, North Carolina and Rhode Island:

You can also obtain information from your state's Office of the Attorney General about steps you can take to avoid identity theft.

MD Office of the Attorney General

Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

NC Office of the Attorney General

Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-919-716-6400
www.ncdoj.com

RI Office of the Attorney General

150 South Main Street
Providence, RI 02903
1-401-274-4400
www.riag.ri.gov

For residents of Massachusetts:

You have the right to obtain a police report if you are a victim of identity theft.

For residents of New Mexico

You have rights pursuant to the federal FCRA.

For residents of Oregon:

State law advises you to report any suspected identity theft to law enforcement, the Federal Trade Commission and the Oregon Attorney General.
