

16600



<Date>

<Participant name>

<Address Line 1 here>

<Address Line 2 here>

"<City>, <ST><Zip> USA"

Re: Notice of Security Incident

Dear <Participant name>,

We respect the privacy of your information, which is why we are letting you know about a security incident which may have involved your personal information in connection with the 401(k) Retirement Plan services Milliman provides for <client name>. While we have no reason to believe that the overall security, confidentiality, or integrity of your information has been compromised, we are providing this notice out of an abundance of caution and so that you may take any steps you deem appropriate.

We are including with this letter information about steps you can take to avoid identity theft. We are also making the following fraud prevention and identity monitoring services available to you free of charge for two years through Identity Fraud, Inc.:

- Toll-free access to the Identity Fraud, Inc. hotline at 1-866-4-IDFRAUD (1-866-443-3728) for questions you may have regarding this notification.
- Automatic Identity Protection having \$25,000 of identity insurance together with unlimited access to Identity Fraud, Inc. certified fraud resolution specialists to help resolve any type of identity theft or fraud, whether arising from this incident or that may arise from unrelated events.

There is no action required on your part to receive the above benefits. However, you must 'activate' the following additional credit monitoring benefit within the next 90 days if you want to take advantage of it:

- Triple Bureau Credit Monitoring with Daily Alerts – Monitoring of your credit file at Experian, Equifax, and TransUnion. Activation is required. Your personal activation code is: [activation code]. Please enter this code during activation at the website <https://my.identityfraud.com/enrollment>.

For more information on the program benefits, prevention tools and resources, and to activate your Triple Bureau Credit Monitoring service, please visit the website <https://my.identityfraud.com/enrollment> or call Identity Fraud, Inc. at 1-866-4-IDFRAUD (1-866-443-3728).



We encourage you to remain vigilant regarding the security of your personal information. You have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General. If you have reason to believe that a compromise of your personal information occurred as a result of this incident, please contact Identity Fraud, Inc. immediately.

We take very seriously our role of safeguarding your personal information. Milliman apologizes for this situation and, as indicated above, has taken appropriate measures to prevent a reoccurrence.

Sincerely,

Milliman Client Services

For further information about this incident, please contact:

<client contact information>



INFORMATION ABOUT IDENTITY PROTECTION

We recommend you remain vigilant with respect to reviewing your account statements, and promptly report any suspicious activity or suspected identity theft to us, Identity Fraud, Inc. and to the proper law enforcement authorities, including local law enforcement, the Massachusetts Attorney General and/or the Federal Trade Commission (FTC). You may also contact the FTC or the Massachusetts AG to obtain additional information about preventing identity theft.

As a best practice, we recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Fraud Alerts: Place a fraud alert on your credit files to help prevent new financial accounts from being opened in your name. A fraud alert requires potential creditors to use "reasonable policies and procedures" to verify your identity before issuing credit in your name. To enroll, simply contact one of the three credit reporting agencies listed below to place an alert with all of the agencies (automatic telephone self-enrollment takes about 2-3 minutes). Each agency is required to notify the other two upon placing the alert. You will receive letters from all three agencies, confirming the placement of the fraud alert. Call or visit:

Equifax:	1-888-766-0008, equifax.com P.O. Box 105069, Atlanta, GA 30348-5069
Experian:	1-888-397-3742, experian.com P. O. Box 4500, Allen, TX 75013
TransUnion:	1-800-680-7289, fraud.transunion.com P.O. Box 2000, Chester, PA 19016

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. A credit freeze is free. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies to find out more information.