

TO: PARTICIPANT AFFECTED

FROM: Laura Vanetti, NPPG Fiduciary Services, LLC RE: Notice of potential breach of personal information

NOTICE OF POTENTIAL BREACH OF PERSONAL INFORMATION

Dear PARTICIPANT AFFECTED,

We hope this finds you well. You are receiving this Notice of Potential Breach of Personal Information (the "Notice") in order to both notify you of the potential breach of your personal information, and to comply with the terms of Massachusetts Public Law Title XV Chapter 93H, Section 3(b) ("3B"). Under 3B, you have the right to be notified of any potential breach of your personal information, the actions that are being taken to fix the problem, and any further remedies available to you.

(1) You have the right to obtain a report related to this matter.

Although 3B does not allow us to tell you about the specific details of the potential breach, we have worked with the Massachusetts Office of the Attorney General to produce a report related to the breach. This report will be available as a public record, which you may access by following the procedures set forth in the Massachusetts Public Record Law, Title X, Chapter 66, Section 10. If you have any questions regarding how to request this report, please contact us at the below address and we will assist you.

(2) You have the right to request a free credit security freeze.

As unauthorized parties had temporary access to your personal information, you might choose to request a credit security freeze, which restricts access to your credit report until such time as you designate. With access to your credit report frozen, identity thieves will find it more difficult to successful open financial accounts in your name. A credit security freeze does not affect your credit, and is typically free of charge. Should you entail any costs in implementing your credit freeze, please contact us and we will reimburse you for your effort and expense.

Generally, you must request a credit freeze by contacting each of the three national credit bureaus—Equifax, Transunion, and Experian—and letting them know you want to implement a credit security freeze. The Credit bureaus will typically ask you for certain personal information before processing a credit freeze, which might include your name, social security number, address, or date of birth. Please see the following link for additional information on requesting a credit security freeze: https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs

(3) You have the right to receive free credit monitoring services.

In order to make sure that this potential breach impacts you as minimally as possible, we have partnered with ID Shield to provide free credit monitoring services to you for a period of at least eighteen months. ID Shield will soon contact you through a separate letter to discuss the specific services they will provide. We have enclosed with this Notice a brochure describing the services ID Shield.

We apologize for this inconvenience and look forward to working with to fix this potential breach. If you have any questions regarding the content of this notice, please contact us at:

NPPG Fiduciary Services, LLC c/o Ms. Laura Vanetti 494 Sycamore Avenue Shrewsbury, NJ 07702 (732) 758-1577, Ext 219 lvanetti@nppg.com

Sincerely,

Laura Vanetti