



C/O IDX

P.O. Box 989728

West Sacramento, CA 95798-9728

20401

To Enroll, Please Call:

1-833-664-2002

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: <<Enrollment>>

<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>>, <<STATE>> <<ZIP>>

May 3, 2021

Re: Notice of Data Security Incident

Dear <<FIRST NAME>> <<LAST NAME>>,

Retirement Consultant Services is writing to update you regarding an incident that may have involved your personal information. As you may recall when this initially happened, we sent an email notifying you of this incident. We may have had your information because you may have had an account with us or because we are a company which helps employers manage assets for retirement plans. We take the security of personal information very seriously. Therefore, we are writing to inform you of the incident, and advise you of certain steps you can take to protect your information, including enrolling in the credit monitoring and identity protection services we are offering at no cost to you.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies:

Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, www.equifax.com

Experian Security Freeze: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742, www.experian.com/freeze/center.html

TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, freeze.transunion.com

In order to request a security freeze, you will need to provide the following information:

1. Full name and any suffixes;
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The consumer reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a request to the consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The consumer reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. No fee is required to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

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

We are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 months of Credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials and fully managed Identity Theft Recovery Services. With this protection, IDX will help you resolve issues if your identity is compromised.

We encourage you to contact IDX with any questions and to enroll in the identity protection services by calling 1-833-664-2002 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. Representatives are available Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time. Please note that the deadline to enroll is August 3, 2021.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call 1-833-664-2002 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

What you can do.

Please review the enclosed "Additional Resources" section included with this letter. It describes additional steps you can take to help safeguard your information, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file. We also encourage you to activate the complimentary credit monitoring services we are making available through IDX.

For more information.

If you have questions, please contact our dedicated call center at 1-833-664-2002, Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time. Please have your enrollment code found at the top of this letter ready.

Protecting your information is important to us. Please know that we take this incident very seriously, and apologize for any worry or inconvenience it may cause you.

Sincerely,

Matthew J. Dernis

Matthew J. Dernis CFP

Owner/Advisor

Matthew Dernis and Dernis Financial Consultants Corp d/b/a Retirement Consultant Services

Steps You Can Take to Further Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

TransUnion	Experian	Equifax	Free Annual Report
P.O. Box 1000	P.O. Box 9532	P.O. Box 105851	P.O. Box 105281
Chester, PA19016	Allen, TX 75013	Atlanta, GA 30348	Atlanta, GA 30348
1-800-909-8872	1-888-397-3742	1-800-685-1111	1-877-322-8228
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Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state. Contact information for the FTC is: **Federal Trade Commission**, 600 Pennsylvania Ave, NW, Washington, DC 20580, www.consumer.ftc.gov and www.ftc.gov/idtheft, 1-877-438-4338. Residents of New York, Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

New York Attorney General Bureau of Internet and Technology Resources	Maryland Attorney General	North Carolina Attorney General	Rhode Island Attorney General
28 Liberty Street New York, NY 10005 ifraud@ag.ny.gov 1-212-416-8433	200 St. Paul Place Baltimore, MD 21202 www.oag.state.md.us 1-888-743-0023	9001 Mail Service Center Raleigh, NC 27699 www.ncdoj.gov 1-877-566-7226	150 South Main Street Providence, RI 02903 www.riag.ri.gov 401-274-4400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information, as well as others. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf



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To the Family Member of
<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>>, <<STATE>> <<ZIP>>

May 3, 2021

Dear Family Member of <<FIRST NAME>> <<LAST NAME>>,

Retirement Consultant Services is writing to update you regarding an incident that may have involved your family member's personal information. As you may recall when this initially happened, we sent an email notifying you of this incident. We may have had your family member's information because he or she may have had an account with us or because we are a company which helps employers manage assets for retirement plans. We take the security of personal information very seriously. Therefore, we are writing to inform you of the incident, and advise you of certain steps you can take to protect your family member's information, including enrolling in identity protection services we are offering at no cost to you.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If your family member is the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their family member's credit reports. A security freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your family member's credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.

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1. Full name and any suffixes;
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

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In order to determine whether any unauthorized credit was obtained with your family member's information, you may obtain a copy of your family member's credit report at www.annualcreditreport.com or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your family member's name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing your family member's credit card account statements and credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

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We encourage you to contact IDX with any questions and to enroll in the identity protection services by calling 1-833-664-2002 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. Representatives are available Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time. Please note that the deadline to enroll is August 3, 2021.

Again, at this time, there is no evidence that your child's information has been misused. However, we encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your family members' personal information.

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For more information.

If you have questions, please contact our dedicated call center at 1-833-664-2002, Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time. Please have your membership number ready.

Protecting your family member's information is important to us. Please know that we take this incident very seriously, and apologize for any worry or inconvenience it may cause you.

Sincerely,

Matthew J. Dernis

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Owner/Advisor

Matthew Dernis and Dernis Financial Consultants Corp d/b/a Retirement Consultant Services

Steps You Can Take to Further Protect Your Family Member's Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your family member's account statements and credit reports closely. If you detect any suspicious activity on an account related to your family member, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your family member's credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

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Please note that you may need to supply additional documentation to the credit reporting agencies in order to receive your family member's credit report.

Fraud Alert: You may not be able to place a fraud alert on your family's credit report. You can alert the credit reporting agencies that your family member is deceased. You may also want to consider placing a fraud alert on your own credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: Under U.S. law, you have the right to put a security freeze on your family member's credit file for up to one year at no cost. This will prevent new credit from being opened in your family member's name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your family member's credit report without your consent. There is no charge to place, lift or remove the security freeze. In order to place a security freeze, you may be required to provide the consumer reporting agency with information including your family member's full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state. Contact information for the FTC is: **Federal Trade Commission**, 600 Pennsylvania Ave, NW, Washington, DC 20580, www.consumer.ftc.gov and www.ftc.gov/idtheft, 1-877-438-4338. Residents of New York, Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

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To the Parents of:

<<FIRST NAME>> <<LAST NAME>>
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May 3, 2021

Re: Notice of Data Security Incident

Dear Parents of <<FIRST NAME>> <<LAST NAME>>,

Retirement Consultant Services is writing to update you regarding an incident that may have involved your personal information. As you may recall when this initially happened, we sent an email notifying you of this incident. We may have had your information because you may have had an account with us or because we are a company which helps employers manage assets for retirement plans. We take the security of personal information very seriously. Therefore, we are writing to inform you of the incident, and advise you of certain steps you can take to protect your information, including enrolling in identity protection services we are offering at no cost to you.

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www.transunion.com	www.experian.com	www.equifax.com	www.annualcreditreport.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state. Contact information for the FTC is: **Federal Trade Commission**, 600 Pennsylvania Ave, NW, Washington, DC 20580, www.consumer.ftc.gov and www.ftc.gov/idtheft, 1-877-438-4338. Residents of New York, Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

New York Attorney General Bureau of Internet and Technology Resources	Maryland Attorney General	North Carolina Attorney General	Rhode Island Attorney General
28 Liberty Street New York, NY 10005 ifraud@ag.ny.gov 1-212-416-8433	200 St. Paul Place Baltimore, MD 21202 www.oag.state.md.us 1-888-743-0023	9001 Mail Service Center Raleigh, NC 27699 www.ncdoj.gov 1-877-566-7226	150 South Main Street Providence, RI 02903 www.riag.ri.gov 401-274-4400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information, as well as others. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf