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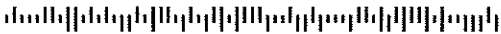
Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

June 30, 2021

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SAMPLE A. SAMPLE - L02 MA
APT ABC
123 ANY ST
ANYTOWN, ST 12345-6789



Sample A. Sample,

On behalf of Marsh McLennan, we are writing to inform you about a recent incident that involved personal information about you. We sincerely regret that this incident occurred and take the security of your personal information seriously.

We recommend that you review the information provided in this letter for some steps that you may take to protect against any potential misuse of your personal information. We have arranged for you, at your option, to enroll in a complimentary two-year credit monitoring service. We have engaged Experian to provide you with its IdentityWorks service, which includes credit monitoring, identity theft detection and resolution services and up to \$1 million of identity theft insurance. You have 90 days from the date of this letter to activate the complimentary credit monitoring service by using the following activation code: ABCDEFGHI. This code is unique for your use and should not be shared. To enroll, visit www.experianidworks.com/plus or call toll-free to 855-414-6046 (or toll call to 512-505-2571 if you happen to be outside of the United States). Please reference the following engagement number: B015158.

In addition, you should always remain vigilant, including by regularly reviewing your account statements and credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. You also may contact the Federal Trade Commission ("FTC") or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's Web site, at <http://www.ftc.gov/idtheft/>, or call the FTC, at (877) IDTHEFT (438-4338).

You may periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going on the Internet to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax
(800) 685-1111
P.O. Box 740241
Atlanta, GA 30374-0241
www.Equifax.com/personal/credit-report-services

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
www.Experian.com/help

TransUnion
(888) 909-8872
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022
www.TransUnion.com/credit-help

Marsh GuyCarpenter Mercer OliverWyman



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In addition, you can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two credit reporting agencies, which then must also place fraud alerts in your file.

Under Massachusetts law, you have the right to obtain a police report 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.

You also have a right to place a security freeze on your credit report. A security freeze prohibits a credit 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, mortgages, employment, housing or other services.

There is no charge to place, lift or remove a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three nationwide credit reporting agencies listed above.

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

- (1) Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- (2) Social Security number;
- (3) Date of birth;
- (4) Your prior addresses if you have moved in the past several years;
- (5) Proof of current address (*e.g.*, a current utility bill or telephone bill);
- (6) A legible photocopy of a government issued identification card (*e.g.*, state driver's license or ID card or military identification).

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report if a request is made by mail, and one (1) day after making a request by phone or online. The credit reporting agencies 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 access to your credit report, you must send a request to the credit reporting agencies by mail, telephone, or online and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze, as well as the identities of the entity you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for the identified entity or for the specified period of time if requested by mail, and one (1) hour to lift the freeze after a request by phone or online.

To remove the security freeze, you must send a request to each of the three nationwide credit reporting agencies by mail, telephone, or online and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze if requested by mail, and one (1) hour to remove the freeze after a request by phone or online.

We sincerely regret any inconvenience or concern this incident may cause you. Please do not hesitate to call toll-free to **855-414-6046** (or toll call to **512-505-2571** if you happen to be outside of the United States) if you have any questions or concerns. Representatives are available to provide assistance Monday through Friday between 9:00 am – 11:00 pm, Eastern Time, and Saturday and Sunday between 11:00 am – 8:00 pm, Eastern Time, except major U.S. holidays.



