

**Welfare & Pension Administration Service, Inc.**

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Mailing Address: PO Box 34203, Seattle, Washington 98124

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Website: www.wpas-inc.com

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>

<<address_1>>

<<address_2>>

<<city>>, <<state_province>> <<postal_code>>

<<country>>

NOTICE OF SECURITY INCIDENT

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

Welfare & Pension Administration Service, Inc. (“WPAS”) is writing to make you aware of a recent incident that may impact some of your personal information. WPAS is a third-party administration firm that specializes in multi-employer benefit plan administration. We have your information because we provided administrative services to a fund(s) with which you may be associated, including <<b2b_text_2(Fund Name)>>. This notice provides you with information on steps you may take to help protect your personal information, should you feel it is appropriate to do so. We determined that your information may have been affected by this incident. The data includes your <<b2b_text_3(Name, Data Elements)>><<b2b_text_4(Data Elements cont)>>.

Information security is one of WPAS’s highest priorities, and we have security measures in place to protect information in our care. We responded promptly when we discovered this incident and commenced a comprehensive investigation. We are reviewing and enhancing existing policies and procedures and implementing additional safeguards to further secure the information in the future. We reported this incident to federal law enforcement and are also notifying relevant regulatory authorities.

As an added precaution, WPAS is offering you access to 24 months of identity monitoring services through Kroll at no cost to you. You will find information on how to activate these services in the enclosed “*Steps You Can Take To Help Protect Your Information.*” We encourage you to activate these services as we are not able to do so on your behalf. Please also review the information contained in the attached “*Steps You Can Take To Help Protect Your Information*” for further steps you may take to help protect against potential misuse of personal information.

We understand that you may have questions about this incident that are not addressed in this notice. If you have additional questions or concerns, please call our dedicated assistance line at (855) 568-2075, which is available Monday through Friday, from 8:00 a.m. to 5:00 p.m. Pacific Time, excluding major U.S. holidays. You may also write to WPAS at PO Box 34203, Seattle, WA 98124-1203.

We take this incident very seriously and sincerely regret any inconvenience or concern it may cause you.

Sincerely,

Privacy Team**Welfare & Pension Administration Service, Inc.**

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Activate your Identity Monitoring

Visit [wpas.kroll.com](https://www.wpas.kroll.com) to activate and take advantage of your identity monitoring services.

You have until *<<b2b_text_6(activation deadline)>>* to activate your identity monitoring services.

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

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. You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

KROLL

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.