



Return Mail Processing Center  
 P.O. Box 6336  
 Portland, OR 97228-6336

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#### NOTICE OF DATA INCIDENT

Dear <<Name 1>>:

Acts Retirement Services, Inc. and Affiliates ("Acts Retirement") writes to notify you of a recent event that may impact the security of some of your information. We are providing you with information about the event, our response to it, and resources available to you to help protect your information, should you feel it appropriate to do so. We are also offering you complimentary credit monitoring services through TransUnion at no cost; enrollment instructions are on the following pages.

We take the security of employee information in our care very seriously. Upon becoming aware of the event, we promptly began a comprehensive investigation and worked diligently to investigate this activity and to confirm its impact on our systems, including the data potentially at risk.

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for 24 months provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. To enroll in this service, go directly to the *myTrueIdentity* website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as "Enter Activation Code", enter the following unique 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code << Engagement Number >> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the *myTrueIdentity* online Credit Monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have credit file at TransUnion®, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

There are several steps you can take to protect yourself from theft and fraud. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your bank account statements, credit reports, and monitoring your tax return status for suspicious activity and to detect errors. You may also enroll in the IRS's identity protection PIN program, which is summarized below. You may also enroll in the complimentary credit monitoring services being offered to you.

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](http://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 one-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:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
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

You may also obtain an Identity Protection PIN ("IP PIN") from the Internal Revenue Service, a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS, and helps the IRS verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account. If you do not already have an IP PIN, you may get an IP PIN as a proactive step to protect yourself from tax-related identity theft either online, by paper application or in-person. Information about the IP PIN program can be found here: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and 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. Under Massachusetts law, you have the right to file a police report if you ever experience identity theft or fraud. Instances of known or suspected identity theft should also be reported to law enforcement, the Federal Trade Commission, and the Massachusetts Attorney General. Under Massachusetts law, you have the right to obtain any police report filed in regard to this event. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

We understand that you may have questions that are not addressed in this notice. If you have additional questions, please call our dedicated assistance line at 877-357-3343, which is available from 9:00 AM to 9:00 PM EST Monday through Friday (excluding major U.S. holidays).

Sincerely,

Acts Retirement Services, Inc. and Affiliates

The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Acts Retirement Services, Inc. and Affiliates (“Acts Retirement”) does not waive any rights or defenses regarding the applicability of Massachusetts law, the applicability of the Massachusetts data event notification statute, or personal jurisdiction.

### **Nature of the Data Event**

In April 2022, Acts Retirement detected suspicious activity on its network. Upon learning of this activity, Acts Retirement immediately took steps to further secure its systems and to investigate the identified activity. Acts Retirement subsequently worked diligently to investigate this activity with assistance from computer forensic specialists to confirm the security of Acts Retirement’s network and to assess any impact on its systems, including any risk to information stored on the network. On or around April 29, 2022, while these efforts were ongoing, Acts Retirement identified additional suspicious activity, which it promptly investigated. On or around May 2, 2022, the investigation confirmed that certain data within a limited number of network locations was accessed or acquired without authorization on April 29, 2022.

Acts Retirement reviewed these locations to confirm the specific information present. On May 17, 2022, while this review was ongoing, Acts Retirement identified certain individuals to whom the potentially impacted information related. Concurrent to the review, Acts Retirement reconciled available records and identified available contact information so it could notify these individuals. On June 13, 2022, Acts identified Massachusetts residents whose information was potentially impacted. The information that could have been subject to unauthorized access varies by individual but includes name, Social Security Number, and financial account and routing number.

### **Notice to Massachusetts Residents**

On or about June 27, 2022, Acts Retirement began providing written notice of this incident to seventy-seven (77) Massachusetts residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

### **Other Steps Taken and To Be Taken**

Acts Retirement moved quickly to investigate and to respond to the incident, including taking steps to secure its network and assessing any risk to information on its network so it could notify impacted individuals. Acts Retirement is providing access to credit monitoring services for 24 months through TransUnion to individuals whose personal information was potentially affected by this incident, at no cost to these individuals. Additionally, Acts Retirement is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Acts Retirement is providing individuals with information on how to place a fraud alert and security freeze on one’s credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Please be advised that, pursuant to G.L. c. 93H § 3(b), Acts Retirement maintains a written information security program ("WISP") for the protection of personal information of residents of Massachusetts.