



*Making Investments Make Sense*

Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

July 25, 2022

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

### Notice of Data Breach

Dear Sample A. Sample:

We at Nettworth Financial Group take information privacy and security seriously. As part of that commitment, we are writing to inform you of a recent data security incident that may have affected your personal information. Please read this letter carefully.

As an additional precautionary measure to help protect your identity, we are offering a complimentary two-year membership in Experian IdentityWorks<sup>SM</sup> Premium. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information, please follow the steps below:

- **Enroll by: October 31, 2022 (Your code will not work after this date.)**
- **Visit this website to enroll: [www.experianidworks.com/credit](http://www.experianidworks.com/credit)**
- **Provide your activation code: ABCDEFGHI**

Please refer to the enclosed documentation for additional information. If you have other questions about the product, need assistance with identity restoration, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays) by the enrollment end date noted above. Be prepared to provide engagement number **B055945** as proof of eligibility for the identity restoration services by Experian.

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

You may also place a security freeze on your credit reports, free of charge. 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, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a

security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

**Equifax Security Freeze**

**P.O. Box 105788**

**Atlanta, GA 30348**

**1-800-685-1111**

**<https://www.equifax.com/personal/credit-report-services/>**

**Experian Security Freeze**

**P.O. Box 9554**

**Allen, TX 75013**

**1-888-397-3742**

**<https://www.experian.com/freeze/center.html>**

**TransUnion Security Freeze**

**P.O. Box 160**

**Woodlyn, PA 19094**

**1-888-909-8872**

**<https://www.transunion.com/credit-freeze>**

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2; and
8. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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 those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

For additional information on steps you may take to help protect your information from potential misuse, you may contact the Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://www.consumer.ftc.gov>, 1-877-IDTHEFT (438-4338) or the Massachusetts Office of Consumer Affairs & Business Regulation at [www.mass.gov/ocabr](http://www.mass.gov/ocabr) or (888) 283-3757.

If you have questions or concerns, you may contact us at (866) 553-9015 further information and assistance. We are very sorry for any concern or inconvenience this incident has caused or may cause you, and we encourage you to take advantage of the resources we are offering you. We remain committed to safeguarding the information in our care.

Sincerely,

*Jonathan Beitler*

Jonathan Beitler

President

7284 W Palmetto Park Rd

Suite 202-S

Boca-Raton, FL 33433

[jbeitler@networth.us](mailto:jbeitler@networth.us)

## EXPERIAN IDENTITYWORKS CREDIT MONITORING

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for 2 years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 2 years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays) by October 31, 2022. Be prepared to provide engagement number [REDACTED] proof of eligibility for the Identity Restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR 2 YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions