

STEELWORKERS PENSION TRUST

Fund Office: Zenith American Solutions, Administrator, 3 Gateway Center, 401 Liberty Ave., Ste. 1200, Pittsburgh, PA 15222-1024
Phone: (412) 482-1876 / 1-800-848-1953 / Fax: (412) 471-0944

January 23, 2023

Re: Mailing Incident Regarding 2022 1099-R Form

Dear Participant:

We are contacting you regarding an incident that was recently reported to Zenith American Solutions ("Zenith"), the administrative office for the Steelworkers Pension Trust.

On January 19, 2023, Zenith identified a mailing issue with a data file used to produce your 2022 form 1099R. This incident may have resulted in another participant receiving your 1099R form and you may have received another participant's 1099R form. If you received an incorrect form 1099-R originally, please destroy that form immediately. The information that may have been disclosed includes, your full name, address and your redacted SSN (only the last 4 numbers of the SSN). If you received your 1099R you were not affected by this incident.

Zenith immediately began investigating the incident and determined that due to a printer jam, your 1099R form may have been merged with the wrong cover sheet, which contains the mailing address of the recipient. Please be assured that Zenith is taking steps to implement additional quality measures to prevent this type of incident from occurring in the future.

Whether or not you were affected by this issue and in an abundance of caution, we are enclosing a copy of your 1099R to ensure that you receive the required information to file your income taxes in a timely manner. In addition, while we believe this incident presents low risk to your information, in good faith, we would like to offer you 12-months of credit monitoring and identification protection, free of charge. If you are interested in these services, please contact our Privacy Department at 877-217-2676 no later than February 23, 2023. We apologize for this incident and any confusion that this incident may have caused you.

Should you have any questions relating to this matter, please do not hesitate to contact our office at 800-848-1953.

Sincerely,
Zenith American Solutions



January 30, 2023

«NAME»
«ADDR1» «ADDR2»
«CITYSTATEZIP»

RE: Offer of Identity Theft Protection Service

Dear «NAME»:

Thank you for contacting our office regarding the recent incident and to request the complimentary credit monitoring and theft protection services. To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM. 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:

- Ensure that you **enroll by: June 30, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code: «CODE»**

If you have 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 **877.890.9332** by **June 30, 2023**. Be prepared to provide engagement number _____ as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH 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, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.



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- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **877.890.9332**. 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 (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 this Identity Restoration support is available to you for one year 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. You will also find self-help tips and information about identity protection at this site.

ADDITIONAL STEPS YOU CAN TAKE TO PROTECT YOUR PERSONAL INFORMATION

Regardless, Zenith suggests that you closely monitor your bank and credit card accounts and routinely obtain your credit report from one or more of the national credit reporting companies. You may get a free copy of your credit report annually from each of the three national credit monitoring agencies in these ways:

- go to AnnualCreditReport.com, or
- call Annual Credit Report at 1-877-322-8228

Below is a list of the three national credit reporting agencies and their contact information. You can order a copy of your credit report from them or request a freeze on your credit:

Equifax

Equifax.com
PO Box 105788
Atlanta, GA
800-685-1111

Experian

Experian.com
PO Box 9554
Allen, TX 75013
888-EXPERIAN (888-397-3742)

Transunion

TransUnion.com
PO Box 2000
Chester, PA 19016
888-909-8872

To learn more about how to take proactive steps to protect yourself against identity theft, you may contact the Federal Trade Commission (FTC) at the FTC website (www.ftc.gov), by dialing 1-877-ID-Theft (1-877-438-4338), or by writing to the FTC at the following address:

FTC Consumer Response Center
600 Pennsylvania Ave, NW, H-130
Washington DC 20580



Zenith American SOLUTIONS®

We apologize for this incident and any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact our Privacy Department at 877-217-2676.

Sincerely,

Patricia M. Kuchenreuther

Patricia M. Kuchenreuther, AIRC, CHP
VP HIPAA Services & Privacy Officer

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

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL NOTICE FOR MASSACHUSETTS RESIDENTS

Under Massachusetts law, you have the right to obtain any police report filed regarding this incident, however, no police report was required to be filed in this situation. 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 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); Experian (www.experian.com); and TransUnion (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

1-800-349-9960

<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;
8. 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 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.