



August 23, 2012

Name

Street Address

City, State, Zip Code

Member ID #: Employee ID #

RE: Inadvertent Disclosure of Personal Information

Dear Name:

I am writing to inform you that the John Stewart Company (“JSCo”) recently inadvertently included your name, social security number and, in some cases, birth date, in e-mails that were sent to various JSCo employees on August 7, 2012 and August 13, 2012. We regret this inadvertent disclosure and have taken immediate steps to (a) delete the e-mail from every computer to which it was sent, (b) prevent any similar event from occurring in the future, and (c) provide you with assistance to both protect your credit and deal with any issues that may arise from this inadvertent disclosure.

Although the type of information disclosed could be used to open credit account(s) or take other inappropriate actions in your name, at this time we have no indication that your information has been misused in this way or that any other suspicious activity has occurred. However, in an abundance of caution, JSCo has voluntarily retained LifeLock to provide you with one (1) year of identity theft protection at no cost to you.

To begin protecting yourself immediately at no cost to you:

- Call 1-877-509-5357 or visit www.lifelock.com to enroll. Just click on the red “Enroll Now” button in the “Enroll Today!” box in the bottom right-hand corner.
- Enter the promotion code: **TJSC2012**, then hit “Apply” (not “Continue”); you will then be prompted to enter your Member ID (listed above for your reference).
- Your Member ID is the same as your 6-digit employee (“clock”) number – that number is located underneath your mailing address above.

LifeLock has a specialized team of telephone representatives that is available 24 hours a day, seven days a week to answer any questions you may have regarding the recent data disclosure. **You will have until September 30th, 2012 to enroll in this service.**

Once you have completed the LifeLock enrollment process, its services will be in effect immediately. Your LifeLock membership includes:

- ✓ Identity Threat Detection and Alerts – Alerts you whenever LifeLock detects your personal information in fraudulent applications – both credit and noncredit related.
- ✓ Advance Internet Threat Detection - Patrols black market Internet sites for the illegal selling or trading of your information.
- ✓ Address Change Verification – Warns you when a detected change of address is requested in your name, helping reduce your chances of mail theft.
- ✓ Lost Wallet Protection – LifeLock will help you quickly cancel and replace lost or stolen credit cards to help stop fraudulent charges.

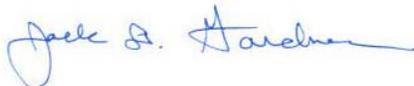
LifeLock backs up its services with its \$1 Million Total Service Guarantee. (Guarantee applies only if you become a victim of identity theft because of a failure in LifeLock service. Other restrictions apply. See www.lifelock.com for details.)

In addition to enrolling with LifeLock as described above, there are other actions you can take to reduce the chance of any fraud or identity theft using the disclosed information. Attached to this letter is a list of proactive steps you can take to reduce the risk of any inappropriate use of your information.

Finally, please note that this letter was not delayed by any law enforcement investigation of the disclosure (since it was an inadvertent staff error, as opposed to a hacking incident or other criminal act), and that staff has personally apologized to both you and the Company for any problems this inadvertent disclosure may cause. And while we already had various protocols and procedures in place to prevent such an incident, we are working hard to reinforce those policies and practices to prevent a similar incident from occurring in the future.

Please rest assured that the safety and well-being of our employees is our highest priority. We apologize for any inconvenience this incident may cause you, and thank you for your understanding and cooperation. If you have any questions or comments, please do not hesitate to contact us at (415) 345-4475.

Sincerely,

A handwritten signature in blue ink that reads "Jack D. Gardner". The signature is written in a cursive style with a large initial "J".

Jack D. Gardner
President & CEO

PROACTIVE STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

ENROLL WITH LIFELOCK IMMEDIATELY!

REMAIN VIGILANT FOR THE NEXT 12 TO 24 MONTHS.

Carefully review your credit reports and bank, credit card and other account statements. If you discover unauthorized or suspicious activity on your credit report or by any other means, please call your local police department immediately and file an identity theft report.

PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE.

A fraud alert notifies creditors that you may be the victim of fraud and tells them to contact you before opening any new accounts. Please call any one of the three nationwide consumer reporting agencies listed below. By calling one reporting agency, the other two will automatically be notified. They will place a fraud alert on your credit file and assist you in getting a free credit report from each of the three agencies. The initial fraud alert will last for 90 days. You may want to renew it after the first 90 days. This fraud alert is a free service and is valid for 7 years.

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

Fraud Victim Assistance
P.O. Box 6790
Fullerton, CA 92834-6790
1-800-680-7289
www.transunion.com

ORDER FREE ANNUAL CREDIT REPORTS.

To order free annual credit reports, call toll-free 1-877-322-8228, visit www.annualcreditreport.com, or complete the Annual Credit Report Request Form online and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Hearing impaired consumers can access the TDD service at 1-877-730-4104. For your free annual credit report, do not contact the three nationwide consumer reporting companies individually; they provide this service only through www.annualcreditreport.com.

WHEN YOU RECEIVE YOUR CREDIT REPORTS, REVIEW THEM CAREFULLY.

Once you receive your credit reports, review them carefully. Please look for accounts you did not open or inquiries from creditors that you did not initiate. Verify that all the information is accurate. If you have any questions or notice inaccurate information, please call the consumer reporting agency at the telephone number listed on the report.

LEARN MORE ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF.

The Federal Trade Commission has on-line guidance about steps people can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or visit the Federal Trade Commission's website at www.ftc.gov/idtheft to get more information. We also encourage you to report any suspected identity theft to the Federal Trade Commission.