# The**Pension**Specialists,Ltd.



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

<<pre><<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>
<<address\_l>>
<<address\_2>>
<<city>>, <<state\_province>> <<postal\_code>>
<<country>>

# <<b2b\_text\_1(Subject: [Notice of Data Security Incident] / [Notice of Data Breach])>>

Dear <<<first name>> <<last name>>:

We hope that this letter finds you well. We are informing you of a data security incident that may have involved your personal information.

TPS is a "third-party administrator" (TPA). A TPA is a retirement plan compliance administrator that does technical compliance services for the administrators of business retirement plans. TPS is not a TPA for health or insurance (Hospitals or Doctors) related matters. We are neither an insurance agency nor a bank nor an investment company nor a credit company nor a broker dealer nor a mutual fund company. TPS provides technical retirement plan compliance reports demonstrating that an employer's retirement plan both operates as it should and complies with retirement plan laws.

"Why did I get this letter?" You either did, or you do now, work for one or more employers who either did, or does, employ TPS for the above services.

Your information may have been accessed in the data security incident.

To summarize, we take this matter and the privacy and security of all information within our possession very seriously. We are sending this correspondence to explain what happened, what information may have been involved, what we have done, and what you can do to address this situation.

**What Happened?** On February 24, 2024, we experienced a network disruption and immediately initiated an investigation of the matter. We engaged independent cybersecurity experts to assist with the process. We determined that certain files may have been accessed or acquired without authorization between February 18, 2024, and February 23, 2024. We then conducted a comprehensive review of all potentially affected information to identify any personal information that could have been involved. On December 16, 2024, we determined that personal information may have been involved in the incident. Please note that we have no evidence of the misuse, or attempted misuse, of any potentially impacted information.

What Information Was Involved? The information may have included your <<b2b\_text\_2(Name, Affected Regulated Data Sets)>>.

What We Are Doing. As soon as we discovered this incident, we took the steps described above and implemented measures to enhance security and minimize the risk of a similar incident occurring in the future. We are also offering you complimentary identity monitoring services through Kroll, a leader in consumer identity protection. Your identity monitoring services include <</p>

The deadline to activate these services is <<b2b\_text\_6(activation deadline)>>.

**What You Can Do.** You can follow the recommendations on the following page to help protect your personal information. You can also activate the complementary services offered to you through Kroll by following the instructions below.

Visit <u>https://enroll.krollmonitoring.com</u> to activate and take advantage of your identity monitoring services. *You have until <<b2b\_text\_6(activation deadline)>> to activate your identity monitoring services.* Membership Number: <<Membership Number s n>>

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

Additional information describing your services is included with this letter.

**For More Information.** Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call (866) 450-7766 Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. We take your trust in us and this matter very seriously. Please accept our sincere apologies for any worry or inconvenience this may cause.

Sincerely,

Joel Radakovitz, President & CEO CPA®, QPA, CPC, MST, CFP®, ERPA, AIFA® The Pension Specialists 10501 North 2nd Street Machesney Park, IL 61115-1455

### Steps You Can Take to Help Protect Your Personal Information

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the "FTC").

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <u>www.annualcreditreport.com</u>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can also contact one of the following three national credit reporting agencies:

Equifax	Experian	TransUnion
P.O. Box 105851	P.O. Box 9532	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
1-800-525-6285	1-888-397-3742	1-800-916-8800
www.equifax.com	www.experian.com	www.transunion.com

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at www.annualcreditreport.com.

**Security Freeze:** You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission 600 Pennsylvania Ave, NW Washington, DC 20580 <u>consumer.ftc.gov</u> 877-438-4338 Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202 www.marylandattorneygeneral.gov/Pages/CPD 888-743-0023

California Attorney General 1300 I Street Sacramento, CA 95814 www.oag.ca.gov/privacy 800-952-5225

Iowa Attorney General 1305 E. Walnut Street Des Moines, Iowa 50319 www.iowaattorneygeneral.gov 888-777-4590 New York Attorney General The Capitol Albany, NY 12224 800-771-7755 ag.ny.gov

NY Bureau of Internet and Technology 28 Liberty Street New York, NY 10005 www.dos.ny.gov/consumerprotection/ 212.416.8433 Oregon Attorney General 1162 Court St., NE Salem, OR 97301 www.doj.state.or.us/consumerprotection 877-877-9392

Rhode Island Attorney General 150 South Main Street Providence, RI 02903 <u>www.riag.ri.gov</u> 401-274-4400

Washington D.C. Attorney General 400 S 6th Street, NW Washington, DC 20001 oag.dc.gov/consumer-protection 202-442-9828 Kentucky Attorney GeneralNC Attorney General700 Capitol Avenue, Suite 1189001 Mail Service CenterFrankfort, Kentucky 40601Raleigh, NC 27699www.ag.ky.govncdoj.gov/protectingconsumers/502-696-5300877-566-7226

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include knowing what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <u>www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf</u>.

# KRCILL

## 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 will 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.