



Nationwide[®]
On Your Side

November 16, 2012

Name
Street Address
City, State and ZIP

Promotion Code: **INSERT CODE**

Dear Name,

We want to make you aware that a portion of our computer network was criminally attacked and we believe that the attack compromised some of your information. We are very sorry that this situation has occurred. Protecting the privacy and security of your information is a top priority for us, and we want to assure you that we have taken steps that will prevent this type of attack from happening again. Although we **are not aware of any misuse of your information at this time**, we want to inform you about the situation and encourage you to **take the steps below**, including taking advantage of the credit monitoring and identity theft protection product we are providing to you at no charge.

The Incident

On October 3, 2012, a portion of our computer network that is used by Nationwide Insurance agents and Allied Insurance agents was criminally intruded upon by an unidentified criminal perpetrator. We discovered the attack that day, and took immediate steps to contain the intrusion. We believe that we successfully contained the attack through our responsive actions.

We promptly initiated an investigation of the attack and on October 16, 2012, we determined that the criminal perpetrator had likely stolen some personal information from our systems. On November 2, 2012, we received confirmation of the identities and addresses of the individuals whose personal information we believe was compromised. Although we are still investigating the incident, our initial analysis has indicated that the compromised information included your name and [Social Security number, driver's license number, date of birth] and possibly your marital status, gender, and occupation, and the name and address of your employer. At this time, we have no evidence that any medical information or credit card account information was stolen in the attack.

We promptly reported this criminal attack to law enforcement authorities who are actively investigating the incident. A third-party expert was retained to analyze the impacted data and worked with us to identify specifically whose personal information was compromised as quickly as possible. We're contacting you now to let you know about this event and what you can do to protect your information against misuse.

Steps You Can Take to Protect Your Information Against Misuse

We are offering you a free credit-monitoring and identity theft protection product for one year as a precaution, though at this time we have no evidence that your information has been misused. To request the credit monitoring and identity theft protection product, please see the enrollment instructions on the following page. If you elect this product, offered through our partnership with Equifax, it will provide you with notifications of key changes to your credit information, up to \$1-million identity fraud expense coverage and access to your credit report.

Details on other steps you can take to protect your information against misuse can be found on the "Additional Resources" document enclosed with this letter. We also urge you to be vigilant and closely review and monitor your bank statements, credit reports and other financial information for unusual activity.

Again, we are very sorry for this situation and are committed to enhancing our defenses against these kinds of attacks. Your confidence in our ability to safeguard your information and your peace of mind are very important to us. If you have any questions about this incident, we encourage you to call the toll-free number that Nationwide has established **1-800-760-1125** or visit www.nationwide.com/notice.jsp.

Sincerely,

Jasmine Green
Vice President, Chief Customer Advocate
Nationwide Mutual Insurance Company

RESOURCES FOR CREDIT PROTECTION

About the product offered by Nationwide, through our partnership with Equifax Personal Solutions, at no charge to you

We have arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The steps to follow are:

1. Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product. This product is being provided to you at no cost for one year.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies

Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. The key features and benefits are listed below.

Equifax Credit Watch provides you with the following benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian, and TransUnion** credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality (available online only)

How to Enroll

To sign up online for **online delivery** go to www.myservices.equifax.com/tri

1. **Register:** Complete the form with your contact information (name, gender, address, date of birth, Social Security Number and telephone number) and click “Continue” button. Complete the form with your email address, create a User Name and Password, enter the promotion code provided at the top of your letter in the “Promotion Code” box and agree to the Terms of Use then click “Accept Terms & Continue” button. This code eliminates the need to provide a credit card number for payment. The information is provided in a secured environment.
2. **Verify ID:** The system will then ask you up to four security questions. Please answer the questions and click the “Submit Order” button. This is the Equifax Identity Verification Process.
3. **Order Confirmation:** This page shows you your order. Please click the “View my Product” button to access your 3-in-1 Credit Report and other product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Promotion Code:** You will be asked to enter your promotion code as provided at the top of your letter.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

† Identity theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. 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. This product is not intended for minors (under 18 years of age).

Additional Resources

How to Obtain a Copy of Your Credit Report:

If you do not enroll in the credit monitoring and identity theft protection product offered to you, you may obtain one copy of your credit report per year free of charge, whether or not you suspect any unauthorized activity on your account. We recommend you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and obtaining and monitoring your credit reports for unauthorized activity. You may obtain a copy of your credit report free of charge by contacting any one or more of the following national consumer reporting agencies:

Equifax, P.O. Box 740241, Atlanta, GA 30374; 1-800-685-1111; www.freeze.equifax.com

Experian, P.O. Box 2002, Allen, TX 75013; 1-888-397-3742; www.experian.com

Transunion, P.O. Box 2000, Chester, PA 19022; 1-800-888-4213; www.transunion.com

Security Freezes:

You have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may delay your ability to obtain credit.

To place a security freeze on your credit report, you need to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 (and in some cases, up to \$20.00) to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348; www.equifax.com

Experian Security Freeze, P.O. Box 9554, Allen, TX 75013; www.experian.com

TransUnion (FVAD), P.O. Box 6790, Fullerton, CA 92834; www.transunion.com

Law Enforcement and Police Reports:

If you find suspicious activity on your credit reports or account statements, or have reason to believe that your personal information is being misused, please report it to your local law enforcement authorities and the Federal Trade Commission immediately and file a police report. You have a right to request a copy of the police report and should retain it for further use, as many creditors want the information it contains to absolve you of potential fraudulent debts.

For Residents of Maryland and North Carolina:

You can obtain more information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about steps you can take to avoid identity theft.

Maryland Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023; www.oag.state.md.us	North Carolina Office of the Attorney General Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699 1-877-566-7226; www.ncdoj.com
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Consulting the Federal Trade Commission:

In addition to your state Attorney General, you can contact the FTC to learn more about how to protect yourself from identity theft:

Federal Trade Commission, Consumer Response Commission 600 Pennsylvania Ave, NW, Washington, DC 20580
1-877-IDTHEFT (438-4338); www.ftc.gov