



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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<<City>><<State>><<Zip>>
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<<Date>>

NOTICE OF DATA BREACH

Dear <<Name 1>>:

flexPATH Strategies, LLC (“flexPATH”) is a third-party adviser that provides retirement plan consultants with investment analysis and target-date fund assessments for use with their retirement plan clients. flexPATH places a high value on maintaining the integrity and security of the data we receive and maintain in connection with these services. Regrettably, we write to inform you of a recent incident that may have involved your personal information that we received in connection with the planning and advisory services we provide to the retirement plan consultant firm for your current or former employer, <<Client>>. This notice describes the incident, outlines the measures we have taken in response, and advises you on steps you can take to further protect your information.

What Happened?

On December 14, 2018, our ongoing investigation into a phishing email incident at flexPATH determined that an unauthorized person had obtained access to an email account belonging to a flexPATH employee. Immediately upon learning of the incident, we secured the employee’s email account, launched an investigation to determine the nature and scope of the incident, and engaged a computer security firm to assist us. The investigation determined that an unauthorized person had access to the employee’s account on December 7, 2018.

What Information was Involved?

The investigation was unable to determine whether your information was viewed or acquired by the unauthorized person. We therefore reviewed the full contents of the account for personal information. As a result of our review, on January 25, 2019, we found that an attachment to an email within the account contained some of your information, including your <<Data Elements>>.

What We Are Doing.

Out of an abundance of caution, and because we are committed to the safety and security of your personal information, we would like to offer you complimentary access to credit monitoring tools and other resources to assist you. Further, as a result of this incident, we are implementing additional procedures to further expand and strengthen our security processes and are providing continued education and training to our employees.

What You Can Do.

We are offering a complimentary one-year credit monitoring membership with Experian’s® IdentityWorksSM. This product helps detect the possible misuse of your personal information and provides you with identity protection support. For more information on IdentityWorksSM, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take to protect yourself, please see the additional information provided in this letter.

For More Information.

Protecting the information of our clients' employees and fostering a relationship built on trust is core to our values. We take this situation extremely seriously and sincerely apologize for this incident. If you have questions about this matter please call 877-431-9927, Monday through Friday between 9:00 a.m. and 9:00 p.m. Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read 'Joel Shapiro', written in a cursive style.

Joel Shapiro
Senior Vice President

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. VISIT the Experian IdentityWorks website to enroll: www.experianidworks.com/3bcredit
3. PROVIDE the Activation Code: <<Enrollment 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 877-288-8057 by <<Enrollment Deadline>>. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **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.
- **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 877-288-8057. 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.

* 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.

MORE INFORMATION ON WAYS TO PROTECT YOURSELF

Even if you choose not to take advantage of this complimentary credit monitoring service, we remind you to remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

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

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission (“FTC”) and/or the Attorney General’s office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the FTC is as follows:

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