



April 14, 2015

Office of the Attorney General
New Hampshire Department of Justice
33 Capitol Street
Concord, NH 03301

To Whom It May Concern:

Pursuant to RSA 359-C:20, and on behalf of Benefit Strategies LLC, we are writing to notify you of an unauthorized disclosure of personal information involving one New Hampshire resident. Fidelity Personal Trust Company ("Fidelity") is directed trustee to the Benefit Strategies LLC retirement plan.

On March 18, 2015, Fidelity's third party service provider to its Directed Trustee and Paying Agent program posted the February 2015 third party administrator ("TPA") fee files to the Fidelity Directed Trustee Services site. As a result of an issue with the process through which data was compiled for these TPA fee files, the name and Social Security number of one New Hampshire resident who is a participant in the above referenced plan was included on the fee file posted and made available to one other TPA not authorized with respect to the Benefit Strategies Plan. Fidelity became aware of the issue on March 30, 2015, and promptly had the files removed from the Fidelity Directed Trustee Services site that same day.

This incident impacted one New Hampshire resident. We are not aware of any misuse of the individual's personal information and we do not anticipate any. We notified the impacted resident on April 14, 2015 and included an offer for a free one year subscription to a credit monitoring product. A copy of the notification letter is attached.

Upon learning of this incident, Fidelity handled the issue in accordance with its internal procedures and is working with the service provider to prevent future incidents. If you have any questions, please contact me

Sincerely,

William S. Dusewid





April 14, 2015

<Name>

<Address>

<City, State Zip>

Dear <Name>,

On behalf of Benefit Strategies, LLC, we are writing in regard to a matter that involved some personal information about you held by Fidelity Personal Trust Company, FSB ("Fidelity"). During the period March 18, 2015 through March 30, 2015, an electronic file containing your name and Social Security number were available to a retirement plan service provider for another retirement plan. The file was only accessible to a single service provider other than your plan's service provider on a password protected website. FPTC became aware of the incident on March 30, 2015 and had the file promptly removed from the website. Fidelity deeply regrets this situation and is keenly aware of how important the security and privacy of your personal information are to you.

At this time, we are not aware of any misuse of your information. As a precautionary measure, we recommend that you remain vigilant for incidence of fraud and identity theft by reviewing account statements, monitoring free credit reports, and promptly reporting any suspicious activity. Additionally, FPTC has arranged for you to enroll, at your option, in a credit monitoring product for one year at no cost to you. This product allows you to monitor your credit and to detect any unusual activity that may affect your personal financial situation. The service is provided by Equifax, a major credit reporting company. For details on how to enroll in this service and for additional ways you may protect yourself, please refer to the enclosed instruction sheet.

We take the protection of customer information very seriously and sincerely apologize for any concern or inconvenience this issue may cause you. If you have any questions regarding this situation, please feel free to contact Benefit Strategies, LLC.

Sincerely,

A handwritten signature in black ink that reads "William S. Duserick".

William Duserick
Chief Privacy Officer

ADDITIONAL STEPS TO PROTECT YOURSELF

Directions for Placing a Fraud Alert

You may want to consider placing an initial fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies. The agency that processes your fraud alert will notify the other two credit reporting agencies on your behalf. An initial fraud alert stays on your credit report for 90 days. When you place this alert on your credit report, you will receive information about ordering one free credit report from each of the credit reporting companies. Once you receive your reports, review them carefully for inquiries from companies you did not contact, accounts you did not open, and debts on your accounts that you cannot explain. Verify the accuracy of your Social Security number, address(es), full name and employer(s). Notify the credit reporting companies if any information is incorrect.

Equifax: 877-478-7625 www.equifax.com; PO Box 740241, Atlanta GA, 30374-0241
Experian: 888-397-3742 www.experian.com; PO Box 9532, Allen TX 75013
TransUnion LLC: 800-680-7289 www.transunion.com; PO Box 6790, Fullerton CA 92834

You can also obtain information from the credit reporting agencies to place a security freeze on their credit reports. 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.

Directions for Obtaining a Credit Report

Please remember that while this matter may not involve significant risk, it is always good practice to take sensible steps to protect yourself by regularly reviewing your account statements and your credit report. As you may know, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the major credit reporting agencies. You may obtain a free copy of your credit report by calling 1-877-FACT ACT (1-877-322-8228) or by visiting www.annualcreditreport.com.

Resources

Additional information on identity theft is available from the Federal Trade Commission (FTC). You may contact the FTC to report any incidents of identity theft and to obtain guidance about protecting against identity theft.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580

Toll-free Identity Theft Helpline: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261
Website: www.ftc.gov/bcp/edu/microsites/idtheft/

CREDIT MONITORING INSTRUCTION SHEET

Activation Code: <insert code>

About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product

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. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and 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 online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance¹ 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 Alert² placement with automatic renewal functionality* (available online only)

How to Enroll: You can sign up online or over the phone

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

1. **Welcome Page:** Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the 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. **Activation Code:** You will be asked to enter your enrollment code as provided at the top of this page.
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.

1 - Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, 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).

2 - The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.