



August 1, 2021

Dear [REDACTED]:

Notice of Data Breach

We at Transamerica Retirement Solutions, LLC ("Transamerica") are writing to inform you of an information breach involving some of your personal information. This letter explains what happened and offers credit monitoring services and information to help protect against the potential for identity theft.

What Happened

Transamerica administers 401k plans for certain employers, including your employer. On June 14, 2021, Transamerica learned that a change to one of our plan administration websites in early June 2021 inadvertently allowed employers other than yours to access certain information about your retirement contributions. This information was only accessible to administrators who were authorized to log into the website with valid credentials and was not exposed to unauthorized internet access. After learning of the issue, Transamerica immediately corrected the error to prevent any further access by administrators for employers other than your own. We are unaware of any misuse of information in connection with this incident at this time.

What Information Was Involved

The information that may have been accessed included your name, address, Social Security number, date of birth, and financial details related to retirement plan contributions.

What We Are Doing

When we learned of the incident, we promptly launched an investigation led by counsel. Although we have completed our investigation and found no evidence that your information was misused or further disclosed, we have arranged to provide you with two (2) years of identity monitoring service at our expense (see details below) to assist you in protecting your information.



(continued)

00000001 00001 00001-00004

What You Can Do

We recommend that you take some simple and no-cost steps to help protect against the possibility of identity theft.

We encourage you to be vigilant with respect to carefully reviewing any account/policy statements and your credit reports. You should promptly report any suspicious activity or suspected identity theft to us and to proper law enforcement authorities, including your local law enforcement agency or your state's attorney general. We encourage you to enroll in the complimentary identity theft protection service that we have arranged for you. If you wish to receive this service, please see the enclosed instructions on how to enroll, along with Activation Code [REDACTED].

Even if you do not register for the credit monitoring service, we recommend that you periodically obtain your credit report from one or more of the national credit reporting companies listed in the attached Reference Guide.

You may also contact the Federal Trade Commission ("FTC") or the national credit reporting agencies to learn about preventing identity theft and to obtain additional information on identity theft, fraud alerts and security freezes.

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

For More Information

We apologize for any inconvenience this incident may cause. If you have questions or concerns, please do not hesitate to contact us directly at [REDACTED].

Sincerely,

Transamerica



Enter your Activation Code:

Enrollment Deadline:

Equifax Complete™ Premier

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

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of [REDACTED] then click "Submit" and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. ²Credit monitoring from Experian and TransUnion will take several days to begin. ³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. ⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.co ⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

