



March 20, 2012

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

Dear Attorney General Delaney:

We are writing to notify you of an inadvertent disclosure of personal information involving one New Hampshire resident.

On February 28, 2012, Fidelity provided an incorrect fax number to a customer, which she used to fax her completed enrollment / beneficiary form to Fidelity for processing. The faxed form included the customer's name, Social Security number, address, driver's license number, and phone number. Upon learning of the error, Fidelity Corporate Security made several unsuccessful attempts to determine the owner of the fax number and the whereabouts of fax. Although the customer was aware of the error, Fidelity notified the customer of the issue by mail on March 19, 2012. A copy of the notice to the impacted individual is enclosed.

If you have any questions regarding this matter, please contact me at 617-392-1224.

Sincerely,

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

William G. Duserick
Chief Privacy Officer
Fidelity Investments



March 19, 2012

<<Name>>
<<Street Address>>
<<City, State Zip>>

Promotional Code: XXXXXXXXXXXXX

Dear <<Name>>:

We are writing in regard to the recent matter involving your <<Name of Plan>> enrollment / beneficiary form which included your name, Social Security number, address, driver's license number and phone number. As you know, the fax number provided to you by Fidelity on February 28, 2012 was incorrect. Fidelity Corporate Security has made several attempts to determine the owner of this fax number but has not been successful. As a result, we are unable to identify the recipient of your form. Fidelity deeply regrets this situation and is keenly aware of how important the security and privacy of your personal information are to you.

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 immediately reporting any suspicious activity. Additionally, Fidelity has arranged for you to enroll, at your option, in a credit monitoring service for one year at no cost to you. This service allows you to monitor your credit report 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 regret any concern or inconvenience this may cause you. Should you have any questions, please contact Fidelity Investments at 1-800-343-0860.

Sincerely,

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

William Duserick
Chief Privacy Officer

CREDIT MONITORING INSTRUCTION SHEET

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 at no cost to you.
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
- 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 electronically 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 the “Continue” button. Complete the form with your email address, create a User Name and Password. enter the Promotion that is at the top of the first page of this letter in the “Promotion Code” box. The Promotion Code eliminates the need to provide a credit card number for payment. Then click the “Accept Terms & Conditions” button. All of the information that you enter is in a secured environment.
2. Verify ID: The system will then ask you to answer up to four security questions. The questions and answers support the Equifax Identity Verification Process. Please answer the questions and then click the “Submit Order” button.
3. Order Confirmation: This page shows you your order. 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. 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 can not 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.

† 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 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: 800-680-7289 www.transunion.com; Fraud Victim Assistance Division, PO Box 6790, Fullerton CA 92834-6790

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/