



Allison Brecher

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May 6, 2014

Office of the Attorney General
Consumer Protection and Antitrust Bureau
33 Capitol Street
Concord, NH 03301

Re: Legal Notice of an Information Security Breach

Dear Attorney General:

I am writing to notify you that a data incident has taken place at Mercer HR Services, LLC (Mercer) involving personal data of one New Hampshire resident.

Mercer performs pension and benefits administrations for many companies, including 401(k) plan sponsors. On April 28th, 2014, we were notified by a plan participant of improper disclosure of data regarding his account. We immediately took steps to investigate the matter, and we determined that a Mercer employee was involved in this activity. From our investigation, we identified a specific number of other participants whose data had been improperly accessed. That data may have included elements such as their name, Social Security Number, address, banking information, and retirement plan information.

We are in the process of notifying all impacted individuals (copy of the letter is enclosed) and to provide them with complimentary credit protection services for two years. As a precaution we have also placed security holds on the accounts to require authentication for any changes or transfers.

We are working with law enforcement on this matter, and their investigation is continuing. We have notified the three national credit bureaus — Experian, Equifax, and TransUnion as well as the relevant 401(k) plan sponsors. This letter has not been delayed by a law enforcement investigation.

Mercer is committed to the protection of personal information entrusted to us and we regret any concern or inconvenience caused to our plan sponsors' participants by this incident. If you have further questions or concerns about this incident, please contact Allison Brecher at 212-345-9286 at your convenience.

Sincerely,

A handwritten signature in blue ink that reads 'Allison Brecher'. The signature is fluid and cursive, with a clear 'A' and 'B'.

Allison Brecher

Enclosure

<<Date>>

<<FirstName>> <<LastName>>

<<AddressLine1>>

<<AddressLine2>>

<<City>>, <<State>> <<ZipCode>>

Dear <<FirstName>> <<LastName>>,

We are writing to inform you of an incident that has taken place at Mercer HR Services, LLC (Mercer) involving your personal information. Mercer performs retirement plan and benefits administration for many companies, including your plan sponsor. Some of your personal information, including your name, Social Security number, address, date of birth, name of your employer, banking information (if you had supplied it to Mercer), and retirement plan information (which may include 401(k) plan, profit sharing, money purchase pension plan, or employee stock purchase plan) that may have been impacted by this data incident. We will be recommending that you take three steps to protect the security of your information: (i) change your online log-in credentials; (ii) contact Mercer to lift certain transaction restrictions that were placed on your account; and (iii) take advantage of the offer below for free credit monitoring.

On April 28th, 2014, we were notified by a plan participant of improper disclosure of data regarding his account. We immediately took steps to investigate the matter, and we determined that a Mercer employee was involved in this activity. From our investigation, we identified a specific number of other participants whose data had been improperly accessed. We are writing to you because you are one of those individuals. As a temporary precaution, Mercer has placed restrictions on access and distribution requests for your account if made through its online tool and we are monitoring all calls regarding your account to ensure they are legitimate. However, as an extra precaution we ask that you do the following:

- You should change your retirement plan's website log-in credentials including your user ID, password and security questions – if you need assistance with this step please contact us at the number at the bottom of this letter;
- You must call a dedicated Mercer line (800-231-2819) to have restrictions on withdrawals removed from your account. You will be asked to provide the AllClear Redemption Code provided below as a safety measure.

We are working with law enforcement on this matter, and that investigation is continuing. We have also notified state regulators and law enforcement officials, as appropriate; the three national consumer reporting agencies; and your plan sponsor about this incident.

We also wanted to advise you of complimentary credit protection services that we are making available at no cost to you. These identity protection services, described below by AllClear ID, start on the date of this notice, and you can use them at any time during the two years following that date:

- **AllClear SECURE:** The team at AllClear ID is ready and standing by if you need help protecting your identity. You are automatically eligible to use this service — there is no additional action required on your part. If a problem arises, call +1 877 403 0237, and an investigator will work to recover financial losses, restore your credit, and return you identity

information to its proper condition. AllClear maintains an A+ rating at the Better Business Bureau.

- **AllClear PRO:** This service offers additional layers of protection and phone alerts, including credit monitoring and a \$1 million identity theft insurance policy. To use the PRO service, you will need to provide your personal information to AllClear ID. You can sign-up online at enroll.allclearid.com or by phone by calling +1 877 403 0237 using the following redemption code: {RedemptionCode}.

Please note: Additional steps may be required by you in order to activate your phone alerts.

Whether or not you use the complimentary identity protection services that Mercer is offering, we encourage you to review the enclosed information about identity theft protection. This document contains information on how to contact the three national consumer reporting agencies — Experian, Equifax, and TransUnion should you wish to do so.

In addition, we recommend that you remain vigilant and review your account statements, your retirement plan activity, and credit reports regularly, whether or not you enroll in the AllClear Pro service. If you detect any suspicious activity, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report fraudulent activity or any suspected incidence of identity theft to appropriate local law enforcement authorities.

Mercer is committed to the protection of personal information entrusted to us and we apologize for this incident and any inconvenience it may have caused you. Should you wish to call us about anything in this letter please call the Mercer support line at 800-231-2819.

Sincerely,

Mercer HR Services, LLC

US State Notification Information

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on our account. It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

Equifax
P.O. Box 740241
Atlanta, Georgia 30374
+1 800 685 1111
www.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

You can obtain information from the Federal Trade Commission about steps you can take to avoid identity theft

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

For residents of California

Notification regarding this data incident was not delayed as a result of law enforcement investigation.

For residents of Iowa

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Maryland and North Carolina

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General as well as 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 27699-9001
+1 877 566 7226
www.ncdoj.com

For residents of Massachusetts and West Virginia

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft. You also 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 at the addresses provided above 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 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.