



Richard W. Goldberg
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May 4, 2021

VIA EMAIL

Attorney General Gordon MacDonald
Office of the Attorney General
Consumer Protection Bureau
33 Capitol Street
Concord, NH 03301
DOJ-CPB@doj.nh.gov

Re: Notification of Data Security Incident

Dear Attorney General MacDonald:

We represent Retirement Consultant Services (“RCS”), which provides insurance planning, investments advisory services and retirement planning in Fort Lauderdale, FL, in connection with a data security incident described in greater detail below. RCS takes the protection of all sensitive information within its possession very seriously and is taking steps to prevent similar incidents from occurring in the future.

1. Nature of the security incident.

On September 24, 2020, RCS discovered suspicious activity within our e-mail system. Our immediate concern was to contain the incident and secure our network systems. To that end, we engaged a digital forensics firm to investigate the cause and scope of the incident and determine if any information stored within our systems had been affected. On March 10, 2021, our investigation determined that an unauthorized individual may have had access to an email account containing your personal information. The potentially affected information includes Social Security numbers, dates of birth and financial information. On April 22, 2021, RCS’ investigation determined current address information for the affected individuals in order to effectuate written notification of the incident. This investigation identified one (1) New Hampshire resident within the affected population.

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2. Number of New Hampshire residents affected.

RCS issued a notification letter to the one (1) New Hampshire resident regarding this data security incident via first-class U.S. mail on May 3, 2021. A sample copy of the notification letter is attached hereto.

3. Steps taken relating to the incident.

RCS has taken steps in response to this incident to prevent similar incidents from occurring in the future. Those steps have included working with leading cybersecurity experts to enhance the security of its network and increasing its password complexity requirements. RCS is also offering the potentially affected individuals credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services for 12 months at no cost through IDX, to ensure their information is protected.

4. Contact information.

RCS remains dedicated to protecting the personal information in its possession. If you have any questions or need additional information, please do not hesitate to contact me at (215) 977-4060 or via email at Richard.Goldberg@lewisbrisbois.com.

Regards,

/s/ Richard W. Goldberg

Richard W. Goldberg of
LEWIS BRISBOIS BISGAARD & SMITH LLP

Enclosure(s): Consumer Notification Letters



C/O IDX
P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
1-833-664-2002
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<Enrollment>>

<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>>, <<STATE>> <<ZIP>>

May 3, 2021

Re: Notice of Data Security Incident

Dear <<FIRST NAME>> <<LAST NAME>>,

Retirement Consultant Services is writing to update you regarding an incident that may have involved your personal information. As you may recall when this initially happened, we sent an email notifying you of this incident. We may have had your information because you may have had an account with us or because we are a company which helps employers manage assets for retirement plans.

We take the privacy and security of personal information very seriously. Therefore, we are writing to inform you of the incident, and advise you of certain steps you can take to help protect your personal information, including activating the credit and identity monitoring services we are offering at no cost to you.

What Happened? On March 10, 2021, an investigation determined that an unauthorized individual may have had access to an email account containing your personal information. The investigation began because, on September 24, 2020, we discovered activity within our e-mail system which appeared unauthorized. We immediately engaged experts to find out what happened and to determine if any information stored within our systems had been affected. We then had the contents of the affected e-mail account searched to identify any individuals whose personal information may have been contained within that account.

What Information Was Involved? The files that may have been accessed by the unauthorized individual contained personal information including social security numbers and financial account information. We have no information that any of this information has been misused.

What Are We Doing? As soon as we discovered the incident, we took the steps described above. In addition, we have secured the services of IDX to provide identity monitoring at no cost to you for <<12/24>> months. IDX is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your services include credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

To receive credit services, you must be over the age of 18, have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. Additional information describing your services is included with this letter.

Please note you must enroll by August 3, 2021. If you have questions or need assistance, please call IDX at 1-833-664-2002.

12 SE 7th Street, Suite 601
Ft. Lauderdale, FL 33301

What You Can Do: Please review the enclosed “Additional Resources” section included with this letter. It describes additional steps you can take to help safeguard your information, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file. We also encourage you to activate the complimentary identity monitoring services we are making available through IDX.

For More Information: If you have questions or need assistance, please call 1-833-664-2002, Monday through Friday from 6 a.m. to 6 p.m. Pacific Time. Please have your membership number ready.

Protecting your information is important to us. Please know that we take this incident very seriously, and deeply regret any concern that this may cause you.

Sincerely,

Matthew J. Dernis

Matthew J. Dernis CFP

Owner/Advisor

Matthew Dernis and Dernis Financial Consultants Corp d/b/a Retirement Consultant Services

Steps You Can Take to Further Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

TransUnion P.O. Box 1000 Chester, PA19016 1-800-909-8872 www.transunion.com	Experian P.O. Box 9532 Allen, TX 75013 1-888-397-3742 www.experian.com	Equifax P.O. Box 105851 Atlanta, GA 30348 1-800-685-1111 www.equifax.com	Free Annual Report P.O. Box 105281 Atlanta, GA 30348 1-877-322-8228 www.annualcreditreport.com
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Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state. Contact information for the FTC is: **Federal Trade Commission**, 600 Pennsylvania Ave, NW, Washington, DC 20580, www.consumer.ftc.gov and www.ftc.gov/idtheft, 1-877-438-4338. Residents of New York, Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

New York Attorney General Bureau of Internet and Technology Resources 28 Liberty Street New York, NY 10005 ifraud@ag.ny.gov 1-212-416-8433	Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202 www.oag.state.md.us 1-888-743-0023	North Carolina Attorney General 9001 Mail Service Center Raleigh, NC 27699 www.ncdoj.gov 1-877-566-7226	Rhode Island Attorney General 150 South Main Street Providence, RI 02903 www.riag.ri.gov 401-274-4400
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You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information, as well as others. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf

