

Date

Name

Address

Address

RE: NOTICE OF DATA BREACH

Name,

I wanted to bring to your attention an incident that occurred on January 26th at our office building in Crown Center.

**What happened:** We discovered that a theft had occurred in the secured office space and a backup hard drive was stolen. The drive was not encrypted and may have contained some client information. We are working with local law enforcement and the Northwestern Mutual Home Office to investigate and address this situation and recover the stolen items, if possible.

**What information was involved:** At this time, there is no evidence that your personal information has been misused; however, a breach of confidential information is something we take very seriously. Some of your personally identifiable information may have been included on the hard drive, such as your name, address, policy/account number(s), banking information and/or Social Security number.

The entities involved include: The Northwestern Mutual Life Insurance Company; Northwestern Mutual Investment Services, LLC; and Northwestern Long Term Care Insurance Company (collectively, "Northwestern Mutual").

**What are we doing:** We are working with local law enforcement and the Northwestern Mutual Home Office to investigate and address this situation. As an added precaution, Northwestern Mutual has arranged to have AllClear ID protect your identity for 24 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 24 months:

AllClear SECURE: The team at AllClear ID is ready and standing by if you need identity repair assistance. This service is automatically available to you with no enrollment required. If a problem arises, simply call 866-979-2595 and a dedicated investigator will assist you in attempting to recover financial losses, and help to restore your credit.

AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. For a child under 18 years old, AllClear ID ChildScan identifies acts of credit, criminal, medical or employment fraud against children by searching thousands of public databases for use of your child's information. To use the PRO service, you will need to provide your personal information to AllClear ID.

**What you can do:** You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone (XXX-XXX-XXXX) using the following redemption code: Code

I also want to make you aware of steps you may take to guard against identity theft or fraud. Please review the enclosed information about identity theft protection.

## OTHER IMPORTANT INFORMATION ABOUT IDENTITY THEFT PROTECTION

Whether or not you enroll in the free credit monitoring services offered, here is some additional information for you to consider.

### **REMAIN VIGILANT**

Get a copy of your credit report and review the accounts and other information provided. You can get a free credit report from [AnnualCreditReport.com](http://AnnualCreditReport.com) or by calling 1-877-332-8228. You are entitled to one free report from each of the credit reporting agencies every year. Also, review the account statements you receive each month from the banks and credit card companies you work with, and report anything that looks suspicious.

If applicable, you are also entitled to receive copies of police reports if any have been filed.

### **FRAUD ALERT**

Place a 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. After placing a fraud alert on your credit file, you will receive a confirmation telephone call at the number you provide before a new credit account is opened.

A fraud alert lasts for 90 days. If you want it in place longer, you will need to renew it quarterly. There is no cost to you for placing a fraud alert on your credit file.

To place a fraud alert on your credit, you may call any one of the three major credit reporting agencies listed below. As soon as one credit reporting agency confirms your fraud alert, the others are notified to place fraud alerts on your information as well.

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion Corp: 1-800-680-7289

### **SECURITY FREEZE**

Consider placing a security freeze on your credit file. A security freeze prohibits anyone from opening new credit in your name – even you. The security freeze makes it impossible for anyone to access your credit report and it stays in place until you remove it.

You have to contact the credit reporting agencies separately to freeze your credit with all three of them. There is a cost to do this and a cost to have the freeze temporarily removed. The fees vary by state; \$10 per agency is most common. If you are a Massachusetts resident, the consumer reporting agencies may charge a maximum of \$5 to place, lift, or remove a freeze. If you've been a victim of identity theft, you can get the credit freeze at each agency at no charge.

To place a security freeze on your credit file, send a certified letter to each of the credit reporting agencies using the following contact information:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, Georgia 30348

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

TransUnion, Fraud Victim Asst.  
P.O. Box 6790  
Fullerton, CA 92834

You will need to include:

- Name
- Address
- Social Security Number
- Payment for the fee (if applicable), either a check or a credit card number and expiration date
- Proof of residence such as a copy of your driver's license, student ID card, utility bill, etc.

Any expense, damage or loss:

- Due to
  - Any transactions on your financial accounts made by authorized users, even if acting without your knowledge
  - Any act of theft, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any of your authorized representatives, whether acting alone or in collusion with you or others (collectively, your "Misrepresentation")
- Incurred by you from an Event that did not occur during your coverage period;
- In connection with an Event that you fail to report to AllClear ID prior to the expiration of your AllClear Secure coverage period.

**Other Exclusions:**

- AllClear ID will not pay or be obligated for any costs or expenses other than as described herein, including without limitation fees of any service providers not retained by AllClear ID; AllClear ID reserves the right to investigate any asserted claim to determine its validity;
- AllClear ID is not an insurance company, and AllClear Secure is not an insurance policy; AllClear ID will not make payments or reimbursements to you for any loss or liability you may incur; and
- AllClear ID is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating beyond resolving incidents of fraud;
- AllClear ID reserves the right to reasonably investigate any asserted claim to determine its validity. All recipients of Secure coverage are expected to protect their personal information in a reasonable way at all times. Accordingly, recipients will not deliberately or recklessly disclose or publish their Social Security number or any other personal information to those who would reasonably be expected to improperly use or disclose that Personal Information.

**Opt-out Policy**

If for any reason you wish to have your information removed from the eligibility database for AllClear Secure, please contact AllClear ID:

<u>E-mail</u>	<u>Mail</u>	<u>Phone</u>
support@allclearid.com	AllClear ID, Inc.  823 Congress Avenue Suite 300  Austin, Texas 78701	1.855.434.8077