



Nationwide[®]
is on your side

DATE, 2019

Joe Participant
123 Main Street
Helena, MT 59601

Dear Mr. Participant,

You are a valued part of the Nationwide family and protecting the privacy of your information is our top priority. This letter is intended to make you aware of activity associated with your personal information, so you can take appropriate actions to protect yourself. News of this nature can be unsettling, and we want to provide as much information as possible and share how we plan to help.

Notice of Breach

What Happened?

On November 13, it was determined that due to an internal processing error, an electronic file containing your personal information was inadvertently disclosed to Nationwide retirement participants of another plan. We were able to detect this occurrence and avoid additional impact in the future. We have no evidence or reason to believe that your information has been or will be misused, but we wanted to inform you about the situation and offer you free credit monitoring.

What Information Was Involved?

The personal information involved includes your name and social security number.

What We Are Doing.

We have reviewed our systems configuration and our related procedures and put additional safeguards in place to prevent this type of event from reoccurring.

What You Can Do.

Your confidence in our ability to safeguard your personal information and your peace of mind are very important to us. While no one can prevent all errors, we make every effort to detect and correct each issue. We also believe it's important to do what's right, so you can take action to protect your personal information. To help you do that, we're extending to you free credit monitoring to allow you direct access to monitoring activity on all your credit accounts.

Help Protecting Yourself.

Because securing your personal information is important to us, we are offering you a free Equifax[®] Credit Watch[™] Gold with 3-in-1 monitoring identity theft protection product for one year as a precaution. To request this product, please see the enrollment instructions (including your personal activation code) on

the following pages. If you elect to use this product, offered through our partnership with Equifax, it will provide you with notifications of key changes to your credit information, up to \$1 million identity fraud expense coverage and access to your credit report. You must complete the enrollment process by December 31, 2020. We urge you to consider enrolling in this product, at our expense.

For More Information.

Enhanced security features are available for your account. If you would like to explore your options, please contact the Nationwide Solutions Center at 800-772-2182. Our team is available 8:00 a.m.-11:00pm (EST) Monday through Friday and Saturday from 9am -6pm.

Sincerely,

Evan Rentschler
NF Technical Director
Nationwide Retirement Plans



Activation Code: **INSERT Credit Monitoring Code**

Product Information

Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:

- 3- Bureau credit file monitoring and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/tri

- 1. Welcome Page:** Enter the Activation Code provided above in the “Activation Code” box and click the “Submit” button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the “Continue” button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for US Mail delivery, dial 1-855-833-9162 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

- 1. Activation Code:** You will be asked to enter your Activation Code provided above.
- 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 cannot 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.