

Date

Name

Address

Address

RE: NOTICE OF DATA BREACH

Name,

I want to bring to your attention an incident that occurred on (date).

**What happened:** I was the victim of a phishing scam. Fraudsters used social engineering methods to gain remote access to my email account on (date). I am working with privacy and security specialists at Northwestern Mutual headquarters to investigate and address this situation.

**What information was involved:** Some of your personally identifiable information may have been compromised, such as your name, date of birth, social security number, health/medical information, policy/account information and banking information. 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.

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

**What are we doing:** 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 Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call (Phone Number) and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Fraud Alerts with Credit Monitoring: This service offers the ability to set, renew, and remove 90-day fraud alerts on your credit file to help protect you from credit fraud. In addition, it provides credit monitoring services, a once annual credit score and credit report, and a \$1 million identity theft insurance policy. For a child under 18 years old, AllClear ID ChildScan identifies acts of fraud against children by searching thousands of public databases for use of your child's information. To enroll in this service, you will need to provide your personal information to AllClear ID.

Please note: Following enrollment, additional steps are required by you in order to activate your phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may also be required in order to activate your monitoring options.

**What you can do:** You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone (Phone Number) 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.

***For more information:***

If you would like to discuss options for safeguarding your information at Northwestern Mutual, consider these additional safeguard options. Be prepared to provide your account/policy number when requesting the following:

- Life, Disability Income and Annuity – You can request a password to be used to verify your identity when you call the home office.
  - For Life and Disability Income Policies, call 1-800-388-8123.
  - For Annuities, call 1-888-455-2232.
- Investment Accounts – You can request a restriction be added to your account.
  - For Northwestern Mutual Investment Services and Northwestern Mutual Wealth Management Company, including Trust and Private Client Services, call 1-888-477-7136.

I value the relationship I have established with you and am truly sorry for any inconvenience caused by this incident. If you have any questions regarding this situation, or if there is any assistance I can provide, please call me at (Phone Number)

Sincerely,

Financial Advisor

Attachments

## 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.

**ADDITIONAL INFORMATION:** For tips and other helpful information, contact:

- **Federal Trade Commission,** Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), <http://www.ftc.gov/bcp/edu/microsites/idtheft/>
- **Massachusetts residents:** You also have the right to obtain a police report.
- **Your state Attorney General:** For contact information, call the National Association of Attorneys General at (202) 326-6000 or go to <http://www.naag.org/>.
  - **Maryland residents:** 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](http://www.oag.state.md.us)
  - **North Carolina residents:** North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

## AllClear Secure Terms of Use

If you become a victim of fraud using your personal information without authorization, AllClear ID will help recover your financial losses and restore your identity. Benefits include:

- 24 months of coverage with no enrollment required;
- No cost to you – ever. AllClear Secure is paid for by the participating Company.

### **Services Provided**

If you suspect identity theft, simply call AllClear ID to file a claim. AllClear ID will provide appropriate and necessary remediation services (“Services”) to help restore the compromised accounts and your identity to the state prior to the incident of fraud. Services are determined at the sole discretion of AllClear ID and are subject to the terms and conditions found on the AllClear ID website. AllClear Secure is not an insurance policy, and AllClear ID will not make payments or reimbursements to you for any financial loss, liabilities or expenses you incur.

### **Coverage Period**

Service is automatically available to you with no enrollment required for 24 months from the date of the breach incident notification you received from Company (the “Coverage Period”). Fraud Events that occurred prior to your Coverage Period are not covered by AllClear Secure services.

### **Eligibility Requirements**

To be eligible for Services under AllClear Secure coverage, you must fully comply, without limitations, with your obligations under the terms herein, you must be a citizen or legal resident eighteen (18) years of age or older, reside in the United States, and have a valid U.S. Social Security number. Minors under eighteen (18) years of age may be eligible, but must be sponsored by a parent or guardian. The Services cover only you and your personal financial and medical accounts that are directly associated with your valid U.S. Social Security number, including but not limited to credit card, bank, or other financial accounts and/or medical accounts.

### **How to File a Claim**

If you become a victim of fraud covered by the AllClear Secure services, you must:

- Notify AllClear ID by calling 1.855.434.8077 to report the fraud prior to expiration of your Coverage Period.
- Provide proof of eligibility for AllClear Secure by providing the redemption code on the notification letter you received from the sponsor Company.
- Fully cooperate and be truthful with AllClear ID about the Event and agree to execute any documents AllClear ID may reasonably require;
- Fully cooperate with AllClear ID in any remediation process, including, but not limited to, providing AllClear ID with copies of all available investigation files or reports from any institution, including, but not limited to, credit institutions or law enforcement agencies, relating to the alleged theft;

### **Coverage under AllClear Secure Does Not Apply to the Following:**

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