

## NATIONAL RETIREMENT FUND

[INSERT DATE]

[INSERT RETURN]

Dear National Retirement Fund Participant:

On January 13, 2012, Aicare, Inc. (“Aicare”), the third party administrator of the National Retirement Fund (the “Fund”), discovered a potential information security incident involving certain personal information of yours that was inadvertently provided to a mailing service and printed on a mail label affixed to a letter sent to you.

On January 10, 2012, via the U.S. Post Office (“USPO”), Aicare sent out a Summary Plan Description (“SPD”) on behalf of the Fund to some of the Fund’s participants. To conduct the mailing, Aicare provided a third party printing and mailing vendor with an electronic file containing each participant’s contact information and social security number. The printed mailing address label generated by the vendor inadvertently included the social security number of the participant to whom the SPD was addressed. The label on the SPD addressed to you included your social security number along with your first and last name, and mailing address.

The Fund takes the privacy of personal information seriously, and deeply regrets this incident. We want to assure you that no plan participant was given the social security number of another plan participant. The only participant that received a label with your social security number on it was you. At this time, the Fund is not aware of any evidence suggesting that any personal information has been stolen or misused as a result of this incident. Even so, proceeding with the utmost caution, we are writing to tell you about the incident and call your attention to some steps you may take to help protect yourself.

We recommend you carefully check your credit reports for accounts you did not open or for inquiries from creditors you did not initiate. If you see anything you do not understand, call the credit agency immediately. If you find any suspicious activity on your credit reports, call your local police or sheriff’s office. Also, please review the enclosed “Information about Identity Theft Protection” reference guide that describes additional steps you may take to help protect yourself, 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.

In addition, you may elect to have the Fund purchase for you a one-year membership of Experian’s ProtectMyID™ Alert service at no cost to you. This service helps detect possible misuse of your personal information and provides you with identity protection services focused on identification and resolution of identity theft. If you choose to enroll, the ProtectMyID membership includes the following services:

- **Credit Report:** A free copy of your Experian credit report
- **Daily Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian credit report.

- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **\$1 Million Identity Theft Insurance\*:** As a ProtectMyID member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

You can begin enrolling for the services anytime between now and April 30, 2012 by calling 1-866-975-4091 between 9:00am – 5:00pm (Eastern Time), Monday through Friday (excluding holidays), and asking for information on how to enroll. **Please be aware that you will not receive these services unless you enroll.**

The Fund deeply regrets that this information may have been compromised and has already taken measures designed to prevent this from happening again in the future. In this case, the spreadsheet used by Alicare's printing/ mailing division to create mailing labels will no longer include social security numbers.

Finally, we have established a call center to answer questions from individuals affected by this incident. You may call 866-975-4091 between 9:00 a.m. to 5:00 p.m. (Eastern Time), Monday through Friday (excluding holidays) to address additional questions or concerns you may have. Again, we apologize for any inconvenience or concern this event may cause you.

Sincerely,

Richard Rust

\*Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.