

CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

JASON GOODWIN
jgoodwin@c-wlaw.com

450 Sentry Parkway, Suite 200
Blue Bell, PA 19422

Phone: (610) 567-0700

Fax: (610) 567-0712

www.C-WLAW.com

February 28, 2025

Via Email

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
idtheft@oag.state.md.us

RE: Security Incident Notification

We serve as counsel for Northwest Retirement Plan Consultants, LLC (“NWRPC”) located at 413 29th St. NE, Suite D, Puyallup, WA, 98372. We write to provide notification of a recent data security incident. By providing this notice, NWRPC does not waive any rights or defenses under Maryland State law, including the data breach notification statute.

On September 2, 2024, NWRPC experienced a network disruption that affected its ability to access certain systems. Upon discovery, NWRPC promptly launched an investigation, engaging third-party forensic specialists to contain the incident and assist with understanding the nature and scope of the disruption. As part of the investigation, NWRPC learned that certain information within its systems was acquired by an unauthorized individual on or around August 31, 2024. NWRPC began a thorough review of the potentially impacted data to determine the types of information that may have been affected and the individuals to whom it relates. On January 15, 2025, this process confirmed the presence of personal information, and NWRPC has since worked to perform additional address validation efforts to provide individuals and clients with notification as soon as possible.

On February 25, 2025, NWRPC received its results from a National Change of Address (NCOA) search and identified 1 Maryland resident potentially affected by this incident. The information potentially impacted included first and last name, date of birth, and/or Social Security number.

In response to this incident, NWRPC took steps to secure its environment, conducted an investigation, and notified law enforcement. Additionally, NWRPC began providing notice to the potentially affected clients and individuals on February 28, 2025, via U.S. mail. A copy of the notice is attached as **Exhibit A**. As an added safeguard, NWRPC is offering the potentially impacted individuals complimentary credit monitoring and identity protection services. Should NWRPC determine potential impact to additional Maryland residents, supplemental notification will be provided.

Very truly yours,

CIPRIANI & WERNER, P.C.



Jason Goodwin, Esq.
610-862-1977
jgoodwin@c-wlaw.com

EXHIBIT A

Northwest Retirement Plan Consultants
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



<Name>
<Address>

February 28, 2025

Notice of Data Breach

Dear <Name>:

Northwest Retirement Plan Consultants (“NWRPC” or “we”) writes to notify you of an incident that may have involved some of your personal information as described below. NWRPC provides retirement plan services to various companies, including your current or former employer. NWRPC takes the privacy of information in our care seriously, and while we have no evidence to suggest that any information has been misused to date, we are providing you information about the incident, our response, and steps you can take to protect your information should you feel it is necessary to do so.

What Happened: NWRPC experienced a network disruption that affected our ability to access certain NWRPC systems. In response, we promptly launched an investigation, engaging third-party forensic specialists to contain the incident and assist with understanding the nature and scope of the disruption. As part of our investigation, we have learned that certain information within our systems was acquired by an unauthorized individual on or around August 31, 2024. We began a thorough review of the potentially impacted data to determine the types of information that may have been affected and the individuals to whom it relates. On January 15, 2025, this process confirmed the presence of personal information, and we worked to perform additional address validation efforts to provide you with notification as soon as possible.

What Information Was Involved: The types of information involved may have included your first and last name, in combination with the following data element(s): <Data Elements>.

What We Are Doing: We have taken the steps necessary to address the incident and are committed to fully protecting the information that you have entrusted to us. Upon learning of this incident, we took steps to secure our systems and to further enhance the security of our network to prevent similar incidents from occurring in the future.

As an additional safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring and identity protection services for a period of twelve (12) months.

What You Can Do: In addition to enrolling in the complimentary credit monitoring service detailed within, we recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company with which the account is maintained. We have provided additional information in the attached Reference Guide, which contains more information about steps you can take to help protect yourself against fraud and identity theft.

For More Information: Should you have any questions or concerns, please contact our dedicated assistance line at 1-833-799-3775, between 8 am - 8 pm Eastern Time, Monday through Friday excluding U.S. holidays.

We sincerely appreciate your understanding in this matter.

Sincerely,

NWRPC LLC

REFERENCE GUIDE

Enroll in Credit Monitoring and Identity Protection Services

To enroll in Credit Monitoring services at no charge, please log on to **www.mytrueidentity.com** and follow the instructions provided. When prompted please provide the following unique code to receive services: **<Code>**. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your TransUnion credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. Report any questionable charges promptly to the financial institution or company with which the account is maintained.

Order Your Free Credit Report

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. Look in the “personal information” section for any inaccuracies in information (such as home address and Social Security Number).

If you have questions or notice incorrect information, contact the credit reporting bureau by calling the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected.

Place a Fraud Alert on Your Credit File

You have the right to place an initial or extended fraud alert on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069
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Security Freezes

As an alternative to a fraud alert, you have the right to place a credit freeze on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization.

The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To place a security freeze on your credit report, you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than 5 business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC.

For Iowa residents, You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at: Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, www.iowaattorneygeneral.gov.

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and <https://www.marylandattorneygeneral.gov>. Northwest Retirement Plan Consultants, LLC may be contacted at 25B Vreeland Road, Suite 209, Florham Park, NJ 07932.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Oregon residents, State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, 1-877-877-9392, www.doj.state.or.us.

For Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 0 Rhode Island residents impacted by this incident.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 400 6th Street NW, Washington, D.C. 20001; 202-442-9828, and <https://oag.dc.gov/consumer-protection>. Northwest Retirement Plan Consultants, LLC may be contacted at 25B Vreeland Road, Suite 209, Florham Park, NJ 07932.