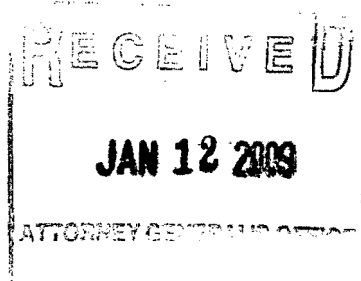




SEVENTH-DAY
ADVENTIST®
CHURCH

General Conference
World Headquarters



Office of General Counsel

12501 Old Columbia Pike
Silver Spring, Maryland
20904-6600 USA
Telephone (301) 680-6320
Fax (301) 680-6329

January 7, 2009

Assistant Attorney General Scott Schafer
Office of the Attorney General
One Ashburton Place
Boston, MA 02103

Re: Security Breach Notification

Dear Mr. Schafer:

I am writing to inform you about a possible data security breach. North American Division Retirement Plans has taken prompt action to investigate the suspected breach and notify all affected individuals, including approximately 2646 residents of the State of Massachusetts. The attached notification letter is scheduled to be sent by mail to affected individuals on January 9, 2009. The notification provides affected individuals with details of the possible breach, a toll-free telephone number to contact with any questions, and offers a variety of protective services at no charge to affected individuals.

Please feel free to contact me on (301) 680-6321 should you have any questions or concerns.

Sincerely,

Todd McFarland
Associate General Counsel

Enclosure



Secure Processing Center | 600 Satellite Blvd | Suwanee, GA 30024

URGENT — Please Open Immediately.

<FirstName> <MiddleInitial> <LastName> <Suffix>
<Address> (Line 1)
<Address> (Line 2)
<City> <State> <Zip>
<POSTNET BARCODE>

ID TheftSmart™

<FirstName> <MiddleInitial> <LastName> <Suffix>
Membership Number: <Membership Number>

Member Services: 1-800-XXX-XXXX
8:00 a.m. to 5:00 p.m. (Central Time), Monday through Friday
If you have questions or feel you may have an identity theft issue,
please call ID TheftSmart member services

<ClientDef1(Breach Details Variable Text)>

This field should be able to contain two lines of copy the same width of the body copy of the letter>

Dear <FirstName> <MiddleInitial> <LastName> <Suffix>,

We are writing to inform you of a recent incident that could affect you. Regrettably, we have discovered that personal information about you may have been exposed through the theft of a computer.

On December 13, 2008 a security breach occurred and some of your personally identifying information was exposed. This matter has been reported to law enforcement and the investigation is ongoing.

We assure you that we are committed to safeguarding your sensitive personal information. We never want to see any compromise of such information, and have taken immediate steps to fortify the security measures that were already in place.

Because protecting your personal information is so important to us, we have engaged Kroll Inc., the world's leading risk consulting company, to provide you with access to its ID TheftSmart™ Enhanced Identity Theft Restoration, Continuous Credit Monitoring, and a Credit Report, all at no cost to you.

ID TheftSmart is one of the most comprehensive programs available to help protect against identity theft. We urge you to take the time to read about the safeguards now available to you.

If you have questions or feel you may have an identity theft issue, please call ID TheftSmart member services at 1-800-XXX-XXXX between 8:00 a.m. and 5:00 p.m. (Central Time), Monday through Friday. Additional information is also available at a website: www.retfaq.org.

We regret any inconvenience this causes you and are doing all that we can to address this matter and prevent any reoccurrence in the future.

Sincerely,

Del Johnson
Plan Administrator
North American Division of Seventh-day Adventists Retirement Plans

ID TheftSmart

FAX TRANSMISSION

TO: SHANNON CHOY-SEYMOUR
ASSISTANT ATTORNEY GENERAL

FAX #: (617) 727-5765

FROM: TODD R. MCFARLAND
ASSOCIATE GENERAL COUNSEL
EMAIL: MCFARLANDT@GC.ADVENTIST.ORG
DIRECT LINE: (301) 680-6321

DATE: JANUARY 15, 2009

SUBJECT: SECURITY BREACH NOTIFICATION

PAGES: 4

MESSAGE:

This is a follow-up to correspondence sent to your office on January 7, 2009 regarding a data security breach of the North American Division Retirement Plan. Attached for your records is another copy of the letter including supplemental documentation that accompanied our notice to Massachusetts residents.

ORIGINAL TO BE MAILED

//

NO ORIGINAL SENT

//

CONFIDENTIAL AND PRIVILEGED INFORMATION

THIS INFORMATION SENT BY AN ATTORNEY IS INTENDED SOLELY FOR USE BY THE INDIVIDUAL OR ENTITY NAMED ABOVE AS THE RECIPIENT, AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL AND EXEMPT FROM DISCLOSURE. IF YOU ARE NOT THE INTENDED RECIPIENT OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THE MESSAGE TO THE INTENDED RECIPIENT, DISCLOSURE, COPYING, DISTRIBUTION, OR USE OF THE CONTENTS OF THIS TRANSMISSION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS TRANSMISSION IN ERROR, PLEASE NOTIFY US BY TELEPHONE IMMEDIATELY AT (301) 680-6230 (COLLECT) SO WE MAY ARRANGE TO RETRIEVE THIS TRANSMISSION AT NO COST TO YOU.



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 <City> <State> <Zip>
 <POSTNET BARCODE>



<FirstName> <MiddleInitial> <LastName> <Suffix>
 Membership Number: <Membership Number>

Member Services: 1-800-XXX-XXXX

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Sincerely,

Del Johnson
 Plan Administrator
 North American Division of Seventh-day Adventists Retirement Plans

ID TheftSmart

U.S. State Notification Requirements

For residents of Hawaii, Iowa, Maryland, Michigan, North Carolina, Oregon, Vermont, Virginia, West Virginia, and Wyoming:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

Equifax

P.O. Box 740241
Atlanta, Georgia 30348
1-800-685-1111
www.equifax.com

Experian

P.O. Box 2104
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 6790
Fullerton, CA 92834-6790
1-877-322-8228
www.transunion.com

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Maryland:

You can obtain information from the Maryland Office of the Attorney General and the Federal Trade Commission about steps you can take to avoid identity theft.

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

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft/

For residents of Massachusetts and West Virginia:

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft. You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may delay your ability to obtain credit.

To place a security freeze on your credit report, you need to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

Equifax Security Freeze

P.O. Box 105788
Atlanta, Georgia 30348
www.equifax.com

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion (FVAD)

P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com