

KSM Business Services, Inc.
800 E. 96th Street, Suite 500
Indianapolis, IN 46240

August 25, 2009

Massachusetts Attorney General
One Ashburton Place
Boston, MA 02108

RE: Security Breach Notification

Dear Sir or Madam:

In late July, a laptop computer was stolen from an employee of KSM Business Services, Inc. ("KSM"). We have reason to believe that the stolen laptop contained data files that included personal information (such as names, addresses, and social security numbers) of certain individuals, including residents of Massachusetts. The appropriate law enforcement authorities are involved, and KSM is cooperating with the investigation. While the laptop itself was password protected, we are notifying those individuals who may have been affected, and recommending steps for them to follow to check and safeguard their personal information.

Approximately 45 residents of Massachusetts potentially were affected by this incident and will be receiving notifications from KSM. Those notifications will contain the facts outlined above, as well as recommended steps for the individuals to follow to prevent identity theft. In addition, the notifications will contain an offer for one year of credit monitoring services at KSM's expense. These notifications will be sent out on August 28, 2009.

If you would like any additional information regarding the incident or the notifications that will be sent, please contact me at 317-580-2001.

Very Truly Yours,



William E. Leach
Vice President & Firm Administrator



RECEIVED

SEP 21 2009

KSM Business Services, Inc.
800 East 96th Street, Suite 500
Indianapolis, IN 46240

OFFICE OF THE ATTORNEY GENERAL
P.P.A.B.

September 16, 2009

The Commonwealth of Massachusetts
Office of the Attorney General
One Ashburton Place
Boston, Massachusetts 02108

Attention: Shannon Choy-Seymour
Assistant Attorney General
Consumer Protection Division

Dear Assistant Attorney General Choy-Seymour

Attached is a copy of your letter referenced above wherein you requested that we send you a sample of the consumer notice sent to the 45 affected Massachusetts residents. We are enclosing two versions of the letter both dated August 28, 2009. The only difference in the text of the letters is that one identifies in the second paragraph that the individual had a retirement account with John Hancock (letter A). The second letter (letter B) does not have specificity as to any specific account and was sent to those Massachusetts' residents who were not in the John Hancock retirement account. We engaged Experian to assist us with address identification and the mailing of these letters. We took the further step of providing complimentary one year membership to Experian's Triple Alert Program which is explained at the top of page 2 of the letter.

We hope you find this information satisfactory, but should you need anything additional relating to this matter please contact me at (317) 580-2001 or via email at bleach@ksmcpa.com in Indianapolis, Indiana.

Sincerely,



William E. Leach

Enclosures

KSM Business Services, Inc.
800 E. 96th Street, Suite 500
Indianapolis, IN 46240

letter A

August 28, 2009

<<Name>>
<<Address>>
<<City, State, Zip>>

***Important Security and Protection Notification.
Please read this entire letter.***

Dear <<Greeting>>:

We are writing to notify you that a laptop computer recently was stolen from an employee of KSM Business Services, Inc. ("KSM"). KSM is the Third-Party Administrator (TPA) and/or Plan Auditor for your retirement account. Even though you may not be a participant in the company 401k plan, your information was included in the required census file for annual testing. The stolen laptop contained data files that included personal information of some of the clients of KSM. The appropriate law enforcement authorities are involved, and KSM is fully cooperating with the investigation.

Although it does not appear that the laptop was stolen for the purposes of gaining access to any personal information, we are bringing this incident to your attention because information about you may have been contained in the electronic files on the stolen laptop. The laptop itself was password protected. The personal (known only to you) passwords/PIN's you have established to access your retirement account with John Hancock have not been affected. In addition, procedures are in place to prohibit unauthorized access to your retirement account. However, we understand the importance of alerting you to this matter.

KSM has notified the three major credit reporting agencies – Equifax® (800) 525-6285, Experian® (888) 397-3742, and TransUnion® (800) 680-7289 of the aforementioned possible loss of your personal data.

KSM also has arranged for you to receive a free one-year membership in Triple AlertSM from ConsumerInfo.com, Inc., an Experian company, to provide you with credit monitoring capabilities and assistance with identity theft protection, including identity theft insurance*. Triple Alert is completely free and enrolling in this program will not hurt your credit score. You also may wish to visit the Federal Trade Commission's website at <http://www.ftc.gov/bcp/edu/microsites/idtheft/> for other tips on how to guard against misuse of personal information.

First step: Activate your complete credit monitoring product from Experian.

To activate your complimentary one year membership in Triple Alert from Experian, visit the website listed below and enter your individual activation code. If you prefer, you can enroll on the phone by speaking with Experian Customer Care representatives toll-free at (866) 252-0121.

**Triple Alert Web Site: <http://partner.consumerinfo.com/ksm>
Your Activation Code: <<Activation>>
You Must Enroll By: 11/29/2009**

As soon as you enroll in your complimentary Triple Alert membership, Experian will begin to monitor your credit reports from Experian, Equifax and TransUnion on a daily basis and notify you of key changes. This powerful tool

Important Security and Protection Notification

Please read this entire letter

Dear [Cardholder Name]:

This letter is to notify you of a data security compromise that may have resulted in unauthorized access to certain information about the credit card account you used to purchase goods on a web site hosted by Network Solutions LLC. This letter also outlines the measures that are being taken – and the steps you should take – to protect your information.

First, it is important for you to understand how this occurred. In order to complete credit card transactions processed online, Network Solutions provides software services that web site merchants use to collect credit card related information and transmit to the appropriate payment processors. Network Solutions recently discovered that information on some credit card transactions, including card account numbers, names and addresses, was intentionally diverted from some of its servers to servers outside of the company by an unknown source. All cases took place between March 12, 2009 and June 8, 2009, and may have impacted approximately 4,343 merchants out of the more than 10,000 that are hosted with us. **Please note that the incident that prompted this notification to you occurred at Network Solutions.**

Upon discovering this issue, Network Solutions immediately eliminated the problem and instituted additional measures to protect its systems. **As a result, you should not be concerned that this problem has affected any transactions you may have completed after June 8, 2009, or that it might affect any transactions you intend to complete on this or other Network Solutions-hosted websites in the future.** Network Solutions has undertaken an investigation with the assistance of an outside specialist, notified law enforcement and is working closely with them on the investigation.

Your credit card information may have been diverted from Network Solutions' servers when you made the following online purchases [at (insert merchant's URL)] as indicated below:

- [Transaction Date] [Credit Card Type]
- [Transaction Date] [Credit Card Type]

The incident that caused this issue occurred at Network Solutions and was NOT a result of any actions a merchant that you purchased from may or may not have taken. The merchants who use our services do so because they know that we take your security very seriously, and are committed to maintaining best-in-class security standards. This remains Network Solutions' number one priority, and we are working with law enforcement to identify the parties responsible for this intrusion. We regret the concern and inconvenience this malicious act may have caused you.

At this point, Network Solutions has no reports or other reasons to believe that your credit card account information has been misused. Also, under established practice, your credit card issuing company generally will not hold you liable for any fraudulent purchases made using your credit card account number that are reported in a timely way to the issuer. Out of an abundance of caution, in order to help you detect the possible misuse of your information, you are being provided with the opportunity to receive one year of free credit monitoring services from TrueCredit by TransUnion. This service is completely free to you, and enrolling in the program, as explained below, will in no way impact your credit score.

**FOR MORE INFORMATION ABOUT THIS INCIDENT PLEASE VISIT
WWW.CAREANDPROTECT.COM**

What You Need To Do To Receive Your Free Credit Monitoring Services:

Go to <http://www.truecredit.com/code> and enter the following unique 16-digit gift certificate code:

- **[CODE]**

You can sign up for the service anytime between now and November 30, 2009. We encourage you to activate your free credit monitoring membership as soon as possible. Unfortunately, due to privacy laws, we cannot register you directly.

Following are some ADDITIONAL steps you may want to take to protect yourself against unauthorized activity on your credit card:

- Be diligent in monitoring activity on your credit card.
- If you believe that your credit card was used improperly, contact your credit card company and notify your local law enforcement and/or state attorney general. You can access information about resources at <http://www.ftc.gov/idtheft>.
- Consider obtaining your credit report. By law, you are entitled to one free credit report per year from each of the major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at <https://www.annualcreditreport.com>.
 - Equifax 1-800-525-6285 www.equifax.com
 - Experian 1-888-397-3742 www.experian.com
 - TransUnion 1-800-680-7289 www.transunion.com
- Consider notifying one of the three credit reporting companies to place a fraud alert on your file. We have already notified all three of this incident. The law allows you to place an initial fraud alert on your credit file free-of-charge for 90 days. This notification alerts creditors to follow additional procedures before opening new accounts in your name or changing existing accounts. The three nationwide credit reporting companies – Equifax, Experian, and TransUnion – are set up so that when you request an alert through one, your request is automatically sent to the other two. Generally, the alert will be placed on your credit file with all three agencies within 48 hours.

Network Solutions sincerely regrets this incident and the concern and inconvenience it may have caused you, and we encourage you to take advantage of the services outlined here. Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact TransUnion at 1-800-242-5181 Monday through Friday, 8:00 a.m. to 6:30 p.m. Central Time. Please use the following 6-digit pass code, 455861, when prompted.

Respectfully,

Network Solutions LLC

letter B

KSM Business Services, Inc.
800 E. 96th Street, Suite 500
Indianapolis, IN 46240

August 28, 2009

«First_Name» «Last_Name»
«Address1»
«Address2»
«City», «State» «Zip»

Important Security and Protection Notification.
Please read this entire letter.

Dear «First_Name»:

We are writing to notify you that a laptop computer recently was stolen from an employee of KSM Business Services, Inc. ("KSM"). KSM is the Third-Party Administrator (TPA) and/or Plan Auditor for your retirement account. The stolen laptop contained data files that included personal information of some of the clients of KSM. The appropriate law enforcement authorities are involved, and KSM is fully cooperating with the investigation.

Although it does not appear that the laptop was stolen for the purposes of gaining access to any personal information, we are bringing this incident to your attention because information about you may have been contained in the electronic files on the stolen laptop. The laptop itself was password protected. The personal (known only to you) passwords/PIN's you have established to access your retirement account have not been affected. In addition, procedures are in place to prohibit unauthorized access to your retirement account. However, we understand the importance of alerting you to this matter.

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KSM also has arranged for you to receive a free one-year membership in Triple AlertSM from ConsumerInfo.com, Inc., an Experian company, to provide you with credit monitoring capabilities and assistance with identity theft protection, including identity theft insurance*. Triple Alert is completely free and enrolling in this program will not hurt your credit score. You also may wish to visit the Federal Trade Commission's website at <http://www.ftc.gov/bcp/edu/microsites/idtheft/> for other tips on how to guard against misuse of personal information.

First step: Activate your complete credit monitoring product from Experian.

To activate your complimentary one year membership in Triple Alert from Experian, visit the website listed below and enter your individual activation code. If you prefer, you can enroll on the phone by speaking with Experian Customer Care representatives toll-free at (866) 252-0121.

Triple Alert Web Site: <http://partner.consumerinfo.com/ksm>

Your Activation Code: «Activation_Code»

You Must Enroll By: 11/29/2009

As soon as you enroll in your complimentary Triple Alert membership, Experian will begin to monitor your credit reports from Experian, Equifax and TransUnion on a daily basis and notify you of key changes. This powerful tool

will help you identify potentially fraudulent use of your information, and provide you with immediate assistance from a dedicated team of fraud resolution representatives should you ever need help.

Your complimentary 12-month Triple Alert membership includes:

- Daily monitoring and timely alerts of any key changes to your credit reports—so you know when there is any activity that you should be made aware of such as notification on new inquiries, newly opened accounts, delinquencies, public records or address changes
- Toll-free access to a dedicated team of fraud resolution representatives who will help you investigate each incident; contact credit grantors to dispute charges, close accounts if need be, and compile documents; and contact all relevant government agencies
- \$25,000 in identity theft insurance coverage (\$10,000 for New York state residents) with zero deductible provided by Virginia Surety Company, Inc. for certain identity theft expenses*

**Activate your membership today for immediate protection at <http://partner.consumerinfo.com/ksm>
Or call (866) 252-0121 to register with this activation code: [REDACTED]**

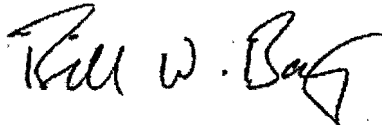
You have ninety (90) days to activate this membership, which will then continue for 12 full months. To get the benefits of Triple Alert, you must enroll.

Once your enrollment in Triple Alert is complete, you should carefully review your credit reports for inaccurate or suspicious items. If you have questions about Triple Alert, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care at (866) 252-0121.

KSM takes its obligation to protect the privacy and security of your personal data very seriously. KSM is continually reviewing and modifying its systems and practices to enhance the security of sensitive information. Although this situation resulted from an apparently criminal act over which KSM had no control, we nevertheless offer you our heartfelt apology for any inconvenience or concern this situation causes.

Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact Experian at (866) 252-0121.

Sincerely,



Bill W. Barks, CPA



Patrick R. Brauer, CPA

* Insurance coverage is not available in US overseas Commonwealth or Territories (including but not limited to Puerto Rico and the U.S. Virgin Islands).

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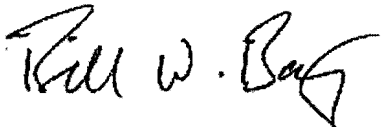
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