

EXHIBIT 1

We represent Perkins & Co (“Perkins”) located at 1211 SW 5th Ave #1000 Portland, OR 97204. Perkins provides tax and accounting services to its many clients. We write on behalf of the Perkins client listed on **Exhibit A** to notify your office of an incident that may affect the security of some personal information relating to one (1) Maine resident. This notice may be supplemented where additional Perkins clients request notice be provided on their behalf. By providing this notice, Perkins does not waive any rights or defenses regarding the applicability of Maine law, the applicability of the Maine data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about December 3, 2020, Netgain Technologies (“Netgain”), a vendor Perkins uses for hosting its data in the cloud, alerted Perkins to the fact that Netgain suffered a ransomware attack. Upon learning of the incident, Perkins was in regular communication with Netgain to determine the full impact of the Netgain incident as it relates to Perkins’ and Perkins’ clients’ data as quickly as possible.

On January 15, 2021, Netgain confirmed the following: between November 8, 2020 and December 3, 2020, an unauthorized actor accessed Netgain servers that store Perkins’ files, including Perkins’ clients’ files, some of which the unauthorized actor copied and stole. The unauthorized actor also encrypted Netgain files and demanded a ransom payment be made by Netgain in exchange for the decryption key, as well as the return of stolen files. Netgain paid an undisclosed ransom and the unauthorized actor returned the stolen files and provided Netgain with the decryption key. Per Netgain, law enforcement, and the cybersecurity specialists that Netgain engaged, the attacker group that the unauthorized actor is thought to be affiliated with is not known to publicly post any stolen data, nor keep any copies of stolen data once the ransom is paid. Nevertheless, Perkins considers any data that was accessible to or acquired by the attacker to be at risk. Perkins did confirm with Netgain that Netgain has taken steps to further safeguard against future threats, including implementing additional advanced threat protection tools, resetting passwords, reviewing and restricting access rights, and hardening network security rules and protocols.

In addition, Perkins continues to conduct its own detailed review to determine what information should be considered at risk as a result of the Netgain ransomware incident. This includes a lengthy and time-consuming review of its internal records to identify the individuals whose sensitive information may have been contained in data stored on the Netgain systems identified that were involved in the incident. In addition, Perkins is working with a data mining vendor tasked with conducting a programmatic and manual review of all files contained on the impacted systems to determine the types of personal information stored therein and identify the individuals to whom the personal information relates.

As Perkins’ data mining effort is still underway, it is possible Perkins may identify additional impacted clients and affiliated individuals requiring notice in the future, and we will supplement this notice accordingly if so.

On December 3, 2021, Perkins began providing its data owner clients, from which Perkins receives PII in relation to the services it provides them, with notice of this incident and offered to notify potentially impacted client-affiliated individuals and applicable state regulators on the client data owners’ behalf. In order to provide notice on behalf of Perkins clients, Perkins requested that all

client-affiliated individuals' address information be provided so that notice letters could be submitted in a timely fashion. At this point in time, Perkins has confirmed that personal information relating to the impacted data owner clients shown in **Exhibit A**, attached hereto, is potentially at risk. This information may vary by individual, but includes name, address, Social Security number, employee identification number, date of birth, and benefit/retirement plan account information.

Notice to Maine Resident

On May 4, 2021, Perkins will begin mailing written notice of this incident to the one (1) potentially affected Maine resident on behalf of its impacted client data owner in substantially the same form as the letter attached hereto as **Exhibit B**.

Other Steps Taken and To Be Taken

Upon discovering the event, Perkins moved quickly to investigate and respond to the incident and notify potentially affected individuals. Perkins is providing potentially impacted individuals with access to complimentary credit monitoring and identity restoration services through ID Experts for twelve (12) months.

Additionally, Perkins is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Perkins is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

EXHIBIT A

Perkins Clients

- M Financial Holdings Incorporated

EXHIBIT B



C/O IDX
P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
1-833-933-1103
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<Enrollment>>

<<FirstName>> <<LastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

May 4, 2021

Re: Notice of Data Breach

Dear <<FirstName>> <<LastName>>:

On behalf of <<Name of EBP Client Entity>>, Perkins & Co (“Perkins”) is writing to notify you of a recent cybersecurity incident that may impact the security of your personal information. Although Perkins is unaware at this time of any actual or attempted misuse of your personal information, we are providing you with details about the incident, our response, and steps you can take to better protect your personal information, should you feel it appropriate to do so.

Who is Perkins & Co / Why Do You Have My Information? Perkins provides audit services to the employee benefit plan of <<Name of EBP Client Entity>> and we understand you to be a current or former employee or plan participant. As part of those services, Perkins handles information relating to employee and benefits plan participants’ personal information. This cybersecurity incident occurred with Netgain, Perkins’ third-party data hosting vendor. **Please know that this incident did not impact the computer systems of <<Name of EBP Client Entity>>.**

What Happened? On December 3, 2020, Netgain alerted Perkins that they had shut down their systems and began working with outside cybersecurity specialists because of a ransomware attack on their systems that impacted our normal business operations.

On January 15, 2021, Netgain confirmed the following: Between November 8, 2020 and December 3, 2020, an attacker accessed servers storing Perkins’ client files, some of which they copied and stole. They also encrypted files and demanded to be paid a ransom by Netgain in exchange for returning copies of stolen files and providing a key to access encrypted files. Netgain paid a ransom and the attacker returned the files they had stolen, along with a decryption key. According to Netgain, law enforcement and the cybersecurity specialists they engaged indicated that this attacker is not known to post the data, nor keep any copies of it once a ransom is paid. However, we know that there are no guarantees, and we still consider any data viewed or stolen by the attacker to be at risk.

What Information Was Involved? Data relating to the employee benefit plan audit was stored on a server that Netgain reports was accessed by the attacker, though there is no indication Perkins was intentionally targeted in this attack. Due to your status as a plan participant or current/former employee of a Perkins employee benefit plan audit client, we believe the following types of your personal information may have been viewed and/or stolen by the attacker: name, Social Security number, employee identification number, date of birth, and benefit/retirement plan account information.

What Perkins is Doing. Perkins takes the security and privacy of the personal information entrusted to us very seriously. In addition to our actions addressed above, we have partnered with an outside “data mining” vendor to determine precisely what and whose personal information may have been impacted by this incident. We confirmed that Netgain has taken steps to further safeguard against future threats, including implementing additional advanced threat protection tools, resetting passwords, reviewing and restricting access rights, and hardening network security rules and protocols. Further, Perkins is retaining an expert consultant to help provide our firm and clients with an even higher level of data security. Perkins reported this incident to applicable state data privacy regulatory authorities.

As an added precaution, **we are offering you access to complimentary credit monitoring and identity restoration services** through IDX for a period of <<12/24>> months. Individuals who wish to receive these services must enroll by following the attached enrollment instructions.

What You Can Do. We encourage you to remain vigilant by monitoring your accounts and reviewing the enclosed *Steps You Can Take to Help Protect Your Personal Information* for additional guidance on how to protect your personal information. There you will also find more information on the credit monitoring and identity restoration services Perkins is offering and the steps you can take to enroll to receive them.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-833-933-1103, available Monday through Friday, 6am to 6pm Pacific Time.

We sincerely regret any inconvenience this incident may cause you and we remain committed to safeguarding your information.

Sincerely,

Jared Holum, President
Perkins & Co

Steps You Can Take to Help Protect Your Personal Information

Enroll in Complimentary Credit Monitoring

1. Website and Enrollment. We are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12/24>> months of tri-bureau credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-833-933-1103 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. Please note, the deadline to enroll is August 4, 2021.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of payment card fraud or misuse, to review your account statements, and to monitor your credit reports for suspicious activity. If you see any unauthorized or suspicious activity, promptly contact your bank, credit union, or credit card company.

Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

Place a Security Freeze

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security freeze to take control over who gets access to the personal and financial information in your credit report 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872

www.transunion.com/credit-freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111

www.equifax.com/personal/credit-report-services

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Place a Fraud Alert

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, 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, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289

www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008

www.equifax.com/personal/credit-report-services

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or the state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); or TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. 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 and your state Attorney General.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023. **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, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. 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. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. **New York Residents:** the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>. **North Carolina Residents:** Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400, 877-566-7226 (toll free within NC). **Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392. **Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 1 Rhode Island residents impacted by this incident. **Washington D.C. Residents:** the Office of Attorney General for the District of Columbia can be reached at: 400 6th St. NW, Washington, D.C. 20001; 1-202-442-9828; <https://oag.dc.gov>. **All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.



Safeguarding your information is our top priority

John Hancock backs you up with a Cybersecurity Guarantee when you apply and follow these online safeguards!

John Hancock takes the protection of your account seriously. As part of our commitment in continuing to provide you with an easy, safe and secure way to access your retirement account online, here are the security safeguards that we require you to follow when creating or updating your account profile.

Is your account profile up-to-date?

Username

- A username uniquely identifies you and your account.
- Pick a username that is personal to you and difficult for others to guess. This should be something only you know.
- Do not use your Social Security number (SSN).

Password

- Create a unique and strong password that will be hard for others to figure out.
- Pick a random combination of upper and lowercase letters, numbers and special characters (e.g. @, #, ^, %) that's at least 8 characters long.
- Consider using a passphrase (and not dictionary words) - a short phrase that's easy for you to recall and strengthen using only the first letter of each word in the phrase and adding special characters. For example, 'I like toast and eggs for breakfast on weekends' can be changed to 'Ilt&e4bow'.



Questions about security?

**One-on-one support
800.294.3575**

Contact us if you need assistance updating your profile or want to learn more about account security.

In an age where people share so much personal information on social media, blogs, and websites, it can be a challenge to pick unique IDs, passwords, and questions that are only known to you.

Remember you can always update your personal and account security information by clicking on 'My Profile' when you log into the website.



Recommended browsers:

- [Internet Explorer](#)
- [Mozilla Firefox](#)
- [Google Chrome](#)
- [Safari \(Mac\)](#)

Also, keep in mind the following:

- Don't use common words (e.g. water, car) or any personal information.
- Don't use the same password for multiple websites – create a unique password for each of your critical websites. Once a password is compromised at one site, it's easy for someone to try that same password for other sites.
- Don't use your username for your password – these should always differ.
- Don't share your password with anyone – including family members.
- Change your password immediately if you are a victim of identity theft.

Better security takes more than a username and password

Security question and answer

- Pick a question with an answer that is relevant to you but only known to you.
- The answer to your security question is needed to reset your username or password online, so choose a question with a concise answer that only you can easily recall.
- For security purposes, never share your security question with anyone.

Mobile phone number and email address

To enhance security further, you are required to add a mobile phone number and personal (non-work) email address to your account profile. This allows us to send you security-related messages when a transaction or update occurs on your account to confirm it was actually initiated by you. If you don't recognize the transaction, contact us immediately so we can act quickly to protect your account.

There's also an authentication protocol that occurs when you are logging into your online account. Any visit to the website that doesn't pass this authentication protocol will result in us sending you a security code to your email or phone number on file that you must input to complete the login process.

As well, transactions to update certain personal information or to request a distribution (withdrawal or loan) from your account online will go through additional security protocols to help identify fraudulent activity. In these situations, we will send a security code to the personal email address or mobile number we have on file for you. You will then have a limited amount of time to enter that code into the site to authorize and confirm that transaction.

Additional protocols help protect your account

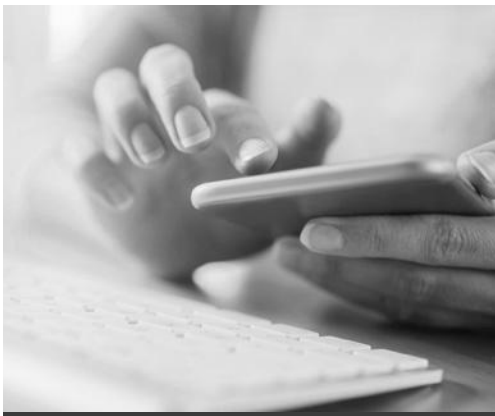
We have procedures in place to protect your account. For example, under certain conditions, when you request a distribution (loan or withdrawal) a 10-calendar day cooling period (or hold) may apply.

Browser security

John Hancock protects our systems, data, and our clients' information by enforcing access to our websites with a minimum 256-bit(SSL/TLS) encryption; only secure connections will be allowed access through to the authentication page.

Therefore, we recommend you use a browser that supports 256-bit encryption, is JavaScript enabled, and accepts cookies. These requirements help ensure the safety of your financial information and allow us to track usage of the site in order to improve our service to you.

If your browser does not support 256-bit encryption, click on one of the links to update your browser. The latest versions of [Internet Explorer](#), [Mozilla Firefox](#), [Google Chrome](#), or [Safari](#) offer 256-bit encryption as a standard feature.



John Hancock's Cybersecurity Guarantee – our promise to you!

At John Hancock, your trust and the security of your account is important to us. By doing your part in keeping your John Hancock accounts safe online, we will back you up with a Cybersecurity Guarantee.

For more information, read the attached **Cybersecurity Guarantee Certificate**.



One-on-one support 800.294.3575

Representatives are available between 8 a.m. and 10 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to a representative are recorded.

Do these to help keep you safe online...

- Fraudsters are out there looking for user credentials to steal. They are looking to impersonate people or organizations in order to trick you into disclosing sensitive information. Methods can include shoulder surfing, social engineering, and simple guessing based on online profile information (Facebook, LinkedIn, etc). So make it as difficult and time consuming as possible for others to guess your credentials.
- When logging into a website with your personal credentials, type in the web address in the browser yourself, rather than clicking on a link from an email or a search engine. Look for signals that a website is secure, such as a URL that begins with "https" ("s" stands for secure).
- Be wary of emails you do not recognize or that look suspicious as they could be phishing attempts.
- Be cautious about opening attachments or downloading files, regardless of who sent them.
- Don't send personal or financial information via email or text.
- Review your statements or transaction details as soon as you receive them. If you notice anything unusual or your statement is late in coming, contact us to confirm your profile information and account balances.
- Become 'malware-aware' and stay away from shady websites so your computer/device does not become infected. Make sure you are on the right site!
- Always update your web browser and use the latest versions of Internet Explorer, Firefox, Google Chrome, or Safari.
- Install anti-virus and malware protection software on your home computer and enable automatic updates.
- Download operating system and software updates only from trusted sources.
- If you have broadband or an 'always on' Internet connection, enable firewall software on your computer.
- Don't select 'Remember Passwords' in your browser.
- Understand the risks of using free Wifi hotspots.

Visit us online at johnhancock.com/myplan



John Hancock's Cybersecurity Guarantee in full is available at JHRPS.com/CybersecurityGuarantee-OA

John Hancock Retirement Plan Services, LLC offers administrative or recordkeeping services to sponsors and administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

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NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.



Cybersecurity Guarantee

John Hancock backs up your retirement account with a Cybersecurity Guarantee. If someone takes cash from your covered accounts¹ through no fault of your own, John Hancock will reimburse your account the amount of cash taken.²

TO BECOME ELIGIBLE FOR JOHN HANCOCK'S CYBERSECURITY GUARANTEE:

FOLLOW PRUDENT ONLINE SECURITY PRACTICES³ and maintain up-to-date contact information with us, so we can contact you if we suspect unauthorized activity.

- Never share your account access information, including username, password, and answers to security questions.
- Use unique and strong usernames and passwords for your John Hancock accounts, and change your password immediately if you're a victim of identity theft.
- Remain current with security protections on your email, accounts, and devices, including antispyware and antivirus software, changing passwords when accounts may be compromised, and enabling automatic updates.

NOTIFY US IMMEDIATELY AT 800-294-3575 if you're a victim of identity theft or if you suspect unauthorized activity in your retirement account.

- Regularly monitor your account for unusual activity, promptly reviewing written and electronic correspondence, account statements, and confirmations as they're made available to you.
- Notify us within 30 days that you intend to make a claim pursuant to this Cybersecurity Guarantee.

COOPERATE IN GOOD FAITH with any investigation.

- We may ask you to take follow-up actions, such as having a professional computer security company clean your computer hard drive or asking you to file a police report, provide an affidavit, or sign a release.
- John Hancock will determine the applicability of the Cybersecurity Guarantee and any amounts due to you.


OUR SIGNATURE IS BEHIND IT.

¹ "Covered accounts" include your retirement accounts with John Hancock, such as a 401(k) or profit-sharing plan, for which John Hancock Retirement Plan Services, LLC is the recordkeeper. ² See [Guarantee](#), available at johnhancock.com/myplan, for full eligibility requirements. ³ Recommended online security practices are available at johnhancock.com/myplan.