

Dear Member,

You may possibly already be aware that Capita Pension Solutions, our pension fund administrators, were recently the victims of an external cyber-attack on their data systems.

The Trustees were in immediate contact with Capita to seek details of the possible risks for the scheme and its members.

Following a forensic search of their data systems, conducted by external experts, Capita have regrettably found that information relating to some of the Scheme's members has been exfiltrated from their system. Capita are still carrying out detailed investigations and are monitoring the situation on a continuous basis in cooperation with the appropriate regulatory authorities, but, as of today, have not found any evidence that the data has yet been used for illegal purposes nor been offered for such purposes "on the dark web".

If you are one of those members whose data has been exfiltrated, the trustees have arranged with Experian PLC to contact you and offer you 12 months' free credit checking and to report to you any unusual movements in your credit environment.

However, whether your data has been exfiltrated or not, it is vital that you maintain absolute vigilance against the possibility of being approached by scammers, apart from Experian, the trustees have not sanctioned anyone to approach you. For further information about what to do if you think you may have received an illegal approach, either consult your personal financial adviser or go to the M-real Pensions website (<https://m-real.pensions-directory.co.uk/>) where there is advice concerning potential scams.

This breach has been reported to the Information Commissioner's Office (ICO) in accordance with GDPR regulations

Finally, the scheme's assets are not at risk and existing pensioners' payments are secure.

Yours sincerely,

M A Clark

Chair, Trustee Board, M-real UK Retirement Benefit Scheme