

# **EXHIBIT A**



Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

September 18, 2024

M0223-L02-0000002 T00001 P001 \*\*\*\*\*SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L02 MA  
APT ABC  
123 ANY STREET  
ANYTOWN, ST 12345-6789



Dear Sample A. Sample:

Steward Partners Management Holdings, LLC (along with its affiliates, “Steward Partners”)<sup>1</sup> is an independent financial services firm that provides wealth management solutions to families, businesses and multigenerational investors. Steward Partners writes to notify you about a matter that may affect certain information related to you. This letter provides you with an overview of this matter, our response, and resources to help further protect your information, should you feel it necessary to do so.

Consistent with its typical practice, Steward Partners will continue to review its already robust security policies, procedures, and tools to reduce the likelihood of a similar event reoccurring in the future. Steward Partners is also notifying relevant regulatory authorities, as required. Steward Partners encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors over the next twelve to twenty-four months. You should report any suspicious charges on your credit or debit card to the bank that issued the card or to the card company, as appropriate. You should also promptly report any such suspicious activity to law enforcement. Please also review the information in this letter, which contains additional information and resources.

As an added precaution, we are offering you access to 24 months of credit monitoring services that will be provided by Experian at no cost to you. If you wish to activate these services, please follow the instructions included below. Please note, due to privacy restrictions, we are unable to enroll you in these services on your behalf.

If you believe there was fraudulent use of your information as a result of this event and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the event (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

<sup>1</sup> Steward Partners provides services through its subsidiaries, including Steward Partners Investment Advisory LLC, a SEC-registered investment advisor (“Steward Investment Advisory”). Steward Investment Advisory provides services to former clients of Monaco Capital Management, LLC (“Monaco”). Steward Partners acquired Monaco in December 2023 as part of its acquisition of FSP Enterprise LLC (dba Freedom Street Partners).

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While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by December 31, 2024 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your activation code: **ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this event, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-833-918-9466 by December 31, 2024. Be prepared to provide engagement number B131545 as proof of eligibility for the Identity Restoration services by Experian.

### ***Additional Details Regarding Your 24-Month Experian IdentityWorks Membership***

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.<sup>2</sup>
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE™: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance<sup>3</sup>: Provides coverage for certain costs and unauthorized electronic fund transfers.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;

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<sup>2</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>3</sup> The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348	Experian Fraud Alert P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348	Experian Credit Freeze P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze P.O. Box 160, Woodlyn, PA 19094

Under Massachusetts law, consumers have the right to obtain any police report filed in regard to this event. If a consumer is the victim of identity theft, they also have the right to file a police report and obtain a copy of it.

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or the Massachusetts Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General.

**For More Information.** If you have questions about this matter, please contact Steward Partners’ dedicated assistance line at 1-833-918-9466 toll free Monday through Friday from 9 am – 9 pm Eastern (excluding major U.S. holidays). Be prepared to provide engagement number B131545. You may also contact Steward Partners at 140 E. 45th Street, 36th Floor, New York, NY 10017.

Sincerely,

*Steward Partners Management Holdings, LLC*



