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Lowe Wealth Advisors
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057
USBFS1828



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[REDACTED]

[REDACTED]

[REDACTED]



September 23, 2025

Dear [REDACTED],

Lowe Wealth Advisors is writing to inform you of an incident that may have involved some of your personal information. We take the privacy and security of data in our care very seriously and are providing information about the incident, our response, and steps you can take to help protect your information.

What Happened? On or around August 18, 2025, we became aware of potential unauthorized access into our network that impacted certain systems. Upon discovery, we took immediate action to address and investigate the event, which included engaging third-party specialists to assist with determining the nature and scope of the incident. The investigation determined that our network was subject to unauthorized access on August 17, 2025. Therefore, we conducted a comprehensive review of the relevant information to determine the types of information present and to whom that information related. After a thorough investigation, we then promptly began working to confirm necessary address information to provide relevant individuals with notification. On September 2, 2025, all necessary information was confirmed, and we then worked to notify relevant individuals as quickly as possible.

What Information Was Involved? The information may have included [REDACTED]

[REDACTED].

What We Are Doing: We have taken steps to address the event and are committed to protecting the information entrusted to us. Upon learning of this incident, we immediately took steps to secure our systems and enhance the security of our network. We also notified law enforcement and informed Fidelity of the incident. If you hold a Fidelity account, we are actively working with Fidelity to change your Fidelity account number out of an abundance of caution, and Fidelity has added extra levels of monitoring in addition to the robust protections Fidelity already has in place. We also arranged for you to enroll, at no cost to you, in an online credit monitoring service for **12 months**. Due to state and federal privacy laws, we cannot enroll you directly. If you wish to take advantage of this complimentary credit monitoring service, you must enroll yourself and additional information regarding how to enroll is enclosed.

What You Can Do: In addition to enrolling in the complimentary credit monitoring service detailed within, we recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have also provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft.

For More Information: We understand you may have additional questions about this matter. Should you have questions or concerns regarding this matter, please contact our assistance line at [REDACTED] between the hours of 8:00 AM and 8:00 PM Eastern Time, Monday through Friday, excluding holidays.

Sincerely,



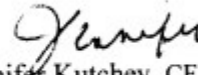
Harold Lowe, CFP®
President



Gregory Lowe, CFP®
Vice President



David Kasten, CFP®
Senior Planner



Jennifer Kutchey, CFP®
Senior Planner



STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit Monitoring/Identity Protection

In response to the incident, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** at no charge. These services provide you with alerts for **12 months** from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company.

To enroll in credit monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended fraud alert on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

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

TransUnion 1-800-680-7289 www.transunion.com	Experian 1-888-397-3742 www.experian.com	Equifax 1-888-298-0045 www.equifax.com
TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069
TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For *Maryland* residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For *New York* residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For *North Carolina* residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

Lowe Wealth Advisors may be contacted at 6230 Old Dobbin Lane #170, Columbia, Maryland 21045.