



555 Veterans Blvd #100
Redwood City, CA 94063



October 7, 2025

Dear [REDACTED]

Notice of Data Breach

I am writing with important information regarding a recent data security incident at Pettinelli Financial Partners ("Pettinelli"). The privacy and security of the protected personal information entrusted to us is of the utmost importance. As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

We experienced a phishing incident in or around November 3, 2024 that impacted a small part of our network.

What We Are Doing.

Upon learning of the issue, we commenced a prompt and thorough investigation. As part of our investigation, we notified federal law enforcement of the incident, engaged external cybersecurity experts and conducted a manual review of the impacted files. Based on that review we discovered on September 12, 2025 that certain files containing your protected personal information were subject to unauthorized access or acquisition as a result of the incident. We want to make you aware of the incident and provide you with steps you can take to further protect your information.

Additionally, Pettinelli is reviewing its existing policies and training protocols relating to data protection while enhancing security measures, including additional security systems and monitoring tools to further mitigate risks of this nature.

We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your protected personal information.

What Information Was Involved?

The potentially impacted files may have contained [REDACTED]

What You Can Do.

Out of an abundance of caution, we want to make you aware of the incident and provide you with complimentary access to the services of Kroll for 12 months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please visit [REDACTED] to activate and take advantage of your identity monitoring services. When prompted please provide the following unique Activation Code: [REDACTED] and Your Verification ID: [REDACTED]

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter, by **January 2, 2026**. 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. For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

This letter also provides other precautionary measures to protect your personal information, including placing a fraud alert and/or security freeze on your credit files and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of protected personal information in our possession and have taken precautions to safeguard it. We continually evaluate and modify our practices and controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our team at [REDACTED]. We are available from 8:30 am to 5:00 pm Pacific Time, Monday through Friday, excluding holidays. **Your trust is important to us. We are here to address your questions and concerns and are prepared to provide additional guidance** on what you can do to help protect against potential misuse of your information.

Sincerely,

Pettinelli Financial Partners

The financial consultants at Pettinelli Financial Partners are Registered Representatives with, and securities offered through, LPL Financial, Member FINRA/SIPC. Investment advice offered through Stratos Wealth Partners, a registered investment advisor. Stratos Wealth Partners and Pettinelli Financial Partners are separate entities from LPL Financial.

– OTHER IMPORTANT INFORMATION –

1. Take Advantage of Your Identity Monitoring Services.

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring - You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Fraud Consultation - You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration - If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

2. Placing a Fraud Alert.

Whether or not you choose to use the complimentary credit monitoring services, we recommend that you place an initial 90-day “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069

<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013

<https://www.experian.com/fraud/center.html>

(888) 397-3742

TransUnion

Fraud Victim Assistance Department

P.O. Box 2000

Chester, PA 19016-2000

<https://www.transunion.com/fraud-alerts>

(800) 680-7289

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “security freeze” be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

(888) 298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

<http://experian.com/freeze>

(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094

<https://www.transunion.com/credit-freeze>

(888) 909-8872

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number, and other personal information. After receiving your freeze request, each credit reporting company will

send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338) or TTY: 1-866-653-4261, or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

You may also reach out to the Social Security Administration to notify them of the impact on your Social Security Number. They may be reached via the telephone by contacting the National 800 Number at 1-800-772-1213 between 8:00 a.m. – 7:00 p.m. Eastern Time, Monday through Friday. If you are deaf or hard of hearing and use TTY equipment, you can call the TTY number at 1-800-325-0778.

6. State Specific Information.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://consumer.ftc.gov>, 1-877-IDTHEFT (438-4338), or TTY: 1-866-653-4261.