



April 16, 2025



N1934-L01-0000001 P001 T00001 \*\*\*\*\*SCH 5-DIGIT 12345  
SAMPLE A SAMPLE - L01 INDIVIDUAL  
APT ABC  
123 ANY STREET  
ANYTOWN, ST 12345-6789

## Re: Notice of Security Incident

Dear Sample A. Sample,

I am writing to you about a recent security incident at Duncan Financial Group (“Duncan,” “we,” or “us”) that may have resulted in unauthorized access to an e-mail account containing some of your personal information.

**Please note that financial accounts, investment accounts and other client accounts are stored on entirely separate systems at entirely separate entities that were unaffected by this incident. A number of controls are in place to detect and prevent suspicious activity within those systems.**

**What Happened?** On January 24, 2025, we determined an unauthorized third party had gained access to the e-mail account of a Duncan employee. We immediately engaged outside cybersecurity experts to investigate. As part of our investigation, Duncan determined that files within the employee's e-mail account may have been subject to unauthorized access between December, 2024 and January, 2025. We conducted an in-depth review of the e-mail account to understand what information may have been accessed, and recently learned that some of these files include your personal identifying information.

**What Information Was Involved?** Records containing your individual name, as well as [Extra1] were stored in the e-mail account.

**What We Are Doing.** We are committed to protecting the personal information we maintain here at Duncan. The referenced e-mail account has been secured. We will continue to emphasize cybersecurity awareness in our employee training materials. Duncan is also working with outside cybersecurity experts to fortify our cybersecurity defenses.

**What You Can Do.** We have enclosed instructions on how to enroll in a completely complimentary credit monitoring service for the next twenty-four (24) months. If you are interested in this service, you can enroll online or by phone. Enrollment in this service is completely free, and doing so does not affect your credit score. We are also enclosing several informational resources to learn more about steps that can be taken to protect against identify theft or fraud.

**For More Information.** If you have any questions about this incident, or to activate the complimentary credit monitoring service, please reach out to our dedicated support team at 833-931-6900 from 9:00am to 9:00pm EDT, Monday through Friday (excluding major U.S. holidays). For any other questions, please contact [privacy@duncangrp.com](mailto:privacy@duncangrp.com) and someone will get back with you as soon as possible.

Sincerely,

*Ben L*

Brian Duncan  
Chief Executive Officer

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## ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** two-year membership of Experian IdentityWorks<sup>SM</sup>, a product offered by Experian®, to help with detection and resolution of identity theft.

### Activate IdentityWorks Now in Three Easy Steps

1. ENROLL by: **July 31, 2025** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/credit>
3. PROVIDE the **Activation Code**: ABCDEFGHI

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-931-6900 by July 31, 2025. Be prepared to provide engagement number ENGAGE# 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.\*
- **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.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 833-931-6900.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* 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.

## Additional Important Information

**1. Review your Credit Reports.** We recommend that you monitor your credit reports for any activity you do not recognize. Under federal law, you are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To order your free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

If you see anything in your credit report that you do not understand, call the credit bureau at the telephone number on the report. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing.

**2. Place Fraud Alerts.** You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. Please note that placing a fraud alert may delay you when seeking to obtain credit. You can learn more about fraud alerts by contacting the credit bureaus or by visiting their websites:

### Equifax

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

1-888-298-0045

Equifax Fraud Alert, P.O. Box 105069

Atlanta, GA 30348-5069

Equifax Credit Freeze, P.O. Box 105788

Atlanta, GA 30348-5788

### Experian

<https://www.experian.com/help/>

1-888-397-3742

Experian Fraud Alert, P.O. Box 9554,

Allen, TX 75013

Experian Credit Freeze, P.O. Box

9554, Allen, TX 75013

### TransUnion

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

1-800-916-8800

TransUnion Fraud Alert, P.O. Box

2000, Chester, PA 19016

TransUnion Credit Freeze, P.O. Box

160, Woodlyn, PA 19094

It is only necessary to contact one of these bureaus and use only one of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You should receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

**3. Place Security Freezes.** By placing a security freeze, someone who fraudulently acquires your personally identifying information will not be able to use that information to open new accounts or borrow money in your name. Federal and state laws prohibit charges for placing, temporarily lifting, or removing a security freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze.

To place a security freeze, you must contact each of the three national credit reporting bureaus listed above and provide the following information: (1) your full name; (2) your social security number; (3) date of birth; (4) the addresses where you have lived over the past two years; (5) proof of current address, such as a utility bill or telephone bill; (6) a copy of a government issued identification card; and (7) if you are the victim of identity theft, include the police report, investigative report, or complaint to a law enforcement agency. If the request to place a security freeze is made by toll-free telephone or secure electronic means, the credit bureaus have one business day after receiving your request to place the security freeze on your credit report. If the request is made by mail, the credit bureaus have three business days to place the security freeze on your credit report after receiving your request. The credit bureaus must send confirmation to you within five business days and provide you with information concerning the process by which you may remove or lift the security freeze. There is no cost to place a security freeze.



**4. Monitor Your Account Statements.** We encourage you to carefully monitor your financial account statements for fraudulent activity and report anything suspicious to the respective institution or provider.

**5. You can also 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, your state Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (877-438- 4338); and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

This notification was not delayed by law enforcement.

**Iowa Residents:** Iowa residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

**Maryland Residents:** Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

**New York State Residents:** New York residents can obtain information about preventing identity theft from the New York Attorney General's Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; <https://ag.ny.gov/consumer-frauds/identity-theft>; (800) 771-7755.

**North Carolina Residents:** North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; [www.ncdoj.gov](http://www.ncdoj.gov).