

Dear {{{Account.XLR8CS__Email_Name__c}}},

We are writing to inform you that your name and Charles Schwab account number were involved in a breach of external software used by Purus Wealth Management (PWM).

At this time, we have no evidence of misuse of your information.

What We Are Doing

- Engaged leading cybersecurity partners to investigate
- Strengthened monitoring and defenses, including Managed Detection and Response (MDR), ransomware detection, and ongoing penetration testing
- Continued alignment with SEC security guidelines to ensure we meet or exceed regulatory standards
- Partnered with our custodians to reinforce identify verification policies and procedures

What You Can Do

While we believe the risk to you is low, however, we encourage you to take the following precautionary steps:

- Monitor your accounts and statements regularly for any unusual activity. Some accounts may offer account change notifications or alerts. PWM will provide 1 year of credit monitoring, upon request.
- Be alert to phishing attempts. Be skeptical about unsolicited contact via email, phone call, or text message. Never click directly on links provided via email or text message and, instead, contact your financial institutions directly using known numbers and websites.

In addition, there are steps you may consider taking to avoid any issues about your personal information or security. You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You should review your credit report and may obtain your report by contacting any of the credit reporting agencies listed below. You may also receive a free annual credit report at www.annualcreditreport.com. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It may delay your ability to obtain credit. To place a fraud alert on your credit report, contact the three agencies below:

Experian
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

Equifax
(877) 478-7625
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com

You may wish to learn more about identity theft. The Federal Trade Commission has online guidance about the steps that consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338) or visit the Federal Trade Commission website at www.ftc.gov or www.consumer.gov/idtheft to obtain additional information. We also encourage you to report suspected identity theft to the Federal Trade Commission.

Under Massachusetts law you have a right to place a security freeze on your consumer credit report free of charge. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze may be requested by sending a request by certified mail, overnight mail, or regular stamped mail to a consumer reporting agency. This freeze is designed to prevent credit, loans, or services from being approved in your name without your consent.

To request a security freeze, you will need to provide the following information:

1. Your full name, social security number and date of birth
2. If you have moved within the past 5 years, provide the addresses where you have lived over those prior 5 years.
3. Proof of current address, such as current utility bill or telephone bill
4. A copy of a government issued identification card (driver's license, ID card, military ID etc.)
5. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning the identity theft.

The credit reporting agencies have 3 business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within 5 business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

If you discover suspicious activity in your credit report, your accounts, or by any other means, you may wish to file a police report. You have a right to obtain a copy of any police report you file

Our Commitment

Your trust and security are our highest priorities. We regret this incident and are committed to transparency, accountability, and ongoing protection of your data.

If you have questions or need assistance, please contact us.