

Mail Date

## Important: Notice of Data Breach

Reference number: 1146941

Dear :

The security of your information is important to us. We are notifying you of a data security incident in late October 2025 at Fried, Frank, Harris, Shriver & Jacobson LLP, counsel to a J.P. Morgan conduit fund, that involved your personal information—whether you invested in the fund or were otherwise connected to it (for example, as a spouse or agent under a power of attorney).

### What you need to know

- **What happened?** Fried Frank notified us in December that a Fried Frank shared network drive was compromised by an unauthorized third party and files were copied. This was an isolated incident involving Fried Frank; J.P. Morgan's systems were not compromised and remain secure.
- **What information was involved?** The J.P. Morgan-related files included your name and one or more of the following: account number, Social Security number, passport number and/or other government ID numbers. The files may have also included your contact information.
- **What we are doing.** We have worked with Fried Frank and conducted an independent review to identify what information may have been impacted. We are also partnering with Fried Frank to enhance their data security controls.

If you are a person with a disability and need additional support, please contact your J.P. Morgan team or email us at [accessibility.support@jpmorgan.com](mailto:accessibility.support@jpmorgan.com) for assistance.

JPMorgan Chase and its affiliates do not provide tax, legal or accounting advice. This material has been prepared for informational purposes only and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.

### What you can do

For your protection, we suggest you consider taking the following steps:

- Please read “Additional Steps to Help Protect Yourself” for additional information on protective measures you can take.

**JPMorgan Chase Bank, N.A.** and its affiliates (collectively “JPMCB”) offer investment products, which may include bank-managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through **J.P. Morgan Securities LLC** (JPMS), a member of FINRA and SIPC. JPMCB and JPMS are affiliated companies under the common control of JPMorgan Chase & Co.

#### INVESTMENT PRODUCTS:

- NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

- **Remain vigilant over the next 12 to 24 months** by monitoring online **activity** and account statements for any unauthorized transactions or incidents of suspected identity theft. Promptly notify your J.P. Morgan Client Service team if you see any unauthorized transactions.
- **Sign up for free credit monitoring.** We are offering you two years of free credit monitoring through Experian IdentityWorks®. Credit monitoring helps you detect when there are changes to your credit bureau information. Please see the enclosed important information describing the benefits of Experian IdentityWorks® and how to enroll.

**For more information**

If you have any questions, please do not hesitate to contact your J.P. Morgan Client Service team at <Phone number>.

Enclosed: Experian IdentityWorks® Enrollment Information

Additional Steps to Help Protect Yourself document

## Experian's® IdentityWorks® Enrollment Information

To help protect your identity, Chase is offering a complimentary membership of Experian's® IdentityWorks®. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

### Activate IdentityWorks® Now in Three Easy Steps

1. Ensure that you enroll by: {{Expiration Date}} (Your code will not work after this date.)
2. Visit the IdentityWorks® website to enroll: [www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit)
3. Provide your activation code: {{Activation Code}}

If you have questions or need an alternative to enrolling online, please call 833-931-7577 and provide engagement number: {{engagement ID}}

### Additional details regarding your IdentityWorks® membership

- A credit card is not required for enrollment.
- Once your IdentityWorks® membership is activated, you will receive the following features:
  - Free copy of your Experian® credit report
  - **Surveillance Alerts for Daily Bureau Credit Monitoring:** Alerts of key changes and suspicious activity found on your Experian®, Equifax® and TransUnion® credit reports.
  - **Identity Theft Resolution and IdentityWorks® ExtendCARE™:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; and contact government agencies.
- It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your IdentityWorks® membership has expired.
  - **\$1 Million Identity Theft Insurance<sup>1</sup>:** Immediately covers certain costs including lost wages, private investigator fees, and unauthorized electronicfund transfers.

Once your enrollment in IdentityWorks® is complete, you should carefully review your credit report for inaccurate or suspicious items. 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 833-931-7577.

<sup>1</sup>Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## Additional Steps to Help Protect Yourself

### Place a one-year fraud alert on your credit file

An initial one-year fraud alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

#### Equifax

PO Box 105069  
Atlanta, GA 30348  
1-800-525-6285  
[equifax.com](http://equifax.com)

#### Experian

PO Box 9554  
Allen, TX 75013  
1-888-397-3742  
[experian.com](http://experian.com)

#### TransUnion

PO Box 2000  
Chester, PA 19016  
1-800-680-7289  
[transunion.com](http://transunion.com)

### Place a security freeze on your credit file

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a security freeze on your credit report will prevent lenders and others from accessing your credit report, which will prevent them from extending credit. It may also delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the three credit reporting companies.

### Order your free annual credit reports

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. 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.

### Manage your personal information

Take steps such as carrying only essential documents with you, being aware of whom you are sharing your personal information with and shredding receipts, statements and other sensitive information, as well as utilizing anti-virus software on your computer while keeping it updated.

### Use tools to monitor your credit and financial accounts

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

Contact your J.P. Morgan team to report any unauthorized transactions. We can provide copies of past statements at no cost to you and will work with you to close your account(s) and open new ones, with new account numbers.

### Obtain more information about identity theft and ways to protect yourself

- Visit [experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/](http://experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/) for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline, which you can reach by calling 877.438.4338 or 866.653.4261 (TTY). They also provide information online at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

## Important Information for Massachusetts Residents

Massachusetts law allows you to place a security freeze on your credit report. This prohibits a credit reporting agency from releasing any information about your credit report without your written authorization. **However, placing a security freeze also may delay, interfere with or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. You can place, lift, or remove a security freeze on your credit report free of charge.**

To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

### Equifax Security Freeze

PO Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
[equifax.com/personal/credit-report-services/](http://equifax.com/personal/credit-report-services/)

### Experian Security Freeze

PO Box 9554  
Allen, TX 75013  
1-888-397-3742  
[experian.com/freeze/center.html](http://experian.com/freeze/center.html)

### TransUnion Security Freeze

PO Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
[transunion.com/credit-freeze](http://transunion.com/credit-freeze)

### When requesting a security freeze, you may need to include the following:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past five years
- Proof of current address such as a current utility bill, telephone bill, rental agreement, or deed
- Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification
- Social Security Card, pay stub or W2
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

### Additional details

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide:

- Proper identification (including name, address, and social security number)
- PIN number or password provided to you when you placed the security freeze, as well as
- The identities of those entities or individuals you would like to receive your credit report

You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.