

#141146

December 24, 2018



Vanguard

P.O. Box 2600
Valley Forge, PA 19482-2600

vanguard.com

Important notice about your Vanguard account

Dear ,

I write to inform you of an important issue related to your Vanguard account. We've recently discovered that an unauthorized third party had access to your web credentials and, as a result, was able to view your accounts via the web. As a result of having your credentials, the information the individual was able to view included your name, account numbers and account holdings. We became aware of this situation when the unauthorized individual contacted Vanguard to report the mistake after attempting to add a security code to your account.

Our records indicate that you emailed Vanguard upon receipt of the unsolicited security code enrollment confirmation and subsequently corrected the security code enrollment phone number and changed your password.

Please accept our sincere apologies for any inconvenience that you may have experienced.

When personal information is disclosed, it's important to take protective measures. Below you'll see a list of key steps that Vanguard is taking and steps you may want to consider.

Steps Vanguard has taken

- We've placed a security alert on your accounts.
- We've investigated what happened and determined that this occurred because the unauthorized individual had access to your logon credentials.

Steps you may want to consider

- Add additional security features to your Vanguard accounts. For example, add a password, and/or restrict Web or telephone access to your accounts. Call us at **888-888-7062, Ext. 89714**, to learn more about the enhanced security features Vanguard has to offer.
- Carefully examine all Vanguard account statements and transaction confirmations to make sure there has not been any unauthorized activity.

You should remain vigilant by reviewing your account statements and monitoring your credit reports. In addition, you can request a security freeze by sending requests to all three consumer reporting agencies. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. You must separately place a credit freeze on your file at each credit reporting agency. Placing a security freeze is free. A request for a security freeze may be made via certified mail, by phone, or online as follows:

Equifax: P.O. Box 105788, Atlanta, GA 30348, (800) 685-1111, www.equifax.com;

Experian: P.O. Box 9554, Allen, TX 75013, 888-397-3742, www.experian.com/freeze;

TransUnion: P.O. Box 2000, Chester, PA 19016, 888-909-8872, freeze.transunion.com.

You should include with your requests your complete name; date of birth; Social Security number; current address and previous addresses for the past two years; if you have moved in the past five years, the addresses where you have lived over the prior five years; a copy of a government issued identification card; and a copy of a utility bill, bank, or insurance statement. You additionally have the right to file and obtain a police report.

Contact information

Please feel free to contact _____, who is familiar with the information contained in this letter and will be pleased to assist you with additional safeguards and any questions you may have. You may reach

The security and confidentiality of information about our clients is very important to us. We take the obligation to protect that information seriously, and we appreciate your continued confidence in Vanguard.

Sincerely,



Alba Martinez
Principal
Retail Services