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ABOUND WEALTH
SIMPLE IS MART

C/O ID Experts
10300 SW Greenburg Rd. Suite 570
Portland, OR 97223

To Enroll, Please Call:
(800) 939-4170
Or Visit:
<https://app.myidcare.com/account-creation/protect>
Enrollment Code: <<XXXXXXXX>>

<<First Name>> <<Last Name>>
<<Address 1>> <<Address 2>>
<<City>>, <<State>> <<Zip>>

January 28, 2019

Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>:

We are writing to notify you of a data security incident experienced by Abound Wealth that may have impacted your personal information, including your name, financial account number, Social Security number and tax return related information. We value and respect the privacy of your information and sincerely apologize for any concern or inconvenience this may cause you. This letter contains information about steps you can take to protect your information and resources we are making available to help you.

What happened:

On January 1, 2019 we discovered that an unauthorized user may have accessed an employee's email account. We took immediate steps to secure the account and hired an independent computer forensic firm to assist with investigating this matter. From the investigation, it appears that the unauthorized user may have had access to the account from December 23, 2018 to January 1, 2019. Unfortunately, the forensic investigator was unable to tell us which emails were accessed by this individual. Because we were unable to tell whether emails containing your information were accessed, we wanted to let you know about this incident out of an abundance of caution. From our review, it appears emails in the account may have contained your name, Social Security number, financial account number, and tax related information. Any password or security code needed to access the financial account was not affected and remains secure.

What we are doing and what you can do:

To help you protect your information, we are offering identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare™. MyIDCare services include: 12 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling (800) 939-4170 or going to <https://app.myidcare.com/account-creation/protect> and using the Enrollment Code provided above. ID Care Specialists are available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll is April 28, 2019.

It is always a good idea to review your financial account statements and contact your financial institution immediately if you notice any suspicious activity. More information about how to protect your identity is on the following pages, including how to freeze your credit at the three credit reporting agencies. Freezing your credit is now free, and it can help protect your information.

We also want you to know that we took immediate action to address this incident to prevent a similar incident in the future. We changed passwords to all employee e-mail accounts, implemented additional e-mail security enhancements including multi-factor authentication, added additional layers of security to our remote access process, implemented firm wide use of LastPass for password administration, and provided additional training to our employees on recognizing and appropriately responding to suspicious emails and other security threats.

Tax Related Information:

We think it unlikely that this incident will result in any fraudulent tax filings but want to make sure we are taking every step possible to help protect your identity. The IRS recommends the following steps if you know or suspect you are a victim of tax-related identity theft:

- Respond immediately to any IRS written notice; call the number provided or, if instructed, go to [IDVerify.irs.gov](https://idverify.irs.gov).
- Complete IRS Form 14039, Identity Theft Affidavit. Use a fillable form at [IRS.gov](https://irs.gov), print, then attach the form to your return and mail according to instructions. We can provide you with this form, if you'd like us to do so.
- If you are not a victim of tax-related identity theft, you can use form 14039 to obtain an IP PIN by checking Box 2 on the form, indicating no tax administration impact. You should receive a letter inviting you to use the "Get an IP PIN" tool to obtain an IP PIN. The IRS wants you to know that you must pass a rigorous identity-proofing process called *Secure Access*. The IRS intentionally makes this process difficult to keep cybercriminals from accessing the tool.
- Continue to pay your taxes and file your tax return, even if you must do so by paper.

More information on this process can be found on the IRS website at <https://www.irs.gov/newsroom/when-to-file-a-form-14039-identity-theft-affidavit>. If you previously contacted the IRS and did not have a resolution, contact the IRS for specialized assistance at 1-800-908-4490. The IRS has teams available to assist.

For more information:

If you have questions on enrollment, call (800) 939-4170, and for questions about the incident, call (615) 226-3667. Your trust is a top priority for Abound Wealth, and we deeply regret any inconvenience or concern that this matter may cause you.

Sincerely,



Brian Preston, CPA, CFP®, PFS
Founders



Bo Hanson, CFA, CFP®

U.S. State Notification Requirements

For residents of Illinois, Iowa, Maryland, Missouri, New Mexico, North Carolina, Oregon, Washington, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

Equifax
P.O. Box 105139
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 6790
Fullerton, CA 92834
1-800-916-8800
www.transunion.com

You may also obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Colorado, Maryland, Illinois, North Carolina, and Rhode Island:

You can obtain information from the Colorado, Maryland, North Carolina, and Rhode Island Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Attorney General
Consumer Protection Div.
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

North Carolina Attorney General
Consumer Protection Div.
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com

Rhode Island Attorney General
Consumer Protection Div.
150 South Main Street
Providence, RI 02903
(401) 274-4400
www.riag.ri.gov

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.identityTheft.gov

For residents of Massachusetts:

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus 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. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three credit bureaus is below.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

U.S. State Notification Requirements

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to send a request to each consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. Effective September 21, 2018, placing a freeze on your credit report is now free for all United States citizens.

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://www.experian.com/freeze>

TransUnion (FVAD)

P.O. Box 2000
Chester, PA 19022
www.transunion.com

More information can also be obtained by contacting the Federal Trade Commission listed above.