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Morgan Stanley

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February 1, 2019



Dear [REDACTED]

At Morgan Stanley, client satisfaction and information security are critical priorities.

We are writing concerning a recent incident involving your personal information. As you are aware, on December 21, 2018, UPS picked up a return package containing completed account agreements and related forms and supporting documentation. The package was subsequently lost in transit, potentially exposing the following information:

- Personal information such as your name, mailing address, email address, and telephone number
- Account numbers
- Social Security Number
- Birth Date
- Signature
- Information that were included within the supporting documents, such as your driver's license number; bank and brokerage statements, bank routing number and account number for an external bank account)

This exposure may have occurred as a result of an unknown delivery error while the UPS package was in transit. To help mitigate the risk of exposure, we have contacted UPS about this incident to ask that they conduct an exhaustive search of their "over goods" area containing items that were damaged or separated from their shipping label or container during shipping. We were informed on January 17, 2019, that this search was complete and that the package could not be found.

While we have no evidence the personal information has been misused as a result of this incident, we are offering you credit monitoring services through Experian for twelve months at no cost to you. The Experian service alerts you to changes in your credit profile and helps you monitor your credit report to determine when new applications for credit are made in your name. Other benefits of the service include insurance against certain losses associated with identity theft. We recommend that you take advantage of this offer for complimentary credit monitoring.

You will need the following activation code to activate the Experian service:



This code is unique and should not be shared. Visit <https://www.experianidworks.com/3bplusone> to enroll in this complimentary service. If you need assistance or support with the enrollment process, please contact Experian's customer care team at 877-890-9332. Detailed instructions on how you can access the service are enclosed.

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As an additional precaution, your Morgan Stanley Wealth Management account numbers were flagged to the Morgan Stanley Client Service Center so that any calls which request transactions outside of your normal activities will require that we ask for additional verification when initiating a transaction.

We recommend that you remain vigilant in regularly reviewing statements on all of your financial accounts and report any suspicious activity immediately to the relevant financial institution, and to the consumer reporting agencies, if appropriate.

You can learn more about how to protect yourself from becoming a victim of identity theft by contacting the Federal Trade Commission at 1-877-IDTHEFT (438-4338) or www.ftc.gov/idtheft/. You may also contact the Federal Trade Commission to report any incidents of identity theft related to this event. In addition, you may wish to consider placing a fraud alert on your credit file as detailed in the enclosure to this letter.

You can also place a security freeze on your credit report by calling any of the toll-free numbers provided below. Unlike a fraud alert described in the enclosure, you must place a security freeze on your credit file at each consumer reporting agency individually. The consumer reporting agencies are required to place a security freeze on your account free of charge, but may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. For more information on security freezes, you also may contact the Federal Trade Commission as described above.

**Equifax Credit
Information Services,
Inc.** P.O. Box 740241
Atlanta, GA 30374
1-800-525-6285
www.equifax.com

Experian Inc.
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
1-800-680-7289
www.transunion.com

Furthermore, you are entitled under U.S. law to one free credit report annually from each of the three national credit bureaus (Equifax, Experian and TransUnion). The three credit bureaus provide free annual credit reports only through a website, toll-free number or request form. To order the free credit reports, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You also have the right to obtain any police report filed in regard to this incident.

More Information

Please be assured that we take the protection of your information very seriously and sincerely regret any inconvenience or concern caused by this incident. Please feel free to contact Morgan Stanley at 781-431-6780 should you have any questions regarding this matter.

Sincerely,

