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January 04, 2019

Via UPS Next Day Air

Re: **IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION**

Dear \_\_\_\_\_ :

We are writing to inform you that on December 4, 2018, some of your personal information (including your account number, cash balance and social security number) was included on a daily cash balance and transaction report that was inadvertently sent to a regulated investment advisor not authorized to receive that information. The hard copy report containing your personal information was included in a locked courier pouch hand-delivered to the investment advisor. The recipient realized the error on December 5, sealed the report containing your information and returned it State Street by hand-delivery on December 6.

We have no reason to believe that you will experience any harm as a result of this incident. State Street has controls in place to safeguard your account. Moreover, State Street has a longstanding and ongoing business relationship with the registered investment advisor that received your information and they confirmed to us that they retained no copies of the information before returning it to State Street.

Your trust, and the privacy and protection of your information, are our top priorities, and we deeply regret any inconvenience this may cause. Although, as noted above, we do not believe this disclosure will cause you any increased risk of identity theft or fraud, for peace of mind, we are providing identity protection services from Experian, including credit monitoring, for two years at no cost to you. A description of the services and how to enroll is enclosed. In the event you have any questions about the services or how to enroll, please refer to the information included in the instructions.

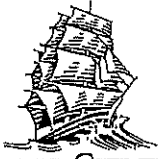
The information provided below is information that we are required to provide when an incident such as this occurs. This information may be generally helpful to you in the event you ever suspect that someone is attempting to commit credit fraud or identity theft against you.

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Once again, we apologize for any concern this matter may cause you. If you have any questions, please do not hesitate to call me at (617) 537-4757.

Sincerely,

Ryan J. Dacey  
Assistant Vice President  
Wealth Manager Services



STATE STREET.

Notice About Your Rights Under Massachusetts Law

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. Because this incident did not involve a theft, a police report was not filed. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

Trans Union Security Freeze  
Fraud Victim Assistance Department  
P.O. Box 6790  
Fullerton, CA 92834

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

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. 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;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (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 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the 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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

To help protect your identity, we are offering a **complimentary** two-year membership of Experian's® ProtectMyID® Elite. 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.

## TO ENROLL, USE THE FOLLOWING INFORMATION:

- Activate the membership the URL is <https://www.experianidworks.com/3bplus>
- Your activation code is: PKDXJC3XN
- Your engagement number is: DB10243
- Toll-free number for enrollments/questions is 877-890-9332
- Enrollment end date: 3.31.2019

## PLEASE NOTE YOU MUST ENROLL BY MARCH 31, 2019

### ADDITIONAL DETAILS REGARDING YOUR TWO-YEAR PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
  - **Daily 3 Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax®, and TransUnion® credit reports.
  - **Internet Scan:** Alerts if your personal information is located on sites where compromised data is found, traded or sold.
  - **Change of Address:** Alerts of any changes in your mailing address.
- **Identity Theft Resolution & ProtectMyID 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; 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 ProtectMyID membership has expired.
- **Lost Wallet Protection:** If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.