

14645

[business area]  
[Street Address]  
[City State Zip]  
tel [Phone Number]  
fax [Fax Number]

February 13, 2019

Client  
Address

Dear Client,

**What Happened?**

At Morgan Stanley, client satisfaction and information security are critical priorities. We are writing concerning a recent incident involving your personal information.

On January 18, 2019, your IRS Form1099-R was mailed to one of your traditional IRA beneficiary's address due to a system error, potentially exposing the following information:

- Name
- Account number

**What We Are Doing**

The misdirected mailings were caused by a technical error, which we are attempting to fix in order to mitigate the possibility of future mailings being misdirected. In the meantime, we are requiring a manual review of these mailings to help ensure that the posted address is correct.

Additionally, a new form will be sent out to you at the correct address.

**What You Can Do**

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/](http://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](http://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](http://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 [XXX-XXX-XXXX] should you have any questions regarding this matter.

Sincerely,

*[Signature file here]*

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