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March 13, 2019



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

vanguard.com

## Important notice about your Vanguard account

Dear [REDACTED],

I write to inform you of an issue involving some of your Vanguard account information.

We've recently discovered that your request to transfer assets from [REDACTED] to Vanguard was initiated with an incorrect clearing firm, [REDACTED]. Although [REDACTED] previously served as [REDACTED] clearing firm, the transfer request should have been initiated with [REDACTED], their current clearing firm. The transfer request contained your name, Social Security number, date of birth, email address, phone number, mailing address, Vanguard account number, Vanguard account holdings/history, [REDACTED] account number, and [REDACTED] account holdings/history.

Vanguard became aware of the error when we received your transfer paperwork back from [REDACTED] informing Vanguard that they are no longer affiliated with [REDACTED]. Vanguard contacted [REDACTED] and was informed that their accounts now clear through [REDACTED]. Vanguard reinitiated your transfer request with [REDACTED] and your assets have been received.

While the risk of identity theft or other financial harm is very low, and we have no reason to believe that misuse of your information has occurred, we are providing you with details about the incident and access to two years of complimentary credit monitoring in an abundance of caution.

**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 of a human error. We've corrected the error, and the appropriate department management has been informed of the situation. We're analyzing Vanguard's processes further to prevent similar incidents in the future.

### 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 **800-284-7245**, 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](http://www.equifax.com);  
Experian: P.O. Box 9554, Allen, TX 75013, 888-397-3742, [www.experian.com/freeze](http://www.experian.com/freeze);  
TransUnion: P.O. Box 2000, Chester, PA 19016, 888-909-8872, [freeze.transunion.com](http://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.

#### Identity protection

Although incidents such as this one do not always result in misuse of personal information, as an added precaution we have arranged to have AllClear ID provide you with identity repair and protection services for two years at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 24 months.

**AllClear Identity Repair:** This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-877-676-0379 and a dedicated investigator will work with you to pursue recovery of financial losses and to assist in restoring your credit and repairing your identity. For additional information about AllClear ID's Identity Repair services see the enclosed Terms of Use.

**AllClear Fraud Alerts with Credit Monitoring:** This service offers the ability to set, renew, and remove 90-day fraud alerts on your credit file to help protect you from credit fraud. In addition, it provides credit monitoring services, a once annual credit score and credit report, identity theft monitoring and a \$1 million identity theft insurance policy. To use this service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling 1-877-676-0379 using the following redemption code: .....

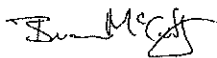
Please note: Following enrollment, additional steps are required by you in order to activate your phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may be required in order to activate your monitoring options.

#### 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,



Brian McCarthy  
Principal, Retail Services  
Retail Investment Group