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Wingate Wealth Advisors, LLC  
450 Bedford Street  
Lexington, MA 02420  
781-862-7100 Phone | 781-861-9707 Fax  
www.wingatewealthadvisors.com

April 10, 2019

[NAME]  
[ADDRESS]  
[CITY, STATE, ZIP]

**Re: IMPORTANT DATA SECURITY INCIDENT INFORMATION**

Dear [NAME]:

We are writing to provide you information about recent email incidents at Wingate that may have affected your personal information. As a result of Wingate's investigation, we determined that some personal information that we maintained about some of our clients and their families as well as other information related to our business, our employees and related activities may have been accessed without authorization.

**At this time, we have no indication that any of your information has been inappropriately used by anyone.**

We take this matter very seriously because we know how important your personal information is to you. That is why we are providing this notice to you as a precautionary measure, to inform you of the incidents and to explain steps that you can take to protect your information.

### **What We Are Doing**

As soon as we discovered these incidents, we notified our cybersecurity insurance company and immediately began working with information security experts to determine what happened and how. In addition, we have taken the following steps to enhance security and to help prevent something like this from happening again:

1. Reset the passwords of the impacted email accounts.
2. Notified Charles Schwab, Fidelity and TD Ameritrade, the three brokerage custodians which hold most of our clients' funds, of the incidents. They have placed all of our clients' accounts on a heightened security watch status and will alert us in the event of any unusual activities in any of our clients' accounts.
3. Confirmed that all three brokerage custodians which hold most of our clients' funds, have corporate policies that provide fraud protection for clients' accounts in the event of any unauthorized activity. The custodians' policy is to reimburse clients in the event of any unauthorized withdrawals from their accounts.
4. Continue to work with our information security experts to assure that we are doing everything possible to protect our clients' financial information.
5. Added new security features to our email accounts and strengthened our security monitoring.

6. Provided additional training to our staff on how to avoid the methods that unauthorized individuals used to gain access to our email.
7. Provided notice to appropriate state regulators.

### **What Can You Do**

We are notifying you so you can take additional actions to minimize or eliminate potential personal harm. **We strongly encourage you to take the following preventative measures to help detect and mitigate any misuse of your information:**

1. We are offering you a complimentary, two-year membership with Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks<sup>SM</sup> Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks<sup>SM</sup> Credit 3B, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter.
2. Report any incidents of suspected identity theft to your local law enforcement and state attorney general. As a Massachusetts resident, you have the right to obtain a police report if you are the victim of identity theft.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. If you choose to obtain a security freeze by directly contacting the consumer reporting agencies, you may apply online at [www.experian.com/freeze](http://www.experian.com/freeze) or [www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services) or [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze). You may also mail a letter to each of the consumer reporting agencies listed below. The letter should include your full name, address, Social Security number, date of birth, addresses where you lived over the previous two years, proof of current address (such as a utility or phone bill), and a photocopy of a government issued identification card. Each of the consumer reporting agencies has specific requirements to place a security freeze. Review these requirements including the correct mailing address on the website for each consumer reporting agency prior to sending your written request. For more information see [www.mass.gov/how-to/request-a-credit-report-security-freeze](http://www.mass.gov/how-to/request-a-credit-report-security-freeze).

You also may contact us with questions and concerns by contacting your advisor if you are a client or by emailing me at [jeff.white@wingatewealthadvisors.com](mailto:jeff.white@wingatewealthadvisors.com) or calling me at 781-862-7100.

We sincerely apologize for any inconvenience and concern this has caused you. The privacy and security of your information is very important to us and we remain committed to doing everything we can to maintain the confidentiality of your information.

Sincerely,

A handwritten signature in black ink, appearing to be 'JH White', written in a cursive style.

Jeffrey H. White  
President

## EXPERIAN IDENTITYWORKS<sup>SM</sup> CREDIT 3B

To help protect your identity, we are offering a **complimentary** two-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. 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.

### Activate IdentityWorks<sup>SM</sup> Credit 3B Now in Three Easy Steps

1. ENROLL by: **July 17, 2019** (Your code will not work after this date)
2. VISIT the **Experian IdentityWorks website** to enroll: **[www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit)**
3. PROVIDE the **Activation Code: [Code]**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number \_\_\_\_\_ as proof of eligibility for the identity restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS<sup>SM</sup> CREDIT 3B MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks<sup>SM</sup> Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/3bcredit> or call 877-288-8057 to register with the activation code above.**

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## **MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

Visit [www.experian.com/credit-advice/topic-fraud-and-identity-theft.html](http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html) for general information regarding identity protection. You can obtain additional information about fraud alerts, security freezes, and preventing identity theft from the Federal Trade Commission by calling its identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at [www.consumer.ftc.gov/features/feature-0014-identity-theft](http://www.consumer.ftc.gov/features/feature-0014-identity-theft). Federal Trade Commission, Division of Privacy and Identity Protection, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

### **National Credit Reporting Agencies Contact Information**

<b>Equifax</b> P.O. Box 105788 Atlanta, GA 303481 1-800-685-1111 <a href="http://www.equifax.com">www.equifax.com</a>	<b>Experian</b> P.O. Box 9554 Allen, TX 75013 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>TransUnion</b> P.O. Box 2000 Chester, PA 19022 1-888-909-8872 <a href="http://www.transunion.com">www.transunion.com</a>
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You may also contact the Federal Trade Commission to receive information about fraud alerts, security freezes, and preventing identity theft:

1-877-ID-THEFT (877-438-4338)  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.consumer.ftc.gov/features/feature-0014-identity-theft](http://www.consumer.ftc.gov/features/feature-0014-identity-theft)

### **Obtain Your Credit Report**

You should also monitor your credit reports. You may periodically obtain your credit reports from each of the national consumer reporting agencies. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies listed above. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at [www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf](http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report.



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April 10, 2019

To the Parents of *[NAME]*  
*[ADDRESS]*  
*[CITY, STATE ZIP]*

**RE: IMPORTANT DATA SECURITY INCIDENT INFORMATION**

Dear Parent of *[NAME]*:

We are writing to provide you information about recent email incidents at Wingate. As a result of Wingate's investigation, we determined that some personal information that we maintained about some of our clients and their families, including your child, as well as other information related to our business, our employees and related activities may have been accessed without authorization.

**At this time, we have no indication that any of your child's information has been inappropriately used by anyone.**

We take this matter very seriously because we know how important personal information is to you. That is why we are providing this notice to you as a precautionary measure, to inform you of the incidents and to explain steps that you can take to protect your child's information.

**What We Are Doing**

As soon as we discovered these incidents, we notified our cybersecurity insurance company and immediately began working with information security experts to determine what happened and how. In addition, we have taken the following steps to enhance security and to help prevent something like this from happening again:

1. Reset the passwords of the impacted email accounts.
2. Notified Charles Schwab, Fidelity and TD Ameritrade, the three brokerage custodians which hold most of our clients' funds, of the incidents. They have placed all of our clients' accounts on a heightened security watch status and will alert us in the event of any unusual activities in any of our clients' accounts.
3. Confirmed that all three brokerage custodians which hold most of our clients' funds, have corporate policies that provide fraud protection for clients' accounts in the event of any unauthorized activity. The custodians' policy is to reimburse clients in the event of any unauthorized withdrawals from their accounts.
4. Continue to work with our information security experts to assure that we are doing everything possible to protect our clients' financial information.
5. Added new security features to our email accounts and strengthened our security monitoring.

6. Provided additional training to our staff on how to avoid the methods that unauthorized individuals used to gain access to our email.
7. Provided notice to appropriate state regulators.

### **What Can You Do**

We are notifying you so you can take additional actions to minimize or eliminate potential personal harm. **We strongly encourage you to take the following preventative measures to help detect and mitigate any misuse of your child's information:**

1. We are offering your child a complimentary, two-year membership with IdentityWorks<sup>SM</sup> Minor Plus. This product provides you with internet surveillance of your minor's personal information. In addition, IdentityWorks<sup>SM</sup> Minor Plus will tell you if your minor has a credit report, a potential sign that his or her identity has been stolen. For more information on identity theft prevention and IdentityWorks<sup>SM</sup> Minor Plus, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter.
2. Report any incidents of suspected identity theft to your local law enforcement and state attorney general. As a Massachusetts resident, you have the right to obtain a police report if your child is the victim of identity theft.

You have the right to place a "security freeze" on your child's credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. If you choose to obtain a security freeze by directly contacting the consumer reporting agencies, you may apply online at [www.experian.com/freeze](http://www.experian.com/freeze) or [www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services) or [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze). You may also mail a letter to each of the consumer reporting agencies listed on the attachment to this letter. The letter should include your full name, address, Social Security number, date of birth, addresses where you lived over the previous two years, proof of current address (such as a utility or phone bill), and a photocopy of a government issued identification card. Each of the consumer reporting agencies has specific requirements to place a security freeze. Review these requirements including the correct mailing address on the website for each consumer reporting agency prior to sending your written request. For more information see [www.mass.gov/how-to/request-a-credit-report-security-freeze](http://www.mass.gov/how-to/request-a-credit-report-security-freeze).

You also may contact us with questions and concerns by contacting your advisor if you are a client or by emailing me at [jeff.white@wingatewealthadvisors.com](mailto:jeff.white@wingatewealthadvisors.com) or calling me at 781-862-7100.

We sincerely apologize for any inconvenience and concern this has caused you and your family. The privacy and security of your child's information is very important to us and we remain committed to doing everything we can to maintain the confidentiality of information.

Sincerely,

A handwritten signature in black ink, appearing to be 'JH White', written in a cursive style.

Jeffrey H. White  
President



## EXPERIAN IDENTITYWORKS<sup>SM</sup> MINOR PLUS

To help protect your minor's identity, we are offering a **complimentary** two-year membership of Experian IdentityWorks<sup>SM</sup> Minor Plus product. This product monitors for the creation of a credit file in your minor's name, and includes internet surveillance, and identity theft insurance at no cost.

### Activate Experian IdentityWorks<sup>SM</sup> Minor Plus Now in Four Easy Steps

1. ENROLL by: **July 17, 2019** (Your code will not work after this date)
2. VISIT the **Experian IdentityWorks website** to enroll: **[www.experianidworks.com/minorplus](http://www.experianidworks.com/minorplus)**
3. PROVIDE the **Activation Code: [Code]** and the parent's/guardian's information
4. PROVIDE your minor's information when prompted

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number \_\_\_\_\_ as proof of eligibility for the identity restoration services by Experian.

### ADDITIONAL DETAILS REGARDING THE 24-MONTH EXPERIAN IDENTITYWORKS<sup>SM</sup> MINOR PLUS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks<sup>SM</sup> Minor Plus.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud for your minor.

Once you enroll your minor in Experian IdentityWorks, you can access the following additional features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of the minor's personal information on the Dark Web.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your minor's membership today at <https://www.experianidworks.com/minorplus> or call 877-288-8057 to register with the activation code above.**

**What you can do to protect your minor's information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your minor's account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## **MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

Visit [www.experian.com/credit-advice/topic-fraud-and-identity-theft.html](http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html) for general information regarding identity protection. You can obtain additional information about fraud alerts, security freezes, and preventing identity theft from the Federal Trade Commission by calling its identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at [www.consumer.ftc.gov/features/feature-0014-identity-theft](http://www.consumer.ftc.gov/features/feature-0014-identity-theft). Federal Trade Commission, Division of Privacy and Identity Protection, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

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Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.consumer.ftc.gov/features/feature-0014-identity-theft](http://www.consumer.ftc.gov/features/feature-0014-identity-theft)

### **Obtain Your Credit Report**

You should also monitor your credit reports. You may periodically obtain your credit reports from each of the national consumer reporting agencies. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies listed above. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at [www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf](http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report.