

April 18, 2019

880 Carillion Parkway
St. Petersburg, FL 33716

Raymond James Client Services
800.647.7378
M – F, 8 a.m. to 6 p.m.

Dear [REDACTED]

Thank you for choosing Raymond James as your financial services firm. We appreciate the confidence you have placed in us to help you meet your financial goals. We hope to maintain this confidence by providing you timely and accurate information about your Raymond James account. It has come to our attention that the security of your private account information may have been compromised.

What Happened

On April 3, 2019, it was discovered that an email was sent in error to another client by an associate at the branch. The email was intended for your advisor. The email contained account information pertaining to you including your name and account number. You are receiving this notification of the event as a precautionary measure.

What We Did

Raymond James has confirmed with the client who received the communication in error that all information has been deleted; the client has signed an affidavit of destruction.

What This Means for You

We believe the risk to your account is low. While we have no knowledge that your private account information was, or will be, misused we encourage you to remain vigilant in monitoring your financial account statements and credit reports for unauthorized activity.

As a precautionary measure, we would like to offer you a complimentary, twelve (12) month membership in Experian's IdentityWorks® Plus, a credit monitoring and identity theft protection service. Experian's IdentityWorks® Plus service provides you with access to your credit report from the three national credit reporting agencies and daily monitoring of your credit file.

To enroll, please visit <https://www.experianidworks.com/3bplus> and enter the activation code provided to you. Your activation code is [REDACTED]

Once the IdentityWorks® Plus membership is activated, you will receive the following 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.
- Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE™: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance: Provides coverage for certain costs and unauthorized electronic fund transfers.

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If you have questions about IdentityWorks® Plus or need an alternative to enrolling online, please call Experian at 1-877-890-9332 and provide engagement # [REDACTED]

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. 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 \$10.00 each to place, temporarily lift, or permanently remove a security freeze.

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

Equifax Security Freeze

800-685-1111

P.O. Box 105788

Atlanta, GA 30348

Experian Security Freeze

888-397-3742

P.O. Box 9554

Allen, TX 75013

TransUnion Security Freeze

Fraud Victim Assistance Department

800-680-7289

P.O. Box 2000

Chester, PA 19022-2000

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;

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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.

We sincerely apologize for this incident, regret any inconvenience it may cause you, and encourage you to take advantage of these services. Please be assured that the confidentiality of your personal information is of utmost importance to us. If you have any questions or concerns, please contact your financial advisor or Raymond James Client Services at 800-647-7378.

Sincerely,

Rob Patchett
CPO, Global Data Privacy & Protection Office
Raymond James Financial