



15143

<<Client First Name>> <<Client Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

Notice of Data Breach

Dear <<First Name>> <<Last Name >>>,

We are writing to inform you of a data security incident that affected Redtail Technology which may have involved your personal information which was discovered by Redtail Technology on March 4, 2019. You may not recognize Redtail Technology. Redtail Technology provides customer relationship management services for financial advisor groups; and in your case, <<FINANCIAL ADVISOR GROUP>> initially collected information about you that is stored in our system. We sincerely apologize and deeply regret that this incident has occurred.

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. The credit reporting agency cannot charge you to place, lift or 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); Experian (www.experian.com); and TransUnion (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 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;
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 have partnered with LifeLock, a Symantec company, to make available at no cost to you for eighteen months its LifeLock Defender™ Preferred solution. As you may know, LifeLock is an industry leader in providing credit and identity theft monitoring and remediation services and products. Their incident response team has extensive experience in assisting people who have sustained an unintentional exposure of their personal information.

LifeLock Defender™ Preferred is specifically designed to protect your personal information as well as your financial standing and personal identity. In the event that you are impacted by this incident, LifeLock will take all steps necessary to respond to, remediate, and rectify the situation.

To activate your membership and get protection at no cost to you:

1. Go to www.LifeLock.com and click on the red **START MEMBERSHIP** button.
2. You will be taken to another page where, below the three protection plan boxes, you can enter the promo code: **CCRED1904** and click the **APPLY** button.

3. On the next page, enter your Member ID. (Your Member ID is <<MEMBER ID>>).
4. Click the red **START YOUR MEMBERSHIP** button.
5. You will receive a confirmation email after enrollment (be sure to follow all directions in this email).

You will have until <<DATE>> to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your LifeLock Defender™ Preferred membership includes:

- ✓ LifeLock Identity Alert® System†
- ✓ Live, US-Based Priority Member Support 24/7
- ✓ Stolen Funds Reimbursement up to \$25,000 *
- ✓ Personal Expense Compensation up to \$25,000 *
- ✓ Service Guarantee for Lawyers and Experts up to \$1 million *
- ✓ Identity Restoration Support
- ✓ Annual Three-Bureau Credit Reports & Credit Scores¹
The credit scores provided are VantageScore 3.0 credit scores based on Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.
- ✓ Three-Bureau Credit Monitoring^{1,2}
- ✓ Address Change Verification
- ✓ Bank Account Takeover Alerts†
- ✓ Dark Web Monitoring
- ✓ Fictitious Identity Monitoring
- ✓ Credit Card, Checking and Savings Account Activity & Application Alerts†

¹ Credit reports, scores and credit monitoring may require an additional verification process and credit services will be withheld until such process is complete.

² For LifeLock Defender™ Preferred Three-bureau Credit monitoring, credit monitoring from Experian and TransUnion will take several days to begin.

† LifeLock does not monitor all transactions at all businesses.

* Indicates features included within the Million Dollar Protection™ Package††† No one can prevent all identity theft.

We encourage you to take full advantage of this LifeLock offering and remain vigilant in protecting your personal information. We are also providing you with the attached Recommended Steps document which includes steps you may take to help protect your personal information.

We value the security and privacy of your information, and we apologize for any inconvenience or concern caused by this incident. Our relationship with you, your confidence in our ability to safeguard your personal information, and your peace of mind are very important to us.

If you have any questions or need additional information about this notice, we have set up a dedicated support line through LifeLock, available 24/7/365. Please feel free to give us a call at <<TOLL FREE NUMBER>>.

Sincerely,

A handwritten signature in black ink, appearing to be 'B. McLaughlin', with a stylized flourish at the end.

Brian McLaughlin, CEO

Recommended Steps to Help Protect Your Information

It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. You should report suspected identity theft to law enforcement, including your state's attorney general and the Federal Trade Commission.

You can obtain information from the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft. The FTC can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Ave, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

Free Credit Report: You are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting companies. To obtain your free credit report visit annualcreditreport.com or call 1-877-322-8228. You will need to provide your name, address, social security number, and date of birth to verify your identity.

Fraud Alerts: You can place fraud alerts with the three major credit bureaus by phone and also via their websites. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three credit bureaus is below.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze	Experian Security Freeze	TransUnion (FVAD)
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
www.freeze.equifax.com	www.experian.com/freeze	http://freeze.transunion.com
800-525-6285	888-397-3742	800-680-7289

You may obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.



Parent or guardian of <<Client First Name>> <<Client Last Name>>

<<Date>>

(Format: Month Day, Year)

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip Code>>

Notice of Data Breach

Dear parent or guardian of <<First Name>> <<Last Name >>,

We are writing to inform you of a data security incident that affected Redtail Technology which may have involved the personal information of <<First Name>> <<Last Name >> which was discovered by Redtail Technology on March 4, 2019. You may not recognize Redtail Technology. Redtail Technology provides customer relationship management services for financial advisor groups; and in <<First Name>>'s case, <<FINANCIAL ADVISOR GROUP>> initially collected information about <<First Name>> that is stored in our system. We sincerely apologize and deeply regret that this incident has occurred.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If <<First Name>> is 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 a 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. The credit reporting agency cannot charge you to place, lift or remove a security freeze.

To place a security freeze on a credit report, you must send 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 regular, certified or overnight mail at the addresses below:

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Atlanta, GA 30348

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

Trans Union Security Freeze
Fraud Victim Assistance Department
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;
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 the 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 have partnered with LifeLock, a Symantec company, to make available at no cost to <<First Name>> for eighteen months its LifeLock Junior™ solution. As you may know, LifeLock is an industry leader in providing credit and identity theft monitoring and remediation services and products. Their incident response team has extensive experience in assisting people who have sustained an unintentional exposure of their personal information.

LifeLock Junior™ is specifically designed to protect minors' personal information as well as minors' financial standing and personal identity. In the unlikely event that <<First Name>> is impacted by this incident, LifeLock will take all steps necessary to respond to, remediate and rectify the situation.

To activate the membership and get protection at no cost to you:

1. Go to www.LifeLock.com and click on the red **START MEMBERSHIP** button.

2. You will be taken to another page where, below the three protection plan boxes, you can enter the promo code: <<PROMO CODE>> and click the APPLY button.
3. On the next page, enter the Member ID. (The Member ID is <<MEMBER ID>>).
4. Click the red **START YOUR MEMBERSHIP** button.
5. You will receive a confirmation email after enrollment (be sure to follow all directions in this email).

You will have until August 15th, 2019 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. The LifeLock Junior™ Preferred membership includes:

- ✓ LifeLock Identity Alert® System†
- ✓ Live, US-Based Priority Member Support 24/7
- ✓ Stolen Funds Reimbursement up to \$25,000 *
- ✓ Personal Expense Compensation up to \$25,000 *
- ✓ Service Guarantee for Lawyers and Experts up to \$1 million *
- ✓ Identity Restoration Support
- ✓ Credit File Detection
- ✓ Dark Web Monitoring
- ✓ Fictitious Identity Monitoring

† LifeLock does not monitor all transactions at all businesses.

* Indicates features included within the Million Dollar Protection™ Package††† No one can prevent all identity theft.

We encourage you to take full advantage of this LifeLock offering and remain vigilant in protecting <<First Name>>'s personal information. We are also providing you with the attached Recommended Steps document which includes steps you may take on behalf of <<First Name>> to help protect <<First Name>>'s personal information.

We value the security and privacy of <<First Name>>'s information, and we apologize for any inconvenience or concern caused by this incident. Our relationship with you, your confidence in our ability to safeguard the personal information in our custody, and your peace of mind are very important to us.

If you have any questions or need additional information about this notice, we have set up a dedicated support line through LifeLock, available 24/7/365. Please feel free to give us a call at <<TOLL FREE NUMBER>>.

Sincerely,



Brian McLaughlin, CEO

Recommended Steps to Help Protect Your Information

It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. You should report suspected identity theft to law enforcement, including your state's attorney general and the Federal Trade Commission.

You can obtain information from the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft. The FTC can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Ave, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

Free Credit Report: You are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting companies. To obtain your free credit report visit annualcreditreport.com or call 1-877-322-8228. You will need to provide your name, address, social security number, and date of birth to verify your identity.

Fraud Alerts: You can place fraud alerts with the three major credit bureaus by phone and also via their websites. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three credit bureaus is below.

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You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze	Experian Security Freeze	TransUnion (FVAD)
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
www.freeze.equifax.com	www.experian.com/freeze	http://freeze.transunion.com
800-525-6285	888-397-3742	800-680-7289

You may obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.