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RAYMOND JAMES®

June 24, 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 24, 2019, your financial advisor mistakenly sent an email with an attachment that contained account information to a company that delivers greeting cards. The attachment included your name, date of birth, address, phone number, and account number.

What We Did

Raymond James has placed an alert on your account as an additional layer of security, and enhanced training has been provided to your advisor.

What This Means For You

We believe that the risk to your account is low; however, because your private account information was involved, there is a risk that it could be used in an unauthorized manner. While we have no reason to believe that your account information was or will be misused, we encourage you to remain vigilant in monitoring your financial account statements for unauthorized activity.

As a precautionary measure, we would like to offer you a complimentary, 24 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.

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- \$1 Million Identity Theft Insurance: Provides coverage for certain costs and unauthorized electronic fund transfers.

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 #DB09239.

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.

You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified, or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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 (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issues identification card (state driver's license or ID card, military identification, etc.);
7. Social Security card, pay stub, or W2;
8. If you are victim of identity theft, include a copy of either the police report, investigative report, or compliant to a law enforcement agency concerning identity theft.

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The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove 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 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, Chief Privacy Officer
Raymond James Financial Services, Inc.