



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

<<FirstName>> <<Middle Name>> <<LastName>> <<Suffix>>  
 <<Address1>>  
 <<Address2>>  
 <<City>>, <<State>> <<Zip>>

Dear <<FirstName>> <<LastName>>,

The Forge Companies, which consist of Forge Consulting, LLC, Advocacy Trust LLC, Advocacy Wealth Management, Advocacy Inc., and The Settlement Services Group, (hereinafter referred to as "Forge"), write to notify you of a recent incident that may affect the security of some of your personal information. We take this incident very seriously and as a precaution, we are providing you with information and access to resources so that you can protect your personal information, should you feel it is appropriate to do so.

Information privacy and security are among our highest priorities. Upon learning of this incident, we immediately launched an investigation to determine what happened and what information may have been affected. With the assistance of computer forensics experts, we confirmed that information potentially affected by this incident includes your: <<ClientDef1(Breach Details Variable Text)>><<ClientDef2(Breach Details Variable Text)>>.

Forge has strict security measures in place to protect information in our care. As part of our ongoing commitment to the security of information at Forge, we took steps to confirm the security of our systems, implemented increased security measures, conducted additional employee training, and are currently reviewing our policies and procedures relating to data security. As a precautionary matter, we notified law enforcement and also provided relevant regulatory notices.

While, to date, we have no evidence of actual or attempted misuse of information as a result of this incident, we are notifying potentially affected individuals, including you. We also secured the services of Kroll to provide identity monitoring services at no cost to you for two (2) years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit <<IDMonitoringURL>> to activate and take advantage of your identity monitoring services.

*You have until **September 24, 2019** to activate your identity monitoring services.*

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-800-275-7954. Additional information describing your services is included with this letter.

If you have any questions about these services, please call our dedicated assistance line at 1-800-275-7954, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time.

We encourage you to remain vigilant against incidents of identity theft, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

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. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

**Experian**

PO Box 9554  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

**Equifax**

PO Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

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;

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report, based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

**Experian**

P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

**TransUnion**

P.O. Box 2000  
Chester, PA 19106  
1-800-680-7289

[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

**Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
1-888-766-0008

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

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 can also further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, your state Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (877-438-4338); and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the FTC, and the Massachusetts Attorney General.

We understand you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, you can contact us by email at [cybersecurity@forgeconsulting.com](mailto:cybersecurity@forgeconsulting.com) or by phone at 800.979.3291, Monday through Friday from 8:00 a.m. to 5:00 p.m. Eastern Time. You may also write to us at ATTN: Cyber Security, Forge Consulting, LLC, 3350 Riverwood Pkwy Suite GL28, Atlanta, Georgia 30339.

Forge takes the privacy and security of the personal information in our care very seriously. We sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Peter H. Wayne IV". The signature is written in a cursive style with a large initial "P".

Peter H. Wayne IV, JD, CTFA  
General Counsel

## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services<sup>1</sup> from Kroll:

### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

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

To the Parent or Guardian of:

<<FirstName>> <<Middle Name>> <<LastName>> <<Suffix>>

<<Address1>>

<<Address2>>

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

Dear Parent or Guardian of <<FirstName>> <<LastName>>,

The Forge Companies, which consist of Forge Consulting, LLC, Advocacy Trust LLC, Advocacy Wealth Management, Advocacy Inc., and The Settlement Services Group, (hereinafter referred to as "Forge"), write to notify you of a recent incident that may affect the security of some of your minor dependent's personal information. We take this incident very seriously and as a precaution, we are providing you with information and access to resources so that you can protect your minor dependent's personal information, should you feel it is appropriate to do so.

Information privacy and security are among our highest priorities. Upon learning of this incident, we immediately launched an investigation to determine what happened and what information may have been affected. With the assistance of computer forensics experts, we confirmed that information potentially affected by this incident includes your minor dependent's: <<ClientDef1(Breach Details Variable Text)>><<ClientDef2(Breach Details Variable Text)>>.

Forge has strict security measures in place to protect information in our care. As part of our ongoing commitment to the security of information at Forge, we took steps to confirm the security of our systems, implemented increased security measures, conducted additional employee training, and are currently reviewing our policies and procedures relating to data security. As a precautionary matter, we notified law enforcement and also provided relevant regulatory notices.

While, to date, we have no evidence of actual or attempted misuse of information as a result of this incident, we are notifying potentially affected individuals. We also secured the services of Kroll to provide minor identity monitoring services at no cost to you for two (2) years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

Additional information describing your services is included with this letter.

**Minor Identity Monitoring instructions.**

Visit <<IDMonitoringURL>> to activate and take advantage of Minor Identity Monitoring.

You have until **September 24, 2019** to activate monitoring services for your child.

Your Membership Number is: <<Member ID>>

**After you have logged in for the first time, you will see a screen with the title "Confirm Your Information".**

**Before Minor Identity Monitoring services can be activated, you must follow the instructions below:**

1. Change the "First Name" and "Last Name" fields to a parent or guardian's name.
2. Change the address that appears to the parent or guardian's current address.
3. Enter the parent or guardian's date of birth and Social Security number.
4. Enter the email address and password you would like to use for the account. Choose a security question and enter the security answer.
5. Click the "Create Account" button. After the account is created, you will be able to activate your child's Identity monitoring service.

If you have any questions about these services, please call our dedicated assistance line at 1-800-275-7954, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time.

We encourage you to remain vigilant against incidents of identity theft, to review your minor dependent's account statements, and to monitor your minor dependent's credit reports and explanation of benefits forms for suspicious activity and to detect errors. While minors under the age of 18 typically do not have credit files, the following information relates to protecting one's credit once established:

Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

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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.);
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General Counsel