

15532



August 5, 2019

<Customer Name>
<Address>
<City, State ZIP>

Dear <Customer Name>:

We are writing you in regards to a recent mistake we uncovered during an internal review of your brokerage account(s) in early July involving some of your personal information. As a valued client under the management of (Advisor Firm), we take seriously the protection, security and privacy of your personal information and want to express our sincere regrets.

On June 25, 2019, paperwork related to a transfer of an alternative investment was mailed to an incorrect financial institution due to a Fidelity processing error. We discovered the error on July 3, 2019, during an internal review. We contacted the financial institution that received the paperwork in error and requested its return to us, which was received on July 5, 2019. The financial institution is one that Fidelity routinely does business with.

At this time, we are not aware of any misuse of your personal information nor do we anticipate any. However, it is always a sensible precaution to remain vigilant for fraudulent activity or identity theft by reviewing account statements, monitoring free credit reports, and immediately reporting any suspicious activity. Additionally, Fidelity has arranged for you to enroll, at your option, in a credit monitoring product for 18 months at no cost. This product allows you to monitor your credit and to detect any unusual activity that may affect your personal financial situation. It is provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. For details on how to enroll in this service and for additional ways you may protect yourself, please refer to the enclosed instruction sheet.

We take the protection of customer information very seriously and sincerely apologize for any concern or inconvenience this may have caused. If you have any questions regarding this situation, please feel free to contact your advisor.

Sincerely,

A handwritten signature in black ink, appearing to read "Susan Myers".

Susan Myers
Chief Privacy Officer

Cc: (Advisor Firm)

CREDIT MONITORING INSTRUCTION SHEET

Complimentary Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (*myTrueIdentity*) for 18 months provided by TransUnion Interactive, a subsidiary of TransUnion[®], one of the three nationwide credit reporting companies.

To enroll in this service, go to the *myTrueIdentity* website at www.mytrueidentity.com and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code <ACTIVATION CODE> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, three-bureau credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code **697033** and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **October 31, 2019**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion[®], Experian[®] and Equifax[®], or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain 18 months of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion, Experian and Equifax, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

ADDITIONAL STEPS TO PROTECT YOURSELF

Police Reports

Under Massachusetts law, you have the right to obtain any police report filed in regard to a breach of security. Because of the accidental nature of this incident, which did not involve a theft, a police report was not filed. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it.

Directions for Placing a Security Freeze

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 contact 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 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. Social Security Card, Pay stub, or W2;
8. If you are a victim of identity theft, include a copy of 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 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

Directions for Placing a Fraud Alert

You may want to consider placing an initial fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. You may call any one of the three major credit reporting companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report. An initial fraud alert stays on your credit report for 90 days. When you place this alert on your credit report, you will receive information about ordering one free credit report from each of the credit reporting companies. Once you receive your reports, review them

carefully for inquiries from companies you did not contact, accounts you did not open, and debts on your accounts that you cannot explain. Verify the accuracy of your Social Security number, address(es), full name and employer(s). Notify the credit reporting companies if any information is incorrect.

Equifax: 877-478-7625 www.equifax.com; PO Box 740241, Atlanta GA, 30374-0241
Experian: 888-397-3742 www.experian.com; PO Box 9532, Allen TX 75013
TransUnion: 800-680-7289 www.transunion.com; Fraud Victim Assistance Division, PO Box 6790, Fullerton CA 92834-6790

Directions for Obtaining a Credit Report

Please remember that while this matter may not involve significant risk, it is always good practice to take sensible steps to protect yourself by regularly reviewing your account statements and your credit report. As you may know, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the major credit reporting agencies. You may obtain a free copy of your credit report by calling 1-877-FACT ACT (1-877-322-8228) or by visiting www.annualcreditreport.com.

Resources

Additional information on identity theft is available from the Federal Trade Commission (FTC). You may contact the FTC to report any incidents of identity theft and to obtain guidance about protecting against identity theft.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
Toll-free Identity Theft Helpline: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261
Website: www.ftc.gov/bcp/edu/microsites/idtheft/