

15732

NOTICE OF DATA BREACH



(date)

Client Name  
Client Address  
Client Address

Client Name:

**WHAT HAPPENED:** We are writing to inform you of an incident that occurred on August 22, 2019 that resulted in the disclosure of your information. Your client documents were lost in transit. We have been unsuccessful in recovering the lost documents.

**WHAT INFORMATION WAS INVOLVED:** The client information involved in this incident was your name, address, date of birth, Social Security number, Merrill Lynch account number and your annuity contract number.

**WHAT WE ARE DOING:** Keeping your information secure and confidential is one of our most important responsibilities. We sincerely apologize for this incident and regret any concern or inconvenience it may cause you. We are notifying you so we can work together to protect your personal and account information.

Please be advised we have taken the following precautions to protect your personal and account information:

- As a precautionary measure, we have placed your Merrill Lynch account(s) on a heightened level of security.
- As an additional measure of protection, Merrill Lynch has arranged for a **complimentary** two-year membership in an identity theft protection service provided by Experian IdentityWorks<sup>SM</sup>. **You will not be billed for this service.** This product provides you with identity detection which includes daily monitoring of your credit reports from the three national credit reporting companies (Experian, Equifax® and TransUnion®), internet surveillance, and resolution of identity theft. **This service will expire at the conclusion of the complimentary period and will not automatically renew.** Any renewal of service elected by the customer is paid for by the customer and done directly through Experian IdentityWorks<sup>SM</sup>. Merrill Lynch has no involvement with respect to any offers, products or services from or through Experian IdentityWorks<sup>SM</sup> that the customer may choose to enroll in beyond the complimentary membership. To learn more about the complimentary membership and enroll, go to <https://www.experianidworks.com/bac/> enter your activation code and complete the secure online form. You will need to **enter the activation code provided below to complete enrollment.** If you prefer to enroll by phone, please call Experian IdentityWorks<sup>SM</sup> at 866.617.1920.

Experian IdentityWorks<sup>SM</sup> web site: <https://www.experianidworks.com/bac/>

**Your Activation Code:**

**You Must Enroll By:**

**Engagement number:**

52721

WHAT YOU CAN DO: Please be advised we recommend you take the following precautions to protect your personal and account information:

- Please work with us by promptly reviewing your credit reports and all of your account statements over the next 12 to 24 months and notifying us of any unauthorized transactions or incidents of suspected identity theft related to your Merrill Lynch accounts.
- Enroll in the Credit Monitoring Service offered above.
- In addition, we recommend that a secondary layer of personal security for your Merrill Lynch brokerage account(s) be established via a Relationship Personal Identification Number (RPIN). A Relationship PIN is a secure and simple verification method for accessing account information in the 800-MERRILL automated system. Once established, the Relationship PIN will be required in order to obtain any information or transact through the Merrill Lynch Wealth Management Call Center.
  - You can call 1-800-MERRILL (637-7455) and say "Service Associate" at the main menu for assistance with creating an RPIN today.
- Should you wish to do so, you can also change your account number(s).
  - Please contact your Financial Advisor directly to initiate the process.
- As a general best practice, we recommend that you change (and regularly update) existing passwords and PIN numbers and monitor all your account(s) including any additional account(s) you may have with other financial institutions to prevent or detect the occurrence of any unauthorized/fraudulent activity.
- Refer to the enclosed "Important tips on how to protect personal information" for additional precautions you can take.

FOR MORE INFORMATION: Once again, we sincerely apologize for any inconvenience this may cause, as the confidentiality of our clients' personal and financial information is of the utmost importance at our firm. If you have any questions or require assistance, please do not hesitate to contact XXX.

We regret this incident and thank you for the opportunity to continue to serve you.

Sincerely,

(signature)

ENC: Important tips on how to protect personal information

## Important tips on how to protect personal information

Bank of America Merrill Lynch recommends that you take the following precautions to guard against the disclosure and unauthorized use of your account and personal information:

- Review your account statements thoroughly and report any suspicious activity to us.
- Report lost or stolen checks, credit or debit cards immediately. Keep a list of your account numbers along with your financial institution's contact information in a separate, secure location.
- Never provide personal information over the phone or online unless you have initiated the call and know with whom you are speaking.
- Beware of common phishing attempts such as mail, phone calls, and emails containing typos or other errors that ask for your personal information. Examples of common scams are identity verification requests to prevent account closure or promises of financial incentive if you provide your account information. Financial institution emails do not ask for an email reply containing your personal information, such as Social Security Number and ATM or Debit Card PIN (personal identification numbers).
- Do not include your driver's license or Social Security number on checks, preprinted or otherwise.
- Safeguard ATM, credit and debit cards. Memorize PINs and refrain from writing PINs, Social Security numbers or account numbers where they could be found.
- Reduce the amount of paper you receive in the mail that contains personal information by signing up for online statements, direct deposit and paying bills online.
- Store checks and account statements in a safe place.
- Destroy or shred any pre-approved credit offers to which you do not respond.
- Review your credit report at least once every year. Make sure all information is up to date and accurate. If there are any fraudulent transactions, report them immediately and ensure once resolved, the information is deleted from your credit report. In order to report fraudulent transactions, please reference the 'Reporting Fraud' section below. For a free copy of your credit bureau report, contact [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1.877.322.8228.
- Install virus and spyware detection software on your computer and update them regularly.
- Download mobile apps from the appropriate vendor. Ensure you update mobile banking apps as new versions become available.
- Limit the information you share on social networking sites such as your full name along with your address, date of birth, and other identifiable information.

**For more information about guarding your account and personal information, as well as our online practices, please visit our Web sites at [www.bankofamerica.com/privacy](http://www.bankofamerica.com/privacy) or [www.ml.com/privacy](http://www.ml.com/privacy)**

### Reporting Fraud

If you think you have been a victim of identity theft or fraud, contact one of the three major credit bureaus to place a fraud alert on your account. A fraud alert will prevent new credit accounts from being opened without your permission.

Equifax  
1.800.525.6285  
P.O. Box 105069  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)

Experian  
1.888.397.3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
1.800.680.7289  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

Also contact the Federal Trade Commission (FTC) to report any incidents of identity theft or to receive additional guidance on steps you can take to protect against identity theft. Visit the FTC ID Theft Web site at <http://www.consumer.gov/idtheft/> or call 1.877.438.4338.

### **Your Merrill Lynch Accounts**

Report fraudulent activity on your Merrill Lynch accounts by calling:

- Advisory accounts 1.800.MERRILL (1.800.637.7455)
- Merrill Edge Advisory Center (MEAC) 7:30am – 1:00am ET / 1.888.ML.INVEST (1.888.654.6837)
- Merrill Edge Self-Directed Investing (MESD) 24 hours a day / 1.877.653.4732

### **Your Bank of America Accounts**

Report fraudulent activity on your Bank of America accounts:  
activity within Online Banking:

- CA: 1.800.622.8731
- ID, WA: 1.800.442.6680
- All others states: 1.800.432.1000  
1.800.933.6262

Report fraudulent

- CA: 1.800.792.0808
- ID, WA: 1.800.442.6680
- All other states: