

15941



October xx, 2019

<CUSTOMER NAME>
<ADDRESS>
<CITY STATE ZIP>

Dear <CUSTOMER NAME>:

We are writing about a matter involving the inadvertent disclosure of some personal information related to your brokerage account(s) managed by <ADVISOR NAME>. We deeply regret this situation and are keenly aware of how important the security and privacy of your personal information are to you.

WHAT HAPPENED?

Due to a manual processing error by a Fidelity associate, information about you was inadvertently included in a report that was provided through our secure website to another advisory firm, with whom Fidelity does business. We received confirmation that only one employee at that advisory firm viewed, saved and subsequently deleted that report. This employee is generally responsible for handling personal data on a confidential basis in [his/her] role.

WHAT INFORMATION WAS INVOLVED?

The report included your name, address, Social Security number, and account number(s).

WHAT WE ARE DOING.

Fidelity became aware of the matter on October 4, 2019 after the advisory firm notified us of the error. Upon notification, Fidelity removed the report from the secure website on the same day. Making your information no longer accessible to that advisory firm. Additionally, the employee who accessed the report confirmed that it has been deleted.

This matter has been reviewed with the Fidelity associate responsible for the error to stress the importance of accuracy and attention to detail when sending reports to our advisory firm clients.

WHAT YOU CAN DO.

At this time, we are not aware of any misuse of your personal information. However, it is always a sensible precaution to remain vigilant for fraudulent activity or identity theft by regularly reviewing your account statement, monitoring free credit reports, and promptly reporting any suspicious activity to local law enforcement, or your appropriate state authority, such as your state Attorney General. Fidelity has arranged for you to enroll, at your option, in a credit monitoring service for one year at no cost to you. This service allows you to monitor your credit reports and to detect any unusual activity that may affect your personal financial situation. The service is provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. If you decide to enroll, please refer to the enclosed instruction sheet.

OTHER IMPORTANT INFORMATION.

Enclosed is information on additional ways you can protect yourself.

FOR MORE INFORMATION.

Please contact your advisor.

Sincerely,

Susan Myers
Chief Privacy Officer

Cc: <ADVISOR NAME>

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 **XXXXXXXXXXXX** 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 **December 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

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 place a fraud alert in your file by calling one of the three nationwide credit reporting agencies. The agency that processes your fraud alert will notify the other two credit reporting agencies on your behalf. 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 LLC: 800-680-7289 www.transunion.com; PO Box 6790, Fullerton CA 92834

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/