

June 18, 2020

Consumer Name
Address
Address

Dear Consumer Name,

It has been brought to our attention that documents with your personal information including name, social security number, address, and date of birth may have been compromised in transit to you from your financial professional's office between June 12, 2020 and June 15, 2020. At this time, we have no reason to believe that your personal information has been used inappropriately.

Mc Grath Advisors Inc takes the security of your personal information very seriously. As a precaution, if you choose to do so, we have secured the services of Experian to provide identity monitoring at no cost to you for one year. Experian is a leader in identity theft protection and has extensive experience helping people who have sustained a potential unintentional exposure of confidential data. To activate your Experian IdentityWorks membership, please follow the steps below:

- Ensure that you enroll by 09/30/2020
- Visit the Experian IdentityWorks website: <https://www.experianidworks.com/3bplus>
- Provide your activation code:
- Experian Support Phone Number: 1-877-890-9332
- Engagement Code:

Once you enroll in Experian IdentityWorks, you will have access to 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, and 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.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

In addition to Experian, we recommend the following steps:

- Monitor your account statements and your credit reports carefully and often, to make certain no unauthorized transactions have been made or new accounts opened in your name. Contact your other financial institution(s) immediately if there is unauthorized activity on your account or if any unauthorized accounts have been opened in your name.

- Consider placing a security freeze on your credit reports, free of charge. See attached document with additional information on security freezes
- Contact one of the three credit bureau agencies to request that an initial free 90-day fraud alert be added to your personal file. By requesting a 90-day fraud alert, anyone seeking credit in your name will need to have their identity verified. The credit bureau you contact will forward the fraud alert to the remaining two credit bureaus automatically. The contact information for the three bureaus are as follows:

TransUnion
 (800)680-7289
 Fraud Victim Assist.
 Division
 P.O. Box 6790
 Fullerton, CA 92834-6790
 www.transunion.com

Experian
 (888)397-3742
 P.O. Box 9532
 Allen, TX 75013
 www.experian.com

Equifax
 (800) 525-6285
 P.O. Box 740241
 Atlanta, GA 30374-0241
 www.equifax.com

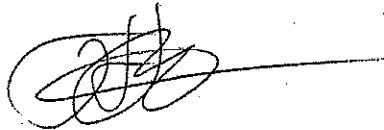
- Visit the Federal Trade Commission (FTC) website at www.consumer.gov/idtheft to review the information available in the "Take Charge: Fighting Back Against Identity Theft" brochure. You may also call 877-438-4338 or mail a letter to Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580 to request a free copy. If you are a victim of Identity Theft, report it to the FTC.

Consumers are also entitled under federal law to get one free comprehensive disclosure of all the information in their credit files from each of the above national credit bureaus once every 12 months. You may request your free annual credit report by visiting www.AnnualCreditReport.com or calling (877) FACTACT (877-322-8228).

Please note that 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.

Confidentiality of client information is a top priority at Securities America & Mc Grath Advisors Inc. We know that your information is personal and confidential. On behalf of our firm, please accept our sincere apology for the inconvenience this incident has caused you. If you have further questions, please contact Susan Roberts at 1-800-747-6111 extension 6185.

Sincerely,



Timothy N. Friedman
 Director, Financial Investigations Unit
 Securities America, Inc.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional information on placing a credit freeze

You may 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, 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 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 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 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.

June 18, 2020

Consumer name
Address
Address

Dear Consumer name,

It has been brought to our attention that documents with your child's personal information including name, social security number, address, and date of birth may have been compromised in transit to you from your financial professional's office between June 12, 2020 and June 15, 2020. At this time, we have no reason to believe that this personal information has been used inappropriately.

Mc Grath Advisors Inc takes the security of your personal information very seriously. As a precaution, if you choose to do so, we have secured the services of Experian to provide identity monitoring at no cost to you for two years. Experian is a leader in identity theft protection and has extensive experience helping people who have sustained a potential unintentional exposure of confidential data. To activate your Experian IdentityWorks minor membership, please follow the steps below:

- Ensure that you enroll by 09/30/2020
- Visit the Experian IdentityWorks website: <https://www.experianidworks.com/minorplus>
- Provide your activation code:
- Experian Support Phone Number: 1-877-890-9332
- Engagement Code:

Once you enroll in Experian IdentityWorks for your minor child, you will have access to the following features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **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™:** Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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- Consider placing a security freeze on your credit reports, free of charge. See attached document with additional information on security freezes
- Contact one of the three credit bureau agencies to request that an initial free 90-day fraud alert be added to your personal file. By requesting a 90-day fraud alert, anyone seeking credit in your name will need to have their identity verified. The credit bureau you contact will forward the fraud alert to the remaining two credit bureaus automatically. The contact information for the three bureaus are as follows:

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 Fraud Victim Assist.
 Division
 P.O. Box 6790
 Fullerton, CA 92834-6790
 www.transunion.com

Experian
 (888)397-3742
 P.O. Box 9532
 Allen, TX 75013
 www.experian.com

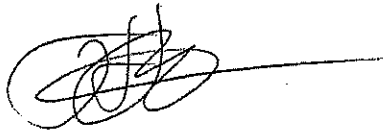
Equifax
 (800) 525-6285
 P.O. Box 740241
 Atlanta, GA 30374-0241
 www.equifax.com

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Timothy N. Friedman
 Director, Financial Investigations Unit
 Securities America, Inc.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional information on placing a credit freeze

You may 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.

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1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

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P.O. Box 9554

Allen, TX 75013

1-888-397-3742

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TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

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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, 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 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 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 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.