



August 17, 2020

[[NAME]] [[ADDRESS]] [[CITY]], [[STATE]] [[ZIP]]

RE: Notice of Data Breach

Dear [[NAME]]:

As previously communicated to you on July 22, 2020, MJ Brunner, a subcontractor of SEI Corp. ("SEI") was involved in a security incident that involved some of your personal information. As a follow-up to that communication, state law requires that we send you this notification to inform you of what happened during the incident, what information was involved, and what preventive measures are being taken on your behalf. Please note that no Oak Hill systems or networks were compromised in this cyber incident.

What Happened? We were recently notified by one of our direct service providers, SEI, that one its subcontractors, MJ Brunner, experienced a cyber incident. SEI manages a range of administrative services for us, including the SEI Investor Dashboard. SEI contracts with MJ Brunner to develop and service the Investor Dashboard. As a result of this arrangement, certain investor information provided to MJ Brunner was compromised during the cyber incident. The breach occurred on May 17, 2020, and MJ Brunner notified SEI of the incident on that day. On June 24th, SEI notified Oak Hill of the incident, after it determined that some Oak Hill related information was compromised. At that time, SEI informed Oak Hill that, to their knowledge, no sensitive personal information related to Oak Hill's investors was compromised. On July 16th, we first became aware, however, that some sensitive investor personal information was in fact compromised.

What Information Was Involved? Based on our investigation to date, the data compromised includes information posted to each investor's dashboard. This includes information available on Schedule K-1 forms, such as name, address, and Social Security Numbers of investors. In addition, change of wire instructions that included bank account information were also compromised.

Risk and Continued Mitigation SEI and MJ Brunner have hired outside experts to continue to monitor the Internet, including the dark web. To enhance security, SEI forced a password reset for all investors using the SEI dashboard. As a best practice in today's world of cybercrime, we recommend that you continue to remain vigilant and report any suspicious activity or suspected identity theft to us and the proper law enforcement authorities. Please see the attached for more information on ways to protect yourself and your data.

In addition, SEI is offering you complimentary credit monitoring for one year through Experian, as described in our July 28, 2020 correspondence sent via the Investor Dashboard. Please refer to this communication for your activation code and instructions on how to enroll.

For More Information Again, we take the security of your information in our care very seriously and we regret any inconvenience this incident may cause you. If you have additional questions, please contact Andy Burdick at aburdick@oakhill.com, Jacob Shulman at jshulman@oakhill.com, or Lily MacGregor at emacgregor@oakhill.com.

Best Regards, The Oak Hill Team

Preventing Identity Theft and Fraud

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps to you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

<u>Credit Reports</u>: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting http://www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at https://www.annualcreditreport.com/cra/requestformfinal.pdf.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact these national credit reporting agencies to request a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files. Contact information for these agencies is as follows:

Equifax	Experian	TransUnion
1-800-349-9960	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
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<u>Fraud Alerts</u>: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at http://www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies using the contact information above.

Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by requesting

information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.

Other Important State Information

You may also file a report with your local police or the police in the community where the identity theft took place. Further, you are entitled to request a copy of the police report filed in this matter.

For California Residents:

You can visit the California Office of Privacy Protection (<u>www.oag.ca.gov/privacy</u>) for additional information on protection against identity theft.

For Maryland Residents:

You may obtain information about avoiding identity theft at: Office of the State of Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 www.marylandattorneygeneral.gov.

For Colorado, Georgia, Maryland, Massachusetts, and New Jersey Residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional reports.