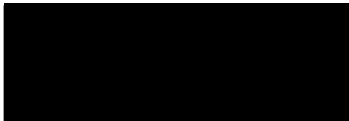


September 4, 2020



At Morgan Stanley, client satisfaction and information security are critical priorities. We are writing to notify you of an issue that involves certain of your personal information. Below is further information about this issue and steps you can take.

**What Happened?**

As you are aware, on or around August 11, Morgan Stanley became aware about a recent incident that may have exposed your personal information.

**What Information Was Involved?**

The following information was potentially exposed:

- Name
- Address
- Account Number(s)
- Account Balances and Holdings
- Asset and liability account(s) information

**What We Are Doing**

This compromise was not a result of any action of Morgan Stanley Wealth Management and our systems remain secure. Your Morgan Stanley Wealth Management account has been flagged to our Customer Call Center so that any callers into the Call Center will be prompted with additional verification. Your previous Morgan Stanley Online account was also disabled and it was recommended that you arrange for your home devices to be reviewed by a certified technician.

**What You Can Do**

We are alerting you about this issue so you can take steps to help protect yourself.

- Order a Credit Report. You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228. We encourage you to remain vigilant over the next twelve to twenty-four months by reviewing your account statements, monitoring your free credit reports and to promptly report incidents of suspected identity theft to us.

- Review the Attached Reference Guide. The attached Reference Guide provides information on registration and recommendations by the U.S. Federal Trade Commission on the protection of personal information.

**Other Important Information**

At this time, there is no evidence that any of the information has been misused as a result of this issue.

**For More Information**

Please be assured that we take the protection of your information very seriously and sincerely regret any inconvenience or concern caused by this incident. Please feel free to contact Morgan Stanley at (617) 589-3500 should you have any questions regarding this matter.

Sincerely,

*Dan Fusco*

**APPROVED**  
By Dan Fusco at 10:40 am, Sep 04, 2020

Dan Fusco  
Vice President | Complex Risk Officer

## Reference Guide

We encourage you to take the following steps:

**Order Your Free Credit Report.** You are entitled under U.S. law to one free credit report annually from each of the three national credit bureaus (Equifax, Experian and TransUnion). The three credit bureaus provide free annual credit reports only through a website, toll-free number or request form. To order the free credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**Report Incidents.** You can learn more about how to protect yourself from becoming a victim of identity theft by contacting the Federal Trade Commission at 1-877-IDTHEFT (438-4338) or <http://www.ftc.gov/idtheft/>. You may also contact the Federal Trade Commission to report any incidents of identity theft related to this event.

We also recommend that you remain vigilant in regularly reviewing statements on all of your financial accounts and report any suspicious activity immediately to the relevant financial institution, and to the consumer reporting agencies, if appropriate.

As a result of the unauthorized access to your Morgan Stanley Online account, we additionally recommend the following:

- Have your PC scanned for viruses or possible key stroke loggers;
- Update the passwords on any sites used for financial transactions or contain sensitive information from a device that is clean (e.g. online banking); and
- Never respond to a request for personal or financial information without first verifying the source.

**Consider Placing a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. For more information on fraud alerts, you also may contact the FTC as described above.

**Equifax Credit  
Information Services,  
Inc.** P.O. Box 740241  
Atlanta, GA 30374  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian Inc.**  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion LLC**  
P.O. Box 2000  
Chester, PA 19022-2000  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

**Consider Placing a Security Freeze on Your Credit File.** You can also place a security freeze on your credit report by calling any of the toll-free numbers provided below. A security freeze is designed

to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. You must place a security freeze on your credit file at each consumer reporting agency individually. The consumer reporting agencies are required to place a security freeze on your account free of charge. For more information on security freezes, you also may contact the Federal Trade Commission as described above.

### **Additional Resources**

*For Massachusetts Residents:* You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may charge you a fee of up to \$5 to place a security freeze on your account, and may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honouring your request. There is no charge, however, to place, lift or remove a security freeze if you have been a victim of identity theft and you provide the consumer reporting agencies with a valid police report.