

16703

April 22, 2020

[Address1]

[Address2]

Notice of Data Breach

Dear [Name],

Recently, Angeles Investment Advisors and Angeles Wealth Management (Angeles) became aware of a data security incident that affected certain customer information in our possession. We have no evidence that personal information was misused, but we are notifying you out of an abundance of caution to explain the circumstances as we understand them and to summarize the steps we are undertaking and the resources we are making available.

What Happened?

Angeles became aware of a data security incident involving unauthorized access to its systems on February 25, 2020. On April 10, 2020, we concluded that we could not rule out that personal information may have been accessed.


What Information Was Involved?

Information that you provide to us which the unauthorized party may have accessed in this incident could include your name, contact information, date of birth, social security numbers, financial account number, passport information, driver's license or state identification number, username and password, or tax information.

What We Are Doing:

Upon discovering the incident, Angeles took steps to understand the nature and scope of the data security incident and brought in external forensic consultants that specialize in cyber-attacks. Working with these forensic consultants, we terminated the unauthorized access to our system on March 2, 2020, and all indications are that there has been no further access to our email system. We're now working to address any vulnerabilities and remediate the incident. We continue to monitor our systems for unauthorized access and have introduced additional security measures.

As an added precaution to help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by July 31, 2020** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** 

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by July 31, 2020. Be prepared to provide engagement number DB19477 as proof of eligibility for the identity restoration services by Experian.

What You Can Do:

In addition to enrolling in the identity theft protection services described above, we encourage you to review and monitor your account for suspicious activity. Federal regulatory agencies recommend that you remain vigilant for the next 12 to 24 months and report any suspected incidents of fraud to us or the relevant financial institution. We would also encourage you to avoid clicking on links or downloading attachments from suspicious emails and to be cautious of any unsolicited communications that ask for your personal information or refer you to a website asking for personal information.

Please refer to the enclosure entitled "Additional Ways to Protect Your Identity" for additional actions you should consider taking to protect yourself against fraud and identity theft.

For More Information:

Please contact me or contact your investment consultant directly.

We sincerely regret any inconvenience this has caused.

Sincerely,

Stephen Smetana
Chief Compliance Officer
Angeles Investment Advisors/ Angeles Wealth Management
ssmetana@angelesinvestments.com
310-857-5827

Important Notice

Additional Ways to Protect Your Identity: Important Identity Theft Information

You may wish to take additional steps to protect your identity. Here are some we suggest you consider:

Reviewing Your Accounts and Credit Reports

Federal regulators recommend that you be especially vigilant for the next 12 to 24 months. As part of staying vigilant, you should regularly review your account statements, and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

Equifax 1-800-525-6285 Equifax.com	Experian 1-888-397-3742 Experian.com	TransUnion 1-800-680-7289 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

Placing a Fraud Alert

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report.

If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

Requesting a Security Freeze on Your Credit Report

A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing, lifting, or removing a security freeze is free of charge.

If you wish to place a security freeze on your credit report, you must do so separately at each credit reporting company. The credit reporting companies do not notify each other about security freezes.

Please be aware that while a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans, mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting agency will provide you a PIN number or a password when you place a security freeze. You will need that PIN or password to lift the freeze, and should be careful to record it somewhere secure.

Suggestions if You Are a Victim of Identity Theft

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

File a Police Report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and file a complaint online at www.IdentityTheft.gov. You can also file a complaint by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of *Identity Theft: A Recovery Plan*, a guide from the FTC to help you guard against and deal with identity theft. It is available online at https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf.

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

Special Information for Residents of Massachusetts and New York

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with 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 its honoring your request.

New York residents can learn more about identity theft and protection from the Consumer Frauds & Protection Bureau of the Attorney General's Office (phone: 1-800-771-7755; website: <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>); the Division of State Police (website: [https://troopers.ny.gov/Crime Prevention/Online Safety/Identity Theft/](https://troopers.ny.gov/Crime%20Prevention/Online%20Safety/Identity%20Theft/)); or the Department of State's Division of Consumer Protection (phone: 1-800-697-1220; website: <https://www.dos.ny.gov/consumerprotection/>).