



Capital Management

18059

<<First Name>><<Last Name>>
<<Address 1>>
<<City>>, <<State>><<Zip>>

November 2, 2020

Dear <<Salutation>> <<Last Name>>,

We are writing to inform you of an incident involving MAI Capital Management ("MAI") that has resulted in the unauthorized disclosure of some of your personal information. At this time, we are not aware of the misuse of any of your information. We take the security of your personal information very seriously, and sincerely apologize for any inconvenience this incident may cause. This letter contains information about the incident, steps you can take to protect your information, and resources we are making available to help you.

What Happened

Based on our initial investigation, we determined on or about Monday October 26, 2020 that some of your personal information has been acquired by an unauthorized third party as a result of the Incident. This information may include, but is potentially not limited to: your name, tax information and your financial account information and/or number(s). Please note, however, that we are still in the process of conducting a comprehensive forensic investigation of our entire technology platform and we will apprise you of the results of that investigation when it is available to us. That being said, we felt it necessary to notify you of the event as soon as we practically were able to. As discussed above, we have no evidence at this time that any of your information has been misused.

What We Are Doing

We want to apologize for any potential inconvenience this news causes. We can assure you that:

- MAI makes a substantive investment in technology to secure our IT systems each year.
- MAI regularly engages technology professionals throughout the industry and frequently test our technology as part of our ongoing vulnerability assessment protocols.
- MAI's strong and industry-leading technology processes enabled us to recover quickly and maintain our service levels.

Cybersecurity remains a constant battle and, as we are sure you are aware, attacks from sophisticated cyber criminals are increasing worldwide. We want to assure you we have built a technology structure and organization that was prepared to respond immediately.

As a safeguard, we have arranged for you to enroll in a complementary, online credit monitoring service for one year provided by Equifax, one of the three nationwide credit reporting companies. Information about the complimentary services being offered to you by Equifax is attached to this letter.

What You Can Do

In addition to signing up for the complimentary credit monitoring services, out of an abundance of caution, we are encouraging you to go online and check your personal bank accounts and credit reports for any unfamiliar activity. Further, we encourage you to review the enclosed list of recommended steps you can take to protect yourself from identity theft.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. A security freeze may be placed free of charge. 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.

To place a security freeze on your credit report, you must make a direct request by telephone, secure electronic means (website), or written request to each of the three major consumer reporting agencies: Equifax; Experian; and TransUnion at the addresses and/or numbers below:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
www.freeze.equifax.com
800-525-6285

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
www.experian.com/freeze
888-397-3742

TransUnion (FVAD)

P.O. Box 2000
Chester, PA 19022
freeze.transunion.com
800-680-7289

In order to request a security freeze, you will need to provide the following information:

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, provide the addresses where you have lived over the prior five (5) years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. 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) business day after receiving a telephone or secure electronic request, or three (3) business days after receiving your written request, to place a security freeze on your credit report. 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.

To permanently remove the security freeze, or to temporarily lift the security freeze for a specified period of time or to provide a specified entity access to your credit report, you must make a request either by phone, through secure electronic means (website), or send a written request to the credit reporting agencies by mail. Requests must include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. To temporarily remove the security freeze, include the specific period of time you want the credit report available or the name of the entity you want to have access to your credit report.

In the case of a request by phone or secure electronic means, the security freeze will be lifted within one (1) hour after receiving the request for removal; or in the case of a request that is by mail, the credit reporting agencies have three (3) business days after receiving your request to permanently or temporarily remove the security freeze.

Again, we apologize for this unfortunate situation. All of us at MAI are committed to full transparency and keeping you informed as we learn more throughout our investigation. If you have any questions, please contact your Advisor or me directly at 216-920-4900.

Sincerely,

Rick Buoncore
Managing Partner, MAI Capital Management

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon: State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina:

You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202 1-888-743-0023
www.oag.state.md.us

Rhode Island Office of the Attorney General Consumer Protection, 150 South Main Street, Providence, RI 02903 1-401-274-4400
www.riag.ri.gov

North Carolina Office of the Attorney General Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com

Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft

New York Office of Attorney General Consumer Frauds & Protection, The Capitol, Albany, NY 12224 1-800-771-7755
<https://ag.ny.gov/consumer-frauds/identity-theft>

For residents of Massachusetts: It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
800-525-6285

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
www.experian.com/freeze
888-397-3742

TransUnion (FVAD)

P.O. Box 2000
Chester, PA 19022
freeze.transunion.com
800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.



Activation Code: 473888858315
Enrollment Deadline: February 28, 2021

Product Information

Equifax® Credit Watch™ Gold with WebDetect Features

- Equifax® credit file monitoring and alerts to key changes to your Equifax credit report
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax credit report
- Internet Scanning¹ Monitors suspicious web sites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.
- Automatic Fraud Alerts² with a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Up to \$25,000 Identity Theft Insurance³
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to http://myservices.equifax.com/efx1_bresngis

1. Welcome Page: Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.

2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.

3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.

4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.

5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

Identity Restoration

If you become a victim of identity theft, an Equifax identity restoration specialist will work on your behalf to help you restore your identity. To be eligible for Identity Restoration, you must complete the enrollment process for the subscription offer by the enrollment deadline above. Call the phone number listed in your online member center for assistance.

¹Internet scanning, will scan for your Social Security number (if you choose to), up to 5 bank account numbers, up to 6 credit/debit card numbers you provide, up to 3 email addresses, up to 10 medical ID numbers, and up to 5 passport numbers. Internet scanning scans thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that Internet scanning is able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

²The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

³ Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. 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.

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