

May 7, 2024



P.O. Box 2600
Valley Forge, PA 19482-2600
vanguard.com

[REDACTED]
[REDACTED]
[REDACTED], MA 02019-2204

Dear [REDACTED],

Vanguard is committed to protecting the confidentiality and security of our clients' information. We are writing to inform you of an issue involving some of your Vanguard account information. This notice provides you with information about the issue, measures we have taken, and some steps you can take in response.

In March 2024, Vanguard detected potentially suspicious activity involving certain of our clients' online accounts. Based on our investigation, an unauthorized party who used the login credentials (i.e., username and password) of some of Vanguard's clients to attempt to access their online accounts. The credentials appear to have been taken from third parties independent of Vanguard and were not obtained as a result of a compromise of Vanguard's systems. After entering the credentials, the unauthorized party then circumvented additional authentication controls on a limited number of Vanguard accounts, including yours. The unauthorized party may have accessed certain information in your account, including name, contact information (e.g., postal address, email address and phone number), and Vanguard account number. Importantly, Vanguard had additional controls in place to help block and prevent unauthorized transactions, and we have no evidence of successful unauthorized transactions involving your Vanguard account.

After learning of the issue, we promptly took steps to determine its nature and scope and implemented enhancements to help prevent further unauthorized account access. In addition, we have taken actions to protect our clients, including locking potentially affected clients' accounts and requiring a password reset to help protect their accounts. We continue to monitor for suspicious activity.

Although we have no evidence that any of your information has been misused to date, out of an abundance of caution we wanted to let you know this happened and assure you we take it very seriously. As a precaution, we've already placed a security alert on your account. We also recommend that you take these steps:

- Add additional security features to your Vanguard account. For example, add a password, and/or restrict Web or telephone access to your account. Call us at 877-662-7447 to learn more about the enhanced security features Vanguard has to offer.
- Carefully examine all Vanguard account statements and transaction confirmations to make sure there has not been any unauthorized activity.
- For some additional steps you can take to protect yourself, please see the pages that follow this letter.

Identity protection

To help protect your identity, we have partnered with Kroll to provide identity monitoring at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience

helping people who have experienced unintentional exposure of confidential data. Your identity monitoring services¹ include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

How to Activate Your Identity Monitoring Services

1. You must activate your identity monitoring services by November 22, 2024. Your Activation Code will not work after this date.
2. Visit **Enroll.krollmonitoring.com/redeem** to activate your identity monitoring services.
3. Provide Your Activation Code: [REDACTED] and Your Verification ID: [REDACTED].

Take Advantage of Your Identity Monitoring Services

You've been provided with access to the following services¹ from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data - for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. Your investigator can dig deep to uncover the scope of the identity theft, and then work to help resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

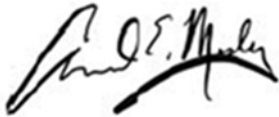
We regret any inconvenience or concern this issue may cause you. To help prevent something like this from happening in the future, we are enhancing existing security measures.

Contact information

Please feel free to contact [REDACTED], who is familiar with the information contained in this letter and will be pleased to assist you with additional safeguards and any questions you may have. You may reach her at [REDACTED] - [REDACTED] between the hours of 9:30am – 4:00pm EST, M-F.

We take the obligation to protect your information very seriously, and we appreciate your continued confidence in Vanguard.

Sincerely,

A handwritten signature in black ink, appearing to read "Armond Mosley". The signature is fluid and cursive, with a prominent flourish at the end.

Armond Mosley

Principal, Head of Self-Directed

Personal Investor

ADDITIONAL STEPS YOU CAN TAKE

We remind you to remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fraud Alerts: There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud - an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

Credit Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a personal identification number ("PIN") that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security 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 security freeze may delay your ability to obtain credit.

There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

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 years, provide the addresses where you have lived over the prior five 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 the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique PIN, password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. The credit bureaus have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

If you are a resident of Massachusetts, you may contact and obtain information from your state attorney general at:

- *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

If you are a resident of Massachusetts, note that pursuant to Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze.