

23358

[Date], 2021

[Name including title]

[Address 1]

[Address 2]

Dear _____,

We write to advise you of a data security incident (the "Incident") that may have impacted certain client data. Based upon the results of a forensic technology review conducted shortly after the Incident, there was no evidence that any breach of Cambridge Advisors' internal computer systems occurred. While this is good news, the forensic evaluation was still unable to determine how these client accounts were targeted or how relevant information may have ended up in the hands of bad actors. We note that our electronic accounts include names, contact information, partial Social Security numbers, and financial account information, thus out of an abundance of caution, we requested that all our clients' accounts maintained at TD Ameritrade Institutional ("TD") be elevated to a higher level of security and that new account numbers be assigned. In addition, we are also providing all clients access to free credit monitoring, which is discussed later in the letter.

Again, we are not aware that any fraud or misuse has occurred with respect to any of your information. We continue to investigate and work with TD to implement appropriate measures to further improve the security of our systems and practices. We also continue to work with a leading data security firm to aid in our investigation and will assist with reporting the Incident to relevant state and federal authorities. We also implemented additional security protocols designed to further protect our network, email environment, systems, and client personal information.

In conjunction with the new TD account number, depending on your pre-existing choice of account notification, you may receive a letter from TD showing a newly assigned account number and possibly your investment positions being transferred in-kind from the old account to your new account. If you currently receive electronic communications, that letter may have been sent to your email. At this time, the new account number assignment process has been completed and will be clearly evidenced when you receive your October month-end statements after they are issued.

It is always recommended that you regularly review account statements and report any suspicious activity to financial institutions. Please also review the enclosed "Additional Resources" section included with this letter, which describes additional steps you can take to help protect your information.

Additionally, we are offering, at no cost to you, access to Single Bureau Credit Monitoring* services. These services provide you with alerts on changes to your credit file for 18) months from the date of enrollment. This notification is sent to you the same day that the change or update takes place with the bureau. To enroll in Credit Monitoring* services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted please provide the following unique code to receive services: <CODE HERE>. To receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

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We also note your right to obtain a police report in Massachusetts, if you are the victim of any type of identity theft. We continue to recommend that you use strong unique passwords when accessing any financial accounts on-line, and do not use the same password across multiple sites. Also, it is generally a good practice to use "two factor" authentication whenever available. TD can enable "two-factor" authentication to access your online account(s) at your request. When using this feature, upon entering your on-line password, you will immediately receive a real time authentication code delivered to either your e-mail or cell phone. You will be required to enter the authentication code to gain access to your on-line account. If you are interested in activating this additional account security feature, please contact TD at 1-800-431-3500.

If you have any questions, please call any time at (716) 932-7270.

Sincerely,

Scott M. McCarthy, CPA, CFP®
President

ADDITIONAL RESOURCES

Contact information for the three nationwide credit reporting agencies:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, PO Box 2000, Chester, PA 19022, www.transunion.com, 1-800-888-4213

Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for 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 agencies.

To order your annual 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 from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont 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 reporting agencies directly to obtain such additional report(s).

Fraud Alert. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. 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.

Security Freeze. You can place a no-cost 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 may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, 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, and display your name, current mailing address, and the date of issue.

Federal Trade Commission and State Attorneys General Offices. 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 home state. You may also contact these agencies for information on how to prevent or avoid identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For Maryland residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 212202, www.oag.state.md.us, 1-888-743-0023.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

