

Standish
MANAGEMENT

23361

Notice of Data Breach

October 21, 2021

[REDACTED]
Via email: [REDACTED]

Dear Mr. [REDACTED],

Standish Management takes the privacy and security of our clients' personal information seriously. Accordingly, we are writing to inform you of a security incident that may have affected certain personal information you provided, specifically your Social Security Number.

Please see below under "What We Are Doing" for information on identity protection services we are making available to you at no charge. Additional resources are provided on the attached page.

What Information Was Involved?

Your personal information was contained in an email in a mailbox that was compromised and viewable by an unauthorized third party. Although it was only in one email out of thousands, and the unauthorized party only had access for a very limited time, there is still the possibility that your personal information was compromised.

What We Are Doing.

We took prompt action to terminate the unauthorized access and continue to investigate the security incident to learn more and prevent a similar issue from occurring in the future. We will continue to monitor the situation closely for any additional suspicious activity.

As an added precaution, we have arranged to have Equifax protect your identity for 24 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 24 months.

What You Can Do.

To help protect the security of your information, you can sign up for identity protection services as described above. In addition, please closely monitor your online and financial accounts, and be aware that criminals may attempt to send you targeted emails seeking to obtain other confidential information from you (i.e. phishing scams), or may otherwise try to use your personal information.

Always report any illegal activities to law enforcement or an appropriate government authority (see below for helpful resources). If you notice any

unauthorized or fraudulent charges on your payment card or other suspicious financial activity, such as new credit applications, loans, or account openings, report it to the appropriate financial institution in addition to government authorities. Remember, Standish Management will never ask for your username, password, or other sensitive personal information via email. If you receive an email from us or anyone else requesting this information, do not open any attachments and do not provide any personal information.

In addition, please do not send personal information via email. All business conducted with us containing sensitive information should be through our secure portal.

For More Information.

If you have any questions regarding this notice or if you would like more information, please do not hesitate to contact us.

Most importantly, we sincerely regret any concern this security incident may cause. Our clients are the most important part of our business, and we value your trust and understanding.

Sincerely,

A handwritten signature in black ink that reads "John Kmetz". The signature is written in a cursive, slightly stylized font.

John Kmetz
Director-Legal

IMPORTANT INFORMATION

Your Right to Obtain and File Police Reports

Under Massachusetts law, you have a right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Your Right to Place a "Security Freeze" on Your Credit File

Massachusetts law also allows consumer 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. Note 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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

In order to obtain a security freeze, residents of Massachusetts will be required to submit the following for yourself, as well as for your spouse if applicable:

- full name, with middle initial and any suffixes (such as Jr., Sr., II, III, etc.);
- Social Security Number;
- date of birth (month, day and year);
- current address and prior addresses for the past two years;
- one copy of a government issued identification card, such as a driver's license, state or military ID card, etc., and one copy of a utility bill, bank or insurance statement, etc. (make sure that each copy is legible, displays your name and current mailing address, and the date of issue (statement dates must be recent), and be aware that credit card statements, voided checks, lease agreements, magazine subscriptions or postal service forwarding orders are not acceptable as proof);
- either submit payment for \$5.00, or if you or your spouse is a victim of identity theft and you submit a valid investigative or incident report, or complaint with a law enforcement agency or the Department of Motor Vehicles (DMV), the fee will be waived;
- 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; and
- if you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

To request your security freeze, visit each credit bureau's website at the URL below for more details regarding the security freeze application process, then complete the online process and/or send the information **each** of the credit bureaus at its address below. Please send **copies** of all documents, as the credit bureaus do not return the originals.

Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348

<https://www.freeze.equifax.com>

Experian Security Freeze, P.O. Box 9554, Allen, TX 75013

https://www.experian.com/consumer/security_freeze.html

TransUnion Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834

<http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

The credit reporting agencies have three (3) business days after receiving your 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 lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities 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 three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

How to Place a Fraud Alert on Your Credit File

To protect yourself from the possibility of identity theft or other fraud, we also recommend that you place a 90-day Fraud Alert on your credit file. The fraud alert helps to prevent someone else obtaining credit in your name. If you have a fraud alert on your credit file, creditors will contact you and verify your identity before they open any new accounts or change your existing accounts, but it should not affect your credit score or your ability to obtain new credit (although it may cause a delay in any applications or approvals). As soon as one credit bureau confirms your

fraud alert, the others are notified to place fraud alerts, so you do not need to place alerts with more than one of the credit bureaus. To place a fraud alert, go to any of the following links and complete the requested steps:

- <https://www.experian.com/fraud/center.html>
- https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp
- <http://www.transunion.com/personal-credit/credit-disputes/fraud-alerts.page>

How to Obtain a Free Credit Report

You may obtain a free copy of your credit report online at www.annualcreditreport.com, 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. You may also purchase a copy of your credit report, or request information on how to place a fraud alert or security freeze on your credit file, by contacting any of the national credit bureaus below. Remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity, regardless whether you suspect any unauthorized activity on your account. The contact information for three major credit bureaus are as follows:

Equifax 800-525-6285 www.equifax.com P.O. Box 740241 Atlanta, GA 30374-0241	Experian 888-397-3742 www.experian.com P.O. Box 9532 Allen, TX 75013	TransUnion 800-680-7289 www.transunion.com Fraud Victim Assistance Division P.O. Box 6790 Fullerton, CA 92834-6790
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How to Contact the Federal Trade Commission

The FTC's website at www.consumer.gov/idtheft has information for victims or potential victims of identity theft. You can also obtain this information from the FTC at:

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



Enter your Activation Code: 

Enrollment Deadline: 2/28/22


Equifax Complete™ Premier

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of  then click "Submit."

1. **Register:**

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

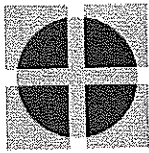
²Credit monitoring from Experian and TransUnion will take several days to begin.

³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of 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 we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



Standish
MANAGEMENT

Notice of Data Breach

October 21, 2021

[REDACTED]

Dear Mr. [REDACTED],

Standish Management takes the privacy and security of our clients' personal information seriously. Accordingly, we are writing to inform you of a security incident that may have affected certain personal information you provided, specifically wiring instructions including an account number.

Please see below under "What We Are Doing" for information on identity protection services we are making available to you at no charge. Additional resources are provided on the attached page.

What Information Was Involved?

Your personal information was contained in an email in a mailbox that was compromised and viewable by an unauthorized third party. Although it was only in one email out of thousands, and the unauthorized party only had access for a very limited time, there is still the possibility that your personal information was compromised.

What We Are Doing.

We took prompt action to terminate the unauthorized access and continue to investigate the security incident to learn more and prevent a similar issue from occurring in the future. We will continue to monitor the situation closely for any additional suspicious activity.

As an added precaution, we have arranged to have Equifax protect your identity for 24 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 24 months.

What You Can Do.

To help protect the security of your information, you can sign up for identity protection services as described above. In addition, please closely monitor your online and financial accounts, and be aware that criminals may attempt to send you targeted emails seeking to obtain other confidential information from you (i.e. phishing scams), or may otherwise try to use your personal information.

Always report any illegal activities to law enforcement or an appropriate government authority (see below for helpful resources). If you notice any unauthorized or fraudulent charges on your payment card or other suspicious financial activity, such as new credit applications, loans, or account openings, report it to the appropriate financial institution in addition to government authorities. Remember, Standish Management will never ask for your username, password, or other sensitive personal information via email. If you receive an email from us or anyone else requesting this information, do not open any attachments and do not provide any personal information.

In addition, please do not send personal or sensitive information via email. All business conducted with us containing sensitive information should be through our secure portal.

For More Information.

If you have any questions regarding this notice or if you would like more information, please do not hesitate to contact us.

Most importantly, we sincerely regret any concern this security incident may cause. Our clients are the most important part of our business, and we value your trust and understanding.

Sincerely,

A handwritten signature in black ink that reads "John Kmetz". The signature is written in a cursive, slightly stylized font.

John Kmetz
Director-Legal

IMPORTANT INFORMATION

Your Right to Obtain and File Police Reports

Under Massachusetts law, you have a right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Your Right to Place a "Security Freeze" on Your Credit File

Massachusetts law also allows consumer 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. Note 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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

In order to obtain a security freeze, residents of Massachusetts will be required to submit the following for yourself, as well as for your spouse if applicable:

- full name, with middle initial and any suffixes (such as Jr., Sr., II, III, etc.);
- Social Security Number;
- date of birth (month, day and year);
- current address and prior addresses for the past two years;
- one copy of a government issued identification card, such as a driver's license, state or military ID card, etc., and one copy of a utility bill, bank or insurance statement, etc. (make sure that each copy is legible, displays your name and current mailing address, and the date of issue (statement dates must be recent), and be aware that credit card statements, voided checks, lease agreements, magazine subscriptions or postal service forwarding orders are not acceptable as proof);
- either submit payment for \$5.00, or if you or your spouse is a victim of identity theft and you submit a valid investigative or incident report, or complaint with a law enforcement agency or the Department of Motor Vehicles (DMV), the fee will be waived;
- 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; and
- if you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

To request your security freeze, visit each credit bureau's website at the URL below for more details regarding the security freeze application process, then complete the online process and/or send the information **each** of the credit bureaus at its address below. Please send **copies** of all documents, as the credit bureaus do not return the originals.

Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348

<https://www.freeze.equifax.com>

Experian Security Freeze, P.O. Box 9554, Allen, TX 75013

https://www.experian.com/consumer/security_freeze.html

TransUnion Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834

<http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

The credit reporting agencies have three (3) business days after receiving your 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 lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities 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 three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

How to Place a Fraud Alert on Your Credit File

To protect yourself from the possibility of identity theft or other fraud, we also recommend that you place a 90-day Fraud Alert on your credit file. The fraud alert helps to prevent someone else obtaining credit in your name. If you have a fraud alert on your credit file, creditors will contact you and verify your identity before they open any new accounts or change your existing accounts, but it should not affect your credit score or your ability to obtain new credit (although it may cause a delay in any applications or approvals). As soon as one credit bureau confirms your

fraud alert, the others are notified to place fraud alerts, so you do not need to place alerts with more than one of the credit bureaus. To place a fraud alert, go to any of the following links and complete the requested steps:

- <https://www.experian.com/fraud/center.html>
- https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp
- <http://www.transunion.com/personal-credit/credit-disputes/fraud-alerts.page>

How to Obtain a Free Credit Report

You may obtain a free copy of your credit report online at www.annualcreditreport.com, 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. You may also purchase a copy of your credit report, or request information on how to place a fraud alert or security freeze on your credit file, by contacting any of the national credit bureaus below. Remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity, regardless whether you suspect any unauthorized activity on your account. The contact information for three major credit bureaus are as follows:

Equifax 800-525-6285 www.equifax.com P.O. Box 740241 Atlanta, GA 30374-0241	Experian 888-397-3742 www.experian.com P.O. Box 9532 Allen, TX 75013	TransUnion 800-680-7289 www.transunion.com Fraud Victim Assistance Division P.O. Box 6790 Fullerton, CA 92834-6790
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How to Contact the Federal Trade Commission

The FTC's website at www.consumer.gov/idtheft has information for victims or potential victims of identity theft. You can also obtain this information from the FTC at:

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



Enter your Activation Code: [REDACTED]

Enrollment Deadline: 2/28/22

Equifax Complete™ Premier

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of [REDACTED] then click "Submit."

1. **Register:**

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

²Credit monitoring from Experian and TransUnion will take several days to begin.

³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of 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 we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.