



23379

To Enroll online, please visit www.equifax.com/activate
Or call Equifax representatives at 1-866-243-0734

<FULL NAME>: <ASSIGNED ACTIVATION CODE>

October 14, 2021

<FULL NAME>

<STREET ADDRESS>

<CITY>, <STATE> <ZIP CODE>

Dear <FIRST NAME>

We are writing to provide you with information related to the recent data security incident at Paladin that may have involved your personal information. While we have no reason to believe that your information was misused, we are providing this notice out of an abundance of caution. With the assistance of Paladin's cybersecurity advisory team, we have engaged with subject-matter experts to ensure the safety of your personal data, and to further intensify our technology security practices. Several of these steps are described below. Your peace of mind is our utmost concern, and we are happy to address your questions and concerns at any time.

We are pleased to report minimal disruption to our client and investment operations, aided by prior business continuity planning and strong teamwork. Paladin's systems were back up and running quickly, with most elements fully restored as of this writing. We are working with our cyber advisors to identify additional steps that we can take to "harden" our network, while monitoring any activity involving Paladin and/or its clients on the web. Along with their usual rigorous precautions, our custodians have additional steps available to secure your accounts – ranging from placing restrictive money movement coding to redesignating your brokerage account numbers. Please let us know if you wish to pursue these options. There are other protective steps you may take to safeguard your personal information, which are contained in the attached materials. We are happy to discuss these with you by phone.

Additionally, we are offering identity theft protection through Equifax, the global data, analytics and technology company. Key features of the Equifax Credit Watch Gold package include 24 months of Credit Monitoring with daily access to your Equifax credit report, WebScan notifications, Automatic Fraud Alerts, Identity Restoration Services with an assigned Restoration Specialist, and up to \$1,000,000 Identity Theft Insurance Coverage. With this protection, Equifax will help you resolve issues if your identity is compromised. We encourage you to enroll in the identity protection service using your personally-assigned Activation Code, which is noted above as well as on the enclosed instruction sheet. You may enroll online, or by calling a representative at 866-243-0734 during the hours of 9am-9pm Eastern Time, Monday through Friday. Please note that this enrollment offer will be available to you through January 31, 2022.

Under Massachusetts law, you have the 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. The resources in the attachment documents suggest additional steps to protect your personal information.

If you have not already done so, we recommended placing a security freeze on your credit report. A security freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report without written authorization. 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. Fortunately, you can temporarily lift the freeze as circumstances require.

To place a freeze on your credit report, you must contact each of the three major consumer reporting agencies:

Equifax Security Freeze

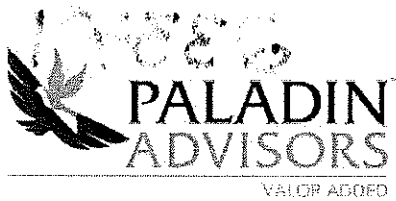
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
www.equifax.com

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/credit-freeze



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

1. Your full name and any suffixes;
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 those 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 (*e.g.*, state driver's license or ID card, military identification, etc.); and
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 consumer reporting agencies then 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 grant a specific entity or individual access to your credit report, you must call or send a written request to the consumer reporting agencies by mail 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 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 consumer reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or individuals, or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three (3) consumer reporting agencies by mail 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 consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. You cannot be charged a fee by the consumer reporting agencies to place, lift, or remove a security freeze. In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or by calling (877) 322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity.

You may also contact the Federal Trade Commission ("FTC") to learn more about how to prevent identity theft:

FTC, Consumer Response Center | 600 Pennsylvania Ave NW, Washington D.C. 20590
www.ftc.gov/bcp/edu/microsites/idtheft | **877-IDTHEFT (438-4338)**

Again, at this time, there is no evidence that your information has been misused. If you have any questions concerning this incident, please reach out by phone so we can address your concerns or provide practical assistance. The security of your information is a top priority for Paladin Advisors and we are committed to safeguarding your data and privacy. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience this may cause you.

Yours sincerely,

Karen Parker Feld, Chief Executive

Enclosures



[Name]

[Address]

Re: Cyber Incident Update

Dear [name],

We write to provide an updated enrollment code for the 24-month identity protection services that is being provided to you at no charge. Due to a formatting error, 12-month codes were sent in the letter dated October 14, 2021.

The corrected, 24-month code is <<enrollment code>>. You may enroll at www.equifax.com/activate or by calling a representative at (866) 243-0734 during the hours of 9 AM – 9 PM Eastern Time, Monday through Friday. Please note that this enrollment offer will be available to you through January 31, 2022.

If you signed up using the code provided on October 14, 2021, you may still sign up using this corrected code. Your services will run concurrently for a total of 24 months of identity theft protection.

Yours sincerely,

Karen Parker Feld

Chief Executive



To Enroll online, please visit www.equifax.com/activate
Or call Equifax representatives at 1-866-243-0734
«First_Name» «Last_Name»: «Activation_Code»

October 27, 2021

«First_Name» «Last_Name»
«Add_1» «Add_2»
«City», «State» «Zip_Code»

Dear «First_Name»,

We are writing to provide you with information related to the recent data security incident at Paladin that may have involved your personal information. While we have no reason to believe that your information was misused, we are providing this notice out of an abundance of caution. With the assistance of Paladin's cybersecurity advisory team, we have engaged with subject-matter experts to ensure the safety of your personal data, and to further intensify our technology security practices. Several of these steps are described below. Your peace of mind is our utmost concern, and we are happy to address your questions and concerns at any time.

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P.O. Box 2000
Chester, PA 19016
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