

Wealth Management
28 State Street, 34th Floor
Boston, MA 02109
Tel 617-589-3338
Fax 617-385-1904

March 18, 2022

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

At Morgan Stanley, client satisfaction and information security are critical priorities. We are writing to notify you of an issue that involves some of your personal information. Below is further information about this issue and steps you can take.

What Happened?

As you are aware, on or around February 11, 2022, you were contacted by a bad actor claiming to be with Morgan Stanley. The bad actor was able to obtain information relating to your Morgan Stanley Online account, subsequently accessing this account and initiating unauthorized Zelle payments.

What Information Was Involved?

The following information was potentially exposed:

- Name
- Address
- Account number(s)
- Your trusted contact(s): name, address, and phone number

What We Are Doing

This compromise was not a result of any action of Morgan Stanley Wealth Management and our systems remain secure. Your Morgan Stanley Wealth Management account has been flagged to our Customer Call Center so that any callers into the Call Center will be prompted with additional verification. Your previous Morgan Stanley Online account was also disabled.

As part of our response to this incident, we are also offering you credit monitoring services through Experian for 24 months at no cost to you. The Experian service alerts you to changes in your credit profile and helps you monitor your credit report to determine when new applications for credit are made in your name. Other benefits of the service include insurance against certain losses associated with identity theft.

What You Can Do

We are alerting you about this issue so you can take steps to help protect yourself.

- Order a Credit Report. You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports.
- Register for Credit Monitoring Services. You are being offered identity theft protection and credit monitoring services through Experian, for 24 months, at no cost to you. Instructions on how to enroll and receive these services are included in the attached Reference Guide.
- Review the Attached Reference Guide. The attached Reference Guide provides information on registration and recommendations by the U.S. Federal Trade Commission on the protection of personal information.

For More Information

Please be assured that we take the protection of your information very seriously and sincerely regret any inconvenience or concern caused by this incident. Please feel free to contact Morgan Stanley at 617-589-3338 should you have any questions regarding this matter.

Sincerely,

Suzanne Case-Pouliot

Suzanne Case-Pouliot
Complex Risk Officer

Reference Guide

We encourage you to take the following steps:

Order Your Free Credit Report. You are entitled under U.S. law to one free credit report annually from each of the three national credit bureaus (Equifax, Experian and TransUnion). The three credit bureaus provide free annual credit reports only through a website, toll-free number or request form. To order the free credit reports, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Register for Identity Theft Protection and Credit Monitoring Services. We would like to offer you credit monitoring through Experian for 24 months, at no cost to you. The Experian service alerts you to changes in your credit profile and helps you monitor your credit report to determine when new applications for credit are made in your name. Other benefits of the service include insurance against certain losses associated with identity theft. We recommend that you take advantage of this offer for complimentary credit monitoring.

To activate the service you will need the following activation code:

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██████████ ██████████ ██████████

Instructions on how you can access the service are enclosed.

Report Incidents. You can learn more about how to protect yourself from becoming a victim of identity theft by contacting the Federal Trade Commission at 1-877-IDTHEFT (438-4338) or <http://www.ftc.gov/idtheft/>. You may also contact the Federal Trade Commission to report any incidents of identity theft related to this event.

We also recommend that you remain vigilant in regularly reviewing statements on all of your financial accounts and report any suspicious activity immediately to the relevant financial institution, and to the consumer reporting agencies, if appropriate.

As a result of the unauthorized access to your Morgan Stanley Online account, we additionally recommend the following:

- Have your PC scanned for viruses or possible key stroke loggers;
- Update the passwords on any sites used for financial transactions or contain sensitive information from a device that is clean (e.g. online banking); and
- Never respond to a request for personal or financial information without first verifying the source.

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. For more information on fraud alerts, you also may contact the FTC as described

above.

**Equifax Credit
Information Services,
Inc.** P.O. Box 740241
Atlanta, GA 30374
1-800-525-6285
www.equifax.com

Experian Inc.
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
1-800-680-7289
www.transunion.com

Consider Placing a Security Freeze on Your Credit File. Separate from the complimentary credit monitoring services we are offering, you can also place a security freeze on your credit report by contacting the credit reporting agencies listed above. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. You must place a security freeze on your credit file at each consumer reporting agency individually. The consumer reporting agencies are required to place a security freeze on your account free of charge. For more information on security freezes, you also may contact the Federal Trade Commission as described above.

Additional Resources

For Massachusetts Residents. You have the right to obtain a police report (if one has been filed) and request a security freeze as described above at no charge to you. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request.

Experian IdentityWorksSM Identity Protection 24 Month Membership

We have arranged with Experian to offer you a complimentary 24-month membership to its IdentityWorksSM identity protection services in order to help you protect your identity and your credit information.

If you believe your personal information may have been used fraudulently and would like to discuss how to resolve this, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you to contact credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this offer is available to you for one year from the date of this letter and does not require any action on your part at this time.

The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: 03/03/2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorksSM website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your XXXXXXXXXX

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorksSM online, please contact Experian's customer care team at 877-890-9332 by **03/03/2023**. Be prepared to provide engagement number: **B028694** as proof of eligibility for Experian's identity restoration services.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKSSM MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.

- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorksSM membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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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