



## **NOTICE OF DATA BREACH**

December 16, 2022

[Name]  
[Address]

### **VIA US MAIL**

Dear [Name]:

You are receiving this notice because of a data security incident that involved an attack on your account with us and exposed some of your personal information. We take our obligation to safeguard your personal information seriously, and would like to inform you of the steps we have taken and that you can take to mitigate the impact of this attack.

### **WHAT HAPPENED?**

We recently became aware that an unauthorized party gained access to certain accounts. We believe your Guideline account information was accessed by the attackers on November 16, 2022. Once we learned of this unauthorized activity, we activated defenses and blocked any online access to your Guideline account. We believe we have prevented the attacker from further accessing your account and wanted to inform you of the steps you can take to prevent this type of attack from being effective on your account in the future. Please see the “What You Can Do” section for more information.

### **WHAT INFORMATION WAS INVOLVED?**

The relevant personal information exposed to the attacker when logged into your account includes your full name, email addresses, date of birth, mailing addresses, marital status, account number, and the last four digits of your social security number. To the extent applicable, personal information of your spouse may also have been visible.

### **WHAT WE ARE DOING**

As mentioned in the “What Happened” section, we are continuing to use our defense systems to thwart additional attacks. We also reported this activity to the FBI. Although we do not have information indicating that your information has been or may in the future be misused as a result of this incident, we are alerting you so that you can take steps to protect yourself. As an added precaution, we would like to arrange a service to monitor your and your beneficiary’s identity for eighteen (18) months at no cost to you. If you would like this service, please contact us at (888) 344-5188.



## **WHAT YOU CAN DO**

Promptly change your password for your Guideline account and any other online account that uses the same credentials. We suggest that you enable multi-factor authentication when available and use unique, strong passwords for every online account, the longer and more random the better. For more information on how to set this up within your Guideline account, please visit [success.guideline.com](https://success.guideline.com) and review the article “How do I set up two-step verification”? We also encourage you to contact us to enroll in the identity monitoring services described above and review the “General Information About Identity Theft Protection” sheet enclosed with this letter. You should always remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and credit reports, especially in the next 12-24 months.

## **FOR MORE INFORMATION**

If you have any questions or concerns regarding this notice or the incident, please contact us at (888) 344-5188. Our business address is 330 S Cedros Avenue, Suite 201, Solana Beach, CA 92075.

Very truly yours,

Lucas Huizar  
General Counsel  
Guideline, Inc.

Enclosures



## GENERAL INFORMATION ABOUT IDENTITY THEFT PROTECTION

You should remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

**Credit Reports.** Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at [www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf](http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf), and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**You may contact the nationwide credit reporting agencies at:**

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 <a href="http://www.equifax.com">www.equifax.com</a> (800) 525-6285	P.O. Box 9554 Allen, TX 75013 <a href="http://www.experian.com">www.experian.com</a> (888) 397-3742	P.O. Box 2000 Chester, PA 19016 <a href="http://www.transunion.com">www.transunion.com</a> (800) 680-7289

**You may contact the Federal Trade Commission (FTC), State Attorneys General Offices, and Local Police.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should contact the FTC and/or your state's attorney general office about for information on how to prevent or avoid identity theft. You may also file a police report by contacting your local police station.

You can contact the FTC at: **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20508, [www.ftc.gov](http://www.ftc.gov), 1-877-IDTHEFT (438-4338).

You may also contact your local police department to file and obtain a police report.

**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.

**Place a Security Freeze on your Credit Report.** You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus listed at above. 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. 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, display your name and current mailing address, and the date of issue. Security freezes are free to place.