

3/20/2023

**Raymond James Client Services**  
800.647.7378  
Monday through Friday 8 a.m. to 8 p.m. ET  
[raymondjames.com/clientaccess](https://raymondjames.com/clientaccess)

## **ACTION RECOMMENDED: Possible account exposure related to a data incident**

As part of our commitment to putting clients first, we regularly monitor accounts for suspicious activity or security threats. We also value your relationship with your financial advisor, which is why we encourage you to discuss the following with your financial advisor and take precautionary measures to safeguard your private account information at your earliest convenience.

### **Why are we reaching out?**

We recently identified that your private account information was exposed. Raymond James takes Cyber Security very seriously and as such wanted to make you aware of the potential exposure.

### **What happened?**

We are writing to notify you that an incident occurred in February 2023, which may have involved some of your personal information.

### **What are we doing?**

Upon becoming aware of the incident, Raymond James took the following action:

- Placed ID Theft Alerts on all affected accounts.

### **What can you do?**

While **login credentials for Raymond James' online portal, Client Access, were not impacted** as part of this event, if you are enrolled, we recommend changing your password(s) and security question(s) and answer(s) for any online account(s) as soon as possible. We also encourage you to add an extra layer of security to your online account(s) by enrolling in enhanced authentication/two-factor authentication if you haven't already.

### **What this means for you?**

We believe that the risk to your account is low; however, because your private account information was involved, there is a risk that it could be used in an unauthorized manner. While we have no reason to believe that your private account information was or will be misused, we encourage you to remain vigilant in monitoring your financial account statements for unauthorized activity.

### **Credit monitoring service**

As a precautionary measure, we would like to offer you a complimentary, 2-year membership in Experian's IdentityWorks®, a credit monitoring and identity theft protection service. Experian's IdentityWorks® service provides you with access to your credit report from the three national credit reporting agencies and daily monitoring of your credit file.

# RAYMOND JAMES®

To enroll, please visit <https://www.experianidworks.com/3bplus> and enter the activation code provided to you. Your activation code is XXXXXX. Please ensure you activate your membership by June 30, 2023.

Once the IdentityWorks® membership is activated, you will receive the following features:

- 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 IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance: Provides coverage for certain costs and unauthorized electronic fund transfers.

If you have questions about IdentityWorks® or need an alternative to enrolling online, please call Experian at 1-877-890-9332 and provide engagement #B087597.

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.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified, or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the information below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
<https://www.transunion.com/credit-freeze>

# RAYMOND JAMES®

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of Birth;
4. If you have moved in the past (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issues identification card (state driver's license or ID card, military identification, etc.);
7. Social Security card, pay stub, or W2;
8. If you are victim of identity theft, include a copy of either the police report, investigative report, or compliant to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove 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.

## **Additional Support**

We regret any inconvenience this may cause you and encourage you to take advantage of the services listed above. Please be assured that the confidentiality of your personal information is of utmost importance to us. If you have any questions or concerns, please contact Raymond James Client Services at 800-647-7378.

Sincerely,

Rob Patchett  
Chief Privacy Officer  
Raymond James Financial, Inc.