

Wealth Management
45 North Street
Hyannis, MA 02601
tel 508-790-9600
fax 508-790-9650

June 15, 2023

[Client's Name and Address]

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?

On April 14, 2023, your personal information was viewed by a third party.

What Information Was Involved?

The mail contained following information:

- Client name
- Account Number
- Former Address
- Account Summary

What We Are Doing

As part of our response to this incident, we have requested fraud alerts to your accounts as a precaution, to add an extra layer of identification verification at our call centers.

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 over the next twelve to twenty-four months by reviewing your account statements, monitoring your free credit reports and to promptly report incidents of suspected identity theft to us.
- 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.

Other Important Information

At this time, there is no evidence that any of the information has been misused as a result of this issue.

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 508-790-9600 should you have any questions regarding this matter.

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.

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.

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. 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.