



<<RETURN ADDRESS>>
 <<City>>, <<State>> <<ZIP>>

<<First Name>> <<Last Name>>
 <<Address1>>
 <<Address2>>
 <<City>>, <<State>> <<ZIP>>

<<Date>>

Dear <<First Name>> <<Last Name>>,

Sterling Total Wealth Solutions ("Sterling") is writing to let you know about a data security incident that may have affected your name and <<Variable Text>>. Sterling is a financial services firm and may have received your information while providing services to you or our clients. We take the privacy and security of your information seriously, and sincerely apologize for any concern this may cause you. This letter contains information about what occurred, steps you can take to protect your information, and resources we are making available to help you do so.

To help protect your identity, we are offering complimentary access to **Single Bureau Credit Monitoring** services for 24 months.

These services provide you with alerts for twenty-four months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft. These services will be provided by Cyberscout, a company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring* services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted please provide the following unique code to receive services: <CODE HERE.> In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

Under Massachusetts law, you have the right to obtain any police report filed regarding 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); Experian (www.experian.com); and TransUnion (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
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also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact 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>

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 five (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 issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

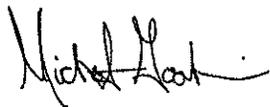
We want to assure you that we have taken steps to prevent this kind of event from happening in the future. Since the incident, the passwords to the affected email accounts were changed and multifactor authentication was enabled for remote access to corporate email accounts.

For more information:

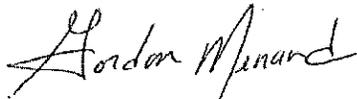
Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday, excluding holidays. Please call the help

line 1-800-405-6108 and supply the fraud specialist with your unique code listed above. Your trust is our top priority, and we deeply regret any inconvenience or concern that this matter may cause you.

Sincerely,



Michael W. Goodwin
Partner, Sterling Total Wealth Solutions



Gordon Menard
Partner, Sterling Total Wealth Solutions

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