

30435

<<Name 1>> <<Name 2>> <<Address 1>> <<Address 2>> <<City>>, <<State>> <<Zip>> <<Country>>

<<Date>>

NOTICE OF DATA SECURITY INCIDENT

Dear <<<Name 1>> <<<Name 2>>:

We are writing to notify you of an incident that may have involved your personal information. At this time, we have no indication of fraud or misuse of your personal information as a result of this incident. Nevertheless, we are notifying you to explain the circumstances as we understand them, and to make you aware of the steps we have taken to respond and the resources we are making available to you.

What Happened?

On October 18, 2022, a law firm representing a lender to Marathon Distressed Credit Fund notified us that a vendor providing services to such law firm (AMS File Transfer) experienced a data security incident that may have resulted in unauthorized access to your subscription agreement. The law firm reviewed the subscription agreements in connection with the loan. Although the investigation did not identify any evidence that your personal information was stolen or misused as a result of this incident, the investigation could not conclusively rule out that the unauthorized individual accessed or acquired your personal information.

What Information Was Involved?

The personal information relating to you that may have been affected by this incident is the personal information that you submitted in connection with your subscription documents, which may include, as applicable, your name and Social Security number, financial account number, date of birth, driver's license number, and/or passport number.

What We Are Doing.

Upon notice from the law firm, we took prompt steps to investigate the nature and scope of the incident, and gain assurances from it and its vendor that all of your personal information has since been deleted from their systems. As an added precaution, we are also offering you complimentary access to 24 months of credit and identity monitoring services through Experian. Information and instructions on how to activate these complimentary services can be found in the attachment to this letter.

What You Can Do.

We encourage you to remain vigilant with respect to your personal accounts, as appropriate. Additional information and resources are included in the enclosed "Steps You Can Take To Protect Personal Information." You may also enroll in the complimentary identity monitoring services we are making available to you. Enrollment instructions are attached to this letter.

For More Information.

If you have additional questions, please contact me at dataprivacy@marathonfund.com or (212) 500-3080.

Sincerely,

Jason Friedman Partner



STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Experian IdentityWorks Membership

To help protect your identity, we are offering a complimentary 24-month membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: December 31, 2023 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <u>https://www.experianidworks.com/3bcredit</u>
- Provide your **activation code**: [code]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 890-9332 by **December 31**, **2023.** Be prepared to provide engagement number as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 24-month Experian IdentityWorks 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 file for indicators of fraud.
- Identity Restoration: Identity Restoration agents are immediately available to help you address credit and noncredit related fraud.
- **Experian IdentityWorks ExtendCARE**TM: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (877) 890-9332. 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 with contacting 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 Identity Restoration support is available to you for 24 months 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 <u>www.ExperianIDWorks.com/restoration</u>. You will also find self-help tips and information about identity protection at this site.

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

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to five years;
- 5. Proof of current address, such as a current utility bill or telephone bill;
- 6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-	https://www.experian.com/help/	https://www.transunion.com/credit-
report-services/		help
1-888-298-0045	1-888-397-3742	1-800-680-7289
Equifax Fraud Alert, P.O. Box 105069	Experian Fraud Alert, P.O. Box	TransUnion Fraud Alert, P.O. Box
Atlanta, GA 30348-5069	9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788	Experian Credit Freeze, P.O.	TransUnion Credit Freeze, P.O.
Atlanta, GA 30348-5788	Box 9554, Allen, TX 75013	Box 160, Woodlyn, PA 19094

Additional Information

Federal regulatory agencies recommend that you remain vigilant for the next 12 to 24 months and report any suspected incidents of fraud to your relevant financial institutions.

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state



Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <u>www.identitytheft.gov</u>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

Special Information for Residents of Massachusetts

<u>Massachusetts residents</u> are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with 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 its honoring your request.