



201 N Civic Drive, Suite 360
Walnut Creek, CA 94596

<<Date>>

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

Subject: Notice of Data Breach

Dear <<First Name>> <<Last Name>>:

We are writing to inform you of an incident that may have involved your personal information. We take the privacy and security of your information very seriously. This is why we are contacting you, informing you about steps you can take to protect your personal information, and offering you credit monitoring and identity monitoring services.

What Happened? On March 14, 2017, a data security incident occurred which may have affected your personal information. When we discovered the incident on the same day, we immediately launched an investigation, and reported it to the FBI, the SEC and the Financial Industry Regulatory Authority (FINRA). Our information technology personnel also took measures to secure all client information.

What Information Was Involved? The incident may have involved names, dates of birth, and Social Security numbers.

What Are We Doing? As soon as we learned about the incident, we took the steps described above. We are also providing you with information about steps you can take to protect your personal information and offering you credit and identity monitoring services through ID Experts for 12 months at no cost to you.

What You Can Do: You can follow the recommendations on the following page to protect your personal information. You can also enroll in the free credit monitoring and identity monitoring services that we are offering to you by visiting www.idexpertscorp.com/protect or calling 1-800-939-4170 and providing the following membership enrollment code: [Enrollment Code].

Please note that the deadline to enroll is three months following the date of this letter. To receive credit monitoring services, you must be over the age of 18, have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. Your services start on the date that you enroll in the services and can be used at any time thereafter for 12 months following enrollment.

For More Information: Further information about how to protect your personal information appears on the following page. For enrollment assistance, please call ID Experts at 1-800-939-4170 from 6:00 a.m. to 5:00 a.m. Pacific, Monday through Friday.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience this may cause you.

Sincerely,

<<insert signature>>

Allison Kent-Aster

Chief Compliance and Operations Officer

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-877-322-8228
www.transunion.com

Free Annual Report

P.O. Box 105281
Atlanta, GA 30348
1-877-322-8228
annualcreditreport.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: In some US states, you have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. If you request a security freeze from a consumer reporting agency there may be a fee up to \$10 to place, lift or remove the security freeze. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, Federal Trade Commission or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the Federal Trade Commission or to the Attorney General in your state. Residents of Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
401-274-4400