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November 17, 2018

Notice of Data Breach

Dear [REDACTED],

LPL Financial LLC works with your financial advisor and is the broker-dealer and custodian for your accounts. In this role, protecting the privacy of your personal information is a top priority. Regrettably, we are writing to inform you of a data security incident that has occurred at one of our service providers, Capital Forensics, Inc., that may have involved some of that information. This notice describes the incident, the measures we have taken, and some steps you can take in response, including taking advantage of credit monitoring and identity protection services at no charge to you.

What Happened

Capital Forensics is a firm that provides consulting and data analysis to assist firms with regulatory, compliance, and risk management activities. On November 1, 2018, Capital Forensics notified LPL that, on the same day, an unauthorized person appears to have gained access to a single Capital Forensics user's account on a third party file-sharing system it uses to share data with customers, including LPL. Capital Forensics reported that it promptly secured the Capital Forensics user's account that same day but that files containing LPL client information were among the data potentially accessed. Upon learning this, we immediately launched an investigation and coordinated with Capital Forensics to ensure that the LPL data, including client information, was removed from that file-sharing system.

What Information Was Involved

Working with Capital Forensics, we conducted a thorough review of the files and determined that the files included some of your personal information, including your name, account number and Social Security Number.

What You Can Do

We want to make you aware of the incident and let you know that we are offering you a two-year membership in AllClear ID at no cost to you. This membership will include two separate services: identity protection and fraud alerts with credit monitoring. The services are available to you immediately and you can begin using them at any time during the next 24 months.



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AllClear Identity Repair: **This service is automatically available to you with no advance enrollment required.** If a problem arises, simply call 1-855-683-1166 and a dedicated investigator will help recover financial losses, restore your credit, and make sure your identity is returned to its proper condition.

AllClear Fraud Alerts with Credit Monitoring: **You will need to enroll in this service if you wish to take advantage of it.** This service offers the ability to place 90-day fraud alerts on your credit file to help protect you from credit fraud and then to remove or renew those alerts at any time. In addition, it provides credit monitoring services, a once annual credit score and credit report, and a \$1 million identity theft insurance policy. **To enroll in this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-683-1166 using the following redemption code: [REDACTED].**

Please note: After you enroll, you will need to take some additional steps to activate your phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may also be required to activate your monitoring options. Those will be communicated to you by AllClear ID when you enroll. **For more information on additional steps you can take to protect your personal information, please see the pages that follow this letter.**

What We Are Doing

We apologize for any inconvenience or concern this incident may cause. We have implemented heightened monitoring on the LPL accounts involved, including yours, and law enforcement has also been notified of the incident.

For More Information

If you have questions, please call 1-855-683-1166, Monday through Saturday between the hours of 9:00 a.m. and 9:00 p.m. EST.

Sincerely,



Gerald F. Spada
Senior Vice President, Chief Privacy Officer

Additional Steps You Can Take

Regardless of whether you choose to take advantage of this free credit monitoring, we encourage you to remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. If you detect any unauthorized activity on financial accounts, you should immediately contact your financial institution. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW
Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

