

Tel: 800-571-9510

[Date]

[Client Name]

[Client Address]

[City, State, ZIP]

RE: NOTICE OF DATA BREACH

Dear [Client Name]:

We are writing to you on behalf of Signator Investors, Inc. and your financial advisor to inform you about an incident potentially affecting certain of your personal information. We value our relationship with you and are providing this notice and outlining some steps you may take to help protect yourself.

WHAT HAPPENED

On August 23, 2017, Signator determined that an unknown third party had gained unauthorized access to certain client records, some as early as June 2017. You are receiving this notice because we determined that your records are among those that were accessed without authorization.

WHAT INFORMATION WAS INVOLVED

The information that the perpetrator may have viewed or acquired includes your name, address, date of birth, social security number, telephone number, email address, product account numbers, and balances of your accounts with us.

WHAT WE ARE DOING

Signator takes this event very seriously. After detecting unusual activity, we took immediate steps to identify and contain the intrusion, and we reported the matter to law enforcement. We have been working with outside cybersecurity experts and have implemented specific steps to safeguard against future unauthorized access to our files. We are also evaluating additional measures to further enhance our protocols for the protection of your personal information and accounts.

To assist you in protecting yourself against identity theft, we have arranged to make available to you 24 months of identity theft resolution services provided by Experian IdentityWorksSM, at no charge. Details on how to enroll are enclosed. Please note that you must enroll to take advantage of this free service and we encourage you to do so.

WHAT YOU CAN DO

As always, we recommend you be on the alert for suspicious activity related to your financial accounts and credit reports. We encourage you to regularly monitor your statements and records to ensure there are no transactions or other activities that you did not initiate or authorize. You should report any suspicious activity to your financial advisor or the appropriate service provider.

FOR MORE INFORMATION

Please be assured that we are committed to helping you protect your credit and identity and ensuring that your information is safe and secure. We regret this incident and apologize for any concern it may have caused you.

If you have further questions in regard to this matter, please do not hesitate to contact your financial advisor or us. You may call us toll-free at (800) 571-9510, Monday-Friday between 9:00 a.m. to 5:00 p.m. Eastern.

Sincerely,



Chris Maryanopolis
President, Signator Investors, Inc.

CC: [Financial Advisor Name], Financial Advisor

EXPERIAN FRAUD RESTORATION SUPPORT AND IDENTITYWORKS
MEMBERSHIP

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 offer is available to you for **two years** 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 www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary two-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

1. Ensure that you **enroll by: November 30, 2017** (Your code will not work after this date.)
2. **Visit** the ExperianIdentityWorks website to enroll:
www.ExperianIdWorks.com/3bcredit2
3. Provide your **activation code: [code]**

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's Client care team at **877-890-9332** by **November 30, 2017**. Be prepared to provide engagement number **[engagement number]** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH 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, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration Resolution:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE

An **initial 90-day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax
1-800-525-6285
www.equifax.com

Experian
1-888-397-3742
www.experian.com

TransUnion
1-800-680-7289
www.transunion.com

PLACE A SECURITY FREEZE ON YOUR CREDIT FILE

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies. The cost of placing, temporarily lifting, and removing a security freeze varies by state, generally \$5 to \$20 per action at each credit reporting company.

ORDER YOUR FREE ANNUAL CREDIT REPORTS

Visit www.annualcreditreport.com or call 877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

MANAGE YOUR PERSONAL INFORMATION

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

USE TOOLS FROM CREDIT PROVIDERS

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft
- **For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General, 200 St. Paul

Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.

- **For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov.

WHAT ELSE CAN YOU DO TO PROTECT YOUR INFORMATION

There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.