



November 27, 2015

[Parent or Guardian of Minor Affected Individual]
[Address]

Dear Parent or Guardian of [Minor Affected Individual],

We are writing to inform you of an incident that may affect the security of your child's personal information. We are sharing the details of the incident, steps we've taken since discovering the incident, and information on what you can do to better protect against identity theft and fraud should you feel it is appropriate to do so.

What Happened? On November 9, 2015, we learned that your child's personal information may have been stolen from a former Sorrento Pacific Financial, LLC investment representative. Your child is named a beneficiary of an account opened with the investment representative. This incident is currently under investigation with the appropriate authorities. After learning about the potential theft, we launched an investigation to determine what information may have been stolen. While our investigation is ongoing, we have determined that your child's name, mailing address, date of birth, driver's license number, email address, and Social Security number may have been stolen by this individual.

What is Sorrento Pacific Financial, LLC Doing? We take the security of your child's personal information very seriously. We are providing notice of this incident to impacted individuals. We are also providing you with information on how to protect against identity theft and fraud and complimentary access to one free year of credit monitoring and identity restoration services with Family Secure® from Experian® to minors impacted by this incident. The enclosed Privacy Safeguards Information contains information on protecting against identity theft and fraud and instructions on how to enroll and receive the complimentary credit monitoring and identity restoration services.

We encourage you to enroll and receive the complimentary membership to the credit monitoring and identity restoration services we are offering to you.

We recognize that you may have questions that are not answered in this letter. If you have questions about the incident or the content of this letter, you may contact Sorrento Pacific Financial Compliance Department at (858) 530-4400, option 2.

We take the privacy and the security of your information seriously and sincerely regret any inconvenience or concern this incident has caused you. We continue to take appropriate actions to protect the privacy and security of your information.

Sincerely,

A handwritten signature in black ink, appearing to read "Rick Dahl". The signature is fluid and cursive, with the first name "Rick" and last name "Dahl" clearly distinguishable.

Rick Dahl
Executive Vice President, Chief Compliance Officer

PRIVACY SAFEGUARDS INFORMATION

To help you detect the possible misuse of the minor's information, we are providing you, the parent or guardian, with a complimentary one year membership in Family Secure[®] from Experian[®]. Family Secure monitors your Experian credit report to notify you of key changes. In addition, Family Secure will tell you if the minor has a credit report, a potential sign that his or her identity has been stolen.

To receive the complimentary Family Secure product, you as the parent must enroll at the web site with your activation code listed below. This activation code can only be used by the parent or guardian of the minor. Please keep in mind that once activated, the code cannot be re-used for another enrollment.

Activate Family Secure Now in Three Easy Steps

1. **ENSURE That You Enroll By: February 29, 2016** (Your code will not work after this date.)
2. **VISIT the Family Secure Web Site to enroll: <http://www.familysecure.com/enroll>**
3. **PROVIDE Your Activation Code:**

If you have questions or need an alternative to enrolling online, please call (888) 276-0529 and provide engagement #: **PC97832**.

What features does your 12-MONTH Family Secure membership include once activated?

Parent or Legal Guardian:

- Daily monitoring of your Experian credit report with email notification of key changes, as well as monthly "no-hit" reports
- 24/7 credit report access: Unlimited, on-demand Experian reports and scores
- Experian credit score illustrator to show monthly score trending and analysis.

Children:

- Monthly monitoring to determine whether enrolled minors in your household have an Experian credit report
- Alerts of key changes to your children's Experian credit report

All Members:

- Identity Theft Resolution assistance: Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies
- \$2,000,000 Product Guarantee*

Once your enrollment in Family Secure is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about Family Secure, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 888-276-0529.

We encourage you to remain vigilant, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised 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.

If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, list or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place the freeze on all of your credit files.

To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
(NY residents please call
1-800-349-9960)
www.equifax.com/help/credit-freeze/en_cp

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion Fraud Victim
Assistance
P.O. Box 6790
Fullerton, CA 92834
Fraud Division
800-680-7289
www.transunion.com/freeze

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; www.ftc.gov/idtheft; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.



November 27, 2015

[Name of Beneficiary]
[Address]

Dear [Name of Beneficiary],

We are writing to inform you of an incident that may affect the security of your personal information. We are sharing the details of the incident, steps we've taken since discovering the incident, and information on what you can do to better protect against identity theft and fraud should you feel it is appropriate to do so.

What Happened? On November 9, 2015, we learned that your personal information may have been stolen from a former Sorrento Pacific Financial, LLC investment representative. You are named a beneficiary of an account opened with the investment representative. This incident is currently under investigation with the appropriate authorities. After learning about the potential theft, we launched an investigation to determine what information may have been stolen. While our investigation is ongoing, we have determined that your name, mailing address, date of birth, driver's license number, email address, and Social Security number may have been stolen by this individual.

What is Sorrento Pacific Financial, LLC Doing? We take the security of your personal information very seriously. We are providing notice of this incident to impacted individuals. We are also providing you with information on how to protect against identity theft and fraud and complimentary access to one free year of credit monitoring and identity restoration services with Experian's® ProtectMyID ELITE product to individuals impacted by this incident. The enclosed Privacy Safeguards Information contains information on protecting against identity theft and fraud and instructions on how to enroll and receive the complimentary credit monitoring and identity restoration services.

We encourage you to enroll and receive the complimentary membership to the credit monitoring and identity restoration services we are offering to you.

We recognize that you may have questions that are not answered in this letter. If you have questions about the incident or the content of this letter, you may contact Sorrento Pacific Financial Compliance Department at (858) 530-4400, option 2.

We take the privacy and the security of your information seriously and sincerely regret any inconvenience or concern this incident has caused you. We continue to take appropriate actions to protect the privacy and security of your information.

Sincerely,

A handwritten signature in black ink, appearing to read "Rick Dahl". The signature is fluid and cursive, with the first name "Rick" and last name "Dahl" clearly distinguishable.

Rick Dahl
Executive Vice President, Chief Compliance Officer

PRIVACY SAFEGUARDS INFORMATION

To help protect your identity, we are offering a complimentary one-year membership of Experian's® ProtectMyID® Elite. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Now in Three Easy Steps

1. **ENSURE That You Enroll By: February 29, 2016** (Your code will not work after this date.)
2. VISIT the **ProtectMyID Web Site to enroll:** www.protectmyid.com/enroll
3. **PROVIDE Your Activation Code:**

If you have questions or need an alternative to enrolling online, please call 877-441-6943 and provide Engagement #: **PC97833**.

ADDITIONAL DETAILS REGARDING YOUR ONE YEAR PROTECTMYID ALERT MEMBERSHIP:

A credit card is **not** required for enrollment in ProtectMyID.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
 - **Daily 3 Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax®, and TransUnion® credit reports.
 - **Internet Scan:** Alerts if your personal information is located on sites where compromised data is found, traded or sold.
 - **Change of Address:** Alerts of any changes in your mailing address.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.
- **Lost Wallet Protection:** If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-441-6943.

We encourage you to remain vigilant, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised 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.

If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, list or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place the freeze on all of your credit files.

To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
(NY residents please call
1-800-349-9960)
www.equifax.com/help/credit-freeze/en_cp

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion Fraud Victim
Assistance
P.O. Box 6790
Fullerton, CA 92834
Fraud Division
800-680-7289
www.transunion.com/freeze

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; www.ftc.gov/idtheft; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.



November 27, 2015

[Name of Client]
[Address]

Dear [Name],

We are writing to inform you of an incident that may affect the security of your personal information. We are sharing the details of the incident, steps we've taken since discovering the incident, and information on what you can do to better protect against identity theft and fraud should you feel it is appropriate to do so.

What Happened? On November 9, 2015, we learned that your account information may have been stolen from your former Sorrento Pacific Financial, LLC investment representative. This incident is currently under investigation with the appropriate authorities. After learning about the potential theft, we launched an investigation to determine what information may have been stolen. While our investigation is ongoing, we have determined that your name, mailing address, date of birth, driver's license number, email address, and Social Security number may have been stolen by this individual. As the compromised information may have included listed beneficiaries on your account(s), we are communicating with the following individuals in a separate letter and offering the same services:

What is Sorrento Pacific Financial, LLC Doing? We take the security of your personal information very seriously. We are providing notice of this incident to impacted individuals. We are also providing you with information on how to protect against identity theft and fraud and complimentary access to one free year of credit monitoring and identity restoration services with Experian's® ProtectMyID Elite product to individuals impacted by this incident. The enclosed Privacy Safeguards Information contains information on protecting against identity theft and fraud and instructions on how to enroll and receive the complimentary credit monitoring and identity restoration services.

We encourage you to enroll and receive the complimentary membership to the credit monitoring and identity restoration services we are offering to you.

We recognize that you may have questions that are not answered in this letter. If you have questions about the incident or the content of this letter, you may contact Sorrento Pacific Financial Compliance Department at (858) 530-4400, option 2.

We take the privacy and the security of your information seriously and sincerely regret any inconvenience or concern this incident has caused you. We continue to take appropriate actions to protect the privacy and security of your information.

Sincerely,

A handwritten signature in black ink, appearing to read "Rick Dahl". The signature is fluid and cursive, with the first name "Rick" and last name "Dahl" clearly distinguishable.

Rick Dahl
Executive Vice President, Chief Compliance Officer

PRIVACY SAFEGUARDS INFORMATION

To help protect your identity, we are offering a complimentary one-year membership of Experian's® ProtectMyID® Elite. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Now in Three Easy Steps

1. **ENSURE That You Enroll By: February 29, 2016** (Your code will not work after this date.)
2. **VISIT the ProtectMyID Web Site to enroll:** www.protectmyid.com/enroll
3. **PROVIDE Your Activation Code:**

If you have questions or need an alternative to enrolling online, please call 877-441-6943 and provide Engagement #: **PC97833**.

ADDITIONAL DETAILS REGARDING YOUR ONE YEAR PROTECTMYID ALERT MEMBERSHIP:

A credit card is **not** required for enrollment in ProtectMyID.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
 - **Daily 3 Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax®, and TransUnion® credit reports.
 - **Internet Scan:** Alerts if your personal information is located on sites where compromised data is found, traded or sold.
 - **Change of Address:** Alerts of any changes in your mailing address.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.
- **Lost Wallet Protection:** If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-441-6943.

We encourage you to remain vigilant, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit

www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised 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.

If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, list or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place the freeze on all of your credit files.

To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
(NY residents please call
1-800-349-9960)
www.equifax.com/help/credit-freeze/en_cp

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion Fraud Victim
Assistance
P.O. Box 6790
Fullerton, CA 92834
Fraud Division
800-680-7289
www.transunion.com/freeze

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; www.ftc.gov/idtheft; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.