

NOTICE OF A DATA BREACH

<<Mail Date>>

<<FIRST_NAME>> <<LAST_NAME>>
 <<ADDRESS1>>
 <<ADDRESS2>>
 <<CITY>>, <<STATE>> <<ZIP>>

Dear <<FIRST_NAME>> <<LAST_NAME>>:

I'm writing to inform you about an incident involving your personal information.

What happened?

In August 2018, an Investment Professionals, Inc. (IPI) corporate employee received a fraudulent email which compromised the employee's email account. This caused information in their IPI email account to be shared with a third party without the employee's knowledge. The messages that were shared included documents relating to your account which contained sensitive information.

This incident occurred before IPI, a subsidiary of Ameriprise Financial, Inc., transitioned onto the Ameriprise Financial email platform. In November 2018, Ameriprise security measures identified and fixed the issue. Ameriprise has industry-leading security controls that would have blocked this type of deceptive email from entering into our systems. These measures include multi-factor authentication, strong filters and a restriction on auto-forwarding email.

We take data privacy very seriously, and sincerely apologize for any concern or inconvenience this incident may cause you.

What Information Was Involved?

Name and Social Security Number.

What We Are Doing.

We have taken steps to protect your accounts from unauthorized activity, including instructing our client service associates to use extra caution when verifying callers over the phone, and confirming the signature on written requests related to your accounts.

For your added protection, we would also like to offer you one year of credit monitoring at no cost to you. This program is administered by Equifax, one of the three national credit reporting agencies, and is an independent service not operated by Ameriprise Financial. If you choose to enroll, Equifax Credit Watch will provide you with an "early warning system" which alerts you to any changes to your credit file. The last page of this letter includes the features of the Equifax Service and the promotional code you need to use to enroll for one free year of coverage.

What You Can Do.

We recommend that you take steps to protect yourself against the potential misuse of your information.

- If you notice any unusual activity, contact your advisor or Ameriprise Financial Customer Service at (800) 862-7919 immediately. We are here to help.
- Review your account statements and transaction confirmations.
- Monitor all of your personal accounts (e.g. checking and savings, credit cards, etc) and promptly report any unauthorized activity to your financial institution.
- Review any solicitations you receive in the near future.
- If you receive a call from someone who claims to represent Ameriprise and you have doubts about the caller, hang up and contact your advisor to verify the validity of the call.

- Read the enclosed educational brochure which provides resources and measures to help protect against identity theft.
 - Additional information is available on ameriprise.com/privacy-security-fraud/
- The Federal Trade Commission also has many resources available to help protect against identity theft. Contact them at:

Federal Trade Commission
600 Pennsylvania Avenue, NW Washington, DC 20580 (877) 438-4338 identitytheft.gov

- Register a Fraud Alert or Security Freeze with the three major credit bureaus listed below:

Equifax	Experian	TransUnion
P.O. Box 740241 Atlanta, GA 30374 (800) 525-6285 equifax.com	P.O. Box 9554 Allen, TX 75013 (888) 397-3742 experian.com	2 Baldwin Place P.O. Box 1000 Chester, PA 19022 (800) 680-7289 transunion.com

For More Information.

If you have questions about this incident, please reach out to your financial advisor or give us a call at **800.862.7919** and say "Privacy and Security" when prompted. Hours of operation are: Monday-Friday 8 a.m. - 6 p.m. CST.

We appreciate your business and the opportunity to serve you.

Sincerely,



Jay Mcanally
Group Vice President, Ameriprise Financial Institutions Group
Ameriprise Financial, Inc.

Enclosure: Ameriprise Financial Identity Theft Brochure



Activation Code: <<GIFT CODE>>

Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:

- 3- Bureau credit file monitoring¹ and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts² With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance³
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

To sign up online for online delivery go to www.myservices.equifax.com/tri

- 1. Welcome Page:** Enter the Activation Code provided above in the “Activation Code” box and click the “Submit” button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the “Continue” button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for US Mail delivery, dial 1-855-833-9162 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

- 1. Activation Code:** You will be asked to enter your Activation Code provided above.
- 2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.

2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. 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.

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How does identity theft happen?

- **Dumpster Diving**
Rummaging through trash looking for bills or other documents with personal information — your name, address, phone number, utility service account numbers, credit card numbers and your Social Security number.
- **Phishing**
Phone calls, spam emails or pop-up messages where criminals impersonate financial institutions or companies to persuade you to reveal personal information. For example, you may receive an email asking you to "update" or "confirm" your information and direct you to a website that looks identical to the legitimate organization's site. The phishing site is a phony site designed to trick you into divulging your personal information so the operators can steal your identity.

If you believe a message to be phishing, forward it to spam@uce.gov and the legitimate company impersonated in the email. For any phishing email impersonating Ameriprise Financial, please send your message to anti.fraud@ampf.com.

- **Social Engineering**

The misuse of a legitimate business by calling or sending e-mails that attempt to trick you into revealing personal information. For example, someone calls pretending to offer you a job and asks for your personal information, such as your Social Security number, to see if you "qualify" for the position.

- **Theft**

Stealing or finding lost wallets and purses, as well as mail items such as bank and credit card statements, pre-approved credit offers, new checks or tax information. Thieves may also work for businesses, medical offices or government agencies, and steal information on the job.

Resources

You can find resources and information online and from government agencies about scams and crimes that can lead to identity theft.

Federal Trade Commission

Web: ftc.gov/idtheft
Phone: 1.877.ID-THEFT (438.4338)
or TTY 1.866.653.4261

OnGuard Online

Web: onguardonline.gov

Privacy Rights Clearinghouse

Web: privacyrights.org
Phone: 619.298.3396

US Postal Inspection Service

Web: usps.com/postalinspectors
Phone: 1.877.876.2455

US Secret Service

Web: secretservice.gov

Social Security Administration

Web: oig.ssa.gov
Phone-Fraud Hotline: 1.800.269.0271

US Government Information and Services

Web: usa.gov
Phone: 1.844.872.4681

Identity Theft Resource Center

Web: idtheftcenter.org
Phone: 1.888.400.5530



Financial Planning | Retirement | Investments | Insurance

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What is Identity Theft?

Identity theft occurs when someone uses your name or personal information, such as your Social Security, driver's license, credit card, telephone or other account number, without your permission. Identity thieves use this information to open credit, bank and telephone service accounts, and make major purchases or withdrawals — all in your name. Information can be used to take over your existing accounts or open new accounts. Identity theft can result in damage to your credit rating and denials of credit and job offers. If this happens you can take steps to help limit the damages and restore your good name.

Protect your identity

- **Keep your information private.** Before disclosing any personal information, ensure you know why it is required and how it will be used.
 - Don't respond to email, text or phone messages that ask for personal information. Legitimate companies don't ask for information this way. Delete the message.
- **Guard your Social Security number.** Do not give your Social Security number to people or companies you do not know. Request to see a privacy policy. A legitimate business requesting your Social Security number should have a privacy policy explaining why personal information is collected, how it's used, and who will have access to it.
- **Destroy old documents.** Shred information you no longer need that contains personally identifiable information and account numbers. For example, credit card receipts, billing statements and pre-approved credit offers should be shredded before you discard them.
- **Safeguard your mail from theft.** Promptly remove incoming mail from your mailbox or consider a locking mailbox, and place outgoing mail in post office collection boxes.
- **Carry only the essentials.** Do not carry extra credit cards, your birth certificate, passport or your Social Security card with you, except when necessary.
- **Review your credit report.** The law requires the three major credit bureaus — Equifax, Experian and TransUnion — to provide a free copy of your credit report once per year.
 - Visit annualcreditreport.com or call 1.877.322.8228 to order your free credit reports each year.
 - Consider staggering your credit report requests from each agency throughout the year. Look for inquiries and activity on your accounts that you can't explain.
- **Review your statements.** Carefully and promptly review all transaction confirmations, account statements and reports. Regularly review your account(s) by logging into the secure site at www.ameriprise.com. If you suspect or encounter any unauthorized activity on your

Ameriprise Financial accounts, call your personal financial advisor or contact Client Service at 1.800.862.7919.

Protect yourself online

- Be wary of any unsolicited emails and offers that seem too good to be true. Never click on a link sent in an unsolicited email.
 - If you are in doubt, don't reply. Call the institution at a known number.
 - Use only secure websites when entering personal information or making online purchases. Secure websites can be recognized by the prefix <https://> and a padlock icon in the status bar of the web browser.
 - Avoid accessing your financial accounts online from public computers at libraries, hotel business centers or airports. These are prime target areas for thieves using keystroke monitoring tools to steal your usernames and passwords.
 - Create unique passwords and personal identification numbers (PINs) using letters, characters and numbers.
 - Use firewalls, anti-spyware and anti-virus software to protect your home computer and regularly update these programs.
 - Educate yourself. There are educational materials about many of the online scams at online.gov.
 - Limit the personal information you make public on social media sites, including information about leaving for vacation or information about your routines.
- ## Red flags of identity theft
- Unauthorized charges on your bank, credit card or other accounts
 - Mistakes on the explanation of medical benefits from your health plan
 - Your regular bills and account statements don't arrive on time
 - Bills or collection notices for products or services you never received
 - Calls from debt collectors about debts that don't belong to you
 - You are turned down unexpectedly for a loan or a job

What to do if your personal information is lost or stolen

- Contact one of the three major credit bureaus and request that a "fraud alert" is placed on your file. The alert instructs creditors to verify your identity via phone before opening any new accounts or making changes to your existing accounts.

Credit Bureaus	
Equifax	P.O. Box 740241 Atlanta, GA 30374 (800) 525-6285 equifax.com
Experian	P.O. Box 9554 Allen, TX 75013 (888) 397-3742 experian.com
TransUnion	2 Baldwin Place P.O. Box 1000 Chester, PA 19022 (800) 680-7289 transunion.com

- If you suspect or encounter any unauthorized activity on your Ameriprise Financial accounts, call your personal financial advisor or contact Client Service at 1.800.862.7919.

What to do if you are the victim of identity theft

- If you discover that someone has used your personal information to open accounts or pursue unauthorized activity:
 - **Contact a credit bureau.** Inform one of the three major credit bureaus that you are a victim of identity theft.
 - **Place a freeze on your credit report.** Consider a credit monitoring service.
 - **Contact your other financial institutions.** They may be able to provide additional security measures to protect your account. Close any accounts you suspect are fraudulent or have fraudulent transactions.
 - **File a police report.** Identity theft is a crime and most creditors require a law enforcement report as proof of the theft.
 - **Report the crime to the Federal Trade Commission (FTC).** Your report will aid law enforcement officials across the country in their investigations.
 - **Seek assistance.** The FTC has created an identity theft information packet to assist victims. Request a packet via the contact options below:
Web: ftc.gov/idtheft
Phone: 1.877.ID-THEFT (438.4338)
or TTY 1.866.653.4261
- **File a claim with your insurance carrier.** Check your policy or carrier to determine if you have identity theft insurance protection. If applicable, consider filing a claim.
- **Keep a record of your contacts.** Start a file with copies of your credit reports, the police report, copies of disputed bills and any correspondence. Keep a log of your conversations with creditors, law enforcement officials and other relevant parties. Follow up all phone calls in writing and send correspondence via certified mail, return receipt requested.

How Ameriprise Financial protects your information

Ameriprise Financial is dedicated to protecting our clients' assets, personal information and privacy. We maintain physical, electronic and procedural safeguards to protect your information. We will not sell your personal information to anyone. For more information, visit the Privacy and Security Center on ameriprise.com.