

**IMPORTANT INFORMATION
PLEASE READ CAREFULLY**

Dear [REDACTED]

I am writing to provide you with important details about a recent incident involving the security of your information and the measures we are taking to protect your information.

We recently discovered on June 28, 2018 that a Cain Watters & Associates email account was compromised by an unauthorized third party. We immediately launched an investigation in consultation with outside cybersecurity experts to analyze the extent of any compromise to the email account and the security of the emails and attachments contained within. Our investigation determined that there were unauthorized logins to the affected account between May 25, 2018 and June 28, 2018.

We devoted considerable time and effort to determine what information was contained in the affected email account. Based on our comprehensive investigation and document review, which concluded on July 25, 2018, we discovered that the compromised email account contained your full name, Social Security number and financial account number.

To date, we are not aware of any reports of identity fraud or improper use of your information as a direct result of this incident. However, out of an abundance of caution, we wanted to make you aware of the incident, explain the services we are making available to help safeguard you against identity fraud, and suggest steps that you should take as well. Further, you should remain vigilant in reviewing your financial account statements for fraudulent or irregular activity on a regular basis. We are also enclosing paperwork with this letter to effectuate a change in your financial account number. Please complete it and return it to me at your earliest convenience.

To further protect you and your information, we are providing you with 12 months of free credit monitoring and identity theft protection services through TransUnion. This service helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. This service is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

We take the security of personal information very seriously, and apologize for any inconvenience this incident may cause you. Among other things, we have reset passwords to prevent further unauthorized access to this information.

If you have any further questions regarding this incident, please call us directly at [REDACTED]. We are available Monday through Friday, 9:00 a.m. to 5:00 p.m. Central Time.

Sincerely,

[REDACTED]
Cain Watters & Associates, LLC

– ADDITIONAL PRIVACY SAFEGUARDS INFORMATION –

1. Enrolling in Complimentary 12-Month Credit Monitoring

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for one year provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go to the *myTrueIdentity* website at [REDACTED] and in the space referenced as “Enter Activation Code” enter the following 12-letter Activation Code [REDACTED] and follow the three steps to receive your credit monitoring service online within minutes.

You can sign up for the online credit monitoring service anytime between now and [REDACTED]. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you believe you may be a victim of identity theft, please call the TransUnion Fraud Response Services toll-free hotline at [REDACTED]. When prompted, enter the following 6-digit telephone pass code [REDACTED] to speak to a TransUnion representative about your identity theft issue.

2. Placing a Fraud Alert

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial 90-day “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others. Alternatively, you may file the Fraud Alert online. Here is a link to the Experian fraud alert home page: <https://www.experian.com/fraud/center.html>.

Equifax
P.O. Box 105069
Atlanta, GA 30348
www.equifax.com
1-800-525-6285

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

TransUnion LLC
P.O. Box 2000
Chester, PA 19016
www.transunion.com
1-800-680-7289

3. Consider Placing a Security Freeze on Your Credit File

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing or by mail, to all three nationwide credit reporting companies. To find out more about how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016

<https://www.freeze.equifax.com>
1-800-685-1111
1-800-349-9960 (NY residents only)

<http://experian.com/freeze>
1-888-397-3742

<http://www.transunion.com/securityfreeze>
1-888-909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit monitoring company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

Please note that there may be a charge associated with placing, temporarily lifting, or removing a security freeze with each of the above credit reporting companies. These fees vary by state, so please call or visit the credit reporting agencies' websites to find out the specific costs applicable to the State in which you currently reside.

If you decide to place a Security Freeze on your credit file, *in order to do so without paying a fee*, you will need to send a copy of a valid identity theft report or police report, by mail, to each credit reporting company to show that you are a victim of identity theft and are eligible for free security freeze services. If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring. After you sign up for the credit monitoring service, you may refreeze your credit file. We encourage you to wait to place a security freeze on your credit file until you have enrolled in the credit monitoring service to avoid paying additional fees related to placing an initial security freeze on your credit file, temporarily lifting or removing the security freeze and subsequently refreezing your credit file.

4. Obtaining a Free Credit Report

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. 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 that all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226.