



Kathy VanNoy-Pineda
CHIEF COMPLIANCE OFFICER

RETURN MAIL PROCESSING CENTER
PO BOX 6336
PORTLAND, OR 97228-6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
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<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name1>>:

At Cetera Advisors LLC ("Cetera"), protecting you and your clients' information continues to be of paramount importance. As a follow up to the email you received on November 20, 2017, we are writing to notify you about a recent event involving your information, the precautionary measures we are taking on your behalf, and steps we recommend you take based on this event.

What Happened?

On or about November 8, 2017, Cetera learned that an unauthorized individual may have gained access to an employee's email account. We are conducting a thorough investigation to determine what happened and what information may have been affected. We have also hired an outside forensic investigation firm to assist in these efforts. That investigation is still on-going. However, we wanted to let you know this occurred and to assure you we take it very seriously.

What Information Was Involved?

As part of our investigation, we identified a message containing some personal information, including your name, address, and Social Security number that appears to have been sent outside our organization. Although we have no evidence to suggest that your personal information has been misused, as a precaution we are notifying you about this incident.

What We Are Doing

We wanted to let you know this had happened and assure you we take it very seriously. As a precaution, we are offering a complimentary one-year membership of Experian's® IdentityWorks. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft. IdentityWorks is completely free and enrolling in this program will not hurt your credit score. Unfortunately, due to privacy laws, we are not able to enroll you directly.

What You Can Do

We encourage you to take advantage of the identity theft protection services being offered. For more information on IdentityWorks and instructions on how to activate your complimentary one-year membership, please see the next section of this letter. Identity Restoration assistance is immediately available to you.

For More Information

We deeply regret any inconvenience or concern this may have caused. To help prevent a similar incident in the future, we are taking steps to enhance our existing security protocols and are re-educating our employees regarding the protection of sensitive information. Please call the following dedicated Service Team members with any questions you might have:

Cathy Maestas 720.509.2476
Jennifer Holmes 720.509.2415
Alan Cole 720.509.2483

Sincerely,



Kathy VanNoy-Pineda
Chief Compliance Officer

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. **ENROLL** by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. **VISIT** the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcreditone>
3. **PROVIDE** the **Activation Code**: <<Enrollment Code>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **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.
- **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.

Activate your membership today at <https://www.experianidworks.com/3bcreditone>
or call 877.890.9332 to register with the activation code above.

What you can 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. If you have any questions about IdentityWorks, 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 877.890.9332.

* 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 Steps You Can Take

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity.

You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies once every 12 months. To order your credit report, please visit www.annualcreditreport.com or call toll free at 877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax

P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
(800) 685-1111

Experian

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

TransUnion

P.O. Box 2000
Chester, PA 19016
www.transunion.com
(800) 680-7289

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

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov/idtheft
1-877-438-4338

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.

If you are a resident of Connecticut, Maryland, or North Carolina, you may contact and obtain information from your state attorney general at:

Connecticut Attorney General's Office, 55 Elm Street, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

Maryland Attorney General's Office, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023 (toll free when calling within Maryland) (410) 576-6300 (for calls originating outside Maryland)

North Carolina Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699, www.ncdoj.gov, 1-919-716-6400 or toll free at 1-877-566-7226

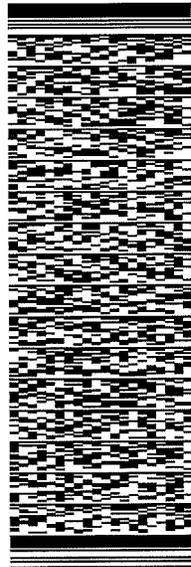
ORIGIN ID: GIEA (310) 820-8800
STEPHANIE LUCAS
BAKER HOSTETTER LLP
17601 WILSHIRE BOULEVARD
SUITE 1400
LOS ANGELES, CA 90025
UNITED STATES US

SHIP DATE: 08JAN18
ACTWGT: 0.50 LB
CAD: 112084532WVSX13200
BILL SENDER

TO OFFICE OF CONSUMER PROTECTION
OFFICE OF THE CONSUMER PROTECTION
555 FULLER AVE

HELENA MT 59601
(310) 442-8830 REF: 107619.000004.10633
INV/ DEPT:
PO:

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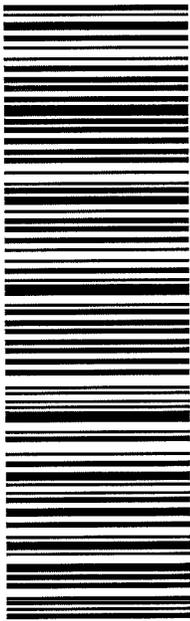


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TUE - 09 JAN 10:30A
PRIORITY OVERNIGHT
ASR 59601
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XHHLNA

MT-US



FOLD on this line and place in shipping pouch with bar code and delivery address visible

1. Fold the first printed page in half and use as the shipping label.
2. Place the label in a waybill pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.
3. Keep the second page as a receipt for your records. The receipt contains the terms and conditions of shipping and information useful for tracking your package.

Legal Terms and Conditions

Tendering packages by using this system constitutes your agreement to the service conditions for the transportation of your shipments as found in the applicable FedEx Service Guide, available upon request. FedEx will not be responsible for any claim in excess of the applicable declared value, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the applicable FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of 100 USD or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is 500 USD, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see applicable FedEx Service Guide. FedEx will not be liable for loss or damage to prohibited items in any event or for your acts or omissions, including, without limitation, improper or insufficient packaging, securing, marking or addressing, or the acts or omissions of the recipient or anyone else with an interest in the package. See the applicable FedEx Service Guide for complete terms and conditions. To obtain information regarding how to file a claim or to obtain a Service Guide, please call 1-800-GO-FEDEX (1-800-463-3339).