



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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NOTICE OF DATA BREACH

Dear <<Name 1>>:

The protection of your personal information is a matter that we take very seriously. We are writing to inform you of a recent data incident that affects some clients of LJCooper Capital Management, LLC. Please note that no unauthorized transactions have been reported in client accounts due to safeguard protocols we have in place. Additional measures have also been taken to increase the security of your accounts.

What Happened

On September 18, 2018, a cyber intrusion occurred by which an unknown actor was able to access the financial account information of some of our clients, including yours.

What We Are Doing

Upon discovering this issue, we immediately conducted an investigation to determine how this incident occurred and who was impacted. We have retained a forensic IT firm to conduct an analysis and remediation of our system. We have also reviewed our internal data management and protocols and have implemented enhanced security measures to help prevent this type of incident from recurring in the future.

What Information Was Involved

Based on our investigation, we have determined that the personal information that was accessed included first and last names, home addresses, telephone numbers, email addresses and investment account numbers. Unless otherwise notified, the information accessed did NOT include bank account numbers, Social Security numbers, or driver's license numbers.

What You Can Do

Unfortunately, criminals are getting more brazen and this incident highlights why we have a policy not to process transactions out of your accounts without first having a verbal conversation with you. Regularly reviewing your bank and investment accounts for unusual activity is always prudent, and at this time we recommend paying extra attention to transactions in those accounts. Be cautious of any emails that request personal information or have a link in the email to a website that requests personal information.

Account Number Change: Consider changing your investment account numbers. It would be difficult for a criminal to successfully process a withdrawal request to an outside bank account, but knowledge of your account number removes one barrier (among many). This process will require some paperwork, with each alternative investment requiring additional forms and signatures. Performance and transaction history may also be disrupted. Because there are pros and cons to each approach, we are not implementing a mass change for all clients. Your advisor can consult with you to arrive at a decision that best meets your needs.

As an additional 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.

How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the *myTrueIdentity* website at www.MyTrueIdentity.com and, in the space referenced as “Enter Activation Code,” enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have Internet access and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the six-digit telephone passcode <<6-Digit Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. 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.

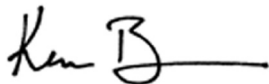
ADDITIONAL DETAILS REGARDING YOUR 12-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- 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, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

For More Information

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please contact your advisor at (801) 221-2939.

Sincerely,



Ken Bown
Chief Compliance Officer
LJCooper Capital Management, LLC

Information about Identity Theft Prevention

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, GA 30374-0241, 1-800-685-1111, www.equifax.com
Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

For residents of California: Visit the California Office of Privacy Protection, www.privacy.ca.gov, for additional information on protection against identity theft.

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General, Consumer Protection Division
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:

North Carolina Attorney General's Office, Consumer Protection Division
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov

For residents of Oregon: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

You may want to order copies of your credit reports and check for any bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your records.

Fraud Alerts: There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for 1 year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for 7 years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below. If you are in the military, you will still have access to active duty alerts, which let you place a fraud alert for one year, renewable for the time you're deployed. The active duty alert also gives you an added benefit: the credit reporting agencies will take your name off their marketing lists for prescreened credit card offers for two years (unless you ask them to add you back on). You can place a fraud alert or active duty alert by visiting any one of the three nationwide credit reporting agencies – Equifax, Experian or TransUnion. The one that you contact must notify the other two. You also can find links to their websites at IdentityTheft.gov/CreditBureauContacts.

Security Freezes: Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Federal law gives you have the right to freeze and unfreeze your credit file for free. In order to obtain a security freeze, contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee. Be advised that a freeze is different than a lock. Locks, though similar, may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock. If you believe a credit reporting agency is not placing a credit freeze or fraud alert properly, you can submit a complaint online or by calling 855-411-2372. If you believe someone stole your identity, visit the FTC’s website, IdentityTheft.gov, to get a personalized recovery plan that walks you through the steps to take.

Contact the national credit bureaus to request fraud alerts, credit freezes (also known as security freezes), and opt outs from pre-screened credit offers.

Equifax

Equifax.com/personal/credit-report-services
800-685-1111

Experian

Experian.com/help
888-EXPERIAN (888-397-3742)

Transunion

TransUnion.com/credit-help
888-909-8872