

April 30, 2018

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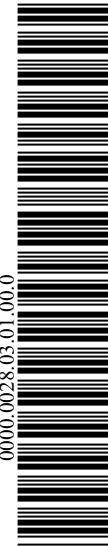
Dear ██████████

LPL Financial LLC is the broker-dealer and custodian for a closed account that you previously maintained with your financial advisor, ██████████

██████████ Protecting the privacy of your personal information is a top priority. Regrettably, we are writing to inform you of an incident that may have involved some of that information. This notice describes the incident, the measures we have taken, and some steps you can take in response, including an offer for a complimentary one-year membership in Experian's[®] IdentityWorksSM Credit 3B.

On February 28, 2018, we learned that an unauthorized individual obtained access to the system at LPL that your former advisor uses to manage his clients' accounts. Upon learning this, we took immediate steps to secure the system, and began an investigation. Our investigation determined that the unauthorized individual was able to reset your former advisor's system password. This allowed the unauthorized individual to access the information available to your former advisor on the system from February 20, 2018 to February 21, 2018. Although your account is closed, the system contained some of your personal information, including your name, address, date of birth, Social Security number, LPL account number and other account-related information, and if you maintained wire instructions on your LPL account, your banking account and routing numbers.

We wanted to make you aware of the incident so that you can take appropriate steps to protect your personal information and to offer you a complimentary one-year membership of Experian's[®] IdentityWorksSM Credit 3B. 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 Credit 3B is completely free and enrolling in this program will not hurt your credit score. **For more information on IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the pages that follow this letter. Identity restoration assistance is immediately available to you. Please also see the "Additional Steps You Can Take" section included on the following pages for additional information on ways to protect your information.**



We apologize for any inconvenience or concern this incident may cause. Protecting your privacy is a top priority for LPL Financial, and we have implemented a number of additional security measures, including additional requirements to authorize password resets and enhanced verification requirements for accessing client account information.

If you have any further questions regarding this incident, please call the LPL Financial Client Service Line at (855)-804-3041, between 6:30 a.m. and 5:30 p.m. MST or email lplfinancialservicecenter@lpl.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Hillary A. Russell". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Hillary A. Russell
Senior Vice President, Chief Privacy Officer & Associate General Counsel
Compliance, Legal & Risk

Activate IdentityWorks Credit 3B Now in Three Easy Steps

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this offer is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM as a complimentary one year membership. This product provides you with superior identity theft detection and resolution of identity theft.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

- **Enroll by:** [REDACTED] (Your code will not work after this date)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/3bcredit
- **Provide** your activation code: [REDACTED]

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident 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 [REDACTED] as proof of eligibility for the identity restoration services by Experian.

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

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.

* Offline members will be eligible to call for additional reports quarterly after enrolling.
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- **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/3bcredit> 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.

Additional Steps You Can Take

Regardless of whether you choose to take advantage of this complimentary credit monitoring, we recommend that you remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. If you detect any unauthorized activity on financial accounts, you should immediately contact your financial institution. We also recommend that you make your financial institution aware of this incident and take their advice on steps to protect your account. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

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

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

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

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

Fair Credit Reporting Act: You also have rights under the federal Fair Credit Reporting Act, which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>), and that article

** 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.
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refers individuals seeking more information to visit www.ftc.gov/credit. The FTC's list of FCRA rights includes:

- You have the right to receive a copy of your credit report. The copy of your report must contain all the information in your file at the time of your request.
- Each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion – is required to provide you with a free copy of your credit report, at your request, once every 12 months.
- You are also entitled to a free report if a company takes adverse action against you, like denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You are also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you are on welfare; or if your report is inaccurate because of fraud, including identity theft.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited. You must give your consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you receive based on information in your credit report.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.

