



Return Mail Processing Center
PO Box 6336
Portland, OR 97228-6336

**IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY**

<<Mail ID >>
<<Name 1 >>
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<<City >> <<State >> <<Zip >>
<<Country >> <<Date >>

Dear <<Name1 >>:

I am writing with important information regarding a recent security incident. The privacy and security of the personal information belonging to our clients is of the utmost importance to NWAM, LLC dba as Northwest Asset Management, dba RIA Innovations. As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

On January 31, 2018, we learned that an NWAM, LLC employee may have been the victim of an email phishing attack. Upon learning of the issue, we commenced a prompt and thorough investigation. As part of our investigation, we worked very closely with external cybersecurity professionals. The extensive forensic investigation concluded that an NWAM, LLC email account may have been compromised.

What Information Was Involved?

Since completing our investigation and manual document review of the compromised email account, on February 23, 2018, we concluded that because an NWAM, LLC employee's email account may have been compromised, an unknown individual may have had access, via that compromised email account, to personal information belonging to our clients. The information that was available in the potentially compromised email account included your name and financial account number.

What We Are Doing.

We have no evidence that any of the information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident.

In addition to alerting you of this incident, and providing you with the enclosed information, we will also be working with your account custodian (*i.e.*, Fidelity, Schwab, TD Ameritrade) to alert them about the situation. Alerting your custodian will allow them to take measures to protect your account from potential fraud or misuse. We recommend that you reach out to your custodian to discuss ways in which you can work together to protect your account, including whether it makes sense to obtain a new account number.

What You Can Do.

This letter provides precautionary measures you can take to protect your personal information, including placing a Fraud Alert and/or Security Freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at 877-646-8164. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to help protect against potential misuse of your information. The response line is available Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read 'Nelly Mubashi', with a long horizontal stroke extending to the right.

Nelly Mubashi
Chief Operating Officer

– OTHER IMPORTANT INFORMATION –

1. Placing a Fraud Alert.

You may 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.

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

2. 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, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
https://www.freeze.equifax.com
1-800-685-1111

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
http://experian.com/freeze
1-888-397-3742

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
http://www.transunion.com/securityfreeze
1-888-909-8872

3. 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 all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

4. 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 on the web 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.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General’s Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: (515) 281-5164.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General’s Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

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.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.