



April 30, 2018

Dear:

I am contacting you regarding a data security incident that potentially could have resulted in an unauthorized person acquiring access to personal information about you.

On or about February 28, 2018, it came to my attention that my e-mail had been hacked. As you may know, an e-mail was sent from my e-mail address that asked recipients to execute a document via DocuSign. This was not a legitimate e-mail, but rather an attempt by unknown persons to spread malicious software to people in my contacts list.

Although I do not make a practice of e-mailing documents to my customers, it has come to my attention that there may be information about my customers residing in my e-mail. That information may include the types of information normally found on account opening documents and letters of authorization, such as your name, address, birthdate, telephone number, account number, e-mail address, and social security number.

Since learning of this incident, I have changed my e-mail password and worked with SA Stone Wealth Management's technology personnel to make sure that my virus software is up-to-date and that there is no malicious software on my computer.

Although I do not know for certain that any of your information was compromised, the safety of your personal information is of utmost importance to me, and I apologize for any inconvenience or concern this incident may cause you. To minimize or eliminate potential harm and help protect your identity, I have arranged for you to receive one year of Experian's Identity Restoration service and a one-year membership to Experian's® IdentityWorksSM service at no cost to you. 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.

If you believe there has been 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 Identity Restoration support 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.



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www.saswealth.com

While Identity Restoration assistance is immediately available to you, I also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM. This product provides you with internet surveillance and identity theft insurance at no cost to you upon enrollment. To start monitoring your personal information please follow the steps below:

Activate IdentityWorks Now in Three Easy Steps

1. ENSURE That You Enroll By: July 31, 2018 (Your code will not work after this date.)
2. VISIT the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
3. PROVIDE Your Activation Code:

If you have questions about the product, need assistance with identity restoration, please contact Experian's customer care team at 877-890-9332 by July 31, 2018. Be prepared to provide engagement number **DB06638** as proof of eligibility for the identity restoration services by Experian.

Additional Details Regarding Your Experian IdentityWorks Membership:

A credit card is not required for enrollment.

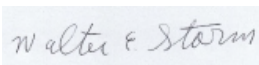
Once your Experian IdentityWorks membership is activated, you will receive the following features:

- **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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Please refer to the enclosure entitled "Additional Actions to Help Reduce Your Chances of Identity Theft" for additional actions you can consider taking to reduce the changes of identity theft or fraud on your account(s).

I sincerely apologize for this incident, regret any inconvenience it may cause you and encourage you to take advantage of the product outlined herein. Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact me at 678-297-1217 extension 232.

Sincerely,



Walter Storm

* 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 ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

Consider taking the following additional actions to help reduce your chances of identity theft:

Place a 90-day fraud alert on your credit file. An initial 90-day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
800-525-6285
www.equifax.com

Experian

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

TransUnion

P.O. Box 105281
Springfield, PA 18064-0390
800-680-7289
www.transunion.com

Place a security freeze on your credit file. If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report in connection with new credit application, which will prevent them from extending credit. A security freeze generally does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.

Review your Credit Reports. Visit www.annualcreditreport.com or call 877-322-8228. 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.

Review your Account Statements and Use Tools from Credit Providers. Remain vigilant! Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

Manage your Personal Information. Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

Obtain more information about Identity Theft and ways to protect yourself.

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

Identity Theft Assistance - Report suspected incidents of unauthorized activity promptly to your financial institution, local law enforcement, your Attorney General, or the Federal Trade Commission.

The FTC can be reached at: 600 Pennsylvania Avenue NW, Washington DC 20580, www.ftc.gov, or by calling 1-877-ID-THEFT (1-877-438-4338).

For Maryland residents, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 888-743-0023, www.oag.state.md.us. **For North Carolina residents**, the Attorney General can be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001, 91-716-6400, www.ncdoj.gov.