<Date>

<Dana Jones>
<ABC Corporation>
<100 Main Street>
<Anytown, Any State Zip>
<USA>

Important Information about your account(s).

We recently discovered that some of your account information at Windhaven Investment Management, Inc. ("Windhaven®") may potentially have been viewed by an unauthorized person or persons. While we have no indication that your account information was accessed or used inappropriately, we want you to be aware of the incident.

We sincerely apologize for this incident and want to let you know what steps we're taking as a result, plus outline some steps we recommend you take to protect yourself.

What happened.
Windhaven recently discovered evidence of an unauthorized intrusion on a web server maintained by a third-party vendor that we hired. The intruder may have been able to use this web server to access a database that contained your name, account number, custodian, and investment positions for your Windhaven account(s) only. Please note that the database did **not** include your Social Security number, date of birth or information about any other accounts. We learned of this intrusion in August 2013, although any potential access to your account information may have occurred months earlier. While we have not detected any specific indication that your information was accessed, we are informing you of this incident as a precautionary measure.

What steps we're taking.
Windhaven has permanently disconnected the affected web server and database, disabling any potential access to your information. We are also conducting a thorough review of the incident in order to improve the security of confidential information in our possession.

As a further precaution, our affiliate, Charles Schwab & Co., Inc. ("Schwab"), the custodian of your account(s), has added additional security measures to your account(s) with the goal of preventing unauthorized activity. If you suspect that unauthorized activity has occurred, please call Schwab right away at 1-877-808-7773. If you work with an independent investment advisor other than Windhaven with respect to this account(s), your advisor has been notified of this incident.

In addition, we've reported the intrusion to law enforcement officials and will cooperate fully with any related investigations. This notification was not delayed by a law enforcement investigation.

(Over)

We're also offering you a complimentary one-year credit monitoring subscription from Equifax. To subscribe, please see the enclosed information sheet and use this unique promotion code: 416807645.

Security precautions provided by Schwab.
We'd also like to inform you of security precautions available to you through our affiliate, Schwab:

SchwabSafe®
SchwabSafe is a collection of security measures designed to keep your personal and financial information safe online. To learn more about how Schwab protects your account information, visit www.schwab.com/schwabsafe.

Additional security options for your account(s)
Schwab can provide you with a Schwab.com security token free of charge for all current accounts. Security tokens provide an additional layer of authentication for clients when logging in to Schwab.com-enabled channels.

Schwab can also place a verbal password on your account(s). If you choose to have a verbal password, you will be required to provide it whenever you contact Schwab by phone.

To request a security token or place a verbal password on your account(s), please call Schwab at 1-877-808-7773.

We also recommend you consider taking the protective steps we describe on the following page.

We take the security of your information very seriously and, again, I sincerely apologize for any inconvenience this incident may cause. If you have questions or concerns about this incident, please feel free to call Schwab anytime at **1-877-808-7773.**

Sincerely,

Bryan L Olson

Bryan Olson
President
Windhaven Investment Management, Inc.

Steps we recommend you consider taking to further protect your personal information:

- Review your recent and future account statements carefully to ensure all transactions are authorized.
- Check your credit report regularly. You can order a free annual credit report by going to www.annualcreditreport.com or by calling the Annual Credit Report Request Service at 1-877-322-8228.
- If at any time you believe you have been the victim of identity theft, you may wish to contact the three major credit reporting agencies and place a free "Fraud Alert" or "Security Freeze" in your credit file. Contact information for these credit reporting agencies is listed at the end of this letter. A fraud alert or security freeze notifies potential lenders to verify your identification before extending credit in your name. You may also wish to report any suspected identity theft to local law enforcement.
- To learn more about protecting yourself from identity theft and to obtain further information about a fraud alert or security freeze, visit the Federal Trade Commission's website at www.ftc.gov/bcp/edu/microsites/idtheft, call the FTC toll-free at 1-877-ID-THEFT (1-877-438-4338) or contact the FTC at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Ave., NW, Washington, DC 20580.

Contact Information for Credit Reporting Agencies:

Equifax	Experian	TransUnion
1-877-478-7625	1-888-397-3742	1-888-909-8872
P.O. Box 740241	P.O. Box 2002	P.O. Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
www.equifax.com	www.experian.com	www.transunion.com

Other Important Information

For Iowa Residents: You may also report suspected incidents of identity theft to local law enforcement or the Office of the Iowa Attorney General, 1305 E. Walnut Street, Des Moines, IA 50319, 515-281-5164, http://www.iowaattorneygeneral.org.

For Maryland Residents: To obtain more information about steps you can take to avoid identity theft, you may contact the Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us/contact.htm, or the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Ave. NW, Washington, DC 20580, www.ftc.gov/bcp/menus/business/data.shtm.

For Massachusetts Residents: Massachusetts law requires that we notify you that you may also place a security freeze on your credit report to prevent potential credit grantors from accessing your credit report without your consent, by sending a written request to each of the national credit reporting agencies listed above. In order to request a security freeze, you will need to provide the following: (1) your full name; (2) your Social Security number and date of birth; (3) proof of your current address, such as a utility or phone bill, as well as a list of your addresses from the prior five years; (4) a legible photocopy of a government-issued identification card; (5) if you have been a victim of identity theft, a copy of any police report, complaint, or other investigative report you may have filed with local law enforcement; and (6) if you are not a victim of identity theft, payment by check, money order, or credit card. Do not send cash. The credit reporting agency may charge a fee of up to $5 each to place, temporarily lift, or remove a freeze. To lift or remove a freeze, you must send a written request in accordance with the requirements of each credit reporting agency. Please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for credit, loans, employment, housing, or other services. For more information regarding credit freezes, please contact the credit reporting agencies directly. Under Massachusetts law, you also have the right to request from Windhaven a copy of any police report filed in connection with this incident.

For North Carolina Residents: To obtain more information about steps you can take to avoid identity theft, you may contact the North Carolina Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM (1-877-566-7226), www.ncdoj.gov/ or the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Ave. NW, Washington, DC 20580, 1-877-ID-THEFT (1 877-438-4338), www.ftc.gov/bcp/menus/business/data.shtm.

For Oregon Residents: You may also report suspected incidents of identity theft to the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Ave. NW, Washington, DC 20580, www.ftc.gov/bcp/menus/business/data.shtm.

Independent investment advisors are not owned by, affiliated with, or supervised by Windhaven Investment Management, Inc. or Charles Schwab & Co., Inc.

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