



<<Date>> (Format: Month Day, Year)

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>,

We are writing to inform you of a data security incident that may have involved your personal information. We recently learned that there was unauthorized access to an email account containing some of your information. We wanted to notify you of the incident, offer you credit and identity monitoring services, and inform you about steps that can be taken to help protect your personal information.

What Happened. In late March 2019, we detected unusual activity in a couple employee email accounts. We immediately took steps to ensure the security of those accounts and our system. We also engaged a leading digital forensics firm to determine whether any client information had been accessed without authorization. On April 16, 2019, our investigation determined that your information may have been accessed without authorization.

What Information Was Involved. The information may include your name, address, date of birth, Social Security number, and account number.

What We Are Doing. As soon as we discovered the incident, we took the measures referenced above. We also reported the matter to the FBI. We are also offering you credit and identity monitoring services for one year through Kroll. Kroll is a global leader in risk mitigation and response

What You Can Do. We recommend that you activate your Kroll credit and identity monitoring. Activation instructions and a description of the services are included in this letter. We also recommend that you follow the guidance on protecting your personal information on the following page.

For More Information.

We recommend that all our clients follow the recommendations in this letter. If you have questions or need assistance, please contact Angel Williams at (401) 214-1122.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you. Thank you for your continued trust and support.

Sincerely,

A handwritten signature in black ink that reads "R. Capuano".

Roberta Capuano
Principal
Signet Investment Advisory Group
Direct: (401) 214-1121
Email: rcapuano@signet-iag.com

Steps You Can Take to Further Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

Equifax	Experian	TransUnion	Free Annual Report
P.O. Box 105851 Atlanta, GA 30348 1-800-525-6285 www.equifax.com	P.O. Box 9532 Allen, TX 75013 1-888-397-3742 www.experian.com	P.O. Box 1000 Chester, PA 19016 1-800-680-7289 www.transunion.com	P.O. Box 105281 Atlanta, GA 30348 1-877-322-8228 www.annualcreditreport.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. There is no charge to place, lift or remove the security freeze. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state. Residents of Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

Federal Trade Commission	Maryland Attorney General	North Carolina Attorney General	Rhode Island Attorney General
600 Pennsylvania Ave, NW Washington, DC 20580 www.consumer.ftc.gov and www.ftc.gov/idtheft 1-877-438-4338	200 St. Paul Place Baltimore, MD 21202 www.oag.state.md.us 1-888-743-0023	9001 Mail Service Center Raleigh, NC 27699 www.ncdoj.gov 1-877-566-7226	150 South Main Street Providence, RI 02903 www.riag.ri.gov 401-274-4400

You also have certain rights under the Fair Credit Reporting Act (FCRA), including: to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information, as well as others. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

As referenced above, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services¹ include Credit Monitoring, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

How to Activate Your Identity Monitoring Services

Visit krollbreach.idMonitoringService.com to activate and take advantage of your identity monitoring services.

You have until **August 12, 2019** to activate your identity monitoring services.

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-844-263-8605.

If you have questions, please call 1-866-775-4209, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services¹ from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.