

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

<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip Code>>

Subject: Notification of Data Security Incident

Dear <<First Name>> <<Last Name>>:

I am writing to provide you with information about a data security incident that may have impacted your personal information. Financial Planning & Management Center, Inc. ("FPMC") takes the privacy and security of all personal information very seriously and regrets any concern that this incident may cause you. That is why I am contacting you in connection with this incident and informing you about steps that can be taken to help protect your information.

**What Happened?** Unusual activity pertaining to the email account of Mr. George Paniculam was discovered on September 14, 2019. Upon discovery of this activity, steps were taken to secure the affected email account and to begin an investigation. An independent, leading forensics firm was engaged in connection with that investigation to determine what happened and whether personal information was accessed or acquired without authorization as a result. On September 27, 2019, the forensics firm reported that the affected email account – which had been accessed without authorization – contained some personal information which may have been viewed by an unauthorized individual.

Please note that this unauthorized access was limited to information transmitted via email. Please also note that there is no evidence of the misuse of any information contained within the affected email account. Nonetheless, I am writing to provide you with information about this incident out of an abundance of caution.

**What Information Was Involved?** The information impacted in connection with this incident may have included your name and address as well as your financial account information, and/or health insurance information. Your Social Security number was not impacted in connection with this incident.

**What Are We Doing?** Upon discovery of this incident, steps were taken to secure the affected email account and to investigate this incident. Steps were also taken to enhance the security of the affected email account and to provide you with the enclosed information about steps that you can take to help protect your personal information.

**What Can You Do?** You can follow the recommendations on the following page to help protect your information. If you have questions about this incident, please contact Kroll at <<Phone Number>>, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time. Kroll representatives are fully versed on this incident and can answer any questions that you may have regarding this incident or regarding the protection of your personal information.

**For More Information.** As noted above, please contact Kroll at <<Phone Number>>, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time with any questions or for additional information relating to this incident. The business address and telephone number for FPMC also appears below for your reference.

Financial Planning & Management Center, Inc.  
8850 Columbia 100 Pkwy., Suite 306A, Columbia, MD 21045  
Tel: 410-461-2411

Please accept our apologies and know that we deeply regret any worry or inconvenience that this incident may cause you.

Sincerely,

George Paniculam  
President  
Financial Planning & Management Center, Inc.

## 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:

**TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-877-322-8228  
[www.transunion.com](http://www.transunion.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**Equifax**

P.O. Box 105851  
Atlanta, GA 30348  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Free Annual Report**

P.O. Box 105281  
Atlanta, GA 30348  
1-877-322-8228  
[annualcreditreport.com](http://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 at least 90 days. 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:** Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. 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. 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**

600 Pennsylvania Ave, NW  
Washington, DC 20580  
consumer.ftc.gov, and  
www.ftc.gov/idtheft  
1-877-438-4338

**Maryland Attorney General**

200 St. Paul Place  
Baltimore, MD 21202  
oag.state.md.us  
1-888-743-0023

**North Carolina Attorney General**

9001 Mail Service Center  
Raleigh, NC 27699  
ncdoj.gov  
1-877-566-7226

**Rhode Island Attorney General**

150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>  
401-274-4400

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include 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](http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf)