



C/O ID Experts
P.O. Box 1907
Suwanee, GA 30024

To Enroll, Please Call:
(800) 939-4170
Or Visit:
<https://app.myidcare.com/account-creation/protect>
Enrollment Code: <<XXXXXXXX>>

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

August 18, 2020

Re: Notice of Data Security Incident

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

I am writing to inform you of a data security incident that may have involved your personal information. At Guardian Asset Management (“Guardian”), we take the privacy and security of your information very seriously. This is why we are notifying you of the incident, offering you identity theft protection services, and informing you about steps you can take to help protect your personal information.

What Happened? We recently detected unauthorized access to Guardian employee email accounts that may have contained your personal information. We immediately launched an investigation and engaged a digital forensics firm to assist. On June 22, 2020, we determined that your personal information may have been accessed without authorization.

What Information Was Involved? The information involved in this incident may have included your: name; <<field 1>>.

What Are We Doing? As soon as we detected the incident, we launched an investigation and took steps to stop any continued exposure of sensitive information. We have also adopted enhanced security measures to prevent similar incidents in the future. We are providing you with information about steps that you can take to help protect your personal information. As an added precaution, we are offering you complimentary MyIDCare™ identity theft protection services, through ID Experts® . MyIDCare services include: <<Product Duration>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services.

What You Can Do: We strongly encourage you to enroll in the identity theft protection services we are offering. Activation instructions and a description of the services are included with this letter. To enroll, please visit <https://app.myidcare.com/account-creation/protect> or call (800) 939-4170 and provide the enrollment code found in the top right corner of this letter. Please note you must enroll by November 18, 2020.

To receive credit services, you must be over the age of 18, 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. If you have questions or need assistance, please call ID Experts at (800) 939-4170.

For More Information: Further information about how to protect your personal information appears on the following page. If you have questions concerning this incident, please call (800) 939-4170 Monday-Friday (excluding holidays) 6 am - 5 pm Pacific Time.

We take your trust in us seriously we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

Lou Salerno
General Counsel
Guardian Asset Management

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 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
1-800-916-8800
transunion.com

Experian
P.O. Box 9532
Allen, TX 75013
1-888-397-3742
experian.com

Equifax
P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
equifax.com

Free Annual Report
P.O. Box 105281
Atlanta, GA 30348
1-877-322-8228
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 creditors 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 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 fraud alerts, security freezes, and 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
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
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