

BakerHostetler

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CONSUMER PROTECTION

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January 8, 2018

VIA OVERNIGHT MAIL

Joseph Foster
Office of the Attorney General
33 Capitol St
Concord, NH 03301

Re: Incident Notification

Dear Attorney General Foster:

On November 8, 2017, our client, Cetera Advisors LLC (“Cetera”), discovered that an unauthorized individual may have gained access to an employee’s email account. When Cetera learned of this, they immediately reset passwords and began an investigation to determine the scope of the incident. Cetera also hired an outside forensic investigation firm to assist in their investigation.

Cetera submits this notice after learning that some of the potentially accessed email messages contained names, addresses, and Social Security numbers for fourteen (14) New Hampshire residents.

Cetera began notifying individuals of the incident by email on November 20, 2017 and offered affected individuals one year of identity theft protection services through Experian. Cetera also notified individuals by U.S. Mail on January 8, 2018 in accordance with N.H. Rev. Stat. Ann. § 359-C:20 in substantially the same form as the document enclosed herewith.¹ Additionally, Cetera has provided a dedicated phone number to answer any questions that individuals may have regarding the incident.

¹ This report is not, and does not constitute, a waiver of personal jurisdiction.

Joseph Foster
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To help prevent something like this from happening again, Cetera is taking steps to enhance their existing security protocols and is re-educating their employees regarding the protection of sensitive information.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

M. Scott Koller

M. Scott Koller
Counsel

Enclosure



Kathy VanNoy-Pineda
CHIEF COMPLIANCE OFFICER

RETURN MAIL PROCESSING CENTER
PO BOX 6336
PORTLAND, OR 97228-6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name1>>:

At Cetera Advisors LLC (“Cetera”), protecting you and your clients’ information continues to be of paramount importance. As a follow up to the email you received on November 20, 2017, we are writing to notify you about a recent event involving your information, the precautionary measures we are taking on your behalf, and steps we recommend you take based on this event.

What Happened?

On or about November 8, 2017, Cetera learned that an unauthorized individual may have gained access to an employee’s email account. We are conducting a thorough investigation to determine what happened and what information may have been affected. We have also hired an outside forensic investigation firm to assist in these efforts. That investigation is still on-going. However, we wanted to let you know this occurred and to assure you we take it very seriously.

What Information Was Involved?

As part of our investigation, we identified a message containing some personal information, including your name, address, and Social Security number that appears to have been sent outside our organization. Although we have no evidence to suggest that your personal information has been misused, as a precaution we are notifying you about this incident.

What We Are Doing

We wanted to let you know this had happened and assure you we take it very seriously. As a precaution, we are offering a complimentary one-year membership of Experian’s® IdentityWorks. 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. IdentityWorks is completely free and enrolling in this program will not hurt your credit score. Unfortunately, due to privacy laws, we are not able to enroll you directly.

What You Can Do

We encourage you to take advantage of the identity theft protection services being offered. For more information on IdentityWorks and instructions on how to activate your complimentary one-year membership, please see the next section of this letter. Identity Restoration assistance is immediately available to you.

For More Information

We deeply regret any inconvenience or concern this may have caused. To help prevent a similar incident in the future, we are taking steps to enhance our existing security protocols and are re-educating our employees regarding the protection of sensitive information. Please call the following dedicated Service Team members with any questions you might have:

Cathy Maestas 720.509.2476
Jennifer Holmes 720.509.2415
Alan Cole 720.509.2483

Sincerely,



Kathy VanNoy-Pineda
Chief Compliance Officer

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. VISIT the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcreditone>
3. PROVIDE the Activation Code: <<Enrollment Code>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional 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, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/3bcreditone>
or call 877.890.9332 to register with the activation code above.**

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877.890.9332.

* 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 Steps You Can Take

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity.

You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies once every 12 months. To order your credit report, please visit www.annualcreditreport.com or call toll free at 877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax

P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
(800) 685-1111

Experian

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

TransUnion

P.O. Box 2000
Chester, PA 19016
www.transunion.com
(800) 680-7289

If you believe that you are the victim of identity theft or have reason to believe that your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Office of the Attorney General in your home state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov/idtheft
1-877-438-4338

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

If you are a resident of Connecticut, Maryland, or North Carolina, you may contact and obtain information from your state attorney general at:

Connecticut Attorney General's Office, 55 Elm Street, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

Maryland Attorney General's Office, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us,
1-888-743-0023 (toll free when calling within Maryland)
(410) 576-6300 (for calls originating outside Maryland)

North Carolina Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699, www.ncdoj.gov,
1-919-716-6400 or toll free at 1-877-566-7226