

July 2, 2021

BY E-MAIL

Attorney General John Formella
Office of the Attorney General
33 Capitol Street
Concord, NH 03301
DOJ-CPB@doj.nh.gov

Dear Attorney General Formella:

We are writing to notify you of a data security incident involving a Morgan Stanley vendor that impacted approximately 108 New Hampshire residents.

On May 20, 2021, Morgan Stanley was notified by Guidehouse, a vendor that provides account maintenance services to Morgan Stanley's StockPlan Connect business, that it had suffered an information security incident. Guidehouse advised us that data that it maintained for Morgan Stanley had been accessed through the Accellion FTA vulnerability. Specifically, Morgan Stanley documents in the possession of Guidehouse containing the personal information of StockPlan Connect participants, including participants in New Hampshire, were obtained by an unauthorized individual. The underlying data and personally identifiable information of StockPlan Connect participants in these files is owned by certain of Morgan Stanley's corporate clients that retain Morgan Stanley StockPlan Connect to provide stock plan management services to their employees. Guidehouse, in turn, was providing a service to Morgan Stanley to identify the best available address for participants whose contact information was invalid. Although the files in Guidehouse's possession were encrypted, we have been told by Guidehouse that the unauthorized individual was able to obtain the decryption key during the security incident, due to the Accellion FTA vulnerability.

The files obtained from the vendor included the following participant information: name; address (last known address); date of birth; Social Security number (if the participant had one); and corporate company name. Note that any data within these files did not contain passwords that could be used to access financial accounts.

Morgan Stanley has reviewed Guidehouse's remediation of the incident. According to Guidehouse, the Accellion FTA vulnerability that led to this incident was patched in January 2021, within 5 days of the patch becoming available. Although the data was obtained by the unauthorized individual around that time, the vendor did not discover the attack until March of 2021, and did not discover the impact to Morgan Stanley until May 2021, due to the difficulty in retroactively determining which files were stored in the Accellion FTA appliance when the appliance was vulnerable. Guidehouse has informed Morgan Stanley that it found no evidence that Morgan Stanley's data had been distributed beyond the threat actor.

Consistent with our obligation as a vendor under N.H. Rev. Stat. Section 359-C:20, we are notifying the StockPlan Connect corporate clients that own or license the New Hampshire residents' data affected by this incident. We have notified these entities via a written notice delivered by the U.S. Postal Service or through electronic communications. A sample copy of the notice to our corporate clients is attached hereto. However, pursuant to Morgan Stanley client requests and to ensure that all individuals impacted by this incident are notified, Morgan Stanley is also independently providing notifications to affected individuals. Sample copies of the notices to New Hampshire residents are also attached hereto.

In addition, Guidehouse has arranged with Experian to provide any potentially affected New Hampshire residents with credit monitoring services for 24 months at no charge to them. We will arrange to provide codes to our corporate clients or directly to New Hampshire residents as applicable.

To the extent you have any questions about this notification, please contact James Alex at +1 (212) 537-3014 or james.alex@morganstanley.com for additional information.

Respectfully submitted,

/s/ Morgan Stanley
Morgan Stanley

Morgan Stanley

Morgan Stanley
1 New York Plaza
New York, NY 10004
tel 403-515-3910
fax 403-515-3919

June 8, 2021

At Morgan Stanley, client satisfaction and information security are critical priorities. We are writing to notify you of an incident that involves some of your participants' personal information.

What Happened?

On May 20, 2021, Guidehouse, a third-party vendor used by the Morgan Stanley stock plan business to support our escheatment process, informed Morgan Stanley that it suffered a data security incident. The incident involves personal stock plan participant information that was obtained by an unauthorized individual.

There was no data security breach of any Morgan Stanley applications. The incident involves files which were in Guidehouse's possession, including encrypted files from Morgan Stanley. Morgan Stanley stock plan regularly sends a secure file to Guidehouse of existing stock plan long shareholders scheduled for escheatment and engages Guidehouse to obtain current contact information for these stock plan participants prior to the escheatment process commencing. Although the files were encrypted, the unauthorized individual was able to obtain the decryption key during the security incident.

What Information Was Involved?

The following participant information was located in the files obtained from Guidehouse:

- Name
- Address (last known address)
- Date of birth
- Social security number
- Corporate company name

What We Are Doing?

Morgan Stanley has reviewed Guidehouse's remediation of the incident. According to Guidehouse, the vulnerability that led to this incident was remediated by Guidehouse in January of 2021. Although the data was obtained by the bad actor at that time, Guidehouse did not discover the impact to Morgan Stanley until May 2021.

As your service provider, we are making you, the data owner aware of this incident in accordance with applicable law and contractual obligations. We will also provide you with information necessary to assess your notification obligations to your employees or former employees. Additionally, upon

your request, Morgan Stanley will notify impacted participants on your behalf. We will also provide codes for 24 months of credit monitoring services to affected participants, at no charge to you or the participants, upon your request.

If you would like Morgan Stanley's assistance with any of these services, we ask that you respond to this letter by contacting your relationship manager or account executive within 10 days; otherwise, in order to help protect the impacted participants against potential identity theft, we will notify the participants directly at the best address we have on file.

For More Information

Please contact your relationship manager, account executive or incidentresponsecomm@morganstanley.com to obtain a file of the impacted participants that are your employees or former employees and to discuss how Morgan Stanley may assist you in connection with this incident. Please be assured that we take the protection of your information very seriously and sincerely regret any inconvenience or concern caused by this incident

Sincerely,

Morgan Stanley

July XX 2021

PLEASE REVIEW | IMPORTANT INFORMATION REGARDING YOUR PERSONAL INFORMATION

Morgan Stanley values our relationship with you and we place the highest degree of importance on protecting your data. As your current or former stock plan administrator, we write to inform you of a data security incident relating to your personal information.

In May 2021, a Morgan Stanley vendor that provides account maintenance services to our stock plan business, notified Morgan Stanley that the vendor had suffered a data security incident. The incident involves your personal information related to your current or former stock plan account, which was obtained by an unauthorized individual. There was no data security breach of any Morgan Stanley applications in connection with this incident. The incident involves files that were in the vendor's possession, including encrypted files from Morgan Stanley. Although the files were encrypted while stored in a tool used by the vendor, we believe that the unauthorized individual was able to obtain the decryption key during the security incident.

Morgan Stanley has reviewed the vendor's remediation of the incident. According to the vendor, the vulnerability that led to this incident was remediated in January of 2021. Although the data was obtained by the unauthorized individual around that time, the vendor did not discover the impact to Morgan Stanley until May 2021.

The following personal information was located in the files obtained from the vendor: name; last known address; date of birth; social security number; corporate company name.

We have arranged with Experian® to provide you with their Experian IdentityWorks™ credit monitoring and fraud detection services for 24 months at no charge to you. To take advantage of this offer, please visit the Experian IdentityWorks website at [URL] by [DATE] and reference the Redemption Code noted below.

[Insert Code]

At any point during the 24-month period, you are also eligible for free Identity Restoration services from Experian. If you need assistance enrolling in Experian IdentityWorks or have questions about the product, please contact Experian's customer care team at [customer service number]. Be prepared to provide engagement number [engagement #] as proof of eligibility for the IdentityWorks services by Experian.

We understand the importance you place on data security and we take our responsibility to protect your information very seriously. We sincerely regret any inconvenience or concern these matters may cause you.

If you have any questions, please contact the Client Service Center at 1-877-433-6144. Enclosed is a standard reference guide with additional information on the protection of personal information.

Supplemental Information for the Protection of Personal Information

Avoiding Phishing. Please use caution when responding to third parties who request disclosure of your personal information via email, text or phone. This may include inquiries from third parties posing as bank officials, information security experts, government agencies and other trusted sources, in an effort to trick you into divulging your personal information.

You should never provide personal information, such as usernames, passwords, government issued personal identification numbers (e.g., U.S. Social Security Numbers), account numbers or any other confidential personal information via email request or screen pop-ups. **Legitimate agencies/companies do not ask for this type of information in an email. We will never ask for your account password by email or by phone.**

Remain Vigilant. As always, you should monitor your statements for any activity you do not recognize. Contact us immediately to report any suspicious activity.

You also should not click links or open attachments sent from atypical or unknown senders, even if they appear to be legitimate. Pay special attention to links that purportedly take you to websites or other resources related to this incident, or offer you services to assist with this incident. **When in doubt, call your regular Morgan Stanley contact to verify the legitimacy of the communication.**

Ordering Your Free Credit Report. You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your credit report, visit www.annualcreditreport.com or call toll-free at 877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports.

Federal Fair Credit Reporting Act Rights: You also have rights under the federal Fair Credit Reporting Act (FCRA), which promotes the accuracy, fairness and privacy of information in the files of consumer reporting agencies. More information is available at <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

Obtaining a Police Report: You may be entitled by state law to obtain a police report relating to this matter; however, to our knowledge, no such report exists. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Fraud Alerts and Security Freezes. You can place a fraud alert or security freeze on your credit report, free of charge, by calling any of the toll-free numbers provided below. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. For more information on fraud alerts and security freezes, you also may contact the FTC as described below. You may have to submit personal information to obtain the security freeze, including name, Social Security Number, date of birth, and photograph of a government ID.

Equifax Credit Information Services, Inc.
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian Inc.
P.O. Box 9554
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
1-888-909-8872
www.transunion.com

Reporting Incidents. If you become aware of an unauthorized transaction, please promptly contact your financial institution. Identity theft or fraud incidents should be promptly reported to law enforcement, the FTC or your state Attorney General. You can contact the FTC to learn more about identity theft:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Contacting State Authorities: In certain states, you may be able seek assistance from state authorities for information about preventing or reporting suspected identity theft. Contact information for those authorities is provided below.

Iowa Residents

Office of the Attorney General of Iowa
Consumer Protection Division
Hoover State Office Building
1305 E. Walnut Street
Des Moines, Iowa 50319-0106
(515) 281-5926
(888) 777-4590 (outside Des Moines metro area)
consumer@ag.iowa.gov

Maryland Residents

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202
<https://www.marylandattorneygeneral.gov/>
(888) 743-0023

New York Residents

Office of the Attorney General
The Capitol
Albany, NY 12224-0341
1 (800) 771-7755
<https://ag.ny.gov/internet/privacy-and-identity-theft/>

North Carolina Residents

Office of the Attorney General
9001 Mail Service Center
Raleigh, NC 27699-9001
<https://www.ncdoj.gov/>
(877) 566-7226

Oregon Residents

Office of the Attorney General
1162 Court Street NE
Salem, OR 97301-4096
(503) 378-6002
<https://www.doj.state.or.us/oregon-department-of-justice/office-of-the-attorney-general/attorney-general-ellen-f-rosenblum/>

Rhode Island Residents

Rhode Island Office of the Attorney General
150 South Main Street
Providence, Rhode Island 02903
<http://www.riag.ri.gov/>
(401) 274-4400

Additional Details Regarding Your Experian IdentityWorks Membership:

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian IdentityWorks Services:** Services are available for 24 months from the date of enrollment.
- **Experian credit report at signup:** See what information is associated with your credit report. Daily credit reports are available for online members only. Offline members will be eligible to call for additional reports quarterly after enrolling.
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud. If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers. The Identity Theft Insurance is underwritten and administered by American Bankers Insurance

Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

The Terms and Conditions for this offer can be found at www.ExperianIDWorks.com/restoration.

July XX 2021

PLEASE REVIEW | IMPORTANT INFORMATION REGARDING YOUR PERSONAL INFORMATION

Morgan Stanley values our relationship with you and we place the highest degree of importance on protecting your data. As your current or former stock plan administrator, we write to inform you of a data security incident relating to your personal information.

In May 2021, a Morgan Stanley vendor that provides account maintenance services to our stock plan business, notified Morgan Stanley that the vendor had suffered a data security incident. The incident involves your personal information related to your current or former stock plan account, which was obtained by an unauthorized individual. There was no data security breach of any Morgan Stanley applications in connection with this incident. The incident involves files that were in the vendor's possession, including encrypted files from Morgan Stanley. Although the files were encrypted while stored in a tool used by the vendor, we believe that the unauthorized individual was able to obtain the decryption key during the security incident.

Morgan Stanley has reviewed the vendor's remediation of the incident. According to the vendor, the vulnerability that led to this incident was remediated in January of 2021. Although the data was obtained by the unauthorized individual around that time, the vendor did not discover the impact to Morgan Stanley until May 2021.

The following personal information was located in the files obtained from the vendor: name; last known address; date of birth; social security number; corporate company name.

We have arranged with Experian® to provide you with their Experian IdentityWorks™ credit monitoring and fraud detection services for 24 months at no charge to you. To take advantage of this offer, please visit the Experian IdentityWorks website at [URL] by [DATE] and reference the Redemption Code noted below.

[Code]

At any point during the 24-month period, you are also eligible for free Identity Restoration services from Experian. If you need assistance enrolling in Experian IdentityWorks or have questions about the product, please contact Experian's customer care team at [customer service number]. Be prepared to provide engagement number [engagement #] as proof of eligibility for the IdentityWorks services by Experian.

We understand the importance you place on data security and we take our responsibility to protect your information very seriously. We sincerely regret any inconvenience or concern these matters may cause you.

If you have any questions, please contact the Client Service Center at 1-844-934-2537. Enclosed is a standard reference guide with additional information on the protection of personal information.

Supplemental Information for the Protection of Personal Information

Avoiding Phishing. Please use caution when responding to third parties who request disclosure of your personal information via email, text or phone. This may include inquiries from third parties posing as bank officials, information security experts, government agencies and other trusted sources, in an effort to trick you into divulging your personal information.

You should never provide personal information, such as usernames, passwords, government issued personal identification numbers (e.g., U.S. Social Security Numbers), account numbers or any other confidential personal information via email request or screen pop-ups. **Legitimate agencies/companies do not ask for this type of information in an email. We will never ask for your account password by email or by phone.**

Remain Vigilant. As always, you should monitor your statements for any activity you do not recognize. Contact us immediately to report any suspicious activity.

You also should not click links or open attachments sent from atypical or unknown senders, even if they appear to be legitimate. Pay special attention to links that purportedly take you to websites or other resources related to this incident, or offer you services to assist with this incident. **When in doubt, call your regular Morgan Stanley contact to verify the legitimacy of the communication.**

Ordering Your Free Credit Report. You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your credit report, visit www.annualcreditreport.com or call toll-free at 877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports.

Federal Fair Credit Reporting Act Rights: You also have rights under the federal Fair Credit Reporting Act (FCRA), which promotes the accuracy, fairness and privacy of information in the files of consumer reporting agencies. More information is available at <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

Obtaining a Police Report: You may be entitled by state law to obtain a police report relating to this matter; however, to our knowledge, no such report exists. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Fraud Alerts and Security Freezes. You can place a fraud alert or security freeze on your credit report, free of charge, by calling any of the toll-free numbers provided below. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. For more information on fraud alerts and security freezes, you also may contact the FTC as described below. You may have to submit personal information to obtain the security freeze, including name, Social Security Number, date of birth, and photograph of a government ID.

Equifax Credit Information Services, Inc.

P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian Inc.

P.O. Box 9554
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion LLC

P.O. Box 2000
Chester, PA 19022-2000
1-888-909-8872
www.transunion.com

Reporting Incidents. If you become aware of an unauthorized transaction, please promptly contact your financial institution. Identity theft or fraud incidents should be promptly reported to law enforcement, the FTC or your state Attorney General. You can contact the FTC to learn more about identity theft:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Contacting State Authorities: In certain states, you may be able seek assistance from state authorities for information about preventing or reporting suspected identity theft. Contact information for those authorities is provided below.

Iowa Residents

Office of the Attorney General of Iowa
Consumer Protection Division
Hoover State Office Building
1305 E. Walnut Street
Des Moines, Iowa 50319-0106
(515) 281-5926
(888) 777-4590 (outside Des Moines metro area)
consumer@ag.iowa.gov

Maryland Residents

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202
<https://www.marylandattorneygeneral.gov/>
(888) 743-0023

New York Residents

Office of the Attorney General
The Capitol
Albany, NY 12224-0341
1 (800) 771-7755
<https://ag.ny.gov/internet/privacy-and-identity-theft/>

North Carolina Residents

Office of the Attorney General
9001 Mail Service Center
Raleigh, NC 27699-9001
<https://www.ncdoj.gov/>
(877) 566-7226

Oregon Residents

Office of the Attorney General
1162 Court Street NE
Salem, OR 97301-4096
(503) 378-6002
<https://www.doj.state.or.us/oregon-department-of-justice/office-of-the-attorney-general/attorney-general-ellen-f-rosenblum/>

Rhode Island Residents

Rhode Island Office of the Attorney General
150 South Main Street
Providence, Rhode Island 02903
<http://www.riag.ri.gov/>
(401) 274-4400

Additional Details Regarding Your Experian IdentityWorks Membership:

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian IdentityWorks Services:** Services are available for 24 months from the date of enrollment.
- **Experian credit report at signup:** See what information is associated with your credit report. Daily credit reports are available for online members only. Offline members will be eligible to call for additional reports quarterly after enrolling.
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud. If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers. The Identity Theft Insurance is underwritten and administered by American Bankers Insurance

Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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July XX 2021

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P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian Inc.

P.O. Box 9554
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion LLC

P.O. Box 2000
Chester, PA 19022-2000
1-888-909-8872
www.transunion.com

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Office of the Attorney General of Iowa
Consumer Protection Division
Hoover State Office Building
1305 E. Walnut Street
Des Moines, Iowa 50319-0106
(515) 281-5926
(888) 777-4590 (outside Des Moines metro area)
consumer@ag.iowa.gov

Maryland Residents

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202
<https://www.marylandattorneygeneral.gov/>
(888) 743-0023

New York Residents

Office of the Attorney General
The Capitol
Albany, NY 12224-0341
1 (800) 771-7755
<https://ag.ny.gov/internet/privacy-and-identity-theft/>

North Carolina Residents

Office of the Attorney General
9001 Mail Service Center
Raleigh, NC 27699-9001
<https://www.ncdoj.gov/>
(877) 566-7226

Oregon Residents

Office of the Attorney General
1162 Court Street NE
Salem, OR 97301-4096
(503) 378-6002
<https://www.doj.state.or.us/oregon-department-of-justice/office-of-the-attorney-general/attorney-general-ellen-f-rosenblum/>

Rhode Island Residents

Rhode Island Office of the Attorney General
150 South Main Street
Providence, Rhode Island 02903
<http://www.riag.ri.gov/>
(401) 274-4400

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- **Up to \$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers. The Identity Theft Insurance is underwritten and administered by American Bankers Insurance

Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

The Terms and Conditions for this offer can be found at www.ExperianIDWorks.com/restoration.

July XX 2021

PLEASE REVIEW | IMPORTANT INFORMATION REGARDING YOUR PERSONAL INFORMATION

Morgan Stanley values our relationship with you and we place the highest degree of importance on protecting your data. As your personal investment account provider and current or former stock plan administrator, we write to inform you of a data security incident relating to your personal information.

In May 2021, a Morgan Stanley vendor that provides account maintenance services to our stock plan business, notified Morgan Stanley that the vendor had suffered a data security incident. The incident involves your personal information related to your current or former stock plan account, which was obtained by an unauthorized individual. There was no data security breach of any Morgan Stanley applications in connection with this incident. The incident involves files that were in the vendor's possession, including encrypted files from Morgan Stanley. Although the files were encrypted while stored in a tool used by the vendor, we believe that the unauthorized individual was able to obtain the decryption key during the security incident.

Morgan Stanley has reviewed the vendor's remediation of the incident. According to the vendor, the vulnerability that led to this incident was remediated in January of 2021. Although the data was obtained by the unauthorized individual around that time, the vendor did not discover the impact to Morgan Stanley until May 2021.

The following personal information was located in the files obtained from the vendor: name; last known address; date of birth; social security number; corporate company name.

We have arranged with Experian® to provide you with their Experian IdentityWorks™ credit monitoring and fraud detection services for 24 months at no charge to you. To take advantage of this offer, please visit the Experian IdentityWorks website at [URL] by [DATE] and reference the Redemption Code noted below.

[Code]

At any point during the 24-month period, you are also eligible for free Identity Restoration services from Experian. If you need assistance enrolling in Experian IdentityWorks or have questions about the product, please contact Experian's customer care team at [customer service number]. Be prepared to provide engagement number [engagement #] as proof of eligibility for the IdentityWorks services by Experian.

We understand the importance you place on data security and we take our responsibility to protect your information very seriously. We sincerely regret any inconvenience or concern these matters may cause you.

If you have any questions, please contact a member of your Morgan Stanley team or the Client Service Center at 1-844-934-2537. Enclosed is a standard reference guide with additional information on the protection of personal information.

Supplemental Information for the Protection of Personal Information

Avoiding Phishing. Please use caution when responding to third parties who request disclosure of your personal information via email, text or phone. This may include inquiries from third parties posing as bank officials, information security experts, government agencies and other trusted sources, in an effort to trick you into divulging your personal information.

You should never provide personal information, such as usernames, passwords, government issued personal identification numbers (e.g., U.S. Social Security Numbers), account numbers or any other confidential personal information via email request or screen pop-ups. **Legitimate agencies/companies do not ask for this type of information in an email. We will never ask for your account password by email or by phone.**

Remain Vigilant. As always, you should monitor your statements for any activity you do not recognize. Contact us immediately to report any suspicious activity.

You also should not click links or open attachments sent from atypical or unknown senders, even if they appear to be legitimate. Pay special attention to links that purportedly take you to websites or other resources related to this incident, or offer you services to assist with this incident. **When in doubt, call your regular Morgan Stanley contact to verify the legitimacy of the communication.**

Ordering Your Free Credit Report. You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your credit report, visit www.annualcreditreport.com or call toll-free at 877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports.

Federal Fair Credit Reporting Act Rights: You also have rights under the federal Fair Credit Reporting Act (FCRA), which promotes the accuracy, fairness and privacy of information in the files of consumer reporting agencies. More information is available at <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

Obtaining a Police Report: You may be entitled by state law to obtain a police report relating to this matter; however, to our knowledge, no such report exists. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Fraud Alerts and Security Freezes. You can place a fraud alert or security freeze on your credit report, free of charge, by calling any of the toll-free numbers provided below. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. For more information on fraud alerts and security freezes, you also may contact the FTC as described below. You may have to submit personal information to obtain the security freeze, including name, Social Security Number, date of birth, and photograph of a government ID.

Equifax Credit Information Services, Inc.
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian Inc.
P.O. Box 9554
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
1-888-909-8872
www.transunion.com

Reporting Incidents. If you become aware of an unauthorized transaction, please promptly contact your financial institution. Identity theft or fraud incidents should be promptly reported to law enforcement, the FTC or your state Attorney General. You can contact the FTC to learn more about identity theft:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Contacting State Authorities: In certain states, you may be able seek assistance from state authorities for information about preventing or reporting suspected identity theft. Contact information for those authorities is provided below.

Iowa Residents

Office of the Attorney General of Iowa
Consumer Protection Division
Hoover State Office Building
1305 E. Walnut Street
Des Moines, Iowa 50319-0106
(515) 281-5926
(888) 777-4590 (outside Des Moines metro area)
consumer@ag.iowa.gov

Maryland Residents

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202
<https://www.marylandattorneygeneral.gov/>
(888) 743-0023

New York Residents

Office of the Attorney General
The Capitol
Albany, NY 12224-0341
1 (800) 771-7755
<https://ag.ny.gov/internet/privacy-and-identity-theft/>

North Carolina Residents

Office of the Attorney General
9001 Mail Service Center
Raleigh, NC 27699-9001
<https://www.ncdoj.gov/>
(877) 566-7226

Oregon Residents

Office of the Attorney General
1162 Court Street NE
Salem, OR 97301-4096
(503) 378-6002
<https://www.doj.state.or.us/oregon-department-of-justice/office-of-the-attorney-general/attorney-general-ellen-f-rosenblum/>

Rhode Island Residents

Rhode Island Office of the Attorney General
150 South Main Street
Providence, Rhode Island 02903
<http://www.riag.ri.gov/>
(401) 274-4400

Additional Details Regarding Your Experian IdentityWorks Membership:

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian IdentityWorks Services:** Services are available for 24 months from the date of enrollment.
- **Experian credit report at signup:** See what information is associated with your credit report. Daily credit reports are available for online members only. Offline members will be eligible to call for additional reports quarterly after enrolling.
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud. If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers. The Identity Theft Insurance is underwritten and administered by American Bankers Insurance

Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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