



ADVISORS

[Return Processing Center](#)

P.O. Box 3826

Suwanee, GA 30024

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

\*\*\*Postal IMB Barcode

<<Variable Data 1>>

Dear <<Full Name>>,

We are writing to notify you of an incident experienced by Class Advisors that may have involved some of your information as described below. We take the privacy of information in our care seriously and are providing you information about the incident, our response, and steps you can take to protect your information should you feel it is necessary to do so.

**What Happened?** We were recently notified by one of our vendors of a potential incident involving the attempted filing of fraudulent tax returns. Upon discovery, we took immediate steps to respond to and investigate the matter. This included contacting the IRS and engaging third-party specialists to assist in conducting a full investigation. The investigation ultimately determined that an unauthorized individual gained access to certain Class Advisors data between February 12, 2024 and March 6, 2024. We then began a thorough review of the data potentially at risk to determine the type of information which may have been affected and to whom that information related. On May 29, 2024, this process was completed, and we worked to confirm up-to-date address information to provide you with this notification as soon as possible.

**What Information Was Involved?** The information potentially at risk during the incident may have included your first and last name in combination with your date of birth, Social Security number, and/or financial account information.

**What We Are Doing.** We have taken the steps necessary to address the incident and are committed to fully protecting the information that you have entrusted to us. Upon learning of this incident, we took steps to secure our systems, notified the IRS, notified law enforcement, and undertook a thorough investigation. Additionally, we are offering you <<12/24>> months of complimentary credit monitoring and identity protection services.

**What You Can Do.** We recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. You may also sign up for an IRS Identity Protection PIN which helps the IRS to verify your identity and prevent an unauthorized individual from filing a tax return with your information. We have also provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft.

**For More Information:** Should you have any questions or concerns, please contact our dedicated assistance line at 888-498-6848, Monday through Friday 9:00am – 9:00pm Eastern Standard Time. The security of information is of the utmost importance to us. We stay committed to protecting your trust in us and continue to be thankful for your support.

Sincerely,

Class Advisors

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### Enroll in Identity Defense Complete

#### Enrollment Instructions

To enroll in Identity Defense, visit <<URL>>

1. Enter your unique Activation Code <<IdentityDefenseID>>  
Enter your Activation Code and click 'Redeem Code'.
2. Create Your Account  
Enter your email address, create your password, and click 'Create Account'.
3. Register  
Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.
4. Complete Activation  
Click 'Continue to Dashboard' to finish enrolling.

**The deadline to enroll is <<Deadline>>. After <<Deadline>>, the enrollment process will close, and your Identity Defense code will no longer be active. If you do not enroll by <<Deadline>>, you will not be able to take advantage of Identity Defense, so please enroll before the deadline.**

If you need assistance with the enrollment process or have questions regarding Identity Defense, please call Identity Defense directly at 1.866.622.9303.

### Request an Identity Protection PIN

An Identity Protection PIN (IP PIN) is a six-digit number that prevents someone else from filing a tax return using your Social Security (SSN) number or Individual Taxpayer Identification Number (ITIN). The IP PIN is known only to you and the IRS. It helps the IRS verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account. Additional information regarding an IP PIN, including information on how to request an IP PIN, can be found at [www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin](http://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin).

If you want to request an IP PIN, please note:

- You must pass an identity verification process.
- Spouses and dependents are eligible for an IP PIN if they can pass the identity verification process.
- Once you have opted in and obtained an IP PIN online, you will need to retrieve your IP PIN online each calendar year as a CP01A Notice will not be mailed.

### Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended fraud alert on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a credit freeze on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However,

you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

<p><b>TransUnion</b>          1-800-680-7289  <a href="http://www.transunion.com">www.transunion.com</a>  <b>TransUnion Fraud Alert</b>          P.O. Box 2000          Chester, PA 19016-2000  <b>TransUnion Credit Freeze</b>          P.O. Box 160          Woodlyn, PA 19094</p>	<p><b>Experian</b>          1-888-397-3742  <a href="http://www.experian.com">www.experian.com</a>  <b>Experian Fraud Alert</b>          P.O. Box 9554          Allen, TX 75013  <b>Experian Credit Freeze</b>          P.O. Box 9554          Allen, TX 75013</p>	<p><b>Equifax</b>          1-888-298-0045  <a href="http://www.equifax.com">www.equifax.com</a>  <b>Equifax Fraud Alert</b>          P.O. Box 105069          Atlanta, GA 30348-5069  <b>Equifax Credit Freeze</b>          P.O. Box 105788          Atlanta, GA 30348-5788</p>
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**Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC.

*For Maryland residents*, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202; 1-888-743-0023; and <https://www.marylandattorneygeneral.gov>. Class Advisors may be contacted by mail at 2555 Camino Del Rio South, Suite 201, San Diego, CA 92108.

*For New Mexico residents*, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii)

access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and [www.riag.ri.gov](http://www.riag.ri.gov). Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [ # ] Rhode Island residents impacted by this incident.

*For Washington, D.C. residents*, the District of Columbia Attorney General may be contacted at 400 6<sup>th</sup> Street NW, Washington, D.C. 20001; 202-442-9828, and <https://oag.dc.gov/consumer-protection>. Class Advisors may be contacted by mail at 2555 Camino Del Rio South, Suite 201, San Diego, CA 92108.