


MCKELL FINANCIAL GROUP  
P.O. Box 989728  
West Sacramento, CA 95798-9728

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

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



SCAN ME

Or Visit:  
<https://app.idx.us/account-creation/protect>

October 4, 2024

**Re: Notice of Data <<Variable Data 1 – Subject Line>>**

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

We are writing to inform you of a recent data security incident experienced by McKell Financial Group (“McKell Financial”) that may have involved your personal information. At McKell Financial, we take the privacy and security of all information within our possession very seriously. This is why we are notifying you of the incident, providing you with steps you can take to help protect your personal information, and offering you the opportunity to enroll in complimentary credit monitoring and identity protection services.

**What Happened.** On or around June 17, 2024, McKell Financial became aware of suspicious activity in our email environment. We immediately took steps to ensure the security of our email tenant and launched an investigation to determine what happened and whether sensitive or personal information may have been accessed or acquired during the incident. As a result of the investigation, we identified that the contents of one individual’s mailbox may have been acquired without authorization. McKell Financial then engaged an independent team to conduct a comprehensive review of all potentially affected data within the mailbox, and on September 3, 2024, that review determined that the personal information associated with certain clients may have been affected. McKell Financial then worked diligently to identify contact information to effectuate notification and prepare the services being offered to affected individuals, as provided in more detail below. This process was completed on September 25, 2024.

**What Information Was Involved.** The information involved may have included your name, <<Variable Data 2 – PII>>. **Please note that we have no current evidence to suggest the misuse or attempted misuse of your personal information.** Nonetheless, out of an abundance of caution, we are notifying you of this incident and offering resources to help you protect your personal information.

**What We Are Doing.** As soon as McKell Financial learned of the incident, we took the measures described above and implemented additional security features to reduce the risk of a similar incident occurring in the future. We are also providing you with information about steps you can take to help protect your personal information.

Additionally, we are offering you the opportunity to enroll in credit monitoring and identity protection services through IDX at no cost to you. The IDX services, which are free to you upon enrollment, include <<Membership Offering Length: 12/24 months>> of credit and CyberScan dark web monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

**What You Can Do.** Please review this letter carefully, along with the guidance included with this letter about additional steps you can take to protect your information. In addition, we encourage you to enroll in the credit monitoring and identity theft protection services we are offering through IDX at no cost to you. To receive credit monitoring services, you must be over the age of 18 and 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.

You can enroll in the IDX identity protection services by calling 1-800-939-4170 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time. Please note the deadline to enroll is January 4, 2025.

**For More Information.** If you have questions about the incident, please call IDX at 1-800-939-4170, Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time. IDX representatives are fully versed on this incident and can answer questions you may have regarding the protection of your personal information.

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

Sincerely,

Ryan McKell  
Financial Advisor

McKell Financial Group  
28494 Westinghouse PL #316  
Valencia, CA 91355

## STEPS YOU CAN TAKE TO HELP 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 1-877-322-8228, 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 also can contact one of the following three national credit reporting agencies:

### **Equifax**

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

### **Experian**

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

### **TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.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 one year. 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:** 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.

### **Federal Trade Commission (FTC):**

600 Pennsylvania Ave, NW, Washington, DC 20580; [consumer.ftc.gov](http://consumer.ftc.gov), and [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft); 1-877-438-4338

### **California Attorney General**

1300 "I" Street  
Sacramento, CA 95814  
<http://oag.ca.gov/>  
800-952-5225

### **Maryland Attorney General**

200 St. Paul Place  
Baltimore, MD 21202  
[oag.state.md.us](http://oag.state.md.us)  
1-888-743-0023

### **New York Attorney General**

Bureau of Internet and Technology  
Resources  
28 Liberty Street  
New York, NY 10005  
1-212-416-8433

### **North Carolina Attorney General**

9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov](http://ncdoj.gov)  
1-877-566-7226

### **Rhode Island Attorney General**

150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>  
1-401-274-4400

### **Washington D.C. Attorney General**

441 4th Street, NW  
Washington, DC 20001  
[oag.dc.gov](http://oag.dc.gov)  
1-202-727-3400


**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 other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.


MCKELL FINANCIAL GROUP  
P.O. Box 989728  
West Sacramento, CA 95798-9728

Parent or Guardian of  
<<First Name>> <<Last Name>>  
<<Address1>> <<Address2>>  
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:





Or Visit:  
<https://app.idx.us/account-creation/protect>

October 4, 2024

**Re: Notice of Data <<Variable Data 1 – Subject Line>>**

Dear Parent or Guardian of <<First Name>> <<Last Name>>,

We are writing to inform you of a recent data security incident experienced by McKell Financial Group (“McKell Financial”) that may have involved your child’s personal information. At McKell Financial, we take the privacy and security of all information within our possession very seriously. This is why we are notifying you of the incident, providing you with steps you can take to help protect your child’s personal information, and offering you the opportunity to enroll in complimentary identity protection services.

**What Happened.** On or around June 17, 2024, McKell Financial became aware of suspicious activity in our email environment. We immediately took steps to ensure the security of our email tenant and launched an investigation to determine what happened and whether sensitive or personal information may have been accessed or acquired during the incident. As a result of the investigation, we identified that the contents of one individual’s mailbox may have been acquired without authorization. McKell Financial then engaged an independent team to conduct a comprehensive review of all potentially affected data within the mailbox, and on September 3, 2024, that review determined that the personal information associated with certain employees and clients, including dependent information, may have been affected. McKell Financial then worked diligently to identify contact information to effectuate notification and prepare the services being offered to affected individuals, as provided in more detail below. This process was completed on September 25, 2024.

**What Information Was Involved.** The information involved may have included your child’s name, <<Variable Data 2 – PII>>. Please note that we have no current evidence to suggest the misuse or attempted misuse of your child’s personal information. Nonetheless, out of an abundance of caution, we are notifying you of this incident and offering resources to help you protect your child’s personal information.

**What We Are Doing.** As soon as McKell Financial learned of the incident, we took the measures described above and implemented additional security features to reduce the risk of a similar incident occurring in the future. We are also providing you with information about steps you can take to help protect your child’s personal information.

Additionally, we are offering you the opportunity to enroll in identity protection services through IDX at no cost to you. The IDX services, which are free to you upon enrollment, include <<Membership Offering Length: 12/24 months>> of CyberScan dark web monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your child’s identity is compromised.

**What You Can Do.** Please review this letter carefully, along with the guidance included with this letter about additional steps you can take to protect your child’s information. In addition, we encourage you to enroll in the identity theft protection services we are offering through IDX at no cost to you.

You can enroll in the IDX identity protection services by calling 1-800-939-4170 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time. Please note the deadline to enroll is January 4, 2025.

**For More Information.** If you have questions about the incident, please call IDX at 1-800-939-4170, Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time. IDX representatives are fully versed on this incident and can answer questions you may have regarding the protection of your child's personal information.

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

Sincerely,

Ryan McKell  
Financial Advisor

McKell Financial Group  
28494 Westinghouse PL #316  
Valencia, CA 91355

## Steps You Can Take to Help Protect Your Child's Information

**Review Any Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant and review statements from your child's accounts 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 should also 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 (the "FTC").

**Personal Information of a Minor:** You can request that each of the three national consumer reporting agencies perform a manual search for a minor's Social Security number to determine if there is an associated credit report. Copies of identifying information for the minor and parent/guardian may be required, including birth or adoption certificate, Social Security card, and government issued identification card. If a credit report exists, you should request a copy of the report and immediately report any fraudulent accounts to the consumer reporting agency. You can also report any misuse of a minor's information to the FTC at <https://www.identitytheft.gov/>. For more information about Child Identity Theft and instructions for requesting a manual Social Security number search, visit [www.consumer.ftc.gov/articles/0040-child-identity-theft](http://www.consumer.ftc.gov/articles/0040-child-identity-theft). Contact information for the three national credit reporting agencies is below.

**Security Freeze:** You may place a free credit freeze for minors under age 16. By placing a security freeze, someone who fraudulently acquires the minor's personal identifying information will not be able to use that information to open new accounts or borrow money in their name. You will need to contact the three national credit reporting bureaus listed below to place the freeze. Keep in mind that when you place the freeze, the minor will not be able to borrow money, obtain instant credit, or get a new credit card until the freeze is temporarily lifted or permanently removed. You must separately place a security freeze on the minor's credit file with each credit reporting agency. There is no charge to place, lift, or remove a security freeze on the minor's credit files. In order to place a security freeze, you may be required to provide the credit reporting agency with information that identifies you and/or the minor, including birth or adoption certificate, Social Security card, and government issued identification card.

### **Equifax**

P.O. Box 105788  
Atlanta, GA 30348  
1-888-378-4329  
[www.equifax.com](http://www.equifax.com)

### **Experian**

P.O. Box 9532  
Allen, TX 75013  
1-800-831-5614  
[www.experian.com](http://www.experian.com)

### **TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** You may want to consider placing a fraud alert on the minor's credit report. An initial fraud alert is free and will stay on the minor's credit file for at least one year. The alert informs creditors of possible fraudulent activity within the minor's report and requests that the creditor contact you prior to establishing any accounts in the minor's name. To place a fraud alert, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**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.

### **Federal Trade Commission (FTC):**

600 Pennsylvania Ave, NW, Washington, DC 20580; [consumer.ftc.gov](http://consumer.ftc.gov), and [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft); 1-877-438-4338

### **California Attorney General**

1300 "I" Street  
Sacramento, CA 95814  
<http://oag.ca.gov/>  
800-952-5225

### **Maryland Attorney General**

200 St. Paul Place  
Baltimore, MD 21202  
[oag.state.md.us](http://oag.state.md.us)  
1-888-743-0023

### **New York Attorney General**

Bureau of Internet and Technology  
Resources  
28 Liberty Street  
New York, NY 10005  
1-212-416-8433

**North Carolina Attorney General**

9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov](http://ncdoj.gov)  
1-877-566-7226

**Rhode Island Attorney General**

150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>  
1-401-274-4400

**Washington D.C. Attorney General**

441 4th Street, NW  
Washington, DC 20001  
[oag.dc.gov](http://oag.dc.gov)  
1-202-727-3400

**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 other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.