

March 7, 2014

Dear:

**Silversage Advisors®**  
Registered Investment Advisor

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Douglas W. Baker, CFP®  
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Your trust and confidence in our ability to handle your financial affairs is our utmost concern. We are writing to notify you of a recent breach of security. Like any prudent business, in the event of a natural or unforeseen disaster, we have a disaster recovery plan in place to ensure the ongoing operations of our firm. In that case, our plan is to resume normal operations from an offsite location using the backup of client information and essential office systems.

On February 20, 2014, back-up computer drives were stolen from a secure offsite location used as part of our disaster recovery plan. Those back-up drives contained Silversage information including, but not limited to name, address, social security number, driver's license number and account information. We are informing you immediately, so you can be on the lookout for any suspicious financial or credit activity because non-public identity information may be at risk. To the extent we manage an account with beneficiaries on your behalf, we recommend that you notify those beneficiaries to take the steps recommended in this letter, and we will provide the same credit monitoring for them. We assure you that we have taken and continue to take significant measures to protect client privacy and personal data. The incident has been reported to law enforcement, and they are investigating the matter. By California law, we are required to inform you of this breach and request that you be mindful of any suspicious activity.

- To help further protect you, Silversage Advisors has partnered with CSID to provide one year of Breach Protector™ credit monitoring and identity theft restoration coverage as a complimentary service. Please see the attached document for details on the coverage and instructions on how to complete enrollment in this service. Though it may be unlikely you will need these services, we strongly encourage enrollment for the best level of protection.
- We continue to update security protocols as security technology evolves. In response, we have already modified our security and are confident we presently are doing all we can to safeguard personal data.
- We highly recommend immediately placing a fraud alert on your credit file. Please see the backside of the attached document for details.

We have always taken very seriously the protection of personal client data, and will continue to pursue all reasonable measures to ensure the protection of your identity and privacy. Also, please be assured we have multiple steps in place, both in our office and with Geneos Wealth Management, to protect financial accounts entrusted with our firm from disconcerting activity.

We value your business and your trust. If you have any questions or need further information, please call us to discuss at 888-969-7500.

Sincerely,



Jeffrey M. Garell, CFP®  
Founding Principal



Daniel D. Sands, CFP®  
Managing Principal



## CSID Breach Protector™

In today's world, it is common and prudent for each person to use a credit monitoring service. We want to do all we can to help protect you. Silversage Advisors has partnered with CSID to provide you at no charge with their premium credit and identity protection service for one year. CSID is an independent and industry-leading company specializing in credit and identity protection services. The Breach Protector™ coverage provides you with the following benefits: 1) Increased visibility into any possible fraudulent activity so we all can respond more quickly if such activity is detected 2) An insurance policy of up to \$1,000,000 in coverage should you become a victim of identity theft, and 3) An Identity Restoration Team to guide you through the recovery process. We hope that you don't need this type of coverage, yet it is standard to have it. If you do not already use a credit monitoring service, we encourage you to register as quickly as possible to take advantage of CSID's Breach Protector™ coverage.

The sign-up process is conducted online via CSID's secure website <http://www.csid.com/breachprotector/>. You will need your CSID "PIN Code" shown below. This PIN Code can only be used once and cannot be transferred to another individual. Once you have provided your PIN Code, you will be prompted to answer a few security questions to authenticate your identity: previous addresses, names of creditors and payment amounts.

### PIN Code Information

Name: «**First\_Name**» «**Last\_Name**»  
CSID PIN Code: «**PIN\_1**»

### PIN Code Information

Name: «**Spouse\_First\_Name**» «**Spouse\_Last\_Name**»  
CSID PIN Code: «**PIN\_2**»

Should you have any questions regarding the coverage or the sign-up process, please contact CSID's 24/7 Customer Care Center at 1-877-274-1442 or email [support@csid.com](mailto:support@csid.com). Once you have enrolled and created your username and password, you will return to CSID's page to log in and access your personal information on future visits. If you do not have an email address or use the Internet, please contact our office for special instructions.

### CSID Breach Protector™ includes: (Include components per contract)

- **Single Bureau Credit Monitoring and Report:** Credit related activity including credit inquiries, delinquencies, judgments and liens, bankruptcies, new loans, etc.
- **CyberAgent® Monitoring:** CSID's exclusive Internet surveillance technology scours websites, chat rooms and bulletin boards 24/7 to identify trading or selling of your personal information online
- **Court Records Monitoring:** Know if and when your name, date of birth and Social Security number appear in court records for an offense that you did not commit
- **Non-Credit Loan Monitoring:** See if your personal information becomes linked to short-term, high-interest payday loans that do not require credit inquiries
- **Change of Address Monitoring:** Find out if someone has redirected your mail to get access to your bank statements, credit card statements and other important identity-related information
- **Sex Offender Monitoring:** Understand if and when any sex offenders reside or move into your zip code, and ensure that your identity isn't being used fraudulently in the sex offender registry
- **Social Security Number Trace Monitoring:** Know if your Social Security number becomes associated with another individual's name or address
- **Identity Theft Insurance:** You are insured against expenses in the event that your identity is compromised with a \$1,000,000 insurance policy
- **Identity Restoration:** Work with a certified identity theft restoration specialist, who will work on your behalf to restore your ID and let you get on with your life

## **Fraud Alerts**

<b>Equifax</b> P.O. Box 740241 Atlanta GA 30374 1-877-478-7625 <a href="http://www.fraudalerts.equifax.com">www.fraudalerts.equifax.com</a>	<b>Experian</b> P.O. Box 2002 Allen, TX 75013 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>TransUnion</b> P.O. Box 6790 Fullerton, CA 92834 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a>
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In addition to completing Breach Protector™ enrollment, we strongly suggest that you contact the fraud departments of any one of the three major credit-reporting agencies and let them know you may be a potential victim of identity theft. The agency you choose to notify will contact the other two on your behalf. Through that process, a "fraud alert" will automatically be placed in each of your three credit reports to notify creditors not to issue new credit in your name without gaining your permission.

We also encourage you to carefully review your credit report(s). Look for accounts you did not open and inquiries from creditors that you did not initiate. Also review your personal information for accuracy, such as home address and Social Security number. If you see anything you do not understand or that is inaccurate, call the credit-reporting agency at the telephone number on the report. Any misuse should be immediately reported to our firm, local law enforcement, and the institution with the fraudulent activity.

**Learn about the FTC's identity theft programs at <http://www.ftc.gov/bcp/edu/microsites/idtheft> or contact the Federal Trade Commission's toll-free Identity Theft helpline: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261**