[Company Logo]

[Return Address] [Date]

[Insert Recipient's Name] [Insert Address] [Insert City, State, Zip]

RE: Important Security and Protection Notification Please read this entire letter

Dear [Insert customer name]:

As we have previously discussed with you via telephone, Kellogg & Andelson Global Management ("K&A") recently was the victim of a criminal attack on its computer network. We are sending you this letter because, unfortunately, some of the personal information you have shared with us was accessed during that criminal attack. In late February, K&A noticed suspicious activity involving a handful of client accounts. K&A immediately retained a private forensic investigator, who discovered on March 4, 2015 that K&A had suffered a criminal cyber-attack.

K&A has been working closely with law enforcement to apprehend the criminal. We believe the intruder began periodically accessing the K&A network late last year and did so until late February. Since that time, we have taken steps to exclude the criminal from the K&A environment. We are working to prevent such an event from occurring again by hardening the K&A network to further protect information you have entrusted to us.

Depending on the type of information you have provided to us about yourself (or other family members), your (or your family member's) name, home address, date of birth, Social Security Number, financial account numbers, driver's license number, financial account passwords, and possibly other information you have provided to K&A may have been exposed.

To help protect your identity, we have engaged Experian[®], the largest credit bureau in the US, to offer you Fraud Resolution and identity protection for two-years at no cost to you. We encourage you activate the fraud detection tools available through ProtectMyID[®] Elite. This product provides you with superior identity protection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

Visit www.protectmyid.com/protect Provide your activation code: [code]

If you have questions or need an alternative to enrolling online, please call 866-751-1324 and provide Engagement #: PC93260.

If you believe you have been a victim of fraud, please call Experian at 866-751-1324 by 04/06/16 and a dedicated Identity Theft Resolution agent will help you restore your identity. Please provide the engagement number in this letter as proof of eligibility. Fraud Resolution assistance is immediately available to you regardless of whether you have enrolled in ProtectMyID® Elite. If you have provided personal information about other family members, please contact K&A to receive additional codes to enroll individuals in ProtectMyID® Elite.

On a personal note, it is with much regret that I send you this letter. I know that an incident like this is deeply upsetting. My own personal information was acquired by the criminal. Both K&A and I are committed to responding to this criminal attack and to regaining your trust. If you should have any questions or would like to share any information with us, please feel free to contact me or your accountant directly. We can be reached at (818) 971-5100

James Walters

ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

Information about reporting and preventing identity theft can be found at http://www.consumer.ftc.gov/topics/protecting-your-identity?sort=popular.

A fraud alert is a statement added to your credit report that alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. A security freeze is a statement added to your credit report that alerts creditors not to open accounts under your name. In general, to request a security freeze you must contact the three national Credit Reporting Agencies either via telephone, through their websites, or by writing to them. In order to place a security freeze, you may be asked to provide them with some or all of the following information: (1) your full name; (2) Social Security Number; (3) date of birth; (4) any prior addresses for the last five years; (5) proof of current address; (6) a photocopy of a government issued ID card; (7) if you are the victim of identity theft, a copy of a police or investigative report or complaint to law enforcement concerning the theft; (8) if you are not a victim of identity theft, payment by check, money order, or credit card.

If you have been a victim of identity theft and provide a Credit Reporting Agency with a valid police report, they will not charge you to place, lift, or remove a security freeze. In other cases, a credit reporting agency may charge a small fee (typically no more than \$10, although the fee varies by state; in Massachusetts, the fee is \$5) to place, lift or remove a security freeze.

The following is the contact information for the three national Credit Reporting Agencies:

COMPANY	TELEPHONE	ADDRESS	WEBSITE
Equifax	888-766-0008	P.O. Box 105788	http://www.equifax.com
		Atlanta, GA 30374-0241	
Experian	888-397-3742	P.O. Box 9554	http://www.experian.com
		Allen, TX 75013	
TransUnion	800-680-7289	Fraud Victim Assistance Division	http://www.transunion.com
		P.O. Box 2000	
		Chester, PA 19022-2000	

You can obtain more information about fraud alerts and security freezes from the Credit Reporting Agency Websites listed above.

Additionally, if you believe that you have been the victim of identity theft, you have the right to file a police report regarding that incident and obtain a copy of that police report. You should consider reporting the incident to police and the Federal Trade Commission. The FTC can be reached at 1-877-438-4338, or Federal Trade Commission, Bureau of Consumer Protection, 600 Pennsylvania Avenue, NW Washington, DC 20580, or online at https://www.ftccomplaintassistant.gov/. You may also obtain a police report regarding this incident if any is filed.

If you are a resident of Maryland or North Carolina, you can obtain additional information for how to avoid identity theft (including how to place a fraud alert or security freeze on your account) and how to report identity theft from the following sources:

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MD Attorney General's Office	NC Attorney General's Office
Consumer Protection Division	Consumer Protection Division
200 St. Paul Place	9001 Mail Service Center
Baltimore, MD 21202	Raleigh, NC 27699-9001
1-888-743-0023	1-877-566-7226
www.oag.state.md.us	http://www.ncdoi.gov/

In addition to the above steps, you should remain vigilant by checking your account statements and monitoring your yearly free credit reports.