

March 27, 2015

[REDACTED]
[REDACTED]
[REDACTED]

Re: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Dear [REDACTED]

This notice is being sent to you by the North American Securities Administrators Association, Inc. (“NASAA”)¹ on behalf of the state securities regulators (“agencies”) listed on Attachment A of this letter. Please be aware that if you are registered in multiple states you may receive or have already received a similar notification from other agencies.

The purpose of this notice is to inform you that personal information relating to your registration as a broker-dealer agent and/or investment adviser representative may have been inadvertently disclosed in composite reports (“reports”) released by one or more of the agencies listed on Attachment A. The reports provide information gathered from the Forms U4 and U5 (“registration forms”) in the Central Registration Depository and Investment Adviser Registration Depository (collectively “registration systems”) for all of the broker-dealer agents and/or investment adviser representatives registered by the agencies at the time a report is generated. The registration forms are used by both the Financial Industry Regulatory Authority (“FINRA”) and state securities regulators. The reports were created for the state agencies’ use, including responding to public records requests regarding their registered population of securities professionals. The reports were potentially released by the agencies as indicated in Attachment A.

While the reports purposefully excluded or masked from public disclosure the Social Security numbers entered in fields specifically soliciting that information, the reports may not have excluded or masked an unsolicited Social Security number and/or other personal information (e.g. driver’s license numbers) entered by some registrants on these registration forms. You are receiving this notice because it appears that your registration forms contain one or more of these entries. Your registration forms, like those for most registrants, may not have a Social Security number or other personal information embedded in a field not specifically soliciting that information. If that is your situation, please disregard this notice.

¹ NASAA is a membership association of the securities administrators in the 50 states, the District of Columbia, Canada, Mexico, Puerto Rico, and the U.S. Virgin Islands. This letter is sent on behalf of a subset of NASAA’s U.S. membership.

In light of the potential for inadvertent disclosure of personal information for at least some registrants, however, the reports are either unavailable or have been remediated. The agencies are currently working with FINRA to revamp the reports and otherwise review the content of the registration forms in an effort to prevent further inadvertent public disclosure of personal information.

The agencies have not received any complaints or other evidence of misuse of any personal information inadvertently disclosed in the reports. As a precautionary measure, you may wish to take one or more of the steps outlined below to protect yourself against the potential for identity theft connected with this disclosure. If you have any questions or concerns regarding information provided in the reports, please do not hesitate to contact the agencies with which you are registered. Please refer to Attachment A for contact information.

Here are some actions we recommend you take to protect yourself and resources that may assist you:

You can request an individual Snapshot report from FINRA to determine if personal information is improperly included. While you should carefully review the entire report, pay special attention to the information provided in any numerical fields. You can request an individual Snapshot report by using the following link: <http://www.finra.org/industry/web-crd/snapshot-reports>.

You should be vigilant with your financial accounts for the next 12 to 24 months, for example, by carefully reviewing your credit reports and bank, credit card and other account statements. If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to contact law enforcement or the state attorney general and file a police report of identity theft.

You may contact the fraud departments of the three major credit reporting agencies to discuss your options. Under federal law, you are entitled to a FREE credit report from each of the credit reporting agencies each year. Go to www.annualcreditreport.com or call 1-877-322-8228 to access your report through the federal Fair Credit Reporting Act. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below.

**Equifax Credit
Information Services, Inc.**
P.O. Box 105788
Atlanta, GA 30348
(888) 766-0008
www.equifax.com

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

**TransUnion Fraud
Victim Assistance
Department**
P.O. Box 6790
Fullerton, CA 92834
(800) 680-7289
www.transunion.com

You may wish to learn more about identity theft. The Federal Trade Commission has helpful on-line guidance about the steps that consumers can take to protect themselves against identity theft, as does your state attorney general's office.

You may also obtain information about steps you can take to avoid identity theft from the following:

**For all US Residents:
Federal Trade Commission**
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) FTC-HELP or (877) 382-4357
<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>

**For Maryland Residents:
Maryland Office of the Attorney General**
200 St. Paul Place
Baltimore, MD 21202
(888)-743-0023
<http://www.oag.state.md.us/idtheft/index.htm>

**For North Carolina Residents:
NC Attorney General's Office
Consumer Protection Division**
9001 Mail Service Center
Raleigh, NC 27699-9001
(919) 716-6000
<http://www.ncdoj.gov/Protect-Yourself/2-4-3-Protect-Your-Identity.aspx>

**For Kentucky Residents:
Kentucky Office of the Attorney General
Office of Consumer Protection**
1024 Capital Center Drive, Suite 200
Frankfort, Kentucky 40601
(855) 813-6508
<http://ag.ky.gov/idtheft>

Even when unforeseen events occur, we want to make sure you are aware of the resources that are available to you to help protect your account or credit records, and to work with you to diminish the inconvenience you may experience. We take this matter seriously and are focused on solving the issue. If you need further assistance and your home state is listed on Attachment A, please contact your home state. If your home state is not listed on Attachment A, please contact any other state appearing on Attachment A in which you are registered.

Attachment A

State	Contact Information	Agency Comments, if applicable
Alabama	Alabama Securities Commission Lauren Hitt / Bene Kyles 334-242-2984	
Arizona	Arizona Corporations Commission Securities Division Matthew J. Neubert 602-542-0605 mneubert@azcc.gov	
Arkansas	Arkansas Securities Department 201 E. Markham, Suite 300 Little Rock, AR 72201 Phone: 501-324-9260 Toll Free Phone: 800-981-4429	
Colorado	Colorado Division of Securities 1560 Broadway, Suite 900 Denver, CO 80202 303-894-2320 dora_securitieswebsite@state.co.us	
District of Columbia	Department of Insurance, Securities and Banking 810 First St., NE Washington, DC 20002 Maurice Goff Maurice.goff@dc.gov 202-442-4934	
Georgia	Office of the Georgia Secretary of State, Brian P. Kemp Noula Zaharis Director, Securities Division 2 Martin Luther King Jr. Drive SE Suite 820 West Tower Atlanta, GA 30334 404-654-6034 nzaharis@sos.ga.gov	
Idaho	Idaho Dept. of Finance Jim Burns P.O. Box 83720 Boise, ID 83720-0031 208-332-8080	
Illinois	Illinois Securities Department David Finnigan 217-782-2256	
Indiana	Office of the Secretary of State Securities Division Christy Cantrell, Legal Assistant 302 W. Washington Street, Room E111 Indianapolis, IN 46204 ccantrell@sos.in.gov	

State	Contact Information	Agency Comments, if applicable
Iowa	Securities and Regulated Industries Bureau Iowa Insurance Division Gary Marquett 515-281-5705 gary.marquett@iid.iowa.gov	The reports were released to Wall Street Journal reporters in response to a Public Records Request. The reports were released May 7 and September 30, 2014.
Kansas	Office of the Kansas Securities Commissioner Kathy Bock 109 SW 9th Street, Ste. 600 Topeka, KS 66612 785-296-2124	
Kentucky	Kentucky Department of Financial Institutions Kelly May 1025 Capital Center Drive, Suite 200 Frankfort, KY 40601 844-354-0613	
Louisiana	Louisiana Office of Financial Institutions Rhonda Reeves 225-925-4512	
Maine	Maine Office of Securities 121 State House Station Augusta, ME 04333 207-624-8551 1-877-624-8551 (toll free in Maine) www.investors.maine.gov	
Maryland	Office of the Attorney General Securities Division 200 Saint Paul Place Baltimore, MD 21202 410-576-6401 888-743-0023 (toll free) Securities@oag.state.md.us	
Nebraska	Nebraska Dept. of Banking & Finance, Bureau of Securities Mike Cameron / Jack Herstein 402-471-3445	
Nevada	Nevada Securities Division Diana J. Foley 555 East Washington Avenue, Ste. 5200 Las Vegas, NV 89101 Toll Free 800-758-6440 702-486-2440 dfoley@sos.nv.gov	
New Jersey	New Jersey Bureau of Securities Susan Largman 973-504-3630 contactnjbos@dca.lps.state.nj.us	For more information about your rights or credit protection services, please contact Susan Largman of the New Jersey Bureau of Securities at the number provided.

State	Contact Information	Agency Comments, if applicable
New York	Investor Protection Bureau Office of the New York State Attorney General 1-800-771-7755	
North Carolina	Department of the Secretary of State Securities Division 919-733-3924 or 919-807-2100 Toll Free: 1-800-688-4507 Email: secdiv@sosnc.com	NC consumers have a right to a credit security freeze. Go to http://www.ncdoj.gov/Protect-Yourself/2-4-3-Protect-Your-Identity/Protect-Yourself.aspx for more information.
Ohio	Ohio Department of Commerce Division of Securities Licensing Section 77 S. High Street, 22 nd Floor Columbus, OH 43215 Phone: 614-644-7381 anne.followell@com.ohio.gov	
Oklahoma	Oklahoma Department of Securities Faye Morton 405-280-7727	
Oregon	Oregon Division of Finance and Corporate Securities David Tatman, Administrator 503-378-4140	
Pennsylvania	Pennsylvania Department of Banking and Securities Christine Hodge, Director, Consumer Services Office Telephone Number: 717-787-1854 Toll Free Telephone Number: 1-800-722-2657	
Rhode Island	Rhode Island Department of Business Regulation Securities Division 401-462-9586	
South Carolina	South Carolina Securities Division 803-734-9916	
Tennessee	Tennessee Securities Division Arriale Tabson 615-741-5900 / 800-863-9117 Arriale.tabson@tn.gov	
Texas	Texas State Securities Board P.O. Box 13167 Austin, TX 78711-3167 512-305-8300	
Utah	Utah Securities Division 160 East 300 South, 2nd Floor Salt Lake City, UT 84114-6760 www.securities.utah.gov 801-530-6600	A composite report was provided on one (1) occasion in 2014 to a business reporter for The Wall Street Journal, who assured the Division that information contained in the report would be used for internal use only.

State	Contact Information	Agency Comments, if applicable
Vermont	Vermont Department of Financial Regulation Amanda Smith 89 Main Street, 2nd Floor Montpelier, VT 05602 1-877-550-3907 / 802-828-3423 Amanda.smith@state.vt.us	
Virginia	Division of Securities and Retail Franchising P.O. Box 1197 Richmond, VA 23218 804-371-9181 SRF_Registration@scc.virginia.gov	Division generated reports between January 2013 and February 2015.
Washington	Washington Department of Financial Institutions Carolyn Hawkey 360-902-8824 chawkey@dfi.wa.gov	
West Virginia	West Virginia Securities Commission 888-368-9507	
Wisconsin	Wisconsin Department of Financial Institutions Deborah Fabritz 201 W. Washington Avenue, Suite 300 Madison, WI 53703 608-266-3414 deborah.fabritz@wisconsin.gov	

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