

Dear Clients,

We hope this letter finds you well. As you know, unfortunately, data security events are becoming a normal occurrence globally. While no Miller Wealth Advisors systems or business operations have been directly impacted to date, there have been several recent global data security events that have impacted over 600 organizations across industries and government sectors, including more than 35 million individuals. We wanted to use these recent events as an opportunity to encourage you to remain cautious with your personal information and offer tips, best practices, and actions.

If you receive a notice from an organization that you have been impacted by a data breach, please review it, confirm its legitimacy, and follow their guidance on protecting your information. Potentially exposed information may include names, partial mailing addresses, social security numbers, birth dates of affected individuals, and potentially other personally identifiable information.

If you think you've been part of a data security event or if you would like to take steps now to attempt to reduce the chances of being involved in a data security event in the future, below are best practices and action items to implement to help protect yourself today:

- Consider enrolling in the credit monitoring and identity theft restoration services that an organization may offer.
- Remain vigilant and beware of phishing. Do not click on links or attachments in emails or text messages if you question the validity of the sender.
- Be suspicious of unexpected or unsolicited phone calls, emails, or texts asking you to send money or disclose personal information. If you receive a suspicious call, hang up, then call the individual back, using a known contact number.
- Regularly monitor your financial accounts for any suspicious activity. Be cautious of unsolicited communications, especially those requesting personal or financial information.
- Keep all software, devices, and operating systems up to date.
- Use two-step verification whenever possible.
- Create a unique password for each financial institution with which you do business; use passwords that are long and contain a combination of characters, numbers, and symbols. Consider using a password manager to create, manage, and store passwords that are unique and secure.

- Do not use personal information such as your Social Security number or birth date as part of your user ID or passwords.
- Limit solicitation by opting out. Sign up for the Federal Trade Commission's "Do Not Call" list: <https://www.donotcall.gov/report.html> and the Email Preference Service with the Direct Marketing Association (DMA): <https://www.dmachoice.org/index.php>. Many phone carriers also offer scam blocking services as a part of your plan.
- Request a credit report every six months to check for unauthorized activity. It will NOT affect your credit score.
- Put a freeze on your credit report with each of the main credit bureaus to prevent the unauthorized opening of accounts. Executing a freeze with one credit bureau will NOT automatically update the others. You can easily unfreeze your credit report when needed. Contact the credit bureaus using the contact information below for credit freezes:

Equifax

Online: <https://www.equifax.com/personal/credit-report-services/>

By phone: 800-298-0045

By Mail: Equifax Security Freeze, P.O. Box 105788 Atlanta, GA 30348

Experian

Online: <https://www.experian.com/freeze/center.html#content-01>

By phone: 888-397-3742

By Mail: Experian Security Freeze, P.O. Box 9554, Allen, TX 75013

TransUnion

Online: https://service.transunion.com/dss/orderStep1_form.page

By Phone: 800-916-8800

By Mail: TransUnion Credit Freeze, P.O. Box 160 Woodlyn, PA 19094

Innovis

Online: <https://www.innovis.com/personal/securityFreeze>

By Phone: 866-712-4546

By Mail: Innovis Consumer Assistance, P.O. Box 530086 Atlanta, GA 30353

We thank you for your trust and sincerely value your partnership. If you have any questions, please do not hesitate to contact us.

Best regards,

Bill

