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June 7, 2024

VIA EMAIL (IDTHEFT@OAG.STATE.MD.US)

Anthony G. Brown
Attorney General
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Incident Notification

Dear Attorney General Brown:

We are writing on behalf of our client, Real Wealth Advisors, LLC (“RWA”), to notify your office of a cybersecurity incident that involved one Maryland resident’s personal information.

On March 25, 2024, RWA identified suspicious activity involving an RWA email account. Upon discovering the activity, RWA took immediate steps to secure the exchange server account and launched an investigation. The investigation identified unauthorized access to the email account that occurred intermittently between March 24, 2024 and March 26, 2024. On May 14, 2024, RWA determined the account contained an email, attachment, or file that could have included the name, Social Security number, and financial account information of one Maryland resident.

On June 7, 2024, RWA mailed a notification letter to the Maryland resident via United States Postal Service first-class mail in accordance with Md. Code Ann., Com. Law § 14-3504.¹ A sample copy of the notification letter is attached. RWA is offering the Maryland resident a complimentary, one-year membership to identity theft protection services through IDX.

¹ This report does not waive RWA’s objection that Maryland lacks regulatory authority over it related to any claims that may arise from this incident.

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To help prevent a similar incident from occurring in the future, RWA has taken steps to further enhance its existing security measures.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in black ink that reads "M. Scott Koller". The script is cursive and fluid, with the first letters of each word being capitalized and prominent.

M. Scott Koller
Partner

Enclosure

Real Wealth Advisors
300 N Executive Dr., Ste.125
Brookfield, WI 53005

«AddressBlock»

June 5, 2024

«GreetingLine»

We are writing to notify you that Real Wealth Advisors, LLC ("RWA") experienced a security incident that may have involved some of your personal information. This letter explains the incident, outlines the measures we've taken, and provides steps you can take in response.

What Happened? We launched an investigation into suspicious activity involving an RWA email account. As soon as we became aware of the activity, we took immediate steps to secure the exchange server account and launched a forensic investigation headed by cybersecurity experts. The investigation determined that an unauthorized individual accessed the exchange server account. While we have no evidence that your information was accessed, we are notifying you out of an abundance of caution. This incident did not affect RWA computer systems and there is no impact to these associated systems or data. Furthermore, we have not experienced any disruptions in servicing your account or any other accounts.

What Information Was Involved? We have no evidence that your personal information was accessed. However, we determined on May 14, 2024, the exchange server account contained emails, attachments or files that could have included your name, Social Security number, financial account information or other personal information.

What We Are Doing. Your confidence and trust are important to us, and we regret any inconvenience or concern this incident may cause. To further protect your information, we have implemented additional measures to enhance our existing security protocols. In addition, we are offering identity theft protection services through IDX. IDX identity protection services include: 12 months of Credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services.

What You Can Do. As always, we encourage you to remain vigilant by reviewing your accounts and credit reports for any unauthorized activity over the next 12 to 24 months. The safety of your accounts and funds is of paramount importance to us, which is why any contribution or distribution from your accounts we manage will always be verbally confirmed over the phone by someone from the RWA team. If you do see any suspicious or unauthorized activity, please contact us immediately. For more information, including some additional steps you can take to help protect your information, please see the pages that follow this letter.

Questions and/or Concerns. If you have any questions, please call our office at 414-808-2345 Monday through Friday, 8:00 a.m. to 5:00 p.m., Central Time, excluding major U.S. holidays, and we would be happy to offer assistance.

Thank you for your understanding in this matter.

Don Mathias,
Real Wealth Advisors, LLC

300 NORTH EXECUTIVE DRIVE, SUITE 125 ■ BROOKFIELD, WI 53005 ■ 414.808.2345 ■ www.RealWealthAdvisors.com

RWA is not affiliated with Securities America, Inc. but is registered with Securities America for the sale of securities products and provision of financial advice.
Securities offered through Securities America, Inc. Member FINRA/SIPC. Real Wealth Advisors, LLC is independent of Securities America, Inc. Investment advisory services offered through Securities America Advisors, Inc. and Real Wealth Advisors, LLC.



CREDIT MONITORING ENROLLMENT INSTRUCTIONS

1. Website and Enrollment. Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

Enrollment Code: **«Enrollment_Codes»**

To Enroll, Scan the QR Code Below:



 SCAN ME

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

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 160, Woodlyn, PA 19094, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

You may contact Real Wealth Advisors, LLC via U.S. mail at 300 N. Executive Dr., Suite 125, Brookfield, WI 53005 or via telephone at 414-808-2345.

Additional information for residents of the following states:

Maryland: You may contact and obtain information from your state attorney general at: Maryland Attorney General's Office, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.marylandattorneygeneral.gov/

New York: You may contact and obtain information from these state agencies: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>