J.P.Morgan

January 9, 2026

Important: Notice of Data Breach

Reference number: 1146941

Dear REDACTED:

The security of your information is important to us. We are notifying you of a data security incident in late October 2025 at Fried, Frank, Harris, Shriver & Jacobson LLP, counsel to a J.P. Morgan conduit fund, that involved your personal information—whether you invested in the fund or were otherwise connected to it (for example, as a spouse or agent under a power of attorney).

What you need to know

- **What happened?** Fried Frank notified us in December that a Fried Frank shared network drive was compromised by an unauthorized third party and files were copied. This was an isolated incident involving Fried Frank; J.P. Morgan's systems were not compromised and remain secure.
- **What information was involved?** The J.P. Morgan-related files included your name and one or more of the following: account number, Social Security number, passport number and/or other government ID numbers. The files may have also included your contact information.
- **What we are doing.** We have worked with Fried Frank and conducted an independent review to identify what information may have been impacted. We are also partnering with Fried Frank to enhance their data security controls.

What you can do

For your protection, we suggest you consider taking the following steps:

- **Please read "Additional Steps to Help Protect Yourself"** for additional information on protective measures you can take.

(Continued on reverse)

If you are a person with a disability and need additional support, please contact your J.P. Morgan team or email us at **accessibility.support@jpmorgan.com** for assistance.

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INVESTMENT PRODUCTS: • NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

- **Remain vigilant over the next 12 to 24 months** by monitoring online **activity** and account statements for any unauthorized transactions or incidents of suspected identity theft. Promptly notify your J.P. Morgan Client Service team if you see any unauthorized transactions.
- **Sign up for free credit monitoring.** We are offering you two years of free credit monitoring through Experian IdentityWorks®. Credit monitoring helps you detect when there are changes to your credit bureau information. Please see the enclosed important information describing the benefits of Experian IdentityWorks® and how to enroll.

For more information

If you have any questions, please do not hesitate to contact your J.P. Morgan Client Service team at REDACTED.

Enclosed: Experian IdentityWorks® Enrollment Information
Additional Steps to Help Protect Yourself document

Experian IdentityWorks® Enrollment Information

To help protect your identity, J.P. Morgan is offering a complimentary membership of Experian IdentityWorks®. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate Experian IdentityWorks® now in three easy steps

1. **Ensure** that you enroll by: REDACTED (Your code will not work after this date.)
2. **Visit** the Experian IdentityWorks® website to enroll: **www.experianidworks.com/3bcredit**.
3. **Provide** your activation code: REDACTED.

If you have questions or need an alternative to enrolling online, please call 833-931-7577 and provide engagement number: REDACTED.

Additional details regarding your Experian IdentityWorks® membership

- A credit card is not required for enrollment.
- Once your Experian IdentityWorks® membership is activated, you will receive the following features:
  - Free copy of your Experian® credit report.
  - **Surveillance alerts for daily bureau credit monitoring:** Alerts of key changes and suspicious activity found on your Experian®, Equifax® and TransUnion® credit reports
  - **Identity theft resolution and Experian IdentityWorks® ExtendCARE™:** Toll-free access to U.S.-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; and contact government agencies.
- It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high level of Fraud Resolution support even after your Experian IdentityWorks® membership has expired.
  - **$1 million identity theft insurance:**[1] Immediately covers certain costs, including lost wages, private investigator fees and unauthorized electronic fund transfers.

Once your enrollment in Experian IdentityWorks® is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about Experian IdentityWorks®, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's Customer Care team at 833-931-7577.

[1] Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Steps to Help Protect Yourself

Place a one-year fraud alert on your credit file

An initial one-year fraud alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax	Experian	TransUnion
PO Box 105069 Atlanta, GA 30348	PO Box 9554 Allen, TX 75013	PO Box 2000 Chester, PA 19016
1-800-525-6285	1-888-397-3742	1-800-680-7289
equifax.com	experian.com	transunion.com

Place a security freeze on your credit file

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a security freeze on your credit report will prevent lenders and others from accessing your credit report, which will prevent them from extending credit. It may also delay, interfere with or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the three credit reporting companies.

Order your free annual credit reports

Visit **www.annualcreditreport.com** or call 1-877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify that all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

Manage your personal information

Take steps such as carrying only essential documents with you, being aware of whom you are sharing your personal information with, and shredding receipts, statements and other sensitive information, as well as utilizing anti-virus software on your computer while keeping it updated.

Use tools to monitor your credit and financial accounts

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

Contact your J.P. Morgan team to report any unauthorized transactions. We can provide copies of past statements at no cost to you, and will work with you to close your account(s) and open new ones, with new account numbers.

Obtain more information about identity theft and ways to protect yourself

- Visit **https://www.experian.com/blogs/ask-experian/category/fraud-and-identity-theft/** or general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline, which you can reach by calling 877-438-4338 or 866-653-4261 (TTY). They also provide information online at **ftc.gov/idtheft**.