Appendix

On April 1, 2025, Tappan identified an incident of unauthorized access and encryption involving a single server within the Tappan computer network was identified and addressed. Upon discovery, immediate measures were taken to secure the server and initiate an investigation. The investigation determined that an unauthorized actor copied and exfiltrated files from the server between April 1, 2025, and April 2, 2025. On August 19, 2025, the investigation determined the files involved may include the name, Social Security number, financial account number(s), driver's license or state identification number, and/or other information provided to Tappan of 11 Nebraska residents.

On September 8, 2025, Tappan began mailing notification letters via U.S. First-Class Mail to the Nebraska individuals whose information was involved. A sample copy of the notification letter is enclosed. A complimentary membership to credit monitoring services is being offered to the notified Nebraska residents.

To help prevent a similar incident from occurring in the future, Tappan is implementing additional security measures to enhance its existing security procedures and is, and will continue to, train its employees on data security.

TAPPANFINANCIALGROUP

<<Date>> (Format: Month Day, Year)

<<FIRST_NAME>> <<MIDDLE_NAME>> <<LAST_NAME>> <<SUFFIX>>
<<ADDRESS_1>>
<<ADDRESS_2>>
<<CITY>>, <<STATE_PROVINCE>> <<POSTAL_CODE>>
<<COUNTRY>>

Dear <<First_name>> <<Last_name>>:

Tappan and Company, LLC (d/b/a Tappan Financial Group) is writing to inform you about a data incident that may have involved some of your information. This letter explains the incident, outlines the measures we have taken, and provides steps you can take in response. You are receiving this letter because you are or were a client of Tappan Financial Group, or you are or were listed as a beneficiary on one of our clients' accounts.

An incident that involved unauthorized access to a single server in our network was identified and addressed. Upon discovering the incident, measures were immediately taken to secure the server and launch an investigation. Through the investigation, it was determined that an unauthorized actor accessed the server on April 1, 2025, and copied files from the server. On August 19, 2025, Tappan Financial Group identified that the files involved may include your name, Social Security number, financial account number(s), driver's license or state identification number, and/or other information provided to us.

We remind you that it is always advisable to remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity over the next 12 to 24 months. If you see charges or activity that you did not authorize, please contact the relevant financial institution or credit bureau immediately.

We have arranged to provide identity monitoring at no cost to you for <<Monitoring Term Length (Months)>> months through Kroll. The identity monitoring services we are making available to you include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit **https://enroll.krollmonitoring.com** to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6(activation deadline)>> to activate your identity monitoring services.

Membership Number: **<<Membership Number s_n>>**

For more information, as well as some additional steps you can take in response, please review the pages that follow this letter.

We regret any inconvenience or concern this may cause you. To help prevent a similar incident from occurring in the future, we are implementing additional security measures to enhance our existing security procedures, and we will continue to train our employees on data security.

If you have any questions regarding this incident, please call (866) 819-7004, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time, excluding major U.S. holidays.

Tappan Financial Group is an entity not affiliated with Osaic Wealth, Inc. ("Osaic"), but whose financial professionals are registered with Osaic for the sale of securities products and provision of financial advice.

Sincerely,

James Tappan

James Tappan
Wealth Manager
Tappan Financial Group

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KROLL

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

ADDITIONAL STEPS YOU CAN TAKE

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 2000, Chester, PA 19016, www.transunion.com, 1-833-799-5355

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 2000, Chester, PA 19016, 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.

Tappan Financial Group can be reached by mail at 211 N. Robinson, Suite 435, Oklahoma City, OK 73102 or by phone at (405) 605-4930.

Additional information for residents of the following state:

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

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov