

Brighthouse Life Insurance Company
c/o Cyberscout
<Return Address>
<City> <State> <Zip>



<FirstName> <LastName>
<Address1> <Address2>
<City>, <State> <PostalCode+4>

Date

Notification of Data Breach

Dear <FirstName> <LastName>:

What Happened

On August 9, 2024, Brighthouse Life Insurance Company (the "Company") learned that between June 28, 2023 and July 3, 2023, DXC Technology Company ("DXC"), one of the Company's administrators, disclosed a file containing information about you (the "File") to an unauthorized third party, Education Benefit Consultants, LLC d/b/a Aviben ("Aviben") due to a DXC system defect. On or about February 22, 2024, Aviben experienced a data security incident that may have enabled an unauthorized individual to access the File and view your information (the "Incident").

What Information Was Involved

The File contained identifying information and financial information about you, specifically, your name, date of birth, Social Security number, and annuity contract number.

What the Company Is Doing

The Company is providing you with this notification so that you are aware of the data breach and can take appropriate action as necessary. This notification was not delayed as a result of law enforcement investigation. The Company has also taken the step of confirming that Aviben followed all of its internal security processes and procedures leading up to and following the Incident and that Aviben has deployed a security patch to remediate the vulnerability underlying the Incident. The Company has considered the circumstances surrounding the Incident and determined the Incident to be isolated. The Company continuously monitors for potential cybersecurity risks that could impact its customers and takes steps consistent with industry best standards to neutralize them.

Recommendations for Protecting Your Identity

The Company has no evidence that any of your information has been wrongfully used. As a precautionary measure, the Company recommends that you review your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained.

Complimentary Credit Monitoring Service

As a safeguard, the Company has arranged for you to enroll in a free online credit monitoring service (*myTrueIdentity*) for **24 months**. *myTrueIdentity* is provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the *myTrueIdentity* website at www.mytrueidentity.com and in the “Enter Activation Code” space, enter the following 12-letter activation code: **<<Unique Code>>**. Then follow the prompts to receive your credit monitoring service online.

If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code: 697684 Then follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime within 90 days of the date of this letter. Due to privacy laws, the Company cannot register you directly. Please note that credit monitoring services might not be available for the following individuals: those who do not have a credit file with TransUnion, those without an address in the United States or its territories and a valid Social Security number, or those who are under the age of 18. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain 24 months of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address, and more. The subscription also includes access to identity restoration services that provide assistance in the event your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you have questions about your online credit monitoring benefits or need help with your enrollment, accessing your credit report, or passing identity verification, please contact the *myTrueIdentity* Customer Service Team. You can reach customer service toll-free at 1-844-787-4607 Monday through Friday between 8 a.m. and 9 p.m. or on the weekend between 8 a.m. and 5 p.m. (ET).

Fraud Alerts and Security Freezes

You may also consider placing a fraud alert or security freeze on your credit file. An alert helps warn creditors checking your file that recent fraudulent activity may have occurred or may occur later. A potential creditor would then know to contact you before opening any new accounts. To place a fraud alert or security freeze, contact the credit reporting agencies directly:

Equifax 800-685-1111 www.equifax.com
PO Box 105788
Atlanta, GA 30348

Experian 888-397-3742 www.experian.com
PO Box 9554
Allen, TX 75013

TransUnion 800-680-7289 www.transunion.com
PO Box 2000
Chester, PA 19016

To initiate a fraud alert or security freeze, you will need to provide your full name, Social Security number, date of birth, and your address(es) for last five years. You may also be required to provide proof of your identity, such as a government or state-issued identification card, as well as documented proof of your address. There is no cost to you to place or lift fraud alert or security freeze services.

When you place a fraud alert on your credit file, the credit reporting agencies will send you a free copy of your credit report. Look for accounts that are not yours, debts you do not owe, or any other inaccuracies (e.g., wrong Social Security number or home address). If you find an error, contact the credit reporting agency directly. By law, the credit reporting agency must investigate and respond. You should also monitor your financial statements for unauthorized activity. To learn more about identity theft, visit the Federal Trade Commission's "Your National Resource about Identity Theft" guidance materials at www.ftc.gov/idtheft.

Free Credit Report Information

Under federal law, you are also entitled to one free credit report once every 12 months from each of the three major nationwide credit reporting companies. To receive yours, call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission recommends that you check your credit reports periodically. Victim information is sometimes held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Get a copy of the police report; many creditors will want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, DC 20580, at www.ftc.gov/idtheft or at 1-877-ID-THEFT (1-877- 438-4338). Your complaint will be added to the Federal Trade Commission's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the Federal Trade Commission's website at www.ftc.gov/idtheft to review the comprehensive information available in the "Taking Charge: What to Do if Your Identity is Stolen" step-by-step guide. You may also call 1-877-438-4338 to request a free copy of the guide.

State-Specific Information

For Residents of	Additional Information
District of Columbia	You may contact the D.C. Attorney General's Office to obtain information about steps to take to avoid identity theft: D.C. Attorney General's Office, Office of Consumer Protection, 400 6th Street, NW, Washington DC 20001, 1-202-442-9828, www.oag.dc.gov .
Iowa	You may contact the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at: Iowa Attorney General's Office, Director of Consumer Protection Division, 1035 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, www.iowaattorneygeneral.gov .
Massachusetts	You have the right to obtain a police report with respect to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.
New York	In addition to considering placing a security freeze on your credit reports, you may report any incidents of suspect identity theft to law enforcement, including the New York Attorney General, or local law enforcement. More information is available at the New York Department of State Division of Consumer Protection website, https://dos.ny.gov/consumer-protection ; or the New York Attorney General at: https://ag.ny.gov or by phone at 1-800-771-7755.
North Carolina	You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-919-716-6000, www.ncdoj.gov .

West Virginia	You may contact the Company at the telephone number of the email address in the "For More Information" section of the letter to learn whether the Company maintains information about you and what types of information the Company maintains about that you or about individuals in general.
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For More Information

If you have any questions about this notice, please contact the Brighthouse Annuities Call Center at 833-208-3018 between 9 a.m. and 7 p.m. (ET) on any business day.

Sincerely,

The Brighthouse Financial Privacy Team

privacy@brighthousefinancial.com