



November 11, 2024

«First_Name» «Last_Name»
«Secondary_Name»
«Address»
«City», «State» «Zip_Code»

Re: Notice of Data Breach

Dear «First_Name»:

As a follow-up to the data breach notification sent to you on or about October 9, 2024, by Fidelity Investments ("Fidelity"), this letter is to provide information specifying that the information exposed as a result of that Fidelity data security incident included information about your MassMutual product sold through Fidelity. Your information was not subject to or involved in any data security incident at MassMutual.

What happened: On October 15, 2024, Fidelity notified MassMutual that between August 17, 2024, and August 19, 2024, a third party accessed and obtained certain information from Fidelity's information systems without authorization. Fidelity indicated that it detected the activity on August 19, 2024, and immediately took steps to terminate the access.

Fidelity advised MassMutual that the third party accessed documents relating to certain MassMutual annuity products sold by Fidelity to its customers. On October 23, 2024, Fidelity provided MassMutual with a listing of individuals whose information was included on these documents. This included your personal information.

What information was involved: Your personal information that may have been involved includes your «Breachd_Elements» and name.

What we are doing and what you can do: Fidelity reported that they investigated the incident with assistance from external security experts and remedial actions were taken to prevent a recurrence of this type of activity.

While we have no indication that your information has been or will be subject to misuse, as an added precaution, we have arranged to have IdentityForce protect your identity for 24 months at no cost to you.

IdentityForce's Rapid Response product provides you with identity theft protection and resolution services, including credit report monitoring, identity monitoring, lost wallet coverage, fully managed restoration and recovery services, and identity theft insurance. To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by: **February 28, 2025** (Your code will not work after this date.)
- Visit the IdentityForce website to enroll:
<https://secure.identityforce.com/benefit/massmutual>
- Provide your verification code: **«Credit_Monitoring_Code»**

If you have questions about the product, need assistance with services, or would like an alternative to enrolling online, please contact IdentityForce's Member Services team at 1-877-694-3367.

If you have any questions regarding Fidelity's data security incident, we encourage you to contact Fidelity at their dedicated call center at (844) 528-1265 Monday through Friday from 8:30 am to 8:30 pm ET, or Saturday and Sunday from 8:00 am to 5:00 pm ET.

If you have any other questions, please do not hesitate to call me at (413) 744-2557.

For more information: Attached to this letter is additional information for your review.

Sincerely,

A handwritten signature in cursive script, appearing to read "Steven L. Sampson".

Steven L. Sampson, CC, CIPP/US, FLMI, AIRC, AIAA, ACS, ARA
Compliance Consultant
MassMutual Compliance & Ethics Department

MORE INFORMATION ON WAYS TO PROTECT YOURSELF

It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained.

You may obtain a copy of your credit report, free of charge, o n c e every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, visit or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows: 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	Experian	TransUnion
Phone: 1-800-685-1111 P.O. Box 740256 Atlanta, Georgia 30348 www.equifax.com	Phone: 888-397-3742 P.O. Box 9554 Allen, Texas 75013 www.experian.com	Phone: 888-909-8872 P.O. Box 105281 Atlanta, GA 30348-5281 www.transunion.com

If you believe you are the victim of identity theft or any of 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 to avoid identity theft and to place fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. You should obtain a copy of the police report in case you are asked to provide it 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.ftc.gov/idtheft

Credit Freeze: Under the Economic Growth, Regulatory Relief, and Consumer Protection Act of 2018 (Public Law No. 115-174), as of September 21, 2018, you have the right to put a credit freeze on your credit file free of charge. A credit freeze is designed to prevent a credit reporting company from releasing your credit report without your consent. If you place a credit freeze on your credit file, no new credit can be opened in your name without the use of a PIN that is issued to you when you initiate the freeze. In addition, potential creditors and other third parties will not be able to access to your credit report unless you lift the freeze. Therefore, a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting agency. You can obtain more information about fraud alerts and credit freezes by contacting the Federal Trade Commission or one of the national credit reporting agencies listed above.

If you are a resident of the District of Columbia, and you either believe you are the victim of identity theft or need to obtain information on the steps to take to avoid identify theft, you should immediately contact the District of Columbia Attorney General at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; oag@dc.gov, and www.oag.dc.gov.

If you are a resident of Iowa, you are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General. Iowa Office of the Attorney General, Consumer Protection Division, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, 1-888-777-4590, consumer@ag.iowa.gov.

If you are a resident of Maryland, and you either believe you are the victim of identity theft or need to obtain information on the steps to take to avoid identify theft, you should immediately contact the Maryland Attorney General at Office of Attorney, 200 St. Paul Place, Baltimore, Maryland 21202; +1 (888) 743-0023; or www.marylandattorneygeneral.gov.

If you are a resident of New Mexico, you have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

If you are a resident of New York, the Attorney General can be contacted at the Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-(800)-771-7755; or www.ag.ny.gov.

If you are a resident of North Carolina, and you either believe you are the victim of identity theft or need to obtain information on the steps to take to avoid identify theft, you may contact the North Carolina Attorney General's Office at 9001 Mail Service Center, Raleigh, NC 27699, www.ncdoj.gov, 1-919-716-6400.

If you are a resident of Oregon, you are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Office of the Attorney General: Oregon Office of the Attorney General, Consumer Protection Division, 1162 Court St. NE, Salem, OR 97301-4096, 1-877-877-9392, www.doj.state.or.us.

If you are a resident of West Virginia, you also have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling one of the three nationwide consumer reporting agencies. Contact information for each of the three credit reporting agencies is as follows:

Equifax, PO Box 740256, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 9554, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-680-7289

As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file. You may choose between two types of fraud alert. An initial alert (Initial Security Alert) stays in your file for at least 90 days.

An extended alert (Extended Fraud Victim Alert) stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.ftc.gov/idtheft/.

You may also obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to West Virginia law. The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a unique personal identification number ("PIN") or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the distribution of your credit report for a period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number ("PIN") or password provided by the consumer reporting agency;
- (2) Proper identification to verify your identity; and
- (3) The period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three business days after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, a few days before actually applying for new credit.