

Metropolitan Life Insurance Company  
P.O. Box 6300  
Scranton, PA 18505-6300



**[Insert Recipient's Name]**  
Insert Street Address  
Insert City, State, and Zip

June 4, 2025

Re: Data Breach Notification

Dear **Name**:

### **WHAT HAPPENED?**

We are writing to inform you of a recent data security incident that occurred at The Bank of New York Mellon ("BNY") that may have involved some of your information. Metropolitan Life Insurance Company's ("MLIC", "we", "our" or "us") contracts with BNY to provide services for MetLife's insurance annuity and claim settlement accounts operations. The services provided by BNY include recordkeeping and call center operations. On March 20, 2025, BNY discovered unauthorized access to information for a small number of accounts occurring between December 2024 and March 2025.

### **WHAT PERSONAL INFORMATION WAS INVOLVED?**

You are receiving this letter because you are either an Accountholder or a person associated with an accountholder whose information may have been exposed. The information that was potentially accessible includes one or more of the following: name, email address, home address, telephone number, date of birth, social security number, account number, and account information.

### **WHAT WE ARE DOING**

MetLife and BNY promptly took steps to contain the incident and conduct a thorough investigation. We are also monitoring accounts and applying additional layers of security to prevent future occurrences.

In addition, MetLife and BNY have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (*myTrueIdentity*) for two years. The service is provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

### **WHAT YOU CAN DO**

Privacy laws do not allow us to register you directly to the monitoring service. To enroll in this service, go to the *myTrueIdentity* website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation

Code: **FLJSJFYBFTMB** and follow the three steps to receive access to the credit monitoring service online within minutes.

If you do not have access to the Internet, you may enroll in a similar offline paper-based credit monitoring service via U.S. mail delivery, by calling the TransUnion Fraud Response Service's toll-free hotline at **1-855-288-5422**, and when prompted, enter this code: **697900** and follow the steps to enroll in the offline credit monitoring service. You may also 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 the next **90 days**. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion®, Experian® or Equifax®, or an address in the United States or its territories, and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain twenty-four (24) months of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion®, Experian® or Equifax®, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

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

**Equifax**  
PO Box 105851  
Atlanta, GA 30348  
888-766-0008  
[www.equifax.com](http://www.equifax.com)

**Experian**  
PO Box 9532  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
PO Box 1000  
Chester, PA 19016  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

When you place any type of 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, that 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](http://www.ftc.gov/idtheft).

We determined that this is an isolated incident. You can rest assured that MetLife and BNY take this situation seriously and are taking steps to prevent this from happening again. We at MetLife remain committed to doing everything we can to protect your privacy.

If you have any questions about this situation, please call us Monday through Friday between 8 am – 7 pm (EST/EDT) at 1-800-638-7283. We deeply regret any inconvenience caused by this incident.

Sincerely,

MetLife Services and Solutions  
1-800-638-7283

## 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](http://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 sometimes is 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 report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission at [www.ftc.gov/idtheft](http://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](http://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.

## Other Rights and Options

Under Massachusetts law, you have the right to obtain any police report filed in regard 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. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. A credit reporting agency may not charge you to place, lift, or remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below:

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| Equifax Security Freeze<br>P.O. Box 105788<br>Atlanta, GA 30348<br>(888) 766-0008<br><a href="http://www.equifax.com">www.equifax.com</a> | Experian Security Freeze<br>P.O. Box 9554<br>Allen, TX 75013<br>(888) 397-3742<br><a href="http://www.experian.com">www.experian.com</a> | TransUnion<br>Fraud Victim Assistance<br>P.O. Box 6790<br>Fullerton, CA 92834<br>(800) 680-7289<br><a href="http://www.transunion.com">www.transunion.com</a> |
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In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

You may also place a fraud alert on your file. When you place any type of fraud alert on your credit file, you are entitled to 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.

Finally, you should also monitor your financial statements for unauthorized activity.