



Brighthouse Financial  
11225 N Community House Rd  
Charlotte, NC 28277

May 13, 2024

Name  
Address  
City State Zip

### Notice of Data Breach

Dear Customer:

#### What Happened

On April 22, 2024, a third-party administrator notified the Brighthouse Life Insurance Company (BLIC) that, due to a malfunction in its faxing software, correspondence pertaining to your insurance policy may have been sent to an unintended recipient.

#### What Information Was Involved

The correspondence contained your name, insurance policy number, and Social Security number.

#### What We Are Doing

BLIC determined this event was an isolated incident. The third-party administrator has confirmed that it identified and remediated the software malfunction. There is no evidence that any of your information has been wrongfully used.

#### Recommendations for Protecting Your Identity

As a precautionary measure, BLIC 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, BLIC has arranged for you to enroll, at no cost, in an 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](http://www.mytrueidentity.com). In the space labeled "Enter Activation Code," enter the following 12-letter Activation Code: **CODE INSERTED HERE**. Then follow the three steps listed on your screen to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service that utilizes 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 prompts to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to 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 between now and **March 31, 2025**. Due to privacy laws, BLIC cannot register you directly. Please note that credit monitoring services may not be available for individuals who are under the age of 18 or who do not have a credit file with TransUnion 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 **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, or changes of address. The subscription also includes access to identity restoration services that will help you restore your identity if your identity is compromised and provide 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 enrolling, accessing your credit report, or passing identity verification, please contact *myTrueIdentity* Customer Service toll-free at: 1-844-787-4607. Customer Service is available Monday through Friday from 8 a.m. until 9 p.m. and Saturday and Sunday from 8 a.m. until 5 p.m. (ET).


You may also consider placing a fraud alert or security freeze on your credit file at no charge. An alert helps warn creditors checking your file that recent fraudulent activity may have occurred or may occur later on. 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            800-685-1111    [www.equifax.com](http://www.equifax.com)  
PO Box 105788  
Atlanta, GA 30348

Experian            888-397-3742    [www.experian.com](http://www.experian.com)  
PO Box 9554  
Allen, TX 75013

TransUnion        800-680-7289    [www.transunion.com](http://www.transunion.com)  
P.O. Box 380  
Woodlyn, PA 19094

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, 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).

### **For More Information**

If you have any questions for BLIC, please call 844-474-8372, option 2, between 8 a.m. and 4 p.m. (ET) on any business day.

Sincerely,

Brighthouse Financial Privacy Team

Email: [privacy@brighthousefinancial.com](mailto:privacy@brighthousefinancial.com)

### **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.