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March 22, 2024

**Reference: Security Incident & Complimentary Identity Protection Package**

Newport Group, Inc. (“Newport” or “We”) serves as a third-party recordkeeper for non-qualified deferred compensation plans sponsored by Massachusetts Mutual Life Insurance Company (“MassMutual”) for its eligible employees, agents and independent contractors. You are receiving this notice because you are or were eligible to participate in a MassMutual non-qualified retirement plan, or are or were a named beneficiary of a plan participant.

We are writing to notify you of a security incident. As a result of this incident, we are offering you a complimentary two-year identity protection package through Experian, called IdentityWorks.

<p>What We Are Doing?</p>	<p>Although there is no evidence that your personal information has been subject to misuse or further disclosure, Newport is offering you a two-year identity protection package from IdentityWorks at no cost to you.</p>
<p>What You Can Do?</p>	<p>IdentityWorks helps detect possible misuse of personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft<sup>1</sup>. Please note that this offer is available to you for two years from the date of this letter and requires an action on your part.</p> <p>Additional information, terms of this service, self-help tips, and information about identity protection are located at <a href="http://www.ExperianIDWorks.com/restoration">www.ExperianIDWorks.com/restoration</a>.</p> <p>To start monitoring your personal information please follow the steps below:</p> <ol style="list-style-type: none"> <li>1. Ensure that you <b>enroll by: June 30, 2024</b></li> <li>2. <b>Visit</b> the Experian IdentityWorks website to enroll: <a href="https://www.experianidworks.com/credit">https://www.experianidworks.com/credit</a></li> <li>3. Provide your <b>activation code: ABCDEFGHI</b></li> </ol> <p>If you have questions about Experian or IdentityWorks, or if you would like an alternative to enrolling in IdentityWorks online, please contact Experian’s customer care team at 1-877-890-9332. As proof of eligibility for this service, you will need to provide the engagement number – B118258.</p>

<sup>1</sup> If you are not located in the United States, the terms of this service may be different. You can call the Experian number above for more information.

For More Information	If you have any questions about Newport, IMS, or this event, please contact 800-230-3950. We are available to assist you Monday – Friday, 8:00 am - 8:00 pm ET.
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We apologize for the inconvenience and any concern this incident may have caused you.

## **MORE INFORMATION ON WAYS TO PROTECT YOURSELF**

Review Your Account Statements: As a precautionary measure, we recommend that you remain vigilant by reviewing 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. 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, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<b>Phone: 1-800-685-1111</b> <b>P.O. Box 740256</b> <b>Atlanta, Georgia 30348</b> <b><u><a href="http://www.equifax.com">www.equifax.com</a></u></b>	<b>Phone: 888-397-3742</b> <b>P.O. Box 9554</b> <b>Allen, Texas 75013</b> <b><u><a href="http://www.experian.com">www.experian.com</a></u></b>	<b>Phone: 888-909-8872</b> <b>P.O. Box 105281</b> <b>Atlanta, GA 30348-5281</b> <b><u><a href="http://www.transunion.com">www.transunion.com</a></u></b>

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](http://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 Massachusetts, note that pursuant to Massachusetts law, you have the right to obtain a copy of any police report. Massachusetts law also allows consumers to request a security freeze. A security

freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. 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.

To place a security freeze on your credit report, you must send a written request to each of the three major reporting agencies by regular, certified, or overnight mail at the addresses below:

Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

Experian Security Freeze, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)

TransUnion Security Freeze, PO Box 2000, Chester, PA 19022-2000, [www.transunion.com](http://www.transunion.com)

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 identity 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.

