



Return Mail Processing
 PO Box 589
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April 26, 2024

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SAMPLE A SAMPLE - L03 MA



APT ABC
 123 ANY STREET
 ANYTOWN, FC 1A2 B3C
 COUNTRY



Dear Sample A. Sample:

Enroll Confidently is writing to make you aware of a recent incident that may affect your personal information. Enroll Confidently provides a benefits enrollment platform to support employers and benefits providers throughout the employee enrollment process. Employees who seek to obtain an employer-sponsored product enroll in the benefit offering via the Platform. We have your information because we provide these services to Massachusetts Mutual Life Insurance Company ("MassMutual"). MassMutual utilizes the Platform to offer its group whole life insurance product to employees of those employers that have selected the MassMutual product as a benefit offering. This notice includes information about steps we have taken in response to this incident and resources available to help you protect your information, should you feel it is appropriate to do so. Our investigation determined that your [Extra2] were affected by this incident.

We take our responsibility to safeguard the data entrusted to us very seriously. We responded promptly to this incident and have been working diligently to conduct a thorough investigation. We are also working to enhance our existing security measures and have notified federal law enforcement of this incident. As an added precaution, we are providing you with access to 24 months of complimentary credit monitoring services through Experian. Information on how to enroll in these services is provided in the attached **More Information On Ways To Protect Yourself**. This section also includes guidance on resources available to you to protect personal information against potential misuse.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. We also encourage you to review the attached **More Information On Ways To Protect Yourself** and enroll in the credit monitoring services we are offering. Please note, we are not permitted to enroll you in these services and so you will need to follow the instructions included below to enroll.

Please note, Massachusetts law precludes us from including certain information in this notice; however, if you have questions that are not addressed by this letter, please contact our dedicated assistance line at 833-931-7500 Monday through Friday from 8am to 8pm Central Time. Be prepared to provide engagement number B121453. You may also write to Enroll Confidently at P.O. Box 25880, Scottsdale, AZ 85255.

Sincerely,

Enroll Confidently

B121453

0000001



MORE INFORMATION ON WAYS TO PROTECT YOURSELF

Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for twenty-four (24) months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for twenty-four (24) months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary twenty-four (24)-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** August 30, 2024 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-931-7500 by August 30, 2024. Be prepared to provide engagement number B121453 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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 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	Phone: 888-397-3742	Phone: 888-909-8872
P.O. Box 740256	P.O. Box 9554	P.O. Box 105281
Atlanta, Georgia 30348	Allen, Texas 75013	Atlanta, GA 30348-5281
<u>www.equifax.com</u>	<u>www.experian.com</u>	<u>www.transunion.com</u>

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 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

Experian Security Freeze, PO Box 9554, Allen, TX 75013, www.experian.com

TransUnion Security Freeze, PO Box 2000, Chester, PA 19022-2000, 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.