



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
 <<address_1>>
 <<address_2>>
 <<city>>, <<state_province>> <<postal_code>>
 <<country>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

Pension Benefit Information, LLC, dba PBI Research Services (“PBI”)¹ provides audit and address research services for insurance companies, pension funds, and other organizations, or for a third party acting on their behalf. PBI is providing notice of a third-party software event that affected the security of some of your information. On or around May 31, 2023, Progress Software, the provider of MOVEit Transfer software disclosed a vulnerability in their software that had been exploited by an unauthorized third party. PBI utilizes MOVEit in the regular course of our business operations to securely transfer files. Although we have no indication of identity theft or fraud in relation to this event at the time of this mailing, we are providing you with information about the event, our response, and additional measures you can take to help protect your information, should you feel it appropriate to do so.

We take this event and the security of information in our care seriously. Upon learning about this event, we promptly took steps to patch our MOVEit servers, investigate, assess the security of our systems, and notify potentially affected customers and individuals associated with those customers. Additionally, while we have safeguards in place to protect data in our care, we are also reviewing and enhancing our information security policies and procedures.

Although we are not aware of any identity theft or fraud as a result of this event at the time of this mailing, as an added precaution, we are offering you access to twenty-four (24) months of complimentary identity monitoring provided through Kroll. Although we are making these services available to you, we are unable to enroll you directly. Activation instructions and additional information regarding the services are below.

Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.²

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6(activation deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

- **Credit Monitoring.** You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you’ll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.
- **Fraud Consultation.** You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

¹ Longevity Holdings Inc. is the parent company of PBI.

² Kroll’s activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

- **Identity Theft Restoration.** If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

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 for the next twelve to twenty-four months and to report suspected identity theft incidents to the insurance company. Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, free of charge, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Under Massachusetts law, you have the right to obtain any police report filed in regard to this event. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or the Massachusetts Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint

with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General.

If you have additional questions, please call our dedicated assistance line at (866) 373-9043, Monday through Friday, 9:00 am to 6:30 pm Eastern time (excluding U.S. holidays). You may also write to PBI at 333 South Seventh Street, Suite 2400, Minneapolis, MN 55402 or to the insurance company at 3100 Albert Lankford Drive, Lynchburg, VA 24501.

Sincerely,

The PBI Team



<<Date>> (Format: Month Day, Year)

To the Estate/Next of Kin of:

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

To the Personal Representative / Next of Kin of <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

Pension Benefit Information, LLC, dba PBI Research Services (“PBI”)¹ provides audit and address research services for insurance companies, pension funds, and other organizations, including <<b2b_text_1(data owner)>>, or for a third party acting on their behalf. PBI is providing notice of a third-party software event that affected the security of some of your loved one’s information. On or around May 31, 2023, Progress Software, the provider of MOVEit Transfer software disclosed a vulnerability in their software that had been exploited by an unauthorized third party. PBI utilizes MOVEit in the regular course of our business operations to securely transfer files. Although we have no indication of identity theft or fraud in relation to this event at the time of this mailing, we are providing you with information about the event, our response, and additional measures you can take to help protect your loved one’s information, should you feel it appropriate to do so.

We take this event and the security of information in our care seriously. Upon learning about this event, we promptly took steps to patch our MOVEit servers, investigate, assess the security of our systems, and notify potentially affected customers and individuals associated with those customers. Additionally, while we have safeguards in place to protect data in our care, we are also reviewing and enhancing our information security policies and procedures.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your loved one’s account statements and monitoring your loved one’s free credit reports, if available, for suspicious activity and to detect errors and to report suspected identity theft incidents to the insurance company. Please also review the enclosed *Steps You Can Take to Protect Your Loved One’s Personal Information*, which contains information on what you can do to safeguard against possible misuse of your information.

If you have additional questions, you may call our toll-free assistance line at (866) 373-9043, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern time (excluding U.S. holidays). You may also write to PBI at 333 South Seventh Street, Suite 2400, Minneapolis, MN 55402 or to the insurance company at 3100 Albert Lankford Drive, Lynchburg, VA 24501.

Sincerely,

John Bikus
President
Pension Benefit Information, LLC

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STEPS YOU CAN TAKE TO PROTECT YOUR LOVED ONE'S PERSONAL INFORMATION

Monitor Your Loved One's Accounts

Authorized individuals, a spouse, or an executor of an estate may request a copy of a loved one's credit report or flag a loved one's credit file with an alert. In most cases, a flag will prevent the opening of new credit accounts in your loved one's name. If you have not already done so, you may request that your loved one's credit report is flagged with the following alert: **"Deceased. Do not issue credit. If an application is made for credit, notify the following person(s) immediately: (name and relationship to your loved one)."**

Individuals to list in this alert may include:

- next surviving relative, and/or
- another authorized relative, and/or
- executor/trustee of the estate, and/or
- a law enforcement agency.

You may also request a copy of your loved one's credit report to review whether there are any active credit accounts that need to be closed or any pending collection notices that need to be addressed. A request for a flag on your loved one's credit file or for a copy of your loved one's credit report must be in writing and should include the below information:

Information Related to your loved one:

- Legal name
- Social Security number
- Date of birth
- Date of death
- Last known address
- A copy of the death certificate or letters testamentary. A "letters testamentary" is a document issued by a court or public official authorizing the executor of a will to take control of a deceased person's estate.

Information related to the individual requesting the information or placing the alert:

- Full name
- Copy of a government issued identification
- Address for sending final confirmation
- In the case of an executor, include the court order or other document indicating the executor of the estate

Mailing and contact information for the three major credit bureaus is as follows:

<p>Experian P.O. Box 9701 Allen, TX 75013 1-888-397-3742 www.experian.com/blogs/ask-experian/ reporting-death-of-relative/</p>	<p>TransUnion P.O. Box 2000 Chester, PA 19016 1-800-916-8800 www.transunion.com/blog/credit- advice/reporting-a-death-to-tu</p>	<p>Equifax P.O. Box 105139 Atlanta, GA 30348-5139 1-800-685-1111 www.equifax.com/personal/education/ credit/report/credit-steps-after-death/</p>
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Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your loved one's personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or the Massachusetts Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that their loved one has been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and to the Massachusetts Attorney General. This notice has not been delayed by law enforcement.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this event. If your loved one is the victim of identity theft, you also have the right to file a police report and obtain a copy of it.



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2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
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1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
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Sincerely,

John Bikus

President

Pension Benefit Information, LLC



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<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
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The PBI Team

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Steps You Can Take To Protect Your Loved One's Personal Information

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