

**July 20, 2022**

VIA ON-LINE SUBMISSION

Maryland Office of the Attorney General  
200 St. Paul Place  
Baltimore, MD 21202

Maryland Insurance Administration  
200 St. Paul Place – Suite 2700  
Baltimore, MD 21202

**Re: Notification of a Potential Breach of Security Involving (2) MD Residents**

To Whom it May Concern:

I am writing on behalf of Massachusetts Mutual Life Insurance Company ("MassMutual") to inform you of a security related matter that may have involved the personal information of two (2) Maryland residents.

As you may be aware, on or around May 31, 2023, and again in June 2023, Progress Software Corporation publicly disclosed zero-day vulnerabilities that impacted its MOVEit Transfer software.

While MassMutual is not a user of MOVEit Transfer software, on June 23, 2023, we were informed of a data security incident that occurred at Pension Benefit Information, LLC ("PBI"), a vendor to Fidelity Investments ("Fidelity"), MassMutual's employee retirement benefit plan provider. Fidelity uses PBI to identify participants who might have passed away and implement beneficiary processes.

MassMutual understands that PBI previously provided notification to your office regarding this incident for all of its impacted business clients. This notice pertains solely to MassMutual-related individuals affected by the PBI data security incident.

PBI promptly launched an investigation, with the assistance of third-party cybersecurity specialists, to determine the potential impact of the vulnerabilities' presence on its MOVEit Transfer servers and on the data housed on the servers.

The investigation determined that a threat actor exploited a zero-day vulnerability, accessed one of PBI's MOVEit Transfer servers on May 29 and May 30, 2023, and exfiltrated certain data from that MOVEit Transfer server during that time. Through its



investigation, PBI determined that some information related to certain MassMutual pension plan participants was present on the server at the time of the event.

The information involved in this event that could have been subject to unauthorized access by the threat actor includes the impacted person's name, partial mailing address, Social Security number, and date of birth.

On July 17, 2023, PBI provided written notice of this event to the impacted pension plan participants, 2 of which are Maryland residents, which will include 24 months of credit monitoring through Kroll. Attached, please find a redacted copy of the notification letter to be provided to the impacted individuals.

If you have any questions please do not hesitate to call me at (413)744-5002 or [LWalkuski@MassMutual.com](mailto:LWalkuski@MassMutual.com).

Sincerely,

A handwritten signature in black ink, appearing to read "LW", written over a light blue horizontal line.

Lisa Walkuski  
Compliance Consultant  
MassMutual Compliance & Ethics Department

Encl.



<<Name 1>> <<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Date>>

<<City>>, <<State>> <<Zip>>

<<Country>>

## Notice of Data Breach

Dear <<Name 1>>,

We at Pension Benefit Information, LLC (“PBI”) are contacting you to provide important information about a recent data event. You are receiving this letter because PBI provides audit and address research services for Fidelity Investments, the provider of administrative services for retirement plans at <<Client Name>>. This letter is informing you of a global third-party software event that impacted PBI and may affect the security of some of your information. Although we have no indication of identity theft or fraud in relation to this event, we are providing you with information about the event, our response, and additional measures you can take to help protect your information. Please note that this incident is not the result of any breach at Fidelity Investments or <<Client Name>>.

**What Happened?** On or around May 31, 2023, Progress Software, the provider of MOVEit Transfer software, disclosed a vulnerability in their software that could be exploited by an unauthorized third party. PBI utilizes MOVEit in the regular course of our business operations to securely transfer files. PBI promptly launched an investigation into the nature and scope of the MOVEit vulnerability’s impact on our systems. Through the investigation, we learned that an unauthorized third party accessed one of our MOVEit Transfer servers on May 29, 2023 and May 30, 2023 and downloaded data. We then conducted a manual review of our records to confirm the identities of individuals potentially affected by this event and their contact information to provide notifications. We recently completed this review and have concluded that information about you was involved in the incident.

**What Information Was Involved?** Our investigation determined that the following types of information related to you were downloaded by the third party: <<Data Elements>>.

**What We Are Doing.** We take this event and the security of information in our care seriously. Upon learning about this vulnerability, we promptly took steps to patch servers, investigate, assess the security of our systems, and notify potentially affected customers and individuals associated with those customers. In response to this event, we are also reviewing and enhancing our information security policies and procedures.

While we are unaware of any identity theft or fraud as a result of this event, as an additional precaution PBI is offering you access to 24 months of complimentary credit monitoring and identity restoration services through Kroll. Details of this offer and instructions on how to activate these services are enclosed with this letter.

**What You Can Do.** 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. Please also review the enclosed *Steps You Can Take to Protect Personal Information*, which contains information on what you can do to safeguard against possible misuse of your information. You can also enroll in the credit monitoring services that we are offering. Fidelity has indicated that your accounts at Fidelity continue to be covered by Fidelity’s Customer Protection Guarantee, the details of which are available online at: <https://nb.fidelity.com/public/nb/default/resourceslibrary/articles/fidelitycustomerprotectionguarantee>.

<<Client ID>>

<<Unique Record Identifier>>

**For More Information.** If you have additional questions, you may call Fidelity toll free at **1-800-610-7100** Monday through Friday from 8:30 am to 8 pm Eastern time (excluding U.S. holidays). You may also write to PBI at 333 South Seventh Street, Suite 2400, Minneapolis, MN 55402.

If you need assistance with the credit monitoring services offered through Kroll, call Kroll at **1-833-680-7832** Monday through Friday from 8 am to 8 pm Eastern time or visit Kroll's website at [login.krollmonitoring.com/about-us](http://login.krollmonitoring.com/about-us).

Sincerely,

A handwritten signature in black ink, appearing to read 'JB', with a large, stylized flourish extending to the right.

John Bikus  
President  
Pension Benefit Information, LLC

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

### **Enroll in Kroll's Monitoring Services**

To help relieve concerns and restore confidence following this event, we have secured the services of Kroll to provide identity monitoring at no cost to you for 24 months. 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.

### **How to Activate Your Identity Monitoring Services**

1. You must activate your identity monitoring services by October 4, 2023. Your Activation Code will not work after this date.
2. Visit [enroll.krollmonitoring.com/redeem](https://enroll.krollmonitoring.com/redeem) to activate your identity monitoring services.
3. Provide Your Activation Code: <<Enter Activation Code>> and Your Verification ID: SF-009864

### **Take Advantage of Your Identity Monitoring Services**

You've been provided with access to the following services<sup>1</sup> from Kroll:

#### **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 can help you determine if it's 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.

#### **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 can dig deep to uncover the scope of the identity theft, and then work to resolve it.

### **Monitor Your Accounts**

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 a free credit report, visit [www.annualcreditreport.com](https://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any 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, 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 a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

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;

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<sup>1</sup> 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.

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.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

| <b>Equifax</b>                                                                                                                  | <b>Experian</b>                                                             | <b>TransUnion</b>                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a> | <a href="https://www.experian.com/help/">https://www.experian.com/help/</a> | <a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a> |
| 1-888-298-0045                                                                                                                  | 1-888-397-3742                                                              | 1-800-916-8800                                                                              |
| Equifax Fraud Alert, P.O. Box 105069<br>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<br>Atlanta, GA 30348-5788                                                                | Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013                      | TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094                                   |

### **Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state attorney general. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; [www.identitytheft.gov](http://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 they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state attorney general. This notice has not been delayed by law enforcement.

*For District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and [oag.dc.gov](http://oag.dc.gov).

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <http://www.marylandattorneygeneral.gov/>.

*For Massachusetts residents*, 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.

*For New Mexico residents*, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. Fees may be required to be paid to the consumer reporting agencies. There are approximately <<# of RI Residents>> Rhode Island residents that may be impacted by this event.