



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Richard Aponte-Boyd
Office: (267) 930-4888
Fax: (267) 930-4771
Email: raponte@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

April 1, 2024

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, Maryland 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

To Whom It May Concern:

We represent The May Institute, Inc. located at 41 Pacella Park Drive, Randolph, Massachusetts 02368, and write to notify your office of an incident that may affect the security of certain personal information relating to twenty-five (25) Maryland residents. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, The May Institute, Inc. does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about December 14, 2023, The May Institute, Inc. became aware of suspicious activity within its computer network. The May Institute, Inc. immediately began an investigation to determine the nature and scope of the activity. Its investigation determined that certain files within its network were potentially accessed or taken by an unauthorized actor on December 5, 2024.

The information that could have been subject to unauthorized access includes name, Social Security number, and driver's licence number.

Notice to Maryland Residents

On or about April 1, 2024, The May Institute, Inc. began providing written notice of this incident to twenty-five (25) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the incident, The May Institute, Inc. moved quickly to investigate and respond to the incident, assess the security of The May Institute, Inc. systems, and taking steps to identify potentially affected individuals. Further, The May Institute, Inc. notified federal law enforcement regarding the incident. The May Institute, Inc. is also working to implement additional safeguards and training to its employees.

The May Institute, Inc. is providing complimentary access to twelve (12) months of credit monitoring and identity theft protections services through IDX. Additionally, The May Institute, Inc. is providing impacted individuals with guidance on how to better protect against identity theft and fraud. The May Institute, Inc. is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

The May Institute, Inc. is providing written notice of this incident to the consumer reporting agencies and to the relevant state regulators as required. Additionally, The May Institute, Inc. notified the U.S. Department of Health and Human Services.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4888.

Very truly yours,

Richard Aponte-Boyd of
MULLEN COUGHLIN LLC

RAB/kld
Enclosure

EXHIBIT A

MayInstitute
SHAPING FUTURES. CHANGING LIVES.
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

April 1, 2024

NOTICE OF <<SECURITY INCIDENT/DATA BREACH>>

Dear <<First Name>> <<Last Name>>:

May Institute writes to notify you of a recent incident that may impact the security of your information. We are providing you with information about this incident, our response to it, and resources available to you to help protect your information, should you feel it appropriate to do so.

What Happened? On December 14, 2023, May institute became aware of suspicious activity within our computer network. May Institute immediately began an investigation to determine the nature and scope of the activity. Our investigation determined that certain files within our network were potentially accessed or taken by an unauthorized actor on December 5, 2023.

What Information Was Involved? May Institute is notifying you of this incident because your <<Data Elements>> may have been in the impacted files. We are sending this notice to you out of an abundance of caution. Please note that we have no evidence that your personal information was subject to any actual or attempted misuse as a result of this incident.

What We Are Doing. The confidentiality, privacy, and security of information in our care is among our highest priorities, and we take this incident very seriously. When we discovered this incident, we promptly launched an investigation and took steps to secure our systems and determine what data may be at risk. As part of our ongoing commitment to the security of information in our care, we are working to review our existing policies and procedures and implement additional safeguards. We also provided notice to federal law enforcement and will be providing notice to state regulators, as required.

As an additional precaution, we are offering you access to <<Credit Monitoring>> months of complimentary monitoring and identity theft protection services through IDX, a ZeroFox Company. IDX identity protection services include: <<Credit Monitoring>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. 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 identity theft and fraud by reviewing your account statements and monitoring free credit reports to identify suspicious activity and detect errors. You can find out more about how to protect your information in the enclosed *Steps You Can Take to Help Protect Your Personal Information*.

For More Information. If you have additional questions, please call our dedicated assistance line at 1-888-872-0839. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read "Terese Brennan", with a long, sweeping horizontal line extending to the right.

Terese Brennan
The May Institute

Steps You Can Take To Help Protect Your Personal Information

Enroll in Monitoring Services

- 1. Website and Enrollment.** Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code: <<ENROLLMENT>>. Please note the deadline to enroll is July 1, 2024.
- 2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note, you must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at 1-888-872-0839 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of IDX's ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this event, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

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 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;
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:

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

Additional Information

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

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; 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.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

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, 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.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; 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. There are approximately 573 Rhode Island residents that may be impacted by this event.



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Richard Aponte-Boyd
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Email: raponte@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

May 7, 2024

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Supplemental Notice of Data Event

To Whom It May Concern:

We continue to represent The May Institute, Inc. ("May Institute"), located at 41 Pacella Park Drive, Randolph, Massachusetts 02368, and write to supplement our April 2, 2024, notice to your office, attached hereto as ***Exhibit AA***, of an incident that may affect the security of certain personal information relating to one (1) Maryland resident. The investigation into this matter is ongoing, and this notice will be further supplemented with any new significant facts learned subsequent to its submission. By providing this notice, May Institute does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

As detailed in our notice on April 2, 2024, on or about December 14, 2023, May Institute became aware of suspicious activity within its computer network. May Institute immediately began an investigation to determine the nature and scope of the activity. Its investigation determined that certain files within its network were potentially accessed or taken by an unauthorized actor on December 5, 2024.

The information that could have been subject to unauthorized access includes name, address, date of birth, Social Security number, driver's license number, other state identification number, medical claims information, and clinical information (including diagnosis/conditions, medications, and other treatment information), and/or health insurance information.

Notice to Maryland Residents

May Institute began providing notice to impacted individuals on April 2, 2024. This included twenty-five (25) Maryland residents. The review of the impacted files continued. On May 7, 2024, notice was provided to an additional one (1) Maryland resident. The total number of individuals receiving notice in Maryland is twenty-six (26). Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit B***.

Other Steps Taken and To Be Taken

Upon discovering the incident, May Institute moved quickly to investigate and respond to the incident, assess the security of May Institute systems, and taking steps to identify potentially affected individuals. Further, May Institute notified federal law enforcement regarding the incident. May Institute is also working to implement additional safeguards and training to its employees.

May Institute is providing complimentary access to twelve (12) months of credit monitoring and identity theft protections services through IDX. Additionally, May Institute is providing impacted individuals with guidance on how to better protect against identity theft and fraud. May Institute is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

May Institute is providing written notice of this incident to relevant state regulators as required. May Institute is also notifying the U.S. Department of Health and Human Services, and prominent media pursuant to the Health Insurance Portability and Accountability Act (HIPAA).

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-2297.

Very truly yours,

Rich Aponte-Boyd of
MULLEN COUGHLIN LLC

RAB/kld
Enclosure

EXHIBIT AA

Archived: Tuesday, April 2, 2024 10:18:35 AM
From: [Maxwell Beermann](#)
Mail received time: Mon, 1 Apr 2024 20:07:11
Sent: Mon, 1 Apr 2024 20:07:08
To: idtheft@oag.state.md.us
Cc: [Richard Aponte-Boyd](#); [John Mullen](#); [Katharin DiRosa](#)
Subject: The May Institute, Inc. – Notice of Data Event – MD
Sensitivity: Normal
Attachments:
[Notice of Data Event - The May Institute, Inc. - MD .pdf](#)

To Whom It May Concern,

Please see the attached for notice of data event.

Thank you,
Max

Maxwell Beermann
Attorney
Mullen Coughlin LLC
426 W. Lancaster Avenue, Suite 200
Devon, PA 19333
(267) 930-1710 - Office
(813) 833-0316 - Mobile
mbeermann@mullen.law



MULLEN
COUGHLIN

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MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Richard Aponte-Boyd
Office: (267) 930-4888
Fax: (267) 930-4771
Email: raponte@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

April 1, 2024

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, Maryland 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

To Whom It May Concern:

We represent The May Institute, Inc. located at 41 Pacella Park Drive, Randolph, Massachusetts 02368, and write to notify your office of an incident that may affect the security of certain personal information relating to twenty-five (25) Maryland residents. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, The May Institute, Inc. does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about December 14, 2023, The May Institute, Inc. became aware of suspicious activity within its computer network. The May Institute, Inc. immediately began an investigation to determine the nature and scope of the activity. Its investigation determined that certain files within its network were potentially accessed or taken by an unauthorized actor on December 5, 2024.

The information that could have been subject to unauthorized access includes name, Social Security number, and driver's licence number.

Notice to Maryland Residents

On or about April 1, 2024, The May Institute, Inc. began providing written notice of this incident to twenty-five (25) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the incident, The May Institute, Inc. moved quickly to investigate and respond to the incident, assess the security of The May Institute, Inc. systems, and taking steps to identify potentially affected individuals. Further, The May Institute, Inc. notified federal law enforcement regarding the incident. The May Institute, Inc. is also working to implement additional safeguards and training to its employees.

The May Institute, Inc. is providing complimentary access to twelve (12) months of credit monitoring and identity theft protections services through IDX. Additionally, The May Institute, Inc. is providing impacted individuals with guidance on how to better protect against identity theft and fraud. The May Institute, Inc. is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

The May Institute, Inc. is providing written notice of this incident to the consumer reporting agencies and to the relevant state regulators as required. Additionally, The May Institute, Inc. notified the U.S. Department of Health and Human Services.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4888.

Very truly yours,

Richard Aponte-Boyd of
MULLEN COUGHLIN LLC

RAB/kld
Enclosure

EXHIBIT A

MayInstitute
SHAPING FUTURES. CHANGING LIVES.
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

April 1, 2024

NOTICE OF <<SECURITY INCIDENT/DATA BREACH>>

Dear <<First Name>> <<Last Name>>:

May Institute writes to notify you of a recent incident that may impact the security of your information. We are providing you with information about this incident, our response to it, and resources available to you to help protect your information, should you feel it appropriate to do so.

What Happened? On December 14, 2023, May institute became aware of suspicious activity within our computer network. May Institute immediately began an investigation to determine the nature and scope of the activity. Our investigation determined that certain files within our network were potentially accessed or taken by an unauthorized actor on December 5, 2023.

What Information Was Involved? May Institute is notifying you of this incident because your <<Data Elements>> may have been in the impacted files. We are sending this notice to you out of an abundance of caution. Please note that we have no evidence that your personal information was subject to any actual or attempted misuse as a result of this incident.

What We Are Doing. The confidentiality, privacy, and security of information in our care is among our highest priorities, and we take this incident very seriously. When we discovered this incident, we promptly launched an investigation and took steps to secure our systems and determine what data may be at risk. As part of our ongoing commitment to the security of information in our care, we are working to review our existing policies and procedures and implement additional safeguards. We also provided notice to federal law enforcement and will be providing notice to state regulators, as required.

As an additional precaution, we are offering you access to <<Credit Monitoring>> months of complimentary monitoring and identity theft protection services through IDX, a ZeroFox Company. IDX identity protection services include: <<Credit Monitoring>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. 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 identity theft and fraud by reviewing your account statements and monitoring free credit reports to identify suspicious activity and detect errors. You can find out more about how to protect your information in the enclosed *Steps You Can Take to Help Protect Your Personal Information*.

For More Information. If you have additional questions, please call our dedicated assistance line at 1-888-872-0839. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read "Terese Brennan", with a long, sweeping horizontal line extending to the right.

Terese Brennan
The May Institute

Steps You Can Take To Help Protect Your Personal Information

Enroll in Monitoring Services

- 1. Website and Enrollment.** Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code: <<ENROLLMENT>>. Please note the deadline to enroll is July 1, 2024.
- 2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note, you must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at 1-888-872-0839 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of IDX's ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this event, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

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 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.

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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.); 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:

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

Additional Information

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

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; 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.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

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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.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; 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. There are approximately 573 Rhode Island residents that may be impacted by this event.

EXHIBIT B



P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>> or <<IMB>>

Enrollment Code: <<XXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

May 7, 2024

NOTICE OF <<SECURITY INCIDENT / DATA BREACH>>

Dear <<Name1>> <<Name 2>>:

May Institute is writing to notify you of a recent incident that may impact the security of your information. We are providing you with information about this incident, our response to it, and resources available to you to help protect your information, should you feel it appropriate to do so.

What Happened? On December 14, 2023, May Institute became aware of suspicious activity within our computer network. May Institute immediately began an investigation to determine the nature and scope of the activity. Our investigation determined that certain files within our network were potentially accessed or taken by an unauthorized actor on December 5, 2023.

What Information Was Involved? On April 8, 2024, we determined that impacted files contained certain information related to you. We were unable to confirm the specific information that was impacted; however, the information may include your name, address, date of birth, Social Security number, driver's license number, other state identification number, medical claims information, and clinical information (including diagnosis/conditions, medications, and other treatment information), and/or health insurance information. Please note that we have no evidence that the impacted information was subject to any actual or attempted misuse as a result of this incident.

What We Are Doing. The confidentiality, privacy, and security of information in our care is among our highest priority, and we take this incident seriously. When we discovered this incident, we promptly launched an investigation and took steps to secure our systems and determine what data may be at risk. As part of our ongoing commitment to the security of information in our care, we are reviewing our existing policies and procedures and are implementing additional safeguards. We also provided notice to federal law enforcement and will be providing notice to state regulators, as required.

As an additional precaution, we are offering you access to <<12/24>> months of complimentary monitoring and identity theft protection services through IDX, a ZeroFox Company. IDX identity protection services include: <<12/24>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. 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 identity theft and fraud by reviewing account statements and monitoring free credit reports to identify suspicious activity and detect errors. You can find out more about how to protect your information in the enclosed *Steps You Can Take to Help Protect Your Personal Information*.

For More Information. If you have additional questions, please call our dedicated assistance line at 1-888-872-0839. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read "Terese Brennan", with a long, sweeping horizontal line extending to the right.

Terese Brennan
The May Institute

STEPS YOU CAN TAKE TO PROTECT YOUR PERSONAL INFORMATION

Enroll in Monitoring Services

- 1. Website and Enrollment.** Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code: <<ENROLLMENT>>. Please note the deadline to enroll is August 7, 2024.
- 2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note, you must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at 1-888-872-0839 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of IDX's ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this event, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

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 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 1-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;
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:

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

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; 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) 442-9828; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

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, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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