



Brighthouse
FINANCIAL®

Brighthouse Insurance Company
11225 N Community House Rd
Charlotte, NC 28277-1234

May 9, 2024

Office of the Attorney General
State of Maryland
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
ldtheft@oag.state.md.us

Dear Sir or Madam:

Brighthouse Life Insurance Company ("BLIC") is providing notification of a breach of the security of a system involving two Maryland residents.

On April 8, 2024, DXC Technology ("DXC"), a third-party administrator for BLIC, notified BLIC that its faxing software malfunctioned on April 2, 2024, which may have resulted in the misdirection of outgoing faxes containing BLIC customer information.

On April 22, 2024, DXC provided its preliminary findings regarding the impact of the malfunction. Over the next several days, DXC provided additional information. On May 6, 2024, BLIC was able to confirm that two faxes including the names and Social Security numbers of two Maryland residents may have been misdirected.

BLIC will be providing notification to the impacted Maryland residents with 24 months of free credit-monitoring services. A sample copy of that notification is attached.

DXC reported to BLIC that the software malfunction was identified and corrected before the start of business on April 3, 2024.

If you have any questions about this breach of the security of a system, please contact BLIC at privacy@brighthousefinancial.com.

Sincerely,
The Brighthouse Financial Privacy Team
Email: privacy@brighthousefinancial.com



Brighthouse Financial
11225 N Community House Rd
Charlotte, NC 28277

Date

First Last Name
Street Address
City, State 00000

Notice of Data Breach

Dear Firstname Lastname:

What Happened

On April 22, 2024, a third-party administrator notified the Brighthouse Life Insurance Company (BLIC) that, due to a malfunction in its faxing software, correspondence pertaining to your insurance policy may have been sent to an unintended recipient.

What Information Was Involved

The correspondence contained your name, insurance policy number, and Social Security number.

What We Are Doing

We determined this event was an isolated incident and we apologize for any inconvenience. We have no evidence that any of your information has been wrongfully used. We take this situation seriously, and we're working to prevent this from happening again. We remain committed to safeguarding the personal information you share with us.

Recommendations for Protecting Your Identity

As a precautionary measure, BLIC recommends that you review 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.

Complimentary Credit Monitoring Service

As a safeguard, BLIC has arranged for you to enroll, at no cost, in an online credit monitoring service (*myTrueIdentity*) for <<insert number of months>>. *myTrueIdentity* is provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the *myTrueIdentity* website at www.mytrueidentity.com. In the space labeled "Enter Activation Code," enter the following 12-letter Activation Code: <<Insert Unique 12-letter Activation Code>>. Then follow the three steps listed on your screen to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service that utilizes U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code: **<<Insert 6-digit telephone passcode listed above>>**. Then follow the prompts to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **<<Insert expiration date listed above>>**. Due to privacy laws, BLIC cannot register you directly. Please note that credit monitoring services may not be available for individuals who are under the age of 18 or who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain **<<insert number of months>>** of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, or changes of address. The subscription also includes access to identity restoration services that will help you restore your identity if your identity is compromised and provide up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

You may also consider placing a fraud alert on your credit file. An alert helps warn creditors checking your file that recent fraudulent activity may have occurred or may occur later on. A potential creditor would then know to contact you before opening any new accounts. To place a fraud alert, contact the credit reporting agencies directly:

Equifax	800-685-1111 www.equifax.com PO Box 105788 Atlanta, GA 30348
Experian	888-397-3742 www.experian.com PO Box 9554 Allen, TX 75013
TransUnion	800-680-7289 www.transunion.com PO Box 2000 Chester, PA 19016

When you place a fraud alert on your credit file, the credit reporting agencies will send you a free copy of your credit report. Look for accounts that are not yours, debts you do not owe, or any other inaccuracies (e.g., wrong social security number or home address). If you find an error, contact the credit reporting agency directly. By law, that credit reporting agency must investigate and respond. You should also monitor your financial statements for unauthorized activity. To learn more about identity theft, visit the Federal Trade Commission's "Your National Resource about Identity Theft" guidance materials at www.ftc.gov/idtheft.

Additionally, you may find additional resources about steps to take to avoid identity theft by contacting the Office of the Attorney General of Maryland, at:

Office of the Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
888-743-0023
www.marylandattorneygeneral.gov

For More Information

If you have any questions about this situation, please call us Monday through Friday between 8 am – 4 pm (EST/EDT) at 844-474-8372, option 2. We deeply regret any inconvenience caused by this incident.

Sincerely,

The Brighthouse Privacy Team
11225 North Community House Road
Charlotte, NC 28277
Email: privacy@brighthousefinancial.com

Free Credit Report Information

Under federal law, you are also entitled to one free credit report once every 12 months from each of the three major nationwide credit reporting companies. To receive yours, call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission at www.ftc.gov/idtheft or at 1-877-ID-THEFT (1-877- 438-4338). Your complaint will be added to the Federal Trade Commission's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the Federal Trade Commission's website at www.ftc.gov/idtheft to review the comprehensive information available in the "Taking Charge: What to Do if Your Identity is Stolen" step-by-step guide. You may also call 1-877-438-4338 to request a free copy.