New York Life Insurance Company
51 Madison Avenue
New York, NY 10010

July 18, 2024

<u>Via E-Mail:</u> IDTheft@oag.state.md.us

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Information Security Incident Affecting 1 Maryland Resident

To Whom it May Concern:

Pursuant to MD. Code Ann., Com. Law §14-3501, we are sending this letter to notify you of an information security incident.

On June 28, 2024, we became aware of suspicious activity on our website that occurred in late June. We promptly conducted an investigation to determine the nature and scope of the issue. Our investigation concluded on July 3, 2024. We determined that an unauthorized party obtained some of our clients' usernames and passwords for their New York Life MyNYL.com online accounts and used them in a credential-stuffing attack to access these accounts. We have no reason to believe that the compromised usernames and passwords were obtained from New York Life. As a result of the unauthorized access to clients' accounts, personal information, including names, addresses, email addresses, and phone numbers, may have been viewed.

Upon discovering this incident, we deactivated the affected accounts and instructed our clients to re-register for online access. Despite our actions, unauthorized transactions were made on some accounts. To the extent an unauthorized transaction was made on a client's account, New York Life has reversed the transaction. We have also flagged the affected policy numbers in our system so that additional verification protocols can be utilized if anyone attempts to access these accounts.

A notification letter is being mailed to the impacted customer on or around July 19, 2024. Enclosed is a sample of the letter sent to the 1 resident of your state. The letter includes one year of complimentary credit monitoring from Equifax Credit Watch Gold Service.

Please feel free to contact me at (212)576-5244 if you have any questions or require additional information.

Sincerely,

/s/ Justin Keslowitz

Justin Keslowitz

New York Life Insurance Company
51 Madison Avenue
New York, NY 10010

[Insert Date]

[Insert Name and Address]

NOTICE OF DATA BREACH

The confidentiality and security of our customers' personal information is very important to New York Life. We maintain physical, electronic and procedural safeguards that meet state and federal regulations, and we limit employee and agent access to our customers' information.

What Happened

We recently discovered that an unauthorized party obtained and used your username and password to access your New York Life MyNYL.com online account. We have no reason to believe that the compromised credentials were obtained from New York Life. Upon discovering this incident, we disabled your online account. While we took action upon discovering the issue, an unauthorized transaction was made on your account. Please rest assured that we have reversed this transaction, and there is no impact to your policy.

What Information Was Involved

As a result of the unauthorized access to your account, personal information, including your name, address, email address, and phone number, may have been viewed.

What We Are Doing

New York Life is employing measures to prevent unauthorized access to your records with us. As a preventative measure, we have flagged your policy numbers in our system so that additional verification protocols will be utilized if anyone attempts to access your account.

Additionally, we will pay for one year of credit monitoring services for you via the Equifax Credit Watch ™ Gold Service. This service will provide you with daily access to your Equifax credit report and notify you of any key changes that occur. It also includes up to $1,000,000 of identity theft insurance coverage and Identity Restoration services if needed. Please see the enclosed instructions for enrollment in the Equifax Credit Watch ™ Gold Service. You must enroll in the Equifax Credit Watch Gold Service by December 31, 2024 in order to take advantage of this offer.

What You Can Do

If you have not done so already, we ask that you re-register for online access by visiting www.mynyl.newyorklife.com. Alternatively, you may download New York Life's mobile application and re-register for access through the application. We recommend that when you re-register, you create a unique username and password for your MyNYL.com account and update any other accounts where you may have used the same username and password.

We also want to inform you about ways to protect yourself from identity theft should you wish to pursue them. We recommend that you place an initial fraud alert on your credit files. A fraud alert requires potential creditors to use what the law refers to as "reasonable policies and procedures" to verify your identity before issuing credit in your name. A fraud alert lasts for 90 days. Just call one of the three credit reporting agencies at a number below. This will let you automatically place an alert with all of the agencies. You will receive letters from all three, confirming the fraud alert and letting you know how to get a free copy of your credit report from each.

Equifax	TransUnion	Experian
www.equifax.com	www.transunion.com	www.experian.com
Equifax Credit Information Services, Inc.	TransUnion Fraud Victim Assistance Department	Experian
P.O. Box 740241	P.O. Box 2000	P.O. Box 9554
Atlanta, GA 30374	Chester, PA 19016-2000	Allen, TX 75013
1-800-525-6285	1-800-680-7289	1-888-397-3742

You can also order your free credit report by visiting www.annualcreditreport.com, calling toll-free at 1-877-322-8228, or completing the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.consumer.ftc.gov and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

We encourage you to remain vigilant by reviewing account statements and monitoring free credit reports. When you receive your credit reports, please review them carefully. Look for accounts you did not open and inquiries from creditors that you did not initiate. Also, look for personal information, such as home address and Social Security number, that is not accurate. If you see anything that is not accurate or that you do not understand, call the credit reporting agency at the telephone number on the report. You have rights under the Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://consumer.ftc.gov/articles/free-credit-reports or www.ftc.gov.

If you find suspicious activity on your credit report, call the credit agency, and your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records. You may also want to place an extended fraud alert on your file, which will remain on your credit file for seven years.

Even if you do not find any signs of fraud on your credit report, we recommend that you check your credit report periodically. You can call one of the numbers above to order your report and to keep the fraud alert in place.

You also may consider placing a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Credit reporting agencies cannot charge you for placing a security freeze on your credit reports. However, please 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. For more information on security freezes, including how to place and lift them, you may contact the three nationwide consumer reporting agencies as described above or the Federal Trade Commission as indicated below. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies for more information. The consumer reporting agencies may require proper identification prior to honoring your request, such as your full name, Social Security number, date of birth, copy of a government-issued identification card (state driver's license or ID card, military identification, etc.), and/or proof of your current and former residential address.

For More Information

For additional assistance on steps to avoid identity theft including information about fraud alerts and security freezes, you may contact:

Federal Trade Commission
Bureau of Consumer Protection
Division of Privacy and Identity Protection
600 Pennsylvania Avenue, N.W.
Washington, D.C. 20580
1-877-438-4338
www.consumer.gov/idtheft/

Additional State-Specific Information

For Iowa Residents. You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft at:

Office of the Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowaattorneygeneral.gov

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft by contacting:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023 (toll-free in Maryland)
(410) 576-6300
https://www.marylandattorneygeneral.gov/

For Massachusetts residents. Under Massachusetts law, you have the right to obtain a copy of any police report that is filed regarding an incident. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. You also have the right to request a security freeze as described above.

For North Carolina residents. You can obtain information from the North Carolina Attorney General's Office about preventing identity theft by contacting:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226 (toll-free in North Carolina)
(919) 716-6400
www.ncdoj.gov

For Oregon Residents. We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(877) 877-9392 (toll-free in Oregon)
(503) 378-4400
www.doj.state.or.us

For Rhode Island Residents. Under Rhode Island law, you have the right to obtain a copy of any police report that is filed regarding an incident. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. You also have the right to request a security freeze as described above. You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General
Consumer Protection Unit
150 South Main Street
Providence, RI 02903
(401) 274-4400
www.riag.ri.gov

We regret any inconvenience this may cause you. If you have any questions or concerns, please call New York Life at our toll-free number (800) 225-5695.

Sincerely,

New York Life Service Team

<FIRST NAME> <LAST NAME>
Enter your Activation Code: *<ACTIVATION CODE>*
Enrollment Deadline: *<DEADLINE MMMM DD, YYYY>*

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications[1] when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts[2], which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock[3]
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to $1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft[4]

Enrollment Instructions

Go to ***www.equifax.com/activate***
Enter your unique Activation Code of *<ACTIVATION CODE>* then click “Submit” and follow these 4 steps:

1. **Register:**
   Complete the form with your contact information and click “Continue”.
   If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.
   Once you have successfully signed in, you will skip to the Checkout Page in Step 4
2. **Create Account:**
   Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**
   To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**
   Upon successful verification of your identity, you will see the Checkout Page.
   Click ‘Sign Me Up’ to finish enrolling.

You’re done!
The confirmation page shows your completed enrollment.
Click “View My Product” to access the product features.

[1] WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. [2] The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. [3] Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com [4] The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.