

Metropolitan Life Insurance Company

200 Park Avenue
New York, NY 10166



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

August 27, 2024

Re: Data Breach Notification

Dear Office of the Attorney General,

Metropolitan Life Insurance Company ("MLIC") is writing to inform you about a data breach concerning personal information of 39 Maryland residents.

On July 18, 2024, we were notified that, on or about February 22, 2024, a service provider for some of our retirement plan customers (Aviben) detected unauthorized access to information on their network involving some of our retirement plan clients. Aviben indicated that the incident resulted from a zero-day vulnerability in a software program used by Aviben's external IT provider. Aviben confirmed that IT security and forensic investigators were engaged to conduct a thorough investigation. Aviben has been conferring with cybersecurity experts to analyze and enhance their internal security architecture. As per Aviben, upon detecting the incident, it moved quickly to a secure environment and launched an investigation. MLIC's information systems were not impacted by this event. Aviben provided us the impacted MetLife files, which we then reviewed to determine the impact to our clients.

The compromised data includes names, full social security numbers, dates of birth and policy numbers for a total of 9541 individuals, including the 39 Maryland residents.

We have sent notice to the affected Maryland residents on or about August 27, 2024 and have arranged, at no cost, an online three-bureau credit monitoring service (myTrueIdentity) for one year for these individuals. The service is provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. A sample of the notice made to the affected Maryland residents is enclosed.

Sincerely,

Michael Calligaris
AVP, Privacy Compliance
michael.calligaris@metlife.com



August XX, 2024

[Insert Recipient's Name]
Insert Street Address
Insert City, State, and Zip

Re: Data Breach Notification, Policy Number xxxxxxxxxx.

Dear Name:

WHAT HAPPENED

We are writing to inform you of an incident involving some of your personal information. In July 2024 we were notified by a service provider for some of our retirement plan customers of an intrusion into its computer network by an unauthorized third party that was first detected on February 22, 2024. The service provider secured its network and after an investigation determined that files containing personal information provided by MetLife were potentially accessed and/or acquired by this unauthorized third party. The service provider determined this in June 2024, after which it notified us. After analyzing the files we determined that some of your personal information was among the potentially accessed data.

WHAT PERSONAL INFORMATION WAS INVOLVED?

The potentially accessed files contained your name, date of birth, policy number and Social Security number.

WHAT WE ARE DOING

We have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (*myTrueIdentity*) for one year. The service is provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

WHAT YOU CAN DO

Privacy laws do not allow us to register you directly to the monitoring service. To enroll in this service, go to the *myTrueIdentity* website at www.mytrueidentity.com and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code: [REDACTED] and follow the three steps to receive access to the credit monitoring service online within minutes.

If you do not have access to the Internet, you may enroll in a similar offline paper-based credit monitoring service via U.S. mail delivery, by calling the TransUnion Fraud Response Service's toll-free hotline at **1-855-288-5422**, and when prompted, enter this code: [REDACTED] and follow the steps to enroll in the offline credit monitoring service. You may also add an initial fraud alert to your credit file or 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 within the next **90 days**. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion®, Experian® or Equifax®, 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 one year of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion®, Experian® or Equifax®, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

You should also consider placing a "fraud alert" or "security alert" on your credit file. An alert helps warn creditors checking your file that recent fraudulent activity may have occurred or may occur in the future. 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®	888-766-0008	www.equifax.com
Experian®	888-397-3742	www.experian.com
TransUnion®	800-680-7289	www.transunion.com

When you place any type of 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.

We determined that this is an isolated incident. You can rest assured that we take this situation seriously and are taking steps to prevent this from happening again. We at MetLife remain committed to doing everything we can to protect your privacy.

If you have any questions about this situation, please call us Monday through Friday between 9 am - 7 pm (EST/EDT) at 833-642-1008. We deeply regret any inconvenience this situation might have caused.

Sincerely,

Metropolitan Life Insurance Company

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.