



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

September 20, 2024

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

Dear Sir or Madam:

Brighthouse Life Insurance Company ("BLIC") is providing notice of a security incident involving one Maryland resident.

Between June 28, 2023 and July 4, 2023, a file containing personal information for certain BLIC customers (the "File") was inadvertently provided to an unauthorized third party, Education Benefit Consultants, LLC d/b/a Aviben ("Aviben"). The transmission occurred because of a system defect experienced by BLIC's third-party administrator, DXC Technology Company ("DXC"). DXC resolved the defect on or about July 5, 2023. The File contained the following data elements for one Maryland resident: first name, last name, Social Security number, date of birth, and policy number.

On or about February 22, 2024, Aviben experienced a data security incident (the "Incident") in connection with which a bad actor may have accessed or acquired the File. Upon detecting the Incident, Aviben moved quickly to secure its network environment. Thereafter, it launched a thorough investigation with the help of independent IT security professionals to determine the scope and extent of the Incident.

BLIC was made aware of the Incident on August 9, 2024. BLIC confirmed that Aviben did not destroy the File in 2023 because Aviben was unaware that the File was in its possession prior to investigating the Incident. BLIC has requested deletion of the File as soon as it is no longer necessary for investigation of the Incident.

Attached to this letter is the notice which will be sent by mail on or before September 23, 2024 to the impacted Maryland resident.

If you have any questions about this matter, please contact privacy@brighthousefinancial.com.

Sincerely,

Janelle Straitiff
Leader, Compliance Programs
privacy@brighthousefinancial.com

Brighthouse Life Insurance Company
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998

Brighthouse
Life Insurance Company
PO Box 1286
Dearborn, MI 48120-9998

[REDACTED], MD



September 23, 2024

Notification of Security Breach

Dear [REDACTED]:

What Happened

On August 9, 2024, Brighthouse Life Insurance Company (the “Company”) became aware that a file containing information about you was provided to an unauthorized third party, Education Benefit Consultants, LLC d/b/a Aviben (“Aviben”), between June 28, 2023 and July 3, 2023 due to a system defect experienced by one of the Company’s administrators, DXC Technology Company. On or about February 22, 2024, Aviben experienced a data security incident in connection with which a bad actor may have accessed and/or acquired the file and viewed your information.

What Information Was Involved

The file contained your name, date of birth, Social Security number, and annuity contract number.

What the Company Is Doing

The Company has considered the circumstances surrounding the incident and determined it to be isolated. The Company continuously monitors for potential cybersecurity risks and takes steps consistent with industry best standards to neutralize them.

Recommendations for Protecting Your Identity

The Company has no evidence that any of your information has been wrongfully used. As a precautionary measure, the Company 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, the Company has arranged for you to enroll, at no cost, in an online credit monitoring service (*myTrueIdentity*) for **24 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: [REDACTED]. 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: 697684. 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.

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You can sign up for the online or offline credit monitoring service anytime within 90 days of the date of this letter. 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 **24 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.)

If you have questions about your online credit monitoring benefits or need help enrolling, accessing your credit report, or passing identity verification, please contact *myTrueIdentity* Customer Service toll-free at: 1-844-787-4607. Customer Service is available M Monday-Friday: 8 a.m. - 9 p.m., Saturday-Sunday: 8 a.m.- 5 p.m. Eastern time.

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 notice, please contact the Brighthouse Annuities Call Center at 833-208-3018, between 9 a.m. and 7 p.m. Eastern time on any business day

Sincerely,

The Brighthouse Financial Privacy Team

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, 1-877-ID-THEFT (1-877- 438-4338), or at 600 Pennsylvania Ave., NW Washington, DC 20580. 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.



