



Noell Tuesta
Paralegal

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July 27, 2015

Attorney General Joseph Foster
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Dear Attorney General Foster:

Massachusetts Mutual Life Insurance Company ("MassMutual") is writing to inform you about an incident involving a potential disclosure of personal information related to six (6) residents of the State of New Hampshire.

On June 18th, 2015, a secure email with an attachment was sent to five individuals, three from a MassMutual retirement plan client and two individuals from the payroll vendor that is associated with the MassMutual retirement plan client. MassMutual identified the error promptly and contacted the individuals who received the information in error. Two of the three individuals at the MassMutual retirement plan client who received the email represented to MassMutual in writing via email that the email and attachment were deleted without the attachment being opened and viewed. The other individual at the MassMutual retirement plan client represented via email that she opened the email and one tab on the attachment, but deleted the information. Both individuals at the retirement plan client's vendor provided, via email, a written certificate representing that the information contained the attachment was deleted without being opened. All individuals represented that the information was not further used or disclosed. We have determined that the personal information in the attachment included the residents name and Social Security number. Based on the particular circumstances of this incident, we do not believe that the personal information has been or will be subject to misuse or further disclosure.

The individual impacted by this incident will be provided with notice and will be offered a free, two year subscription to Equifax Credit Watch Gold with 3-in-1 Monitoring in order to facilitate monitoring of their credit file. A copy of the notification, which will be sent contemporaneously with this notification, is enclosed. .

Regards,

A handwritten signature in blue ink that reads 'Noell Tuesta'.

Noell Tuesta
Paralegal

Enclosures



<Date>

<First Name> <Last Name>
<Address>
<City>, <State> <Zip Code>

Dear <Name>,

The privacy and security of your retirement account information is always a top priority for MassMutual, and we take our obligations to protect this information seriously.

It has come to our attention that a secure email, with an attachment that included your personal information, was provided to individuals associated with another MassMutual retirement plan client in error. We sincerely apologize that this occurred.

On June 18, 2015, a secure email with an attachment was sent to five individuals, three individuals from another MassMutual retirement plan client and two individuals from the payroll vendor that is associated with that client. MassMutual identified the error promptly and contacted the individuals who received the information in error. Two of the three individuals at the MassMutual retirement plan client who received the email represented to MassMutual in writing via email that the email and attachment were deleted without the attachment being opened and viewed. The other individual at the MassMutual retirement plan client represented via email that she opened the email and one tab on the attachment, but deleted the information. Both individuals at the retirement plan client's vendor provided, via email, a written certificate representing that the email containing the attachment was deleted without being opened. All individuals represented that the information was not further used or disclosed. We have determined that the personal information in the attachment included your name and Social Security number. Based on the particular circumstances of this incident, we do not believe that your personal information has been or will be subject to misuse or further disclosure.

In an effort to provide you with additional protection and peace of mind, MassMutual has arranged to provide you with a free two-year subscription for Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control. A description of this service and enrollment instructions are enclosed. At the time you enroll you will need the following unique activation code, which will be valid for 60 days from the receipt of this letter:

ACTIVATION CODE: <PROVIDED BY CORPORATE COMPLIANCE>

We encourage you to take advantage of this valuable service, and would like to bring to your attention additional steps that may help you protect yourself against the possibility of identity theft:

- **Request a credit report at any time by calling any one of the three credit reporting agencies:**

Equifax: 800-525-6285 Experian: 888-397-3742 TransUnion: 800-680-7289

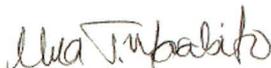
You are entitled to one free copy of your credit report per year from each of the three credit reporting agencies. Review them carefully, looking for accounts that you did not open and for inquiries from creditors that you did not initiate. Verify the accuracy of personal information, such as home address and social security number. If you see anything that you do not understand, call the credit reporting agency at the telephone number on the report. Even if you do not find signs of fraud on your reports, check your credit report every three months for the next year.

- **If you find suspicious activity on your credit report, you should contact your local police or sheriff's office and file a police report for identity theft.** In these circumstances, you may need copies of the police report to provide to creditors to clear up your records.
- **Closely examine your credit card, debit card, and bank statements immediately after you receive them.** Look for unauthorized transactions and promptly notify any suspicious activity or suspected identity theft to law enforcement, or your state's Attorney General, and/or the Federal Trade Commission.
- **If at any time you are concerned about identity theft, you can place a fraud alert on your credit file at no cost to you.** A fraud alert requires that creditors contact you before opening new accounts. By calling any one of the above credit reporting agencies, you can automatically place a fraud alert with all three reporting agencies for 90 days or seven years by providing them with certain required documentation and order your credit report from all three.

For more information on identity theft, you can contact the Federal Trade Commission at www.ftc.gov, at 1-877-438-4338, or at Consumer Response Center, F.T.C., 600 Pennsylvania Avenue, NW, Washington, DC 20580.

MassMutual sincerely apologizes for any inconvenience this issue may have caused. If you have any concerns about this matter and would like to speak with someone, please feel free to contact MassMutual at (800) 743-5274.

Sincerely,



Una Morabito
Senior Vice President, Client Management, Retirement Services
Enclosure