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CONSUMER PROTECTION

July 12, 2017

Attorney General Joseph Foster
NH Dept. of Justice
33 Capitol St.
Concord, NH 03301

RE: Incident Involving Sabre Hospitality Solutions' reservation system

Dear Attorney General Foster:

I am writing on behalf of Massachusetts Mutual Life Insurance Company ("MassMutual") to inform you of a security-related matter that we believe involved the personal information of one (1) New Hampshire resident.

On June 29, 2016, MassMutual was informed by its travel partner, World Travel, that certain reservations associated with employees of MassMutual and MassMutual's affiliate Barings LLC ("Barings") were impacted by a security breach involving Sabre Hospitality Solutions ("Sabre"). Sabre identified an unauthorized access to its reservation management system and its investigation revealed that the incident may have impacted information for certain MassMutual and Barings' employees such as the name, corporate travel credit card account number, and travel and hotel information for travel dates ranging from August 2016 through May 2017. Sabre's investigation of this incident did not reveal any evidence that any sensitive personal information, such as Social Security number, driver's license number or passport number were accessed.

During the week of July 2, 2017 MassMutual identified that one individual impacted was a resident of New Hampshire. MassMutual will provide written notification to this individual which is to be mailed, on or about, July 14, 2017. A copy of the letter is attached. As the letter explains, MassMutual is offering the individual a free two-year subscription for Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control through which the individuals may obtain specific identity protection services provided by Equifax Personal Solutions.

MassMutual takes the privacy and security of personal information very seriously. If you have any questions about this incident, please contact me at 413-744-2416.

Sincerely,



Valerie A. Andersen
Enclosure

[Date]

[First_Name] [Last_Name]

[Address_Line_1]

[Address_Line_2]

[Address_Line_3]

[CITY], [STATE] [ZIP]

Re: Notification Regarding Your Personal Information

Dear [First_Name],

We are notifying you on behalf of Massachusetts Mutual Life Insurance Company ("MassMutual") to let you know of an issue we believe may have involved the exposure of some of your personal information resulting from a security breach at a service provider utilized by our travel partner, World Travel. MassMutual has a relationship with World Travel to facilitate travel arrangements for MassMutual and Barings, LLC ("Barings") employees.

What happened: Sabre Hospitality Solutions ("Sabre") operates a reservation system that facilitates hotel reservations for individuals, companies, and travel agencies. Sabre identified an incident of unauthorized access to the reservation management system and initiated a forensic investigation. Sabre's investigation revealed that the incident of unauthorized access may have impacted information related to hotel reservations made through World Travel for certain employees of MassMutual and Barings. You have been identified as one of the impacted individuals whose reservation information may have been included in this incident.

What information was involved: Based on the information provided by Sabre and World Travel, the personal information that is believed to have been involved in the incident includes your name, your corporate travel credit card account number, and travel and hotel information for the travel dates ranging from August 2016 through May 2017. Sabre's investigation of this incident did not reveal any evidence that any sensitive personal information such as Social Security number, driver's license number, or passport number were accessed.

What we are doing: MassMutual continues to remain in contact with World Travel for more information regarding this incident. MassMutual has also been in contact with the issuer of the corporate travel card and they are monitoring all impacted credit card accounts for potential fraudulent activity, as well as working with MassMutual to reissue cards to impacted employees. Additionally, we are offering you a free two-year subscription for Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control, through which you may obtain specific identity protection services provided by Equifax Personal Solutions. A description of this product and enrollment instructions are enclosed. Please note that this code is valid for 60 days. These services are being offered to comply with certain state regulatory requirements and requests, and are being extended to customers in other states entirely as a courtesy in order to treat individuals equally. The offer is not intended and should not be taken to suggest or acknowledge that the recipients of the offer are at any substantial risk of harm. Your promotion code to activate this product is located at the top of the enrollment instructions. It will be valid for 60 days from the date of this letter.



What you can do: The Equifax products offered to you include credit monitoring, a current credit report, \$1 million identity theft insurance, and 24/7 live customer service and identity theft victim assistance. In addition, we remind you that it is always advisable to be vigilant for any incidents of fraud, unauthorized charges, or identity theft by reviewing your account statements and free credit reports for any unauthorized activity.

For more information: Attached to this letter is additional information for your review. For additional information from Sabre, you may go to:

Sabre Consumer Notice: <http://sabreconsumernotice.com/>

Sabre Update on Cyber Security Incident: <https://www.sabre.com/insights/releases/sabre-update-on-cybersecurity-incident/>

If you have questions regarding this matter, please feel free to contact me, Abigail Dejnak, Compliance Consultant, Compliance & Ethics Division at 1-800-895-6277, ext. 46511.

We apologize for any inconvenience that this incident may have caused you.

Sincerely,

A handwritten signature in green ink, appearing to read "Abigail Dejnak".

Abigail Dejnak
Compliance Consultant

Encl.

MORE INFORMATION ON WAYS TO PROTECT YOURSELF

You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax	Experian	TransUnion
Phone: 1-800-685-1111 P.O. Box 740256 Atlanta, Georgia 30348 www.equifax.com	Phone: 888-397-3742 P.O. Box 9554 Allen, Texas 75013 www.experian.com	Phone: 888-909-8872 P.O. Box 105281 Atlanta, GA 30348-5281 www.transunion.com

If you believe you are the victim of identity theft or any of your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps to avoid identity theft and to place fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. You should obtain a copy of the police report in case you are asked to provide it to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

If you are a resident of Maryland, you may contact the Maryland Attorney General's Office at 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.

If you are a resident of Massachusetts, note that pursuant to Massachusetts law, you have the right to obtain a copy of any police report. Massachusetts law also allows consumers to request a security freeze. A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. 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.

The fee for placing a security freeze on a credit report is \$5.00. If you are a victim of identity theft and submit a valid investigative report or complaint with a law enforcement agency, the fee will be waived. In all other instances, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. If you have not been a victim of identity theft, you will need to include payment to the credit reporting agency to place, lift, or remove a security freeze by check, money order, or credit card.

To place a security freeze on your credit report, you must send a written request to each of the three major reporting agencies by regular, certified, or overnight mail at the addresses below:

- Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com
- Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- TransUnion Security Freeze**, PO Box 2000, Chester, PA 19022-2000, www.transunion.com

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth



4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years
5. Proof of current address such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

If you are a resident of North Carolina, you may contact the North Carolina Attorney General's Office at 9001 Mail Service Center, Raleigh, NC 27699, www.ncdoj.gov, 1-919-716-6400.

If you are a resident of West Virginia, you also have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling one of the three nationwide consumer reporting agencies. Contact information for each of the three credit reporting agencies is as follows:

Equifax, PO Box 740256, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 9554, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-680-7289

As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file. You may choose between two types of fraud alert. An initial alert (Initial Security Alert) stays in your file for at least 90 days. An extended alert (Extended Fraud Victim Alert) stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.ftc.gov/idtheft/.

You may also obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to West Virginia law. The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a unique personal identification number ("PIN") or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the distribution of your credit report for a period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number ("PIN") or password provided by the consumer reporting agency;
- (2) Proper identification to verify your identity; and
- (3) The period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three business days after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, a few days before actually applying for new credit.



Visit www.myservices.equifax.com/3in1alerts to take advantage of your identity monitoring services.

You have 60 days from the date of this notice to activate your identity monitoring services.

PROMOTION CODE: [CODE]

Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit reporting agencies. The key features and benefits are listed below.

Equifax Credit Watch provides you with the following benefits:

- Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies.
- Wireless alerts and customizable alerts
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Ability to lock and unlock your Equifax credit report (available to Internet enrollees only)
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24/7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and to provide assistance with regard to initiating an investigation of inaccurate information.

How to Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control

To sign up online for **online delivery** go to www.myservices.equifax.com/3in1alerts

1. **Consumer Information:** complete the form with your contact information (name, address and e-mail address) and click “Continue” button. The information is provided in a secured environment.
2. **Identity Verification:** complete the form with your Social Security Number, date of birth, telephone #s, create a User Name and Password, agree to the Terms of Use and click “Continue” button. The system will ask you up to two security questions to verify your identity.
3. **Payment Information:** During the “check out” process, enter the promotion code, provided at the top of this attachment, in the “Enter Promotion Code” box. After entering your code press the “Apply Code” button and then the “Submit Order” button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
4. **Order Confirmation:** – Click “View My Product” to access your 3-in-1 Credit Report and other product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Promotion Code:** You will be asked to enter your promotion code as provided at the top of this attachment.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax can not process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to

::: MassMutual

establishing any account in your name. To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact our auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

Please note that your individual promotion code to enroll in the Equifax Credit Watch™ Gold with 3-in-1 will be valid for **60 days**.

† Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. This product is not intended for minors (under 18 years of age).