



<<Date>> (Format: Month Day, Year)

To the Estate/Next of Kin of:

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country>>

To the Personal Representative / Next of Kin of <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>:

Pension Benefit Information, LLC, dba PBI Research Services (“PBI”)<sup>1</sup> provides audit and address research services for insurance companies, pension funds, and other organizations, including <<b2b\_text\_1(data owner)>>, or for a third party acting on their behalf. PBI is providing notice of a third-party software event that affected the security of some of your loved one’s information. On or around May 31, 2023, Progress Software, the provider of MOVEit Transfer software disclosed a vulnerability in their software that had been exploited by an unauthorized third party. PBI utilizes MOVEit in the regular course of our business operations to securely transfer files. Although we have no indication of identity theft or fraud in relation to this event at the time of this mailing, we are providing you with information about the event, our response, and additional measures you can take to help protect your loved one’s information, should you feel it appropriate to do so.

We take this event and the security of information in our care seriously. Upon learning about this event, we promptly took steps to patch our MOVEit servers, investigate, assess the security of our systems, and notify potentially affected customers and individuals associated with those customers. Additionally, while we have safeguards in place to protect data in our care, we are also reviewing and enhancing our information security policies and procedures.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your loved one’s account statements and monitoring your loved one’s free credit reports, if available, for suspicious activity and to detect errors and to report suspected identity theft incidents to the insurance company. Please also review the enclosed *Steps You Can Take to Protect Your Loved One’s Personal Information*, which contains information on what you can do to safeguard against possible misuse of your information.

If you have additional questions, you may call our toll-free assistance line at (866) 373-9043, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern time (excluding U.S. holidays). You may also write to PBI at 333 South Seventh Street, Suite 2400, Minneapolis, MN 55402 or to the insurance company at 3100 Albert Lankford Drive, Lynchburg, VA 24501.

Sincerely,

John Bikus  
President  
Pension Benefit Information, LLC

<sup>1</sup> Longevity Holdings Inc. is the parent company of PBI.

## STEPS YOU CAN TAKE TO PROTECT YOUR LOVED ONE'S PERSONAL INFORMATION

### **Monitor Your Loved One's Accounts**

Authorized individuals, a spouse, or an executor of an estate may request a copy of a loved one's credit report or flag a loved one's credit file with an alert. In most cases, a flag will prevent the opening of new credit accounts in your loved one's name. If you have not already done so, you may request that your loved one's credit report is flagged with the following alert: **"Deceased. Do not issue credit. If an application is made for credit, notify the following person(s) immediately: (name and relationship to your loved one)."**

Individuals to list in this alert may include:

- next surviving relative, and/or
- another authorized relative, and/or
- executor/trustee of the estate, and/or
- a law enforcement agency.

You may also request a copy of your loved one's credit report to review whether there are any active credit accounts that need to be closed or any pending collection notices that need to be addressed. A request for a flag on your loved one's credit file or for a copy of your loved one's credit report must be in writing and should include the below information:

Information Related to your loved one:

- Legal name
- Social Security number
- Date of birth
- Date of death
- Last known address
- A copy of the death certificate or letters testamentary. A "letters testamentary" is a document issued by a court or public official authorizing the executor of a will to take control of a deceased person's estate.

Information related to the individual requesting the information or placing the alert:

- Full name
- Copy of a government issued identification
- Address for sending final confirmation
- In the case of an executor, include the court order or other document indicating the executor of the estate

Mailing and contact information for the three major credit bureaus is as follows:

<p><b>Experian</b> P.O. Box 9701 Allen, TX 75013 1-888-397-3742 <a href="http://www.experian.com/blogs/ask-experian/reporting-death-of-relative/">www.experian.com/blogs/ask-experian/ reporting-death-of-relative/</a></p>	<p><b>TransUnion</b> P.O. Box 2000 Chester, PA 19016 1-800-916-8800 <a href="http://www.transunion.com/blog/credit-advice/reporting-a-death-to-tu">www.transunion.com/blog/credit- advice/reporting-a-death-to-tu</a></p>	<p><b>Equifax</b> P.O. Box 105139 Atlanta, GA 30348-5139 1-800-685-1111 <a href="http://www.equifax.com/personal/education/credit/report/credit-steps-after-death/">www.equifax.com/personal/education/ credit/report/credit-steps-after-death/</a></p>
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### **Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your loved one's personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or the Massachusetts Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that their loved one has been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and to the Massachusetts Attorney General. This notice has not been delayed by law enforcement.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this event. If your loved one is the victim of identity theft, you also have the right to file a police report and obtain a copy of it.