



<<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>>

<<b2b_text_3(Notice of Data Breach)>>

To the Personal Representative / Next of Kin of <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

Pension Benefit Information, LLC, dba PBI Research Services (“PBI”) 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. 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.

What Happened? 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. PBI promptly launched an investigation into the nature and scope of the MOVEit vulnerability’s impact on our systems. Through the investigation, we learned that the third party accessed one of our MOVEit Transfer servers on May 29, 2023 and May 30, 2023 and downloaded your loved one’s data. We then conducted a manual review of our records to confirm the identities of individuals potentially affected by this event and their contact information to provide notifications. We recently completed this review.

What Information Was Involved? Our investigation determined that the following types of information related to your loved one were present in the server at the time of the event: Name, Date of Death and the source of that information, and <<b2b_text_2(name, data elements)>>.

What We Are Doing. We take this event and the security of information in our care seriously. Upon learning about this vulnerability, we promptly took steps to patch servers, investigate, assess the security of our systems, and notify potentially affected customers and individuals associated with those customers. In response to this event, we are also reviewing and enhancing our information security policies and procedures.

What You Can Do. 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.

For More 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

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:

Experian P.O. Box 9701 Allen, TX 75013 1-888-397-3742 www.experian.com/blogs/ask-experian/ reporting-death-of-relative/	TransUnion P.O. Box 2000 Chester, PA 19016 1-800-916-8800 www.transunion.com/blog/ credit-advice/reporting-a-death- to-tu	Equifax P.O. Box 105139 Atlanta, GA 30348-5139 1-800-685-1111 www.equifax.com/personal/education/ credit/report/credit-steps-after-death/
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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 their state attorney general. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; 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 the relevant state attorney general. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. Fees may be required to be paid to the consumer reporting agencies. <<b2b_text_4(There are approximately [#] Rhode Island residents that may be impacted by this event.)>>