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CONSUMER PROTECTION DIV.

June 4, 2013

Attorney General Tom Miller
Office of the Iowa Attorney General
1305 E. Walnut Street
Des Moines, IA 50319

Dear Attorney General Miller:

Massachusetts Mutual Life Insurance Company (“MassMutual”) is writing to inform you about an incident involving the inadvertent disclosure of personal information related to four (4) residents of the State of Iowa.

MassMutual Retirement Services provides, among other things, recordkeeping services to retirement plans. A MassMutual Retirement Services account manager received a request from a retirement plan administered by MassMutual to transfer that plan’s information, including information about plan participants, to another provider. On May 8, 2013, the account manager sent an email containing the retirement plan’s information, including participant information, to the other provider. Unfortunately, however, the email also included information relating to other retirement plans serviced by MassMutual. The information about the other retirement plans included the plan name and group number and included information about individuals participating in those plans, including their first and last name, Social Security number, and investment selections and account balances. The provider who received the information on the other plans promptly notified MassMutual in writing on the same day it received the information in error and confirmed that the information was deleted and was not saved, printed, copied, recorded or subject to further use or disclosure.

Based on the particular circumstances of this incident we have no reason to believe that this incident will result in a risk of harm of identity theft or other fraud to impacted individuals because the third party who received the information in error provided MassMutual with written confirmation that the information was deleted and not subject to further use or disclosure. Nonetheless, MassMutual is providing the impacted individuals with notice of this incident and is offering, at the individual’s option and at no cost, a subscription to a credit monitoring service for two years. Enclosed, please find copies of the notification to be provided to impacted individuals, including instructions on how they may enroll in the credit monitoring service.

If you require additional information or details regarding this incident, please do not hesitate to contact me directly at (413) 744-1181.

Regards,

Christopher J. Markowski
Assistant Vice President and Counsel

Enclosure



[Date]

<NAME>
<ADDRESS>
CITY, STATE ZIP

Dear <NAME>,

Massachusetts Mutual Life Insurance Company and its subsidiaries (“MassMutual”) understand the importance of protecting the privacy and security of information about our customers, and take seriously our obligations to protect this information. This is to inform you of an incident involving the inadvertent disclosure of information about you and your 401(k) retirement plan information.

On May 8, 2013 a MassMutual account manager sent an email that inadvertently contained information about you and your retirement plan to a third party retirement plan service provider not associated with MassMutual.

We have conducted an investigation into the incident to determine the extent and its impact on our customers. We have determined that the information inadvertently provided did contain personal identifying information including your name, Social Security number, investment elections, and account balance, if any. The third party provider who received the information about you and your plan immediately notified MassMutual in writing that it received information in error and that the information was deleted and was not saved, printed, copied, recorded, or subject to further use or disclosure.

MassMutual employees are instructed to safeguard customer information. However, even after taking reasonable steps to protect confidential information, a security breach may occur. When we are informed of such situations, we investigate the matter and take appropriate actions. Based on the particular circumstances of this incident, we have no indication that your personal information has been or will be subject to misuse or further disclosure. However, in an effort to provide you with additional protection for your personal and credit information, MassMutual has arranged with Equifax Personal Solutions 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 product and enrollment instructions are enclosed. Please note that the promotion code to activate the product, which is valid for 60 days, is located at the top of the enrollment instructions included with this letter. The MassMutual employee involved in this incident has received additional training and awareness related to maintaining the confidentiality and security of participants’ confidential information.

We would like to bring to your attention various steps you may want to consider taking to protect yourself against the possibility of identity theft.

You may 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. When you receive your credit reports, you should review them carefully, looking for accounts that you did not open and for inquiries from creditors that you did not initiate. You may also want to verify the accuracy of personal information, such as home address and social security number. If you see anything that you do not understand, you can call the credit reporting agency at the telephone number on the report.

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. Even if you do not find signs of fraud on your reports, you may want to check your credit report every three months for the next year. You should closely examine your credit card, debit card, and bank statements immediately after you receive them to determine whether there are any 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.

If you have questions regarding this matter, please feel free to contact me at (617) 406-1079.

Sincerely,

Arthur Dickey
Director
MassMutual Retirement Services

Enclosure

PROMOTION CODE: <PROVIDED BY CORPORATE COMPLIANCE>

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/tricrc

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.