



**MassMutual**  
FINANCIAL GROUP®

April 13, 2012

Office of the Attorney General  
New Hampshire Department of Justice  
33 Capitol Street  
Concord, NH 03301

Dear Sir or Madam:

Massachusetts Mutual Life Insurance Company ("MassMutual") is writing to inform you about an incident involving the inadvertent disclosure of personal information related to 13 residents of the State of New Hampshire by our service provider, National Financial Services, LLC, a Fidelity Investments Company ("Fidelity").

MassMutual has an established business relationship with Fidelity to provide clearing services to our affiliated broker/dealer, MML Investors Services, LLC ("MMLIS"). On March 14, 2012, Fidelity informed us of an incident that involved a misdirected electronic file resulting in the personal information of MMLIS clients being disclosed to another client of Fidelity. Please find an attached letter from Fidelity which describes the circumstances of the incident in more detail.

MassMutual has worked cooperatively with Fidelity to determine the extent of this incident and its impact on our customers. We have determined that the personal information inadvertently disclosed to the other Fidelity client included: resident's name, address, Social Security number or Tax Identification number, account number, online account user name, holdings, balances and historical account level data.

At this time, based on information provided from Fidelity, we have no reason to believe that any information involved in this incident has been or will be misused. However, MassMutual and Fidelity are providing impacted individuals with notification of the incident. In addition, in cooperation with MassMutual, Fidelity has arranged for impacted individuals to enroll, at the individual's option and at no cost, in a credit monitoring service for two years. Enclosed, please find copies of the notifications provided to impacted individuals, including instructions on how such individuals 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

Enclosures



April 12, 2012

Dear Valued Customer:

Massachusetts Mutual Life Insurance Company ("MassMutual") and its subsidiaries (including MML Investors Services, LLC) understand the importance of protecting the privacy and security of the information about our consumers and customers, and take its obligations to protect such information seriously. We are writing as a follow up to a letter you recently received from our business partner, National Financial Services, LLC, to inform you of an incident that may have compromised the privacy and security of your personal information.

MassMutual has an established business relationship with National Financial Services LLC, a Fidelity Investments company ("Fidelity"), to provide clearing services to our Broker/Dealer, MML Investors Services, LLC. On March 14, 2012, Fidelity informed us of an incident involving a misdirected electronic file.

MassMutual has worked cooperatively with Fidelity to determine the extent of this incident and its impact on our customers. We have determined that the incident did involve personal identifying information including your name, address, Social Security number or Tax Identification number, account number, holdings, balances, historical account level data and Streetscape identification for online account access. Please note that the passwords for the Streetscape online access were not included.

While we have no specific indication that any of your personal information has been or will be misused, we would like to proactively provide notice to all of our impacted clients so that you may take appropriate steps to protect yourself against the possibility of identity theft.

In order to assist you in taking appropriate steps to protect yourself against the possibility of identity theft, Fidelity is offering you a subscription to Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control for two years, at Fidelity's expense. The instructions for enrollment were enclosed in the letter you recently received.

If you have any questions regarding this matter, please feel free to contact me at (413) 744-3048 or toll free at (800) 895-6277, ext. 43048.

Sincerely,

A handwritten signature in cursive script that reads "Diana M. Palman".

Assistant Vice President



April 10, 2012

ENV# 000001



Dear client:

We are writing in regard to a recent matter that involved some personal information about your MML INVESTORS account that is held with National Financial Services LLC, a Fidelity Investments company. On November 29, 2011 a Fidelity vendor inadvertently shared electronic files that included personal information with one of our broker-dealer client firms. The information that was sent included your name, Social Security number, mailing address, account number, holdings, balances, and historical account level data.

On February 13, 2012 our client firm notified our vendor regarding issues with the electronic file. Upon learning of the matter, our vendor conducted an internal investigation and notified Fidelity of the matter on February 17, 2012. The vendor then worked with the client firm to delete the files from their systems, which it completed on February 23, 2012. As a result of what transpired we alerted MML Investors Services, LLC on March 14, 2012.

The distribution of this information was limited to one correspondent broker-dealer client firm. Fidelity presently has a written agreement that includes confidentiality clauses with the correspondent broker-dealer client firm. In addition, our broker-dealer client firm recognized the sensitivity of the information they received and worked diligently to remove the information from their systems promptly. Fidelity deeply regrets this situation and is keenly aware of how important the security and privacy of your personal information is to you.

As a precautionary measure, we recommend that you remain vigilant for incidence of fraud and identity theft by reviewing account statements, monitoring free credit reports, and promptly reporting any suspicious activity. Additionally, Fidelity has arranged for you to enroll, at your option, in a credit monitoring service for two years at no cost to you. This service allows you to monitor your credit and to detect any unusual activity that may affect your personal financial situation. The service is provided by Equifax, a major credit reporting company. For details on how to enroll in this service and for additional ways you may protect yourself, please refer to the enclosed instruction sheet.

We take the protection of customer information very seriously and sincerely apologize for any concern or inconvenience this matter may cause you. If you have any questions regarding this situation, please feel free to call your registered representative.

Sincerely,

William Duserick  
Chief Privacy Officer



## CREDIT MONITORING INSTRUCTION SHEET

We have arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The steps to follow are:

1. Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product. This product is being provided at no cost to you.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies.

### Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring

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 and automated alerts of key changes to your Equifax, Experian, and TransUnion credit reports
- Wireless alerts and customizable alerts available
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 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 in initiating an investigation of inaccurate information
- 90 day Fraud Alert placement with automatic renewal functionality (available online only)

### How to Enroll

To sign up online for **online delivery** go to [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

1. **Register:** Complete the form with your contact information (name, gender, address, date of birth, Social Security number and telephone number) and click the “Continue” button. Complete the form with your email address, create a User Name and Password, enter the Promotion that is at the top of the first page of this letter in the “Promotion Code” box. The Promotion Code eliminates the need to provide a credit card number for payment. Then click the “Accept Terms & Conditions” button. All of the information that you enter is in a secured environment.
2. **Verify ID:** The system will then ask you to answer up to four security questions. The questions and answers support the Equifax Identity Verification Process. Please answer the questions and then click the “Submit Order” button.
3. **Order Confirmation:** This page shows you your order. Please click the “View My Product” button to access the 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 your letter.
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.

† Identity theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age).



## ADDITIONAL STEPS TO PROTECT YOURSELF

### Directions for Placing a Fraud Alert

You may want to consider placing an initial fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies. The agency that processes your fraud alert will notify the other two credit reporting agencies on your behalf. An initial fraud alert stays on your credit report for 90 days. When you place this alert on your credit report, you will receive information about ordering one free credit report from each of the credit reporting companies. Once you receive your reports, review them carefully for inquiries from companies you did not contact, accounts you did not open, and debts on your accounts that you cannot explain. Verify the accuracy of your Social Security number, address(es), full name and employer(s). Notify the credit reporting companies if any information is incorrect.

Equifax: 877-478-7625 [www.equifax.com](http://www.equifax.com); PO Box 740241, Atlanta GA, 30374-0241

Experian: 888-397-3742 [www.experian.com](http://www.experian.com); PO Box 9532, Allen TX 75013

TransUnion LLC: 800-680-7289 [www.transunion.com](http://www.transunion.com); PO Box 6790, Fullerton CA 92834

You can also obtain information from the credit reporting agencies to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please 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.

### Directions for Obtaining a Credit Report

Please remember that while this matter may not involve significant risk, it is always good practice to take sensible steps to protect yourself by regularly reviewing your account statements and your credit report. As you may know, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the major credit reporting agencies. You may obtain a free copy of your credit report by calling 1-877-FACT ACT (1-877-322-8228) or by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).

### Resources

Additional information on identity theft is available from the Federal Trade Commission (FTC). You may contact the FTC to report any incidents of identity theft and to obtain guidance about protecting against identity theft.



Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

Toll-free Identity Theft Helpline: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261

Website: [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/)

### For California Residents:

Additional information about steps to avoid identity theft is available from the FTC at [www.ftc.gov](http://www.ftc.gov), at 1-877-438-4338, or at Consumer Response Center, F.T.C., 600 Pennsylvania Avenue, NW, Washington, DC 20580. We also suggest that you visit the web site of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov).

### For Massachusetts Residents:

#### Police Reports

Under Massachusetts law, you have the right to obtain any police report filed in regard to a breach of security. Because of the accidental nature of this incident, which did not involve a theft, a police report was not filed. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it.

### Directions for Placing a Security Freeze



Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please 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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

Trans Union Security Freeze  
Fraud Victim Assistance Department  
P.O. Box 6790  
Fullerton, CA 92834

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;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

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 identities 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.

For Maryland Residents:

Additional information about steps to avoid identity theft is available from the FTC at [www.ftc.gov](http://www.ftc.gov), at 1-877-438-4338, or at Consumer Response Center, F.T.C., 600 Pennsylvania Avenue, NW, Washington, DC 20580 or you may contact the Maryland Office of the Attorney General:



## ADDITIONAL STEPS TO PROTECT YOURSELF

### Directions for Placing a Fraud Alert

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TransUnion LLC: 800-680-7289 [www.transunion.com](http://www.transunion.com); PO Box 6790, Fullerton CA 92834

You can also obtain information from the credit reporting agencies to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please 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.

### Directions for Obtaining a Credit Report

Please remember that while this matter may not involve significant risk, it is always good practice to take sensible steps to protect yourself by regularly reviewing your account statements and your credit report. As you may know, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the major credit reporting agencies. You may obtain a free copy of your credit report by calling 1-877-FACT ACT (1-877-322-8228) or by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).

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