MassMutual
FINANCIAL GROUP®

[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.

MassMutual has an established business relationship with Convey Compliance Systems, Inc. ("Convey") to provide print and mailing services for MassMutual's annual IRS Form 1099 mailing. On February 1, 2013, Convey notified us of an incident that resulted in the Forms 1099 for a number of MassMutual clients being mailed with an incorrect mailing address. Unfortunately, your Form 1099 was in the affected group.

MassMutual has worked in cooperation with Convey to investigate the extent of this incident and its impact on our customers. Since the mailing consisted of a Form 1099, the information involved in the incident included your name, address, Social Security Number or Tax identification Number, and certain financial information. We have no specific indication that any of your personal information has been or will be misused, and the misaddressed envelope may still be returned to MassMutual as undeliverable mail. However, we are proactively providing this notice so that you may take appropriate steps to protect yourself against the possibility of identity theft.

In an effort to provide you with additional protection for your personal and credit information, MassMutual and Convey have arranged with Experian to provide you with a free two year subscription for **ProtectMyID** credit monitoring. A description of this product and enrollment instructions are enclosed. The promotion code to activate the product is located in step 3 of the enrollment instructions. Also, please note that this code is valid for 60 days.

Additionally, 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 Credit Information Services, Inc.**
**P.O. Box 740241**
**Atlanta, GA 30374**
**800-525-6285**

**Experian**
**P.O. Box 2002**
**Allen, TX 75013**

**888-397-3742**

**TransUnion**
**2 Baldwin Place**
**P.O. Box 1000**
**Chester, PA 19022**
**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 two years. 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. We also suggest that you visit the web site of the California Office of Privacy Protection at www.privacy.ca.gov.

If you have questions regarding this matter, please feel free to contact our customer service center at 1-800-272-2216. The hours of operation are Monday through Friday 8 A.M. to 8 P.M. E.S.T.

Sincerely,

Steven L. Sampson, CIPP/US, FLMI, AIRC, AIAA, ARA, ACS
Director
U.S. Insurance Group – Compliance Division

Enclosure

**Activate ProtectMyID Now in Three Easy Steps**

1. ENSURE **That You Enroll By: [date]**
2. VISIT the **ProtectMyID Web Site: www.protectmyid.com/redeem or call 877-371-7902 to enroll**
3. PROVIDE **Your Activation Code: [code]**

**Your complimentary 24-month ProtectMyID membership includes:**

- **Credit Report:** A free copy of your Experian credit report
- **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **ExtendCARE:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **$1 Million Identity Theft Insurance*:** As a ProtectMyID member, you are immediately covered by a $1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

* Identity theft insurance is underwritten by insurance company 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.