



TIAA
730 Third Avenue
New York, NY 10017

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

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

RE: Notice of Data Breach – Confirming Data Involved and Extending Identity Monitoring Offer Deadline

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

We are writing to follow up on a letter we previously sent regarding a cybersecurity incident that occurred at Infosys McCamish Systems, LLC (“IMS”), one of TIAA and TIAA Life’s administrative support services providers, as it relates to your personal information. When we mailed the previous letter, it was not yet confirmed which personal information may have been impacted, though we felt it important to make a timely notification about the possibility your data was involved. IMS has now informed us that your personal information was part of the data impacted during the incident. If you have not yet registered for the complimentary identity monitoring services offered to you in our previous letter, we recommend that you consider activating by following the steps outlined below. We are also providing you with tools to help you protect against possible identity theft or fraud, and we recommend you remain vigilant by reviewing your account statements and monitoring your free credit reports.

What Happened: Between October 29, 2023, and November 2, 2023, IMS was impacted by a cybersecurity incident in which an unauthorized party gained access to IMS systems and data. On November 2, 2023, IMS became aware of the incident and retained a third-party cybersecurity expert to investigate and assist with containment. IMS implemented additional security controls and restored full services in December and has found no evidence of continued threat actor access in its environment.

IMS also retained another third-party e-discovery firm to investigate what data was subject to unauthorized impact and acquisition, and to whom it may belong.

What Information Was Involved: IMS’ investigation determined that the following types of your personal information were subject to unauthorized access/acquisition: <<b2b_text_1(data elements)>>.

What We Are Doing: Neither TIAA nor IMS is aware of any fraudulent use of your personal information at this time. However, IMS has secured Kroll’s services to provide identity monitoring services **at no cost to you** for 2 years from the date of your activation. Kroll is a risk mitigation and response firm that helps individuals monitor for indicators of potential fraud or identity theft. The identity monitoring services offered include Credit Monitoring, Web Watcher, Fraud Consultation, and Identity Theft Restoration, and \$1 Million Identity Fraud Loss Reimbursement.

These services will expire at the conclusion of the complimentary 2-year period and will not automatically renew.

If you wish to receive these services, you must activate them by following the below activation instructions:

- Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.
- You have until <<b2b_text_6(activation deadline)>> to activate your identity monitoring.
- Membership Number: <<Membership Number s_n>>

For more information about Kroll and your identity monitoring services, you can visit info.krollmonitoring.com. Please have your membership number (located above) for reference.

Additional information describing your services is included with this letter.

What You Can Do: We recommend you take the following steps to help protect your personal information:

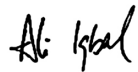
- Promptly review your credit reports and account statements over the next 24 months and notify your financial institution of any unauthorized transactions or incidents of suspected identity theft.
- Activate the complimentary identity monitoring services offered above if you have not already done so.
- If you receive a suspicious call, text, or email from someone claiming to be from TIAA or IMS, do not respond, click links, or open attachments. If this has happened to you, contact us right away by calling 800-842-2252. You can also report a suspicious email by contacting abuse@tiaa.org.
- Do not provide your personal information to an unsolicited caller. TIAA will never initiate a call asking you to provide your full account number, usernames or passwords, or complete Social Security number over the phone, except limited instances when we are returning a call at your request.
- Never respond to a phone call or voice mail service asking you to verify account information or reactivate a TIAA service, even if the caller recites some of your account information to you. They may have obtained the information from another source.

We also recommend that you review the additional information about ways to help protect your identity or any additional rights you have depending on where you live, both provided on the following pages.

For More Information: Should you have any questions regarding this incident, please contact our dedicated call center provided by Kroll by dialing (866) 992-9742 toll-free, Monday – Friday between 8am – 5:30pm CT, excluding major U.S. holidays.

Please be assured we continue to work closely with IMS to mitigate risks from the incident, both since we became aware of it and going forward. We sincerely apologize for any concern or inconvenience this incident may cause you.

Sincerely,



Ali Iqbal
President
TIAA-CREF Life Insurance Company

Enclosures:

Additional Information on Helping to Protect Your Information and State Law Information
Kroll, Take Advantage of Your Identity Monitoring Services

Additional Information on Helping to Protect Your Information and State Law Information

Monitor Your Accounts

You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, which is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential creditors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies identified above.

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze: Full name, with middle initial and any suffixes; Social Security number; date of birth (month, day, and year); current address and previous addresses for the past five (5) years; proof of current address, such as a current utility bill or telephone bill; and other personal information as required by the applicable credit reporting agency. If you request a credit freeze online or by phone, the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file. If you request a lift of the credit freeze online or by phone, the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, the credit reporting agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert lasts 1-year. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which lasts 7 years. Should you wish to place a fraud alert, please contact any one of the major consumer reporting agencies listed above. The agency you contact will then contact the other two credit agencies.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax®	Experian	TransUnion®
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credithelp
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069, Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788, Atlanta, GA 30348-5788	Experian Credit Freeze, P.O.Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC. **The Federal Trade Commission:** 600 Pennsylvania Avenue, NW Washington, DC 20580. 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; and www.ftc.gov/idtheft.

For residents of the District of Columbia, Iowa, Maryland, New York, North Carolina, and Oregon: You may contact your Attorney General for additional information about avoiding identity theft. You may use the following information to contact your attorney general:

Office of the Attorney General Office of Consumer Protection 400 6th Street, NW Washington, DC 20001 (202) 442-9828 www.oag.dc.gov	Office of the Iowa Attorney General Hoover State Office Building 1305 E. Walnut Street Des Moines, IA 50319 (515) 281-5926 / (888) 777-4590 www.iowaattorneygeneral.gov	Maryland Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (410) 528-8662 www.marylandattorneygeneral.gov	New York Attorney General Consumer Frauds & Protection Bureau 120 Broadway, 3rd Floor New York, NY 10271 (800) 771-7755 www.ag.ny.gov
New York Department of State Division of Consumer Protection 99 Washington Avenue Suite 650 Albany, New York 12231 (800) 697-1220 www.dos.ny.gov	North Carolina Department of Justice 9001 Mail Service Center Raleigh, NC 27699-9001 (919) 716-6000 www.ncdoj.gov	Office of the Attorney General Consumer Protection (877) 877-9392 https://justice.oregon.gov/consumercomplaints	Office of the Attorney General Oregon Department of Justice 1162 Court Street NE Salem, OR 97301-4096 (877) 877-9392 www.doj.state.or.us

For residents of California: Visit the California Office of Privacy Protection (<https://oag.ca.gov/privacy>) for additional information on protection against identity theft.

For residents of Kentucky: The Kentucky Attorney General – Office of Consumer Protection may be contacted at: 1024 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601; 1-800-804-7556; and <https://www.ag.ky.gov/Resources/Consumer-Resources/Consumers/Pages/Identity-Theft.aspx>.

For residents of Massachusetts: Under Massachusetts law, you have the right to obtain any police report filed in connection to the incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For residents of New Mexico: You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.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 residents of Rhode Island: Under Rhode Island law, you have the right to obtain a police report filed in regard to this incident. You may also file a police report by contacting local or state law enforcement agencies. You may obtain information about preventing identity theft from the Rhode Island Attorney General's Office. 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. <<b2b_text_5 (RI count sentence)>>



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

*Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari, and Edge.

**To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.