

## Privacy Notice

**At The MassMutual Trust Company, FSB (“MMTC”), we recognize that our relationship with you is based on integrity and trust. As part of that trust relationship, we are committed to keeping your personal information private. We also want you to be aware of how we protect, collect, and disclose your personal information.**

**We protect your personal information by:**

- Maintaining physical, electronic and procedural safeguards to protect your personal information;
- Restricting access to your personal information to employees with a business need to know;
- Requiring that any MMTC business partners with whom we share your personal information protect it and use it exclusively for the purpose for which it was shared; and
- Ensuring personal information is only shared with third parties as necessary for standard business purposes or as authorized by you.

**We may collect personal information about you from:**

- Our interactions with you, including applications and other forms, interviews, communications and visits to our web site;
- Your transactions with us or our affiliated companies; and
- Information we obtain from third parties such as consumer or other reporting agencies and medical or health care providers.

**We may share personal information about you with:**

- Agents, brokers and others who assist us in providing our services to you;
- Our affiliated companies, such as insurance or investment companies, insurance agencies or broker-dealers;
- Nonaffiliated companies in order to perform standard business functions on our behalf including those related to processing transactions you request or authorize, or maintaining your account or policy;
- Courts and government agencies in response to court orders or legal investigations;
- Credit bureau reports; and
- Other financial institutions with whom we may jointly market services, if permitted in your state.

Consistent with our commitments stated above, please know that if any sharing of your personal information will require us to give you the option to opt-out of or opt-in to the information sharing, we will provide you with this option.

For more information regarding MMTC’s privacy and security practices, please visit [www.massmutualtrust.com](http://www.massmutualtrust.com).

The MassMutual Trust Company, FSB (“MMTC”) is a federal savings bank chartered by the Office of the Comptroller of the Currency to provide discretionary and nondiscretionary trust and fiduciary services in all states. MMTC does not engage in banking activity (take deposits, make loans, give mortgages, etc.) and does not sell products. MMTC is a wholly-owned subsidiary of Massachusetts Mutual Life Insurance Company.

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