

MassMutual Retirement Services

Privacy Notice

At MassMutual Retirement Services, we recognize that our relationships with you are based on integrity and trust. As part of that trust relationship, we want you to be aware of how we protect, collect, and share personal information about you. This Privacy Notice describes our policies and practices about how we protect, collect, and share personal information about you in connection with our Retirement Service business, which includes the products and services we provide to employment based retirement plans, such as group annuity contracts, recordkeeping services, mutual fund platforms, funding agreements, defined benefit and defined contribution plans, and similar group products issued or administered by MassMutual Retirement Services.

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 MassMutual 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 All of the Personal Information We Collect, as Described Above, With:

- Agents, brokers and others who provide our products and services to you;
- Our affiliated companies, such as insurance or investment companies, insurance agencies or broker-dealers that market our products and services to you;
- Companies that perform marketing or administrative services for us;
- 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 bureaus; and
- Other financial institutions with whom we may jointly market products, if permitted in your state.



Please note that any personal information consisting of medical or health information is only shared with third parties to perform business, professional or insurance functions on our behalf or as authorized by you.

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.

This Privacy Notice is being provided on behalf of the following insurance companies:
Massachusetts Mutual Life Insurance Company (MassMutual) and its Retirement Services business.

For more information regarding MassMutual's privacy and security practices, including the Privacy Notices for other than MassMutual's Retirement Services business, please visit www.MassMutual.com.



This Privacy Notice is being provided on behalf of the following insurance companies: Massachusetts Mutual Life Insurance Company (MassMutual), C.M. Life Insurance Company, and Bay State Life Insurance Company.