

Haven Life Insurance Agency, LLC.

Privacy Notice

Effective date: April 15, 2015

Haven Life Insurance Agency, LLC, a subsidiary of Massachusetts Mutual Life Insurance Company ("MassMutual"), Springfield, MA 01111-0001, is committed to maintaining your confidence and trust. And that means ensuring that you understand how we collect, use and disclosure personal information about you in connection with your use of this website and/or your receipt of insurance services from us. This privacy notice describes our policies and practices about how we protect, collect and share personal information related to (i) when you apply for insurance products or request services from us, and (ii) when you use this website.

PERSONAL INFORMATION WE COLLECT

We collect your personal information – which means information that can be used to identify you as an individual – when you access our website and when you seek insurance services from us. However, the types of personal information we collect depends on the type of product or service you request or how you interact with this website and may include:

- Information that you provide to us on applications or forms, communications with us, or when you visit our website, for example information such as, your name, address, email address, telephone number, Social Security number, date of birth, income, assets, payment information, marital status, information about your beneficiaries, and medical and health information.
- Information about your transactions with us and or affiliates, including your policy coverages, account balances, premiums, payment history, and billing information.
- Information from third parties, such as consumer or other reporting agencies and medical or health care providers.

HOW WE USE YOUR PERSONAL INFORMATION

We use the personal information we collect about you for a variety of business purposes, for example;

- To help you identify your insurance needs;
- To provide you with the products and services you have requested or authorize;
- To verify your identity for purposes of providing you access to certain areas and features of the website;
- To develop and display content on the website that is tailored to you;
- To communicate with you about your contract or policy or changes to any of our policies;
- To send you marketing communications or promotional emails about products or our services, developments or news, or other third party products or services you may be interested in;
- To perform research and analysis about your use of our website and services, and your potential interest in different products or services that could be offered by us or others;
- For customer service, by responding to any questions you have if you contact us;

- As required by law or regulation or to comply with license obligations; and
- For any other purpose disclosed as the time you provide your personal information to us or otherwise with your express consent.

SHARING OF YOUR PERSONAL INFORMATION

We may share all of the Personal Information we collect, as described above, with:

- Agents, brokers, insurers, and others who provide products and services to you;
- Our affiliated companies, such as insurance and investment companies, insurance agencies or broker-dealers that market our products or services to you, if permitted in your state;
- Service providers and business partners in order to perform standard business functions on our behalf including those related to processing transactions you request or authorize, maintaining your contract or policy, processing transactions or payments, hosting or providing website functionality, conducting research and data analysis for us, and providing marketing or other promotional assistance;
- Reinsurance companies, and insurance support organizations, such as consumer reporting agencies;
- Courts and government entities in response to court orders or legal investigations, or to other third parties: (i) to comply with a legal obligation when we believe in good faith that the law or a governmental authority requires the disclosure, (ii) to verify or enforce our Terms of Use or other applicable policies; (iii) to address fraud, security or technical issues; (iv) to respond to an emergency or otherwise to protect our rights or property or security of third parties, visitors to our website or the public;
- Other financial institutions with whom we may jointly market products, if permitted in your state.
- In the event that we are involved in a merger, acquisition, reorganization or sale or other change of control of our business, your information may be sold or transferred as part of that transaction.
- Except as described herein or disclosed to you at the time you provide your personal information, we will not share your personal information with any third party without your specific consent. However, we may share non-identifiable information, such as aggregate data and Usage Information, as described below, with third parties.

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.

OTHER TYPES OF INFORMATION WE COLLECT AND USE

Usage Information.

Whenever you visit or interact with the website, we, as well as any third-party advertisers and/or service providers, may use a variety of technologies that automatically or passively collect information about how the website is accessed and used ("Usage Information"). Usage Information may include browser type, device type, operating system, application version, the page served, the time, the preceding page views, and your use of features or applications on the website. This information helps us keep our website fresh and interesting to our visitors and allows us to tailor content to a visitor's interests.

Device Identifier.

We automatically collect your IP address or other unique identifier (“Device Identifier”) for the Device (computer, mobile phone, tablet or other device) you use to access the website. A Device Identifier is a number that is assigned to your Device when you access a website or its servers, and our computers identify your Device by its Device Identifier. We may use a Device Identifier to, among other things, administer the website, help diagnose problems with our servers, analyze trends, track users’ web page movements, help identify you and your interests, and gather broad demographic information for aggregate use.

Cookies; Pixel Tags.

The technologies used on the website to collect Usage Information, including Device Identifiers, include but are not limited to: cookies (data files placed on a Device when it is used to visit the website), mobile analytics software and pixel tags (transparent graphic image, sometimes called a web beacon or tracking beacon, placed on a web page or in an email, which indicates that a page or email has been viewed). Cookies may also be used to associate you with social networking sites like Facebook and Twitter and, if you so choose, enable interaction between your activities on the website and your activities on such social networking sites. We, or our vendors, may place cookies or similar files on your Device for security purposes, to facilitate site navigation, to perform analytics, and personalize your experience while visiting our website (such as allowing us to select which ads or offers are most likely to appeal to you, based on your interests, preferences, location, or demographic information). A pixel tag may tell your browser to get content from another server.

To learn how you may be able to reduce the number of cookies you receive from us, or delete cookies that have already been installed in your browser’s cookie folder, or prevent tracking activities, please refer to your browser’s tools or help menu or other instructions related to your browser. Because an industry-standard Do-Not-Track protocol has not yet been established, our information collection practices on this website will continue to operate as described in this privacy notice regardless of any “Do-Not-Track” signals that may be sent by certain browsers. However, if you may refuse to accept cookies in order to prevent tracking activities. If you do disable or opt out of receiving cookies, please be aware that some features and services on our website may not work properly because we may not be able to recognize and associate you with your account(s). In addition, the offers we provide when you visit us may not be as relevant to you or tailored to your interests.

YOUR CHOICES.

You can control the personal information that you provide to us, but some personal information is required by us in order for you to obtain services from us. If you choose not to provide us with your personal information, you may not be able to take advantage of the services we offer. We do not share your personal information in a manner that affords you the right to opt-out of the sharing. However, consistent with the commitments set forth in this privacy notice, if any sharing of your personal information will require us to provide you with the option to opt-out of or opt-in to the information sharing, you will be provided with such option before the sharing occurs. You can direct us to stop sending you promotional emails by following the “unsubscribe” instructions in a MassMutual promotional email you receive from us or by sending us an email at getcovered@massmutual.com.

Your opt-out request will be processed within 30 days of the date on which we receive it. Opting-out of receiving promotional emails will not affect your ability to continue to receive other service-related non-promotional emails from us, which you will not be able to opt-out from.

ADVERTISING/BEHAVIORAL TARGETING, HOW TO OPT-OUT

We use third party providers to evaluate and provide us with information about the use of the website and the viewing of our content and we may use third party ad network providers to help present ads on the website. We do not share personal information with these providers, unless you give us permission. These providers may

place and access cookies, pixel tags, or similar technologies on your device to serve you ads or other content personalized to your interests which they infer from your browsing on the website and other sites you have visited. In doing so, the provider collects or has access to non-personal information such as your Usage Information. The use of cookies, pixel tags, or similar technologies by these providers is subject to their own privacy policies, not ours.

If you do not want to receive the benefits of targeted advertising, you may opt-out of some network advertising programs that use your information by visiting the NAI Opt-Out page at http://networadvertising.org/managing/opt_out.asp. Please note that even if you choose to remove your information, you will still see advertising when you are browsing online. However, the advertisements you see may be less relevant to you and your interests.

PROTECTION OF PERSONAL INFORMATION

We take the protection of your personal information seriously.

- We apply physical, electronic, and procedural safeguards to protect your personal information from unauthorized access.
- We provide training to our employees on how to safeguard personal information and only authorized employees are permitted to access personal information, which may only be used for permitted business purposes.
- We contractually require service providers to protect your personal information and use it exclusively for the purpose of performing certain business functions on our behalf.
- Despite these efforts, you should be aware that no electronic data transmission or storage of information can be guaranteed to be 100% secure. Please note that we cannot ensure or warrant the security of any information you transmit to us, and you use the website and provide us with your information at your own risk.

CHILDREN

The website is not directed to or intended for use by children under 13. We do not knowingly collect, use or disclose personally identifiable information from anyone under 13 years of age. If we determine that a user of this website is under this age, we will not use or maintain his/her personal information without the parent/guardian's consent. If we become aware that we have unknowingly collected personally identifiable information from a child under the age of 13, we will make reasonable efforts to delete such information from our records.

OTHER SITES

The website may contain links to other sites that we do not own or operate. This includes links from advertisers, sponsors and/or partners that may use our logo(s) as part of a co-branding or co-marketing agreement. We do not control, recommend or endorse and are not responsible for these sites or their content, products, services or privacy policies or practices. These other sites may send their own cookies to your device, they may independently collect data or solicit personal information and may or may not have their own published privacy policies. You should also independently assess the authenticity of any site which appears or claims that it is one of our website (including those linked to through an email or social networking page).

The website may make available chat rooms, forums, message boards, and news groups. Remember that any information that you disclose in these areas becomes public information and is not subject to the provisions of this privacy notice.

While on our website, you may have the opportunity to opt-in to receive information and/or marketing offers from someone else or to otherwise consent to the sharing of your information with a third party, including social networking sites such as Facebook or Twitter. If you agree to have your personal information shared, your personal information will be disclosed to the third party and the personal information you disclose will be subject to the privacy policy and business practices of that third party.

CONSENT TO PROCESSING AND TRANSFER OF INFORMATION.

The website is governed by and operated in, and in accordance with the laws of the United States. We make no representation that the website is governed by or operated in accordance with the laws of any other nation. By using the website, or providing us with any information, you (a) acknowledge that the website is subject to the laws of the United States, (b) consent to the collection, processing, maintenance and transfer of such information in and to the United States and other applicable territories in which the privacy laws may not be as comprehensive as or equivalent to those in the country where you reside and/or are a citizen, and (c) waive any claims that may arise under those laws.

CHANGES.

We may update this privacy notice to reflect changes to our information practices. If we make any material changes we will notify you by email (sent to the e-mail address specified by you) or by means of a notice on our website prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices.

CONTACT US.

If you have any questions or concerns about this privacy notice, or privacy practices, or this website, please contact us at getcovered@massmutual.com.