

FACTS

WHAT DOES MM ASCEND LIFE INVESTOR SERVICES, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Name, address, social security number;
- Assets, income, beneficiaries, investment experience, accounts balances; and
- Credit history and work information.

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MM Ascend Life Investor Services, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MM Ascend Life Investor Services, LLC share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share.
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share.

Questions?

Call 1-513-361-9525 or go to <http://www.MassMutualAscend.com/MMALIS>.

Who we are	
Who is providing this notice?	This notice is from MM Ascend Life Investor Services, LLC
What we do	
How does MM Ascend Life Investor Services, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We limit access to your information to those who need it to do their jobs. Our business partners are legally bound to use your information for our purposes only.
How does MM Ascend Life Investor Services, LLC collect my personal information?	We collect your personal information, for example, when you: • Open an account and give us your contact information; • Seek advice about your investments; • Seek financial or tax advice; • Tell us about your investment or retirement portfolio; • Tell us about your investment or retirement earnings; or • Make a wire transfer. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • Sharing for affiliates' everyday business purposes – information about your creditworthiness; • Affiliates from using your information to market to you; and • Sharing for non-affiliates to market to you. See below for more information on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include: Annuity Investors Life Insurance Company®, MassMutual Ascend Life Insurance Company, Manhattan National Life Insurance Company, MM Ascend Mortgage Lending, LLC, MM Vine Street, LLC, Counterpointe – Ascend Mortgage Lending, LLC, Massachusetts Mutual Life Insurance Company, C.M. Life Insurance Company, MML Bay State Life Insurance Company and MassMutual Trust Company.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. We only share your information with non-affiliates as described in this notice, and <i>not</i> so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Firms with which we have joint marketing agreements with include insurance companies, pension funds and brokerage firms.

Other important information	
You may have additional rights under state or other applicable laws. We do not share information subject to the Fair Credit Report Act with our affiliates except as allowed by law. You have a right to review the personal information in our files to determine if it is correct. To do so you must ask us in writing to the Privacy Officer at P.O. Box 5420, Cincinnati, Ohio 45201. Please include in the letter your full name, address, and account number. We may charge a fee for copies of records you request. If you believe the information is incorrect, please write to us and explain why you believe it is incorrect and we will review it. If we agree, we will correct our records. If we do not agree, you may submit in writing a short report of the dispute to our Privacy Officer. For Vermont Residents only: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.massmutualascend.com/privacy-policy or call (800) 854-3649.	