

**FACTS****WHAT DOES MASSMUTUAL ASCEND LIFE INSURANCE COMPANY, ANNUITY INVESTORS LIFE INSURANCE COMPANY AND MANHATTAN NATIONAL LIFE INSURANCE COMPANY (COLLECTIVELY “MASSMUTUAL ASCEND”) 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 and gender;
- Assets, income and beneficiaries;
- Policy coverage, premiums, account balances, payment and claim history; and
- Credit history and worthiness, medical 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 MassMutual Ascend chooses to share; and whether you can limit this sharing.

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

**Questions?**

Annuity and Life Policyholders  
P.O. Box 5420  
Cincinnati, OH 45201  
1-800-854-3649

Long Term Care Policyholders  
P.O. Box 203098  
Austin, TX 78720-3098  
1-866-830-0607

Who we are	
Who is providing this notice?	This notice is provided by MassMutual Ascend Life Insurance Company, Annuity Investors Life Insurance Company and Manhattan National Life Insurance Company.
What we do	
How does MassMutual Ascend 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 also legally bound to use your information for our purposes only.
How does MassMutual Ascend collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Apply for insurance or give us your contact information;</li> <li>• Make deposits or withdrawals from your account;</li> <li>• Show us your driver's license or government-issued ID; or</li> <li>• Visit our websites or send us emails.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness;</li> <li>• Affiliates from using your information to market to you; or</li> <li>• Sharing for nonaffiliates to market to you.</li> </ul> <p>See below for more information on your rights under state law.</p>
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include: MassMutual Ascend Life Insurance Company <sup>SM</sup> , Annuity Investors Life Insurance Company®, Manhattan National Life Insurance Company, AAG Insurance Agency, LLC, MM Ascend Life Investor Services, LLC, Massachusetts Mutual Life Insurance Company, C.M. Life Insurance Company, MML Bay State Life Insurance Company, MML Investors Services, LLC, and MassMutual Trust Company.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. MassMutual Ascend only shares your information with nonaffiliates as described in this notice, and <i>not</i> so they can market to you.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include banks, insurance companies, insurance agencies and brokerage firms.
Other important information	
<p>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.</p> <p>We do not share your health information with any third parties unless authorized by you to do so or as allowed by law. We may share such information, to the extent allowed by law, with third parties or affiliates, such as those who assist us in underwriting insurance or investigating a claim for benefits.</p> <p>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 the address located in the Questions section. Please include your full name, address, and policy number in your letter. 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.</p> <p><b>For Vermont Residents only:</b> 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 <a href="http://www.massmutualascend.com/privacy-policy">www.massmutualascend.com/privacy-policy</a> or call (800) 854-3649.</p>	