

## OUR NOTICE OF PRIVACY & PRACTICES COMMITMENT

The privacy of the personal information we collect from clients and potential clients is very important to *MML Financial & Insurance Services*. The purpose of this notice is to provide you with our understanding of the types of non-public personal information about you that we may collect how we use it and how we protect that information. Our office will provide an initial and annual Notice of Privacy & Practices notice to each client.

### Information we collect

The information we collect depends on the product or service you request. We get Nonpublic Personal information from you and other forms you give us. This may include, but not limited to:

- Your name, address, telephone number, date of birth and social security number.
- Your income, employment, financial statements, investment records, assets and investment preferences.
- Information on health and habits, if you are applying for life, health, long term care and disability insurance or make a claim.
- Information to process transactions or to conduct online transactions.

### How we collect information

We get Nonpublic Personal Information about you from some or all of the following:

- Information we receive from you on new account forms, fact finding questionnaires, product, service applications, and other forms;
- Information we receive from you in writing, electronically, through the telephone, or through our Website, when you communicate with us, or request information about our products and services;
- Your transactions with us, our affiliates, and those sponsors with whom we have selling agreements or other arrangements for the provision of services to you;
- Affiliated and unaffiliated product sponsors with whom we have selling relationships and whose products you own.

### Information that we disclose

To the extent allowed by the law, we disclose Nonpublic Information to affiliates and unaffiliated third parties that provide services to us in order that we may more effectively and efficiently service you. We may also disclose your Nonpublic Personal Information to affiliated or unaffiliated third parties with whom we have contractual relationships that allow us to provide the products or services that you have requested through us. Examples of third parties with whom we share your Nonpublic Personal Information include:

- Insurance companies, mutual fund companies and other sponsors to effect purchases and sales and allow for servicing your account;
- The broker/dealer through whom we execute securities transactions;
- Clearing Agencies through whom we clear and settle securities transactions;
- Companies providing account performance and/or reporting services on your account;
- Third party investment advisory firms with whom we have relationships for the management of customer accounts;
- Companies that provide services to us to assist with the maintenance of required books and records and facilitate mailings on our behalf;
- State, Federal and other regulatory and self-regulatory authorities where required by law or regulation;
- Other companies, associations, agencies, third parties and institutions that provide services to us in order that we may more effectively and efficiently service your account; and those companies, associations, agencies, third parties and institutions with which we or our Representatives are licensees, registrants or member.

Where we share your Nonpublic Personal Information with third parties for the purposes stated above; we ensure that there are contractual restrictions prohibiting their use and disclosure of that information for any purpose. Except under the circumstances outlined above, we will not share Nonpublic Personal Information with affiliated or unaffiliated third parties concerning our current and former clients for marketing purposes.

### **Allowed or Required Disclosure of Nonpublic Personal Information under Specific Exceptions**

The law allows or requires us to disclose Nonpublic Personal Information in the following situations. You may not prevent our disclosure of your Nonpublic Personal Information as authorized by law.

- With your written authorization.
- To a non-insurance entity if it is reasonably necessary for us to properly do our business and the other entity agrees not to disclose the Nonpublic Personal Information.
- To an insurance or securities entity if the disclosure helps the receiving party perform an insurance or securities transaction for you or if it is reasonably necessary to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance or securities transaction.
- To the Department of Insurance, law enforcement or other governmental entity including an administrative or court order, or as is otherwise required or permitted by law.
- To a certificate holder or policyholder to inform them of the status of an insurance or securities transaction.
- To a lien holder, etc. or any other having a legal interest in an insurance policy or securities transaction to the extent that the disclosure is needed to protect their interest.

### **Steps We Take to Protect Your Information**

We have security practices and procedures in place to prevent unauthorized use or access to your Nonpublic Personal Information. Your information is available to employees requiring access to the information for various business purposes, such as processing or servicing transactions and those fulfilling compliance. Our computer system utilizes password protection to prevent access by unauthorized personnel and we employ other physical, electric and procedural safeguards to ensure the protection of your Nonpublic Personal Information in accordance with State and Federal privacy regulations.

### **Amendments to Our Private Policy Notification**

When we make amendments to our Private Policy Notification, we will send you the amended version of our Private Policy Notification through the mail.

### **You're Right to Access, Copy, Review and Request Correction of Nonpublic Personal Information**

You have the right to access, copy, review and request correction of any Nonpublic Personal Information in our possession. You must make this request to us in writing and we have 45 days to allow you to review your Nonpublic Personal Information. If you believe that there is an error in the information, you may request in writing that it be corrected. We have 45 days from receiving the request to make the correction or to inform you as to why we will not make the requested change and the reasons why. If you disagree with the refusal, you may supply us with a concise statement why you disagree and it will be filed with your Nonpublic Personal Information.

### **QUESTIONS AND THANK YOU**

You do not need to take any action because we do not share your information outside permitted exceptions. If you have any questions about this notice, please call (818) 368-9512.