



# Online Privacy Policy

MIM's Online Privacy Policy discloses how MIM collects, stores, uses, shares, and protects the information you provide to us online.

Last Updated **July 1, 2023**

MetLife Investment Management, LLC, its subsidiaries, and affiliates (collectively, "MIM") recognize the importance of protecting all information that you, our online visitor, may choose to provide to us. To further this commitment, we have adopted this Online Privacy Policy to tell you how we collect, store, use, share and protect the information you provide to us online.

Besides this Online Privacy Policy, we also have other privacy policies that may apply to you as a MIM client or potential client. For more information about all of our privacy policies, please visit us at <https://investments.metlife.com/privacy-policies/>.

## What information does this Online Privacy Policy cover?

This Online Privacy Policy describes how we collect, store, use, share, and protect personal information from you on our websites, mobile application, or through online applications (collectively, "sites") maintained by MIM for our U.S. domestic operation.

This Online Privacy Policy does not apply to information collected offline by MIM or through any other means, and it does not apply to third party sites maintained by other companies or organizations to which we link. MIM is, not responsible for the content or activities provided on third party sites.

## What types of personal information do we collect?

Personal information is information that identifies you and can be used to contact you directly. We only collect personal information voluntarily given to us by visitors of our sites. Generally, we don't require you to give us personal information to access public areas of our sites. Certain secure sites, however, enable or require you to provide personal information when you use specific features. For example, we may collect personal information from you when you:

- Apply for or obtain a product or service
- Register to access your account information
- Ask to have a representative contact you
- Ask to receive information about our products or services
- Participate in any promotion or survey, and/or
- Request customer or technical support

MIM collects information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including:

Category	Examples
<b>A. Identifiers</b>	Name, postal address, unique personal identifier, Internet Protocol (IP) address, email address, or other similar identifiers
<b>B. Personal information</b>	Name, signature, address, telephone number, preferences, employment information, or any financial information (Some personal information included in this category may overlap with other categories)
<b>C. Internet or other electronic network activity information</b>	Browsing history, search history, interaction with web sites, applications, or advertisements
<b>D. Geolocation data</b>	IP Address

## Children

We don't knowingly collect personal information from children under 13.

## Information We Collect Through Technology

We may collect information through technology to enhance our ability to serve you. For example, when you come to one of our sites, we collect your IP address. An IP address is often associated with the device you used to access our sites. At times, we may also use IP addresses to study the frequency that our visitors visit various areas of our websites. We may combine this information with personal information. Finally, our websites do not respond to browser Do Not Track signals or other similar mechanisms.

## Cookies and Web Beacons

Our websites may also use cookies and web beacons to collect and store information.

**Cookies** are pieces of information that a website sends to your computer while you are viewing the website. We use cookies for a variety of purposes. For example, when you return to one of our websites after logging in, cookies provide information to the website so that the website will remember who you are. You can choose to have your computer warn you each time a cookie is sent, or you can choose to turn off all cookies. You can do this through your browser (e.g., Chrome or Microsoft Edge) settings. Each browser is a little different, so look at your browser Help menu to learn the correct way to modify your cookies. If you turn cookies off, you won't have access to many features that make your web experience smoother, and some of our services may not function properly.

**Web beacons** are small pieces of data that are embedded in images on the pages of websites and in our email communications. We also use these web beacons to analyze the traffic patterns, such as the frequency users visit various areas of our websites. These technical methods may involve transmitting information either directly to us or to another entity authorized by us to collect information on our behalf. We also use web beacons in HTML e-mails that we send our visitors to determine whether our visitors have opened those e-mails or clicked on links in those e-mails.

**Network Advertisers.** Advertisements managed by third parties may be placed on our websites. These companies are called 'network advertisers.' Network advertisers placing advertisements on our websites may also use cookies and web beacons to collect information when you click on or move your cursor over one of their

banner advertisements. You may not realize this information is being collected. In some cases, we may have access to information from web beacons and cookies used by network advertisers on our sites, and this information may permit us to identify other sites that you have visited that are also associated with the network advertiser. In doing so, however, network advertisers do not collect personal information, and we do not give any personally identifiable information to them.

For more information about our ad service provider and its cookies, including information about how to opt out of these technologies, go to <https://www.google.com/intl/en/policies/privacy/> and <https://www.aboutads.info/consumers>.

Finally, once you've clicked on an advertisement and have left our websites, our Online Privacy Policy no longer applies, and you must read the privacy policy of the advertiser to see how your personal information will be handled on their website.

### ***How is your personal information used and shared?***

Whatever the purpose may be, we will only collect information to the extent reasonably necessary to fulfill your requests and our legitimate business objectives. We may also use and disclose your personal information to our affiliates and others for other purposes permitted by law.

#### **MIM Online Activities and Updates**

For example, we use and may disclose your personal information to:

- Authenticate your identity
- Provide you with online planning tools
- Process an application for our products and administer your account information
- Respond to your product or service information requests
- Send you customer newsletters and updates
- Provide you with additional materials that may be of interest, including marketing materials
- For other everyday business purposes, such as product development and website administration
- Comply with and enforce applicable legal requirements

#### **Purchase or Sale of Businesses**

From time to time, we may purchase a business or sell one or more of our businesses and your personal information may be transferred as a part of the purchase or sale. If we purchase a business, the personal information received with that business would be treated in accordance with all our privacy policies, including this Online Privacy Policy, if it is practicable and permissible to do so. If we sell a business, we will include provisions in the selling contract requiring the purchaser to treat your personal information in the same way required by our privacy policies. The provisions of this paragraph will also apply if we are sold as part of bankruptcy proceedings.

#### **Disclosures Required by Law and Disclosures to Help Protect the Security and Safety of Our Websites and Others**

We may disclose any information as permitted or required by law, when we believe in good faith it is necessary for safety purposes, required for legal reporting, or to protect our legal rights or enforce our Terms of Use or any contest rules. We may also disclose information about you to our auditors, regulators, legal advisors, or to respond to a subpoena.

### ***What choices do you have about the collection, use, and sharing of your personal information?***

We don't share personal information with unaffiliated third parties for their own direct marketing purposes. If you signed up to receive newsletters or other e-mail messages from us, you can opt-out any time by clicking the unsubscribe link at the bottom of the message.

### ***What kinds of security measures do we take to safeguard your personal information?***

The security and confidentiality of your personal information is extremely important to us. That's why we have technical, administrative, and physical security measures and safeguards in place to protect your personal information from unauthorized access and improper use. For example, the areas of our website that enable or require you to submit personal information online use encryption to protect that information. We also review our security procedures periodically to consider appropriate new technology and updated methods. But, despite our reasonable efforts, no security measure is ever perfect or impenetrable.

### ***How can you update your personal information?***

You can contact your Relationship Manager directly to update your personal information.

### ***How can you contact us to ask questions or send comments?***

If you have questions or wish to send us comments about this Online Privacy Policy, e-mail us at [privacy@metlife.com](mailto:privacy@metlife.com) or call or write to us at:

MetLife Investment Management, LLC

c/o MetLife, Inc.  
Attn.: Privacy Policy Administrator  
P.O. Box 489  
Warwick, RI 02887-9954  
(877) 638-7684

You can also contact us through our [form](#).

### ***How will you know if we amend this Online Privacy Policy?***

We may amend this Online Privacy Policy at any time. If we make any material change in how we collect, store use, share or protect your personal information we will indicate at the top of the Policy when it was last updated.