

ONLINE PRIVACY POLICY



EFFECTIVE JANUARY 22, 2014

Massachusetts Mutual Life Insurance Company (“MassMutual,” “we” or “us”) is launching the Society of GrownupsSM, a Boston-area learning space to host classes, offer financial advice, conduct DIY workshops, bring in guest speakers, provide a coffee bar and lots more, all around the theme of making people better informed, more well-rounded adults. Before the Society of Grownups officially opens its doors to the public and can start helping customers, MassMutual will be sharing news about the initiative with online visitors through a website, at www.societyofgrownups.com, and various “Society of Grownups” branded social media pages.

We want you to know how we may collect, use, share, and protect information that you provide us when visiting the Society of Grownups website. This policy only applies to the Society of Grownups website and does not apply to information that may be collected by MassMutual through other websites, offline, or by any other means. For MassMutual’s privacy policy related to other information-collecting activities, please visit <http://www.massmutual.com/legal>.

1. INFORMATION WE COLLECT THROUGH THE SOCIETY OF GROWNUPS WEBSITE

Information You Provide to Us

On the Society of Grownups website, you can enter your email address to receive information about future Society of Grownups events, developments and other news. We will use this email address only to send you information and other promotional materials about the Society of Grownups. We will never sell your email address to a third party and will not share your email address with a third party for their own promotional use. Any emails that we send to you to promote the Society of Grownups will include the opportunity for you to opt-out of receiving future promotional emails about the Society of Grownups.

Information We Collect Automatically

When you visit and navigate through the Society of Grownups website, we may use a variety of technologies that automatically collect certain information about your equipment and browsing activity. This information may include your browser type, device type, operating system, application type, the web pages you visit, the links you click, and your use of other features or applications on the website. This information helps us keep the Society of Grownups website fresh and interesting to our visitors and allows us to tailor content to a visitor’s interests.

We also automatically collect your IP address or other unique identifier for the device used (computer, mobile phone, tablet, or other device) to access the

Society of Grownups website. We may use this information to, among other things, administer the website, help diagnose problems with our servers, analyze trends, track users’ web page movements, help identify users’ interests, and gather broad demographic information for aggregate use.

The technologies we use for this automatic information collection may include:

Cookies: A cookie is a small file placed on the hard drive of a device used to visit the Society of Grownups website. We use cookies for a variety of reasons, including for security purposes, to facilitate site navigation, to perform analytics, and to personalize your

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experience while visiting the website (such as allowing us to select content that is most likely to appeal to you, based on your interests, preferences, location, or demographic information).

You may refuse to accept cookies in order to prevent tracking activities by activating the appropriate setting on your browser. Please refer to your browser's tools or help menu for instructions on how to disable cookies. However, if you select this setting, you may be unable to access certain parts of the Society of Grownups website.

Pixel Tags. Pages of the Society of Grownups website, and promotional emails that we send to you, may contain pixel tags, which are small electronic files that allow us to track the number of users who have visited specific pages of the website or opened a Society of Grownups-related email. This information helps us to determine, among other things, the popularity of certain content.

We do not collect personally identifiable information through the automatic collection technologies, but may associate the information collected with personal information we receive from third parties or from you directly.

2. HOW WE USE THE INFORMATION WE COLLECT

We use information that we collect about and from you through the Society of Grownups website for a variety of business purposes including:

- To send you promotional emails about future Society of Grownups events, developments and other news (to the extent you provide us with your email address).
- To tailor content on the Society of Grownups website and provide you with access to certain areas and

features of the website.

- To improve the performance of the website.
- For any other purpose disclosed at the time you are asked to provide personal information or otherwise with your consent.

3. SHARING OF INFORMATION

If you provide us with your email address, we will never sell this personal information to third parties. We may share your email address with our affiliated companies and third party vendors to support our business, including facilitating the development and delivery of Society of Grownups-related promotional emails to you. We also may share your email address or other information to third parties to comply with a legal obligation, including when we believe in good faith that the law or a governmental authority requires it. Otherwise we will not share your email address with any other third parties without your specific consent.

4. SECURITY OF YOUR INFORMATION

We take information security seriously and use certain reasonable security measures to help protect your email address and any other personal information that we collect or you may provide to us. However, no electronic data transmission or storage of information can be guaranteed to be 100% secure. We cannot ensure or warrant the security of any information you transmit to us through the Society of Grownups website, and you use the website and provide us with your information at your own risk.

5. YOUR CHOICE – HOW TO OPT-OUT

After sharing your email address with us, you can subsequently direct us to stop sending you promotional emails by sending us an email or following the removal instructions in any Society of Grownups-related email that you receive from us. Your opt-out request will be

processed within 30 days of the date on which we receive it.

6. SOCIAL MEDIA AND THIRD-PARTY SITES

In addition to the Society of Grownups website, we will use Society of Grownups-branded social media pages, on sites such as Facebook and Twitter, to promote and share Society of Grownups events, developments and other news. Any content that you post on these social media pages is publicly accessible and not subject to the provisions of this privacy policy. We do not control privacy settings and preferences maintained by our social media partners like Facebook and Twitter. If you wish to make changes to those settings and preferences, you may do so by visiting the settings page of the particular social media site.

The Society of Grownups website and any Society of Grownups-branded social media pages may contain links to other third-party sites that we do not own or operate. We do not control and are not responsible for these sites, their content, or their privacy policies and practices. These third-party sites may use their own automatic information collection technologies, such as cookies, to independently collect data and may solicit you for personal information. Third party sites also may make available chat rooms, forums, message boards, and news groups. Remember that any information that you disclose in these areas is publicly accessible and not subject to the provisions of this privacy policy.

7. CHILDREN'S ONLINE PRIVACY

The Society of Grownups website is not directed to children under 13. We do not knowingly collect personally identifiable information from anyone under 13 years of age without parental consent. If we become aware that we have unknowingly collected personally identifiable information from a child under 13 years

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of age, we will make reasonable efforts to delete such information from our records.

8. CHANGES TO POLICY

We may update this Privacy Policy from time to time to reflect changes in our information practices. We will post a notice of material changes to the Privacy Policy on the Society of Grownups website prior to the change becoming effective.

We encourage you to periodically review this page for the latest information on our privacy practices.

9. CONTACT US

If you have any questions or concerns about this Privacy Policy, please contact us at info@societyofgrownups.com.