



FORTIS LUX | FINANCIAL

Fortis Lux Financial, Inc - PRIVACY POLICY

At Fortis Lux Financial, Inc. ("Fortis Lux") maintaining our customers' trust and confidence is of paramount importance. We are committed to safeguarding your personal information and providing you with facts and options about how this information may be shared. Please read this notice to learn more about our privacy policies and the options available to you. This notice describes the privacy policies of Fortis Lux. The privacy policies apply to individuals who obtain or apply for a financial product or service for personal, family, or household purposes, or have done so in the past, from any of the businesses listed below.

OUR PRIVACY PRINCIPLES

- We do not sell customer information.
- We do not provide customer information to persons or entities outside of the Fortis Lux who are doing business for their own marketing purposes.
- We contractually require any persons or entities outside of the Fortis Lux that provide products or services to customers on our behalf to protect the confidentiality of customer information.
- We afford prospective customers and former customers the same protections as existing customers in regard to the use of personal information.

I. INFORMATION WE COLLECT

As part of providing you with our services we obtain nonpublic personal information about you, which may include the following:

- Information we receive from you on applications, questionnaires, subscription documents or other forms including your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliates, or others, such as balances, payment history, parties to transactions and account usage.
- Information about you from other Fortis Lux affiliates, credit reporting agencies and other third parties, such as your creditworthiness, credit history and other information.

II. USE OF PERSONAL INFORMATION

In general, we use your personal information to process your requests or transactions, to provide you with information or services you request, to inform you about other information, events, promotions, products or services we think will be of interest to you, to facilitate your use of, and our administration and operation of, the web site and services and to otherwise serve you and our users. For example, we may use your personal information:

- to request feedback and to enable us to develop, customize and improve the web site and our publications, products and services;
- to conduct marketing analysis, to send you surveys or newsletters, to contact you about services, products, activities, special events or for other marketing, informational, product development and promotional purposes;
- to send you a welcoming email and to contact you about your use of the web site and services; to respond to your emails, submissions, comments, requests or complaints; to perform after-sales services; to anticipate and resolve problems with our service; to respond to customer support inquiries, for assistance with our product and service development; and to inform you of updates to products and services that meet your needs.

III. INFORMATION WE SHARE

We use or share information in a limited and carefully controlled manner. We use or share your information in order to identify and protect you against fraud, enable us to complete transactions quickly and efficiently, determine the right services to meet your needs and to provide you with proper customer service. Examples of customer information that we may share include:

- Information we receive from you, such as your name, address, social security number, assets, and income, as provided, for example, on subscription documents or account applications.
- Information about your transactions with us, our affiliates, and others, such as balances, payment history, parties to transactions, and account usage.
- Information we receive from affiliates, credit reporting agencies and other third parties not affiliated with us, such as your creditworthiness and credit history.

Depending on the type of relationship you have with Fortis Lux, we may share information with other Fortis Lux affiliates, as well as with unaffiliated third parties.

A. Sharing Information with Fortis Lux Affiliates

Fortis Lux is member of the MassMutual Financial Group. Our affiliates provide a wide range of financial services to meet your financial needs. Our affiliates include broker-dealers, investment advisors, financial planners and insurance brokers.

IV. CONFIDENTIALITY AND SECURITY

The security of your account information is important to us. Only those persons who need your information to perform their job have access to it. In addition, we maintain physical, electronic and procedural security measures that comply with federal regulations to protect your information.

Our employees have limited access to your personal information based upon their responsibilities. All employees are instructed to protect the confidentiality of your personal information as described in these policies, which are strictly enforced.

V. FORMER CUSTOMERS

If you end your relationship with Fortis Lux, we will continue to adhere to the policies and practices described in this notice. We will also continue to respect any opt out election that you may have made.

If you are satisfied with the way your personal information is collected and shared you do not need to take any action at this time. This notice replaces all previous statements of our consumer privacy policy, and may be amended at any time. We will provide you with annual reminders of our policies and with revised policies if there are any changes in how we handle your personal information. If you have any questions about this privacy policy you may call us at 212-578-0300.

VI. LINKS TO OTHER SITES

Our Service may contain links to other sites that are not operated by us. If you click on a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over, and assume no responsibility for the content, privacy policies or practices of any third party sites or services.

CONTACT US

If you have any questions about this privacy Policy, please contact us:
info@fortislux.com



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CUSTOMER PREFERENCE NOTIFICATION FORM

If you wish to exercise the information sharing option for non-experience information described in this publication, please check the box below where indicated, and complete the required information. Then detach this form at the dotted line above and mail it back to us at the following address:

Fortis Lux Financial Inc.
277 Park Ave, 44th Floor
New York, NY 10172
ATTN: Compliance Officer

Please exclude me from non-experience information sharing among your affiliates as described in III A above.

For joint consumer accounts, any one of the joint account holders has the right to exercise the opt-out option. If you are a joint account holder and you exercise any opt-out options, your decision will also apply to others with whom you jointly hold accounts.

Name

Address	City	State	Zip Code
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Social Security Number or Tax Identification Number

Fortis Lux Financial. Integrating financial security into financial success. Learn more at www.Fortislux.com