



GROUP BENEFIT
SOLUTIONS

Privacy Notice

Our information practices

This Privacy Notice applies to information collected in connection with financial products or services you obtain or seek to obtain from members of the New York Life Family of Companies* that are subject to the Gramm-Leach-Bliley Act.

Types of information we collect

In the normal course of business, we may collect:

- Information provided on applications and other forms (including name, address, email address, phone number, date of birth, Social Security number, financial and other household information);
- Data about transactions (such as the types of products purchased and account status);
- Information from outside sources, such as public information;
- Information gathered from our websites, such as through online forms, site visit data and internet collection devices ("cookies");
- Information collected from consumer reporting agencies;
- Health information collected with your permission when you apply for insurance or submit a claim or other transaction for processing.

Safeguarding your information

We maintain physical, electronic, and procedural safeguards that meet state and federal regulations. Access to customer information is limited to people who need the information to perform their job responsibilities. We regularly update and improve our security standards, procedures, and technology to protect against unauthorized access to your confidential information.

How we use information

We may use and share the information we collect about you as allowed by law, including for normal business administration and related business activities. The information may be used and shared:

- Within New York Life.
- With non-affiliates, such as banks, third parties that perform research and marketing functions for us or service providers that help us process claim or other transactions or service accounts. New York Life may use service providers such as billing, printing and mail service companies.
- To administer your benefit plan(s).
- As you may further authorize in writing.

We may disclose the information we collect when required or permitted by law, such as to:

- Respond to a subpoena
- Prevent fraud and other crimes
- Allow for audits
- Comply with legal requirements
- Respond to a government inquiry

The accuracy of your information is important to us. You have the right to access and seek correction of your information, and we will respond to your request in accordance with the applicable law. We will follow the privacy law in your state if that law has different requirements than the policy described in this Privacy Notice.

Informing customers about privacy

This Privacy Notice was last updated in March 2021. Group clients will receive our Privacy Notice at least once a year, as long as they are a group policyholder. You can receive additional copies of our Privacy Notice by writing to:

NYL Group Benefit Solutions
New York Life Insurance Company
51 Madison Avenue
New York, NY 10010

You can also e-mail us at GBSPrivacy@newyorklife.com.

Our goal is to ensure that your relationship with us is handled with the high degree of integrity and professionalism you expect. Thank you for your continuing trust in New York Life.

*The New York Life Family of Companies (also referred to as "the New York Life Family," "we," "our," or "us" throughout this notice) currently includes the following affiliates and funds:

New York Life Insurance Company
New York Life Insurance and Annuity Corporation
New York Life Investment Management LLC
New York Life Enterprises LLC
Ausbil Investment Management Limited
Candriam Belgium SA
Candriam France S.A.S.
Candriam Luxembourg S.C.A.
Eagle Strategies LLC
Goldpoint Partners LLC
IndexIQ, LLC
Kartesia Management SA
Life Insurance Company of North America
MacKay Shields LLC
Madison Capital Funding LLC
MainStay MacKay DefinedTerm Municipal Opportunities Fund