



Privacy Notice

MetLife Expatriate Benefits
600 King Street
Wilmington, DE 19801

Your Privacy Is Important to Us

We are committed to providing you, our Customer, with top-notch products backed by consistent top-quality customer service. While information is fundamental to our ability to do this, we recognize the great importance of keeping your non-public personal information secure. Non-public personally identifiable information that is not available to the public.

Accordingly, these are the practices and policies that we, the Delaware American Life Insurance Company has established with respect to the collection and sharing of our current and former customers' non-public personal financial and health information ("Customer Information").

- We are dedicated to serving your needs for privacy as well as for creating products that you may find valuable.
- We maintain physical, electronic, and procedural safeguards to protect Customer Information.
- We permit only authorized insurance agents and employees who are trained in the proper handling of Customer Information to have access to that information.
- We collect and use Customer Information only to the extent necessary to conduct our business.

We are committed to maintaining the security and confidentiality of Customer Information. Accordingly, we expect any third party that serves you on our behalf to adhere to our privacy policy. These third parties are also subject to and governed by federal and state privacy laws and regulations, and we are not responsible for their actions.

Information Collecting

We collect information about you from your applications, transactions, and other interactions with us or our affiliates, as well as from credit reporting agencies and other third parties. We will collect and disclose this information only in accordance with applicable laws or regulations or in response to your request for a product or service from us. The information we gather helps us identify who you are, manage our relationship with you, and develop products and services that meet your needs.

Information Sharing

We may share Customer Information with third parties under the following circumstances:

- **Affiliates:** We may share Customer Information with our affiliates. These affiliates may include providers of financial services such as other insurance companies, banks, securities broker-dealers, and insurance agents and agencies. They may also include affiliated non-financial entities such as marketing companies, e-commerce service providers, and companies providing administrative services.

We will not share our Customer's non-public personal *financial* information with our affiliates, other than transaction or experience-related information, without first providing you an opportunity to direct that such information not be shared. Furthermore, we will not share our Customer's non-public personal *health* information with affiliates except as directed or authorized by you.

- **Non-Affiliates:** We may also share Customer Information with non-affiliated companies for administrative purposes, the purposes of risk management, underwriting, to detect and prevent fraud, as directed or authorized by you, or as otherwise permitted or required by law.

From time to time, we may also enter into joint marketing and/or service agreements to share Customer non-public personal *financial* information with non-affiliated third parties as permitted by law. These third parties may include providers of financial products or services such as insurance companies, financial institutions, and securities firms.

The types of information we may share include identifying information (e.g., name or address), application information (e.g., income or assets), transactional information (e.g., premium history), and/or information received from a consumer reporting agency (e.g., credit history).

You Can Depend on Us

We consider it our privilege to serve your insurance and financial needs and we value the trust you have placed in us. Your privacy is a top priority with us and thus we will continue to monitor our privacy practices in order to protect and respect that privacy.

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MetLife Products and services are offered through Delaware American Life Insurance Company and its affiliates.