

# MMI Financial Group, Inc. Privacy Policy and Information Practices

MMI Financial Group, Inc. values the relationships we have with our clients. Our clients place their trust in us when they provide non-public personal information to us. We are committed to honoring that trust and protecting the information they share. Our privacy practices safeguard their information and that trust. They apply to our prospective and current customers, as well as former customers.

## MMI Protects Our Client's Information

We strive to protect the confidentiality and security of non-public personal information we receive. Our policy restricts access to that information to only those employees, agents and representatives who need it to provide products and services to our clients. We also maintain physical and procedural safeguards to protect it.

## MMI's Use of Your Personal Information

MMI does not sell information to others for any reason. MMI may disclose non-public personal information that we collect, as described below:

- Among each other;
- To non-affiliated entities to help us administer, service, or maintain our business;
- To our agents and representatives to provide services to our customers;
- To other financial institutions with whom we have joint marketing arrangements (including offers of products we do not provide from another insurer or financial entity), or to a non-financial entity that provides a service needed to offer our clients a product; or
- As otherwise permitted or required by law (including a response to a court order or at our client's direction).

Before disclosing any information, we require any non-affiliated entity to promise to keep it confidential and use it only for the purpose for which it is received.

## Your Medical Information

MMI obtains medical information only in connection with specific products, services, or claims. We will not use or share personally identifiable medical information for any purpose other than the underwriting or administration of a policy, claim or account, or as authorized by our client or as otherwise permitted or required by law.

## MMI's Sources of Information About You

In the normal course of business, we may collect personal information about our clients from:

- Information provided on applications or other forms (including name, address, age, telephone number, Social Security number, and medical information);
- Non MMI sources (such as credit history from a consumer reporting agency, information we receive in processing applications, or medical information for claims);
- Transactions completed with us or our affiliates;
- Information given to the insurance agent or financial advisor (such as information pertaining to insurance or accounts); or
- Information through visits to our websites (provided through online forms, site visitation data, and online information collecting devices known as "cookies").

## Accuracy of Your Information

We strive to maintain the accuracy of any information in our possession. In order to help us maintain accuracy, our customers have the right to reasonably access that information. If our clients believe any of their information in our possession is inaccurate they may request that we amend or delete the information that they believe to be erroneous. If we concur with their conclusion we will amend or delete the information in questions.

## Changes to Our Policy and Practices

We reserve the right to change our Privacy Policy and Information Practices. If we make any material changes to our policy or practices, we will provide you with a copy of the revised notice.

## MMI Financial Group, Inc.

These principles apply to all the members of MMI Financial Group, Inc. If there are any questions about our Privacy Policy and Information Practices, please write to:

MMI Financial Group, Inc.  
120 W. Exchange St., Suite 103A  
Owosso, MI 48867