

PRIVACY NOTICE

Protecting the personal information of our individual customers who obtain financial products and services from us for personal, family or household needs, is something we take very seriously at Tower Square Securities, Inc.* and Travelers Life & Annuity (collectively "we"), members of the MetLife family of companies. This Privacy Notice explains how we handle the personal information about you that we collect and may disclose. This notice also tells you how you can limit our disclosure of personal information about you. This notice applies to current and former customers. We may amend this notice from time to time. We will send our current customers our most recent notice at least once annually.

OUR PRIVACY PROMISE

While information is the cornerstone of our ability to provide superior service, our most important asset is our customers' trust. Keeping customer information secure, and using it only as our customers would want us to, is a top priority for all of us at Tower Square Securities and Travelers Life & Annuity. Here then is our promise to our customers:

- We will safeguard, according to strict standards of security and confidentiality, any information you share with us.
- We will limit the collection and use of your information to the minimum we require to deliver superior service to you, which includes advising you about our products, services and other opportunities, and to administer our business.
- We will permit only authorized employees, who are trained in the proper handling of customer information, to have access to that information. Employees who violate our privacy policies will be subject to our normal disciplinary process.
- We will not reveal your information to any external organization unless we have previously informed you in disclosures or agreements, have been authorized by you, or are required by law.
- We will always maintain control over the confidentiality of your information. We may, however, facilitate relevant offers from reputable companies. These companies are not permitted to retain your information unless you have specifically expressed interest in their products or services.
- We will tell you in plain language, initially and at least once annually, how you may remove your name from marketing lists. At any time, you can contact us to remove your name from such lists.
- Whenever we hire other organizations to provide support services, we will require them to conform to our privacy standards and to allow us to audit them for compliance.
- For purposes of credit reporting, verification and risk management, we will exchange information about you with reputable reference sources and clearinghouse services.
- We will not use or share -internally or externally -personally identifiable medical information for any purpose other than the underwriting or administration of your policy, claim or account, or as disclosed to you when the information is collected, or to which you consent.
- We will attempt to keep customer files complete, up-to-date and accurate. We will tell you how and where to conveniently access your account information (except when we are prohibited by law) and how to notify us about errors which we will promptly correct.

CATEGORIES OF PERSONAL INFORMATION WE COLLECT AND MAY DISCLOSE

We maintain physical, electronic, and procedural safeguards to protect personal information we gather about you. We may collect personal information about you from the following sources:

Information from your application. You provide us with most of the information we need as part of the application process.

* References to Tower Square Securities, Inc. or TSSI include its subsidiaries, Tower Square Securities Insurance Agency of Alabama, Inc., Tower Square Securities Insurance Agency of Massachusetts, Inc., Tower Square Securities Insurance Agency of New Mexico, Inc., Tower Square Securities Insurance Agency of Ohio, Inc., Tower Square Securities Insurance Agency of Puerto Rico, Inc. or Tower Square Securities Insurance Agency of Texas, Inc., depending upon which of the agencies sold you a variable insurance product.

Information from third parties. The kind of data we may gather depends on the type of policy or contract, but may include medical reports. We may obtain information from reputable consumer reporting agencies in connection with your application for insurance and/or renewal of such insurance. Once you are a customer, your file may also contain information about your purchases and sales of investments.

Information about transactions or experiences. Your file may contain information based on our transactions and experiences with you, such as your premium payment and claims history.

YOU MAY REQUEST COPIES OF PERSONAL INFORMATION

To obtain copies of personal information from your file, simply send a written request to the address below. We will provide you with the information you request, except for certain documents related to claims or lawsuits. However, we will not send you any medical information we have received about you from a doctor or other health care provider. Instead, you should contact the doctor or health care provider directly to obtain the information you seek.

We will inform you, upon your written request, whether or not a consumer report was requested, and if so, of the name and address of the consumer reporting agency that furnished the report.

If you believe any of the information we have about you is incorrect, please notify us in writing and we will investigate and correct any errors we find. If we do not find any errors, and you believe that the information we have is in error, you may file a statement with us that disputes the information in your file. We will send the correction or statement to anyone who received or will receive the original information. In addition, please contact us if you have any questions about your right of access to, or correction of, information in your file.

Please send all written requests for copies of your personal information to the address below. For verification purposes, please include a copy (not the original) of some type of personal identification, such as your driver's license. We will respond within 30 business days of receipt of your written request.

TRAVELERS LIFE & ANNUITY PRIVACY COORDINATOR
PO BOX 990028
HARTFORD, CT 06199-0028

AFFILIATES TO WHOM WE MAY DISCLOSE PERSONAL INFORMATION.

MetLife Affiliates are other member companies in the MetLife family. MetLife Affiliates to whom we may disclose personal information about you are in several different businesses, including banking, securities and insurance.

NON-AFFILIATED THIRD PARTIES TO WHOM WE MAY DISCLOSE PERSONAL INFORMATION

Non-affiliated third parties are not part of the family of companies controlled by MetLife. We may disclose personal information about you at your direction. We may also disclose information about you to reputable companies that market products or services that may interest you.

ELECTRONIC MAIL MONITORING

As a broker-dealer, Tower Square Securities, Inc. ("TSSI") is required to review correspondence to and from its Representatives, including electronic correspondence. All electronic mail (including attachments) is subject to electronic screening and storage. TSSI uses a non-affiliated third party under a contract with TSSI to perform this screening and storage. Even though we are very careful with information we receive from you, you should be aware that e-mails sent through the internet are not secure. Therefore, do not send us confidential information such as buy, trade or sell orders; credit card numbers; health information or any other information you deem confidential.

PRIVACY CHOICES FORM

If you want to limit disclosures of personal information as described in this notice, just check the appropriate box or boxes to indicate your privacy choices, and send this form to the address listed above. If you are a joint owner of one of our products, your choice will also apply to the other owner(s) of that product.

YOUR PRIVACY CHOICES

This section describes your privacy choices. Please remember that we will comply with your privacy choice in accordance with federal law and the privacy laws and regulations of your state.

DISCLOSING TO NON-AFFILIATED THIRD PARTIES

If you check Box 1 on the Privacy Choices Form, we will not disclose personal information to non-affiliated third parties except as permitted by law.

Disclosure is permitted by law for purposes such as to:

- Service or maintain your account or process a transaction that you request;
- Perform services or marketing on our behalf;
- Protect the confidentiality or security of our records pertaining to you, our products or services;
- Assist us in responding to your inquiries or complaints;
- Comply with legal requirements.

Non-affiliated third parties may include, but are not limited to, the following:

- Your Registered Representative's insurance agency and administrative staff;
- A government agency, self-regulatory organization, or other organization pursuant to an examination of our records and/or practices;
- Your attorney, trustee, or anyone else who represents you in a fiduciary capacity or has a legal interest in your policy;
- Persons to whom a court requires us, by order or subpoena, to provide information;
- Third parties who perform services or marketing on our behalf, including third party administrators and our clearing broker(s);
- Consumer reporting agencies;
- Our attorneys, accountants, or auditors.

ADDITIONAL INSTRUCTION FOR CUSTOMERS IN NEW MEXICO AND VERMONT

If your account has a New Mexico or Vermont mailing address, we will automatically treat your account as if you checked Box 1 and Box 2 on the Privacy Choices Form without requiring you to send us the form. If you do not wish to limit disclosure of your information to third parties, please complete the form below and write "OPT IN" on it in block letters and send it to us at the address above the form.

Tower Square Securities, Inc.
A MetLife Company

This section is intentionally left blank. Please see the next page for the Privacy Choices Form.

If you check any of the boxes in the Privacy Choices Form, or if you live in New Mexico or Vermont and wish to "opt in", please mail this form in a stamped envelope to:

TRAVELERS LIFE & ANNUITY PRIVACY COORDINATOR
PO BOX 990028
HARTFORD, CT 06199-0028

Please allow us up to 30 business days from our receipt of your request for processing.

Please note: If you have previously notified Travelers Life & Annuity of your wish to opt out, there is no need to send us another request.

SHARING WITH METLIFE AFFILIATES

The law allows us to share with MetLife Affiliates any information about our transactions or experiences with you. If you check box 2 on the Privacy Choices Form, we will not share with MetLife Affiliates other information that you provide to us or that we obtain from third parties, unless otherwise permitted by law. If you are a customer of a MetLife Affiliate, and you receive a notice that it may share information about you with its affiliates, you will need to separately notify that MetLife Affiliate if you do not want such information shared.

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A MetLife Company

PRIVACY CHOICES FORM

1. Limit the personal information about me that you disclose to non-affiliated third parties.
2. Limit the personal information about me that you share with other MetLife Affiliates.

In order for Tower Square to administer your request, you must provide all of the following information. Requests that do not include all of the information below may not be processed.

Tower Square Securities Account Number: _____ OR Social Security number
_____ -- _____ -- _____

Name: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Telephone Number: (_____) _____