

Use this form to authorize the Massachusetts Mutual Life Insurance Company referred to herein as the "Company" to establish a Modified Payment Option (MPO) for Connecticut Mutual Life (CML) Issued policies, excluding Connecticut Mutual Survivorship Whole Life (CMSWL) and Connecticut Mutual 2000 (CM2000) products.

A Modified Payment Option Terms & Conditions:

Electing a Modified Payment Option (MPO) does not mean that your policy is a paid-up policy nor does it imply that you will never need to pay future premiums. The number of future premiums covered under this arrangement cannot be predicted. Future dividends are not guaranteed. The current dividend schedule is not an estimate or projection of future dividends. In fact, we would expect dividends to fluctuate upward or downward based on future financial results of the Company. A change in the dividend schedule, which can occur in any year, can result in more or fewer out-of-pocket premium payments than would result under the current dividend schedule. In addition, any other withdrawals or policy loans taken from the policy will result in less value available to cover future premiums.

MPO Types:

- **Standard (STD).** This option calls for all premiums to be paid from policy dividends. A cash payment will be required only if dividends are NOT sufficient to pay a premium. Refer to **Payments** below for more information.
- **Target Amount – Level.** This option calls for a level cash payment to be made toward the premium each year. For policies paid on other than an annual basis, the level cash payment will be billed or drafted and is payable in portions equal to the policy premium mode. If any planned cash payment is not made, we will attempt to pay the premium as specified in **Payments** below.
- **Target Amount – Vary.** This plan calls for a cash payment or draft to be made toward the premium. All specifications are the same as the "Level" except that the cash payment amount will change periodically (e.g., could vary from zero to the full premium amount). A schedule of such payments must be attached.

Payments. The amount due for each premium will be paid by the planned cash payment that was billed or drafted, if applicable, and an automatic withdrawal of accumulated dividends, paid-up additions, the surrender of death benefits from the Additional Benefits Rider (if no longer premium paying), and/or automatic policy loan unless such

amounts are paid in cash prior to the end of each policy grace period. This withdrawal may reduce the death benefit under the policy.

Insufficient Values. If a cash payment is not made, and/or policy values described in **Payments** above are not sufficient to cover the amount due, notification of a required cash payment will be sent. If such cash payment is not made within the grace period, the policy will lapse. If on CS/MPO, the policy will be removed from CS/MPO and will be placed on regular Check Service. A Checkbook Reminder will be sent and the total monthly premium due will be drafted.

Start Date MPO may begin on any policy anniversary date or semi-annual increment of the policy anniversary date. CS/MPO may begin on any month equal to or greater than the paid-to-date. A mode change made prior to the MPO start date could change the MPO start date. Changes to the MPO start date must be requested in writing and signed by the owner(s).

Dividends. The only options allowed are Accumulations, Paid-up Additions, and One-Year Term with Additions. Any option changes requested will become effective on the next policy anniversary date. There is no guarantee that dividends will be sufficient to cover all future premiums. Changes to the dividend option must be requested in writing and signed by the owner(s).

Premium Mode. The premium mode must be annual (A), semi-annual (SA), Quarterly(Q), or monthly Check Service (CS). A mode change prior to the MPO start date could change the MPO start date. Group Billed policies *cannot* elect MPO.

Non-Forfeiture Option. The automatic premium loan and automatic premium dividend options must be in effect.

Termination. This authorization may be terminated by the owner(s) or Company upon appropriate written notice.

Ownership. A single form can be used to establish MPO for more than one policy. All policies listed must have the same owner(s). For each policy that is assigned, the assignee's signature is required.

B Submission & Contact Information ::::::::::::::::::::


For more information or general questions, use the resources below. Once you have reviewed and completed this MPO Authorization, return pages 1 – 2. We will only accept responsibility for forms that are mailed or faxed to the address or number indicated below.

Phone: 1-800-272-2216 Monday through Friday, 8 a.m. – 8 p.m. Eastern Time	Mail: MassMutual Attention: Life Hub 1295 State Street Springfield, MA 01111-0001	Fax: Attention: Life Hub 1-866-329-4527 <i>Retain this original and the fax machine confirmation statement for your files.</i>
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Complete the table below. For additional information see section A – Modified Payment Option Terms & Conditions

Policy Number	Insured's Name	Change Dividend Option			Start Date of MPO (MMYY)	Premium Mode (A/SA/Q/CS)	Check Service Number	MPO Type		
		Accumulations	Paid-up Additions	Cancel One-Year Term					Annual Target Amount	
									Level	Vary
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

D Agreements & Signatures ::

 Signature of Owner: _____

Printed name: _____ Date: _____

Title *(If applicable)*: _____ ☐ Sole Officer

Printed Name of Corporation/Partnership/Trust *(If applicable)*: _____

Owner email: _____

☐ I authorize the Company to send confirmation of the requested change to the email address noted above where email notification is available.

Signature of Additional Owner (If applicable): _____

Printed name: _____ Date: _____

Title (If applicable): _____

Printed Name of Corporation/Partnership/Trust (If applicable): _____

Signature of Assignee (If applicable): _____

Printed name: _____ Date: _____

Title (If applicable): _____ ☐ Sole Officer

Printed Name of Corporation/Partnership/Trust (If applicable): _____

Policy Number:

We are dedicated to providing quality products and service to our policyowners. One of the services we provide is keeping our policyowners informed. To help you better understand one of the flexible features available for a MassMutual life insurance policy, the Modified Payment Option, and Premiums, we encourage you to read this brief overview. Additionally, we recommend that you review and update your insurance and financial plans on a regular basis. Your review should include the current ownership and beneficiary arrangement for your policy to confirm that it is consistent with your goals. Replacement consideration or changes to your policy should not be made without requesting a current illustration.

Policy illustrations and non-guaranteed assumptions

The life insurance policy you purchased may have been sold to you using sales-related materials, such as an illustration, which may have contained non-guaranteed assumptions related to dividends or interest rates. One such illustration that may have been used would have shown how to shorten the number of years you have to pay premiums "out of pocket," sometimes referred to as "N-Pay," as clients pay premiums for an estimated number of years before accumulated policy values are withdrawn to pay a portion or all of the future premiums. You can request a current policy illustration by contacting your agent or MassMutual Customer Service at 1-800-272-2216 (Monday through Friday, 8am-8pm, EST). If the illustration is not received within 30 days from your request, you should contact your State Insurance Department.

Please be advised that changes in these non-guaranteed factors could cause you to have to pay your premiums "out of pocket" for a shorter period of time than originally illustrated, a longer period of time than originally illustrated, or just as long as originally illustrated when you purchased the policy. Changes in the non-guaranteed factors may also result in having to resume "out of pocket" payments.

How does the Modified Payment Option work?

Some of the flexibility of a MassMutual policy comes from policyholder dividends, which can build values over and above those guaranteed by the contract. For example, dividends can be left to accumulate in the policy, or they can be used to purchase additional insurance - creating additional policy value that can be withdrawn to pay premiums. For policies issued after 1986, the Additional Benefits Rider (or ABR) can also provide additional cash value and death benefit which can be withdrawn to pay premiums, provided the rider is either paid-up or lapsed. If the value accumulated in the dividends and/or Additional Benefits Rider is sufficient, the Modified Payment Option may be selected, which will authorize MassMutual to withdraw that value to pay premiums. To take advantage of this option, a Modified Payment Option Authorization form must be completed and remitted to MassMutual.

The Modified Payment Option is set up as an ongoing arrangement, but can be revoked at any time by the policyowner. Also, the Modified Payment Option automatically terminates when certain events occur, such as a change of policy ownership or assignment of the policy.

How does the Modified Payment Option impact policy values?

The Modified Payment Option authorizes automatic withdrawal of policy values to pay premiums. Since the values withdrawn to pay these premiums can contain both a cash value and death benefit, a proportionate amount of cash value and death benefit will be surrendered when the values are withdrawn to pay premiums. As a result of the payment transaction, the total net cash value and the death benefit of the policy will be reduced.

Will the Modified Payment Option cover all future premiums?

The number of future premiums covered cannot be predicted. As noted above, dividends are not guaranteed. The current dividend schedule is not an estimate or projection of future dividends. In fact, we would expect dividends to fluctuate upward or downward based on future financial results of MassMutual. A change in the dividend schedule - which can occur in any year - can call for more or fewer out-of-pocket premium payments than anticipated under a previous dividend schedule. In addition, any other withdrawals or policy loans taken from the policy will result in less policy values available to pay future premiums.

Value-added Flexibility

After reading this overview of the Modified Payment Option, if you have additional questions, please contact your MassMutual agent or MassMutual Customer Service at 1-800-272-2216 (Monday through Friday, 8am-8pm Eastern Time).