

# MassMutual Disaster Relief & Servicing

We at MassMutual extend our deepest concern to residents of disaster-impacted communities<sup>1</sup> and recognize that such events may present a variety of financial challenges. We would like to ensure that our clients are aware of the service and product options available to them when natural disasters occur:

- **Extended Grace Periods**
- **Lost Policy Assistance**
- **Address Change Support**
- **Policy Provisions**

## Extended Grace Periods <sup>2</sup>

The grace period is the time span over which premium payments can be made without lapsing the policy. When the Federal Emergency Management Agency (FEMA) declares a natural disaster area, MassMutual doubles the normal grace period for payments (31 days) to **62 days**. This extension applies to our companies' **life insurance, long-term care insurance, disability income insurance, and annuity contracts for which premium payments are required**.

You are eligible for the 62-day grace period if:

- 1) You own one of the product types listed above;
- 2) You live in a county declared a natural disaster area by FEMA; and
- 3) Your premium payment due date falls between the FEMA declaration date and the next 31 days, giving you a total of 62 days from that due date to pay premiums.

Regarding grace periods, we carefully monitor the situation in disaster-impacted areas. Depending upon the extent of a natural disaster, we may offer longer grace period extensions. (For instance, in the case of Hurricanes Katrina and Rita, the grace period was extended for a total of 93 days.) For updates or questions regarding your particular situation, please call the MassMutual Service Center at **1-800-272-2216**, Monday through Friday, 8 am – 8 pm, EST.

## Lost Policy Assistance

As a resident of a disaster-impacted community<sup>1</sup>, you can request a policy certificate or a duplicate contract for any lost policy at no cost. Please call **1-800-272-2216** for details.



INVEST

INSURE

RETIRE

**You can't predict. You can prepare.®**

## Address Change Support

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If you have relocated as a result of a natural disaster, please update your MassMutual address of record by calling the MassMutual Service Center at **1-800-272-2216** or submitting a written request to: **MASSMUTUAL, 1295 STATE ST (MIP W360), SPRINGFIELD MA 01111**. Please include your current address and your policy number or any other identifying information such as date of birth, social security number, or previous address, so we may accurately process your request.

## Policy Provisions

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Many of our products<sup>3</sup> offer options to help you in a time of financial hardship. The options include:

- **Cash Loan** (Life Insurance) – One way of accessing cash value is through a policy loan.<sup>4</sup>
- **Premium Loan** (Life Insurance) – If your policy has the Automatic Loan Provision, it may be safeguarded from lapsing due to non-payment of premium. If the premium payment is 62 days past the due date, and the policy has enough cash value, a loan will automatically be created to cover the premium due.
- **Dividends** (Life Insurance) – Dividends can work for you in a variety of ways. Dividend value can be surrendered to cash, applied to reduce premium, or if enough value, surrendered to pay premiums due.
- **Distributions** (Annuity) – Options for accessing cash from your Annuity products include partial withdrawals and loans.<sup>3</sup> In many cases, you may be eligible to take a partial withdrawal from your contract without incurring a contingent deferred sales charge. In addition, your contract may allow for a loan distribution. Please contact the MassMutual Service Center at **1-800-272-2216** for specific contract details.

Saving for retirement and purchasing insurance products to help protect you and your family's security is a critical part of preparing for the future. In times of crisis, please carefully consider how exercising one of the above policy options may impact your policy and your future insurance and financial goals. You should speak to your producer or financial services representative about what is best for your needs prior to exercising any policy option.

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We wish all disaster-impacted communities<sup>1</sup> swift progress in recovery efforts and stand ready to assist affected clients. For general support or to exercise any of the policy provisions listed above, please contact the MassMutual Service Center at **1-800-272-2216**, Monday through Friday, 8 am – 8 pm, EST.

<sup>1</sup> *Disaster-impacted communities are defined as counties declared by the Federal Emergency Management Agency (FEMA) as natural disaster areas.*

<sup>2</sup> *The grace period extension applies to contracts issued by Massachusetts Mutual Life Insurance Company, MML Bay State Life Insurance Company, and C.M. Life Insurance Company.*

<sup>3</sup> *Product options available depend on the specific policy/contract in question. Not all options will be available to every policyowner. Liquidated earnings are subject to ordinary income tax and may be subject to a contingent deferred sales charge. If taken prior to age 59½, a federal income tax penalty may apply.*

<sup>4</sup> *Access to cash values through borrowing, partial surrenders or withdrawals can reduce the policy's cash value and death benefit, increase the chance the policy will lapse and may result in a tax liability.*