

e-DocumentsSM: Your Questions Answered

We are required to mail certain documents to you. You have a choice of the format in which to receive them: Paper or Electronic.

Q. What are e-Documents?

A. e-Documents stands for “electronic documents” and is the name of the electronic delivery program whereby MassMutual variable product owners, like you, sign up to receive/view certain documents electronically rather than in paper format.

Q. What documents will I receive when I sign up for e-Documents?

A. Variable product owners will receive

- Fund annual/semiannual reports
- Updated prospectuses
- Prospectus supplements

Q. Who can sign up for e-Documents?

A. Variable product owners who have access to our online Service Center.

Note, the following products are not eligible for e-Documents: MassMutual RetireEase SelectSM, Flex Annuity and The Blue Chip Company’s Variable Universal Life.

Q. How does it work?

A. You are notified via e-mail that the document is available to view online. The e-mail will usually include a link to the appropriate page on the MassMutual website. The e-Document may also be a message written directly in the e-mail, with no need to visit the website.

Q. Will personal information about my variable product remain secure if I sign up?

A. Absolutely! Personal information about your variable product is never contained within an e-Documents e-mail.

Q. Why should I sign up?

A. • You will receive a \$24 credit on your contract anniversary* (as long as you keep your account up-to-date with your most current, working e-mail address)

- Quicker delivery
- Save room in your mailbox and files
- Help reduce paper consumption
- Always know where your documents are (online)
- Make use of current technology

Q. Is there any cost to receive e-Documents?

A. None, other than the costs your Internet provider may charge you to access the Internet.

Q. How do I sign up for e-Documents?

A. 1 | Go to www.massmutual.com/loginsc.
2 | Register for Insurance Policy/Contract Access or log into your account using your user name and password.
3 | Look for the e-Documents link in the My Profile tab and click it.

It should only take a few moments to sign up!

Q. How long after I sign up will I begin receiving e-Documents?

A. You can start receiving e-Documents the day after you sign up. However, because of timing, it is possible that you may receive both a paper copy of a document and an e-mail notification the first time documents are delivered electronically.

Do you have any more questions?

Call the MassMutual Customer Service Center at (800) 272-2216 Monday through Friday between 8 a.m. and 8 p.m. Eastern Time to speak to a representative.

*See the *Electronic Document Delivery Credit* section of this prospectus for details.