

Procedures to Discourage Excessive Trading

We use the following procedures to detect and discourage excessive trading in your variable life contract:

- A contract owner is discouraged from transferring into and out of or out of and into the same fund within a 30 day period. This is considered a round trip.
- Trading will be considered excessive if 3 or more round trips are completed in a calendar year. If this occurs, transfers may only be requested via regular U.S. mail for a period of 6 months. Transfer requests via internet, phone, fax, or overnight mail will not be accepted.
- MassMutual monitors transactions in its investment funds to detect excessive trading and may take additional steps as necessary to prevent such activity.
- Purchases and sales resulting from automatic transfer programs such as dollar cost averaging or automatic rebalancing are excluded when determining whether trading activity is excessive. Purchase payments and distributions are also excluded.

These procedures may not detect or prevent all excessive trading which may be detrimental to investment performance. As appropriate, these procedures may be changed to further prevent excessive trading and/or to comply with new legal requirements. In addition, portfolio managers may require MassMutual to restrict purchases and exchanges by any contract owner at any time.

The variable life contracts issued by MassMutual and its affiliates and the funds available with the contracts are not designed to serve as vehicles for frequent trading or market timing trading activity. Frequent purchases and sales of the funds within your contract can harm investment performance by increasing transaction costs and disrupting the portfolio manager's investment strategy. We and the investment advisors of these funds are required by law to prevent transactions that constitute frequent trading or market timing activities. We also share an obligation with each fund or its principal underwriter to protect other contract owners against the detrimental effects of excessive trading.

Insurance Strategies



We'll help you get there.™