

**ENDORSEMENT SPLIT DOLLAR
BENEFICIARY DESIGNATION AND LIMITED ASSIGNMENT OF RIGHTS
(IRREVOCABLE TRUST NAMED AS BENEFICIARY)**

ATTACHED TO POLICY NUMBER _____

ON THE LIFE OF _____

The undersigned Owner requests that the above-referenced policy issued by Massachusetts Mutual Life Insurance Company or its affiliate company ("Insurance Company") shall provide for the following beneficiary designation and limited assignment of contract rights:

Upon the death of the insured, proceeds shall be paid in one sum to the Owner, its successors or assigns, to the extent of its interest in the policy. It is hereby provided that the Insurance Company may rely solely upon a statement from the Owner as to the amount of proceeds it is entitled to receive under this paragraph. Any payment made to the Owner under this paragraph shall be a full discharge of the Insurance Company to the extent thereof, and such discharge shall be binding on all parties claiming any interest under the policy.

Any proceeds at the death of the insured in excess of the amount paid under the provisions of the preceding paragraph shall be paid in one sum to _____

_____, as beneficiary. The exclusive right to change the beneficiary for the proceeds payable under this paragraph, to elect any optional method of settlement available under the terms of the policy and to assign all rights and interests the beneficiary has under this paragraph are hereby assigned absolutely to the above named Beneficiary. The sole signature of the Beneficiary shall be sufficient to exercise said rights. The Owner retains all contract rights not assigned to the Beneficiary under this paragraph.

It is agreed by the undersigned that this designation and limited assignment of rights shall be incorporated in the policy referred to above and shall be subject in all respects to the contractual terms of the policy.

_____ Date	_____ Owner (Signature and Title)
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_____ Date	_____ Insured (Signature)
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This Form may also be used with other than an Irrevocable Trust, where the Insured intends to not have any incidents of ownership in the life insurance policy under Section 2042 of the Internal Revenue Code.