

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANYPolicy Statement on the Exercise of Member Voting Rights
February 2007

Under their policies and contracts and Massachusetts insurance law, the members of Massachusetts Mutual Life Insurance Company (the "Company") have certain voting rights. These are important rights that the Company respects and values. As a result, it is the Company's general policy to encourage members in the exercise of their voting rights by providing notice of annual and special meetings of members and by soliciting proxies of those members who cannot attend the meetings.

Notwithstanding the above, in the event of a meeting where the only matter subject to a vote of members is an uncontested election of directors, the Company will normally provide notice of the meeting and solicit proxies from a representative subset of its voting members. In these circumstances any other members will be provided a proxy upon their request.