



# VUL Guard<sup>SM</sup> & SVUL Guard<sup>SM</sup> Transfer of Values, Future Net Premium Allocation Change, & Unscheduled Portfolio Rebalancing Request

**Use this form to request a Transfer of Values, Future Net Premium Allocation Change or an Unscheduled Portfolio Rebalance. Not all transactions are available for all products. If there is not sufficient space on this form to provide all requested information, make a copy of this form.**

- Transfer of values, complete sections B, C, D & G
- Future Net Premium Allocation Change, complete sections B, C, E & G
- Unscheduled Portfolio Rebalancing, complete sections B, C, F & G

## **A** Disclosures ::

The requested transactions will take effect on the valuation date MassMutual receives your request in good order. A confirmation of the transaction(s) requested on this form will be mailed to the Owner.

### **Transfer of Values.**

- All transfer requests are subject to the limitations on frequent transfers and excessive trading imposed by us and by the funds underlying the Separate Account Divisions. MassMutual reserves the right to restrict or reject any transfer requests. Refer to your Policy and Prospectus for further details.
- Refer to your Policy and Prospectus for additional information about the listed Separate Account Divisions, the Guaranteed Principal Account (GPA), and for information regarding fund transfers. Not all funds listed on the form may be available for your policy. Refer to the Separate Account Availability Chart (section I) for the funds available for your policy.
- Transfers from the GPA are limited to one per contract year and cannot exceed 25% of the GPA value (less any policy debt) at the time of the transfer. However, if in each of the previous three contract years 25% of the GPA value (less any policy debt) has been transferred and there have been no premium payments or transfers to the GPA, the remainder of the GPA value (less policy debt) may be transferred to the Separate Account Divisions.
- If you elect to transfer any portion out of the Guaranteed Principal Account (GPA), the policy's Guaranteed Death Benefit (GDB) measure will also be reduced and, consequently, impact the GDB Safety Test. If the transfer results in a reduction to the GDB measure, your policy may not meet the GDB Safety Test on the next monthly charge date.
- Transfers must be indicated in either whole dollar amounts or whole percentages, but not both.
- Transfers "From" and "To" the same investment options are not allowed.

### **Future Net Premium Allocation Changes.**

- When accompanied by a premium payment, the request to change your net premium allocation will become effective on the valuation date we receive your request at MassMutual in good order. The election will remain in effect until receipt of subsequent notice in writing from the policy owner.

### **Future Net Premium Allocation Changes** (continued).

- Changes to the allocation of your premium payments, the timing and frequency of premium payments, or other policy changes can impact the ongoing premium necessary to guarantee this policy will not lapse under the Guaranteed Death Benefit (GDB) Safety Test. For example changing your premium mode from Annual to Monthly or net premium allocation from the GPA to an investment division will result in a change to the amount deposited in the GPA that is necessary to satisfy the Guaranteed Death Benefit Safety Test. You should contact your agent for assistance if you should decide to make a change of this nature.
- If the change results in a reduction to the GDB measure, your policy may not meet the GDB safety test on the next monthly charge date. Keep in mind that the Guaranteed Death Benefit Safety Test is funded through deposits into the GPA.
- If you have allocated a specific dollar amount to the GPA, we will allocate that dollar amount first and then allocate any remaining net premium based on the percentage allocation. If you have allocated a specific dollar amount to the GPA and we receive a premium such that the net premium is less than that dollar amount, we will allocate the entire net premium to the GPA.
- The Current and Guaranteed Premium expense charge is 5% for the lifetime of the VUL Guard<sup>SM</sup> / SVUL Guard<sup>SM</sup> policy.

### **Unscheduled Portfolio Rebalancing.**

- Over time, varying investment performance among the Separate Account divisions causes the desired ratios or percentages of the account value in those selected divisions to change.
- The Policy and Prospectus restrictions on fund transfers apply to Unscheduled Portfolio Rebalancing requests. Therefore, MassMutual reserves the right to restrict or reject any Unscheduled Portfolio Rebalancing transactions.
- You **may not select the GPA** as one of the funds to be rebalanced.
- Percentages must be in whole numbers.

Massachusetts Mutual Life Insurance Company (MassMutual), and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, 1295 State Street, Springfield, MA 01111-0001.

Policy number(s): \_\_\_\_\_

**B Policy Information** ::

- 1. Policy number(s): \_\_\_\_\_
- 2. Insured full legal name (First, MI, Last, Suffix): \_\_\_\_\_
- 3. Additional Insured full legal name (First, MI, Last, Suffix): \_\_\_\_\_

**C Owner Information** ::

- 1. Full legal name: \_\_\_\_\_
- 2. Taxpayer Identification Number (SSN/ITIN/EIN): \_\_\_\_\_
- 3. Phone number: \_\_\_\_\_  Home  Work  Cell
- Receive a text message regarding the status of this request.** By checking this box, you agree to receive text messages regarding this request to your mobile phone. These messages may be sent through an automated system. Standard message and data rates may apply to any SMS or MMS you send or receive as part of this program. You may reply to a text with STOP to cancel notifications at any time.
- 4. Email address: \_\_\_\_\_
- Receive an email regarding the status of this request.** By checking this box, you agree to receive emails regarding this request to your email address. These emails may be sent through an automated system
- 5. Is this policy collaterally assigned?  Yes  No

*If Yes, complete assignee information below. If No, skip to section D – Directed Monthly Deduction Program Information.*

- Individual(s) → Print individual's full legal name (First, MI, Last, Suffix): \_\_\_\_\_
- Corporate Entity → Print Entity name: \_\_\_\_\_
- Trust → Print full name & date of Trust (mm/dd/yyyy): \_\_\_\_\_

**D Transfer of Values** ::

**After carefully reading section A - Disclosures, complete this section to request a transfer of account value between Separate Account Divisions and GPA. Completing this section will not change the allocation of future payments made to your Policy.**

**Refer to your Policy and Prospectus for additional information about the listed Separate Account Divisions, the GPA and for information regarding fund transfers. Not all funds listed on the form may be available for your policy. Refer to the Separate Account Availability Chart in section I for a listing of products and their available funds and corresponding fund numbers (#).**

- 1. Mode of transfer amount (Select one):  Whole dollars (\$)  Whole percentages (%)
- 2. Complete this table to identify the funds impacted and transfer amounts. Amounts must be entered as whole dollars (\$) or percentages (%).

**TRANSFER FROM**

**TRANSFER TO**

Fund #	Fund Name	\$ or %	Fund #	Fund Name	\$ or %

Policy number(s): \_\_\_\_\_

**E Future Net Premium Allocation Change** ::

After carefully reading section A - Disclosures, complete this section to change the allocation of your future premium payments. Changes made will not change your current allocation of policy value. Allocations must be to available Separate Account Divisions and total 100% in whole percentages. Refer to your Policy and Prospectus for additional information about the listed Separate Account Divisions, the GPA and for information regarding investment choice changes. Not all funds listed on the form may be available for your policy. Refer to the Separate Account Availability Chart in section I for a listing of products and their available funds.

Division by Asset Class	Amount
<b>Specialty</b>	
Invesco V.I. Health Care	%
Invesco V.I. Technology	%
MML Managed Volatility	%
<b>International/Global</b>	
Invesco V.I. Global	%
Invesco Oppenheimer V.I. International Growth	%
Janus Henderson Global Research	%
Templeton Foreign VIP	%
<b>Small/Mid Cap Growth</b>	
Invesco V.I. Discovery Mid Cap Growth	%
MFS® New Discovery	%
MML Small Cap Growth Equity	%
T. Rowe Price Mid Cap Growth <sup>1</sup>	%
<b>Small/Mid Cap Blend</b>	
DWS Small Cap Index	%
MML Small Cap Equity	%
<b>Small/Mid Cap Value</b>	
Franklin Small Cap Value VIP	%
<b>Large Cap Growth</b>	
Goldman Sachs Strategic Growth	%
Invesco V.I. Capital Appreciation	%
Janus Henderson Forty	%
MML Blue Chip Growth	%
T. Rowe Price Blue Chip Growth	%
<b>Large Cap Blend</b>	
American Funds® Growth-Income	%
Fidelity® VIP Contrafund®	%

Division by Asset Class	Amount
<b>Large Cap Blend (Continued)</b>	
Invesco V.I. Diversified Dividend	%
MFS® Investors Trust	%
MML Equity Index	%
Invesco V.I. Main Street ®	%
<b>Large Cap Value</b>	
American Century VP Disciplined Core Value	%
American Century VP Value	%
MML Equity	%
T. Rowe Price Equity Income	%
<b>Fixed Income</b>	
MML Inflation-Protected and Income	%
MML Managed Bond	%
Invesco V.I. Global Strategic Income	%
Invesco V.I. Core Plus Bond <sup>2</sup>	%
Oppenheimer High Income	%
<b>Balanced</b>	
American Funds® Asset Allocation	%
Janus Henderson Balanced	%
MML Blend	%
<b>Money Market</b>	
MML U.S. Government Money Market	%
Guaranteed Principal Account (GPA) *	%
<b>Total</b>	<b>100%</b>
<b>GPA Dollar Allocation (Net Amount)</b>	
\$	

\* If you wish to elect 100% premium allocation to the GPA, indicate 100% in the row labeled Guaranteed Principal Account (GPA) %. DO NOT enter an amount in the GPA Dollar Allocation field.

<sup>1</sup> T. Rowe Price Mid Cap Growth division is not available as an investment option for policies issued on May 1, 2004 or later.

<sup>2</sup> Effective after the close of the New York Stock Exchange on April 29, 2022, the Invesco V.I. Core Bond merged into the Invesco V.I. Core Plus Bond.

Policy number(s): \_\_\_\_\_

**F** **Unscheduled Portfolio Rebalancing** ::

After carefully reading section A - Disclosures, complete this section to rebalance your portfolio of Separate Account divisions to achieve the desired account value percentages on a non-automated single case basis. Refer to your Policy and Prospectus for additional information about the listed Separate Account Divisions. Not all funds listed on the form may be available for your policy. Refer to the Separate Account Availability Chart in section I for a listing of products and their available funds. Enter the new percentage under the Amount column for the divisions. Percentages must be in whole numbers.

Division by Asset Class	Amount	Division by Asset Class	Amount
<b>Specialty</b>		<b>Large Cap Blend (Continued)</b>	
Invesco V.I. Health Care	%	Invesco V.I. Diversified Dividend	%
Invesco V.I. Technology	%	MFS® Investors Trust	%
MML Managed Volatility	%	MML Equity Index	%
<b>International/Global</b>		Invesco V.I. Main Street ®	%
Invesco V.I. Global	%	<b>Large Cap Value</b>	
Invesco Oppenheimer V.I. International Growth	%	American Century VP Disciplined Core Value	%
Janus Henderson Global Research	%	American Century VP Value	%
Templeton Foreign VIP	%	MML Equity	%
<b>Small/Mid Cap Growth</b>		T. Rowe Price Equity Income	%
Invesco V.I. Discovery Mid Cap Growth	%	<b>Fixed Income</b>	
MFS® New Discovery	%	MML Inflation-Protected and Income	%
MML Small Cap Growth Equity	%	MML Managed Bond	%
T. Rowe Price Mid Cap Growth <sup>1</sup>	%	Invesco V.I. Global Strategic Income	%
<b>Small/Mid Cap Blend</b>		Invesco V.I. Core Plus Bond <sup>2</sup>	%
DWS Small Cap Index	%	Oppenheimer High Income	%
MML Small Cap Equity	%	<b>Balanced</b>	
<b>Small/Mid Cap Value</b>		American Funds® Asset Allocation	%
Franklin Small Cap Value VIP	%	Janus Henderson Balanced	%
<b>Large Cap Growth</b>		MML Blend	%
Goldman Sachs Strategic Growth	%	<b>Money Market</b>	
Invesco V.I. Capital Appreciation	%	MML U.S. Government Money Market	%
Janus Henderson Forty	%		
MML Blue Chip Growth	%	Guaranteed Principal Account (GPA) *	%
T. Rowe Price Blue Chip Growth	%		
<b>Large Cap Blend</b>		<b>Total</b>	<b>100%</b>
American Funds® Growth-Income	%	<b>GPA Dollar Allocation (Net Amount)</b>	
Fidelity® VIP Contrafund®	%	\$	

\* If you wish to elect 100% premium allocation to the GPA, indicate 100% in the row labeled Guaranteed Principal Account (GPA) %. DO NOT enter an amount in the GPA Dollar Allocation field.

<sup>1</sup> T. Rowe Price Mid Cap Growth division is not available as an investment option for policies issued on May 1, 2004 or later.

<sup>2</sup> Effective after the close of the New York Stock Exchange on April 29, 2022, the Invesco V.I. Core Bond merged into the Invesco V.I. Core Plus Bond.

Policy number(s): \_\_\_\_\_

## G Agreements & Signatures ::

**We will only accept electronic signatures generated using a MassMutual-approved electronic signature process. Electronic signatures generated from personal accounts, software or applications will not be accepted.**

### Owner (Required for all policies)

By signing below, I acknowledge that I have read section A – Disclosures and understand the implications of this request. I certify that I am of legal age, and that the policy is not pledged or subject to any bankruptcy proceeding, attachment, lien or other claim. *If the policy is assigned, the Assignee must sign this form.* If there is not sufficient space for all required signatures, make a copy of this Agreements & Signatures section. Submit the additional page of signatures with the completed form.

▶ Signature of Policy Owner/Officer/Trustee: \_\_\_\_\_

Printed name: \_\_\_\_\_ Date: \_\_\_\_\_

Title (If applicable, e.g. Trust or Corporate owned): \_\_\_\_\_  Sole Officer\*

Printed name of Corporation/Partnership/Trust (If applicable): \_\_\_\_\_

Date of Trust (If applicable): \_\_\_\_\_

▶ Signature of Joint Policy Owner/Officer/Trustee (If applicable): \_\_\_\_\_

Printed name: \_\_\_\_\_ Date: \_\_\_\_\_

Title (If applicable, e.g. Trust or Corporate owned): \_\_\_\_\_

Printed name of Corporation/Partnership/Trust (If applicable): \_\_\_\_\_

Date of Trust (If applicable): \_\_\_\_\_

### Assignee (Required when the policy is assigned)

By signing below, I acknowledge that I have read section A – Disclosures and understand the implications of this request. I certify that I am of legal age, and that the policy is not pledged or subject to any bankruptcy proceeding, attachment, lien or other claim.

▶ Signature of Assignee (If applicable): \_\_\_\_\_

Printed name: \_\_\_\_\_ Date: \_\_\_\_\_

Title (If applicable, e.g. Trust or Corporate assigned): \_\_\_\_\_  Sole Officer\*

Printed name of Corporation/Partnership/Trust (If applicable): \_\_\_\_\_

Date of Trust (If applicable): \_\_\_\_\_

▶ Signature of Additional Assignee (If applicable): \_\_\_\_\_

Printed name: \_\_\_\_\_ Date: \_\_\_\_\_

Title (If applicable, e.g. Trust or Corporate assigned): \_\_\_\_\_

Printed name of Corporation/Partnership/Trust (If applicable): \_\_\_\_\_

Date of Trust (If applicable): \_\_\_\_\_

*\*If the Sole Officer box is selected and the Signer is the only officer, a signed letter on company stationery to that effect or the Signer's signature with the corporate seal affixed is required.*

## H Submission & Contact Information ::

**For more information or general questions, use the resources below Once you have reviewed and completed the form, return pages for processing.**

<b>Phone:</b> 1-800-272-2216 Monday through Friday, 8 a.m. – 8 p.m. Eastern Time	<b>Mail:</b> MassMutual Attention: Life Hub 1295 State Street PO Box 1865 Springfield, MA 01111-0001	<b>Email:</b> <a href="mailto:lifefax@MassMutual.com">lifefax@MassMutual.com</a> <b>Fax:</b> Attention: Life Hub 1-866-329-4527 <i>Retain this original and the fax machine confirmation statement for your files.</i>
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Policy number(s): \_\_\_\_\_

**I Separate Account Availability Chart** ::

VUL      VUL II      VUL III      SVULG/      SVUL      SVUL II      VL Select      VL Plus      VLI  
 100-MM   100-MM   100-MM      VULG      100-MM      100-MM      NY-100      NY-206      NY-205  
 200-CML                                      100-MM      200-CML      200-CML      Non-NY-208      Non-NY-202      Non-NY-208

<b>Specialty</b>									
Invesco V.I. Health Care	215 215	237	181	181	204 204	226 226	n/a	n/a	n/a
Invesco V.I. Technology	159	169	178	178	154 154	164 164	n/a	n/a	n/a
MML Managed Volatility	157 157	167	176	176	152 152	162 162	n/a	n/a	n/a
PIMCO CommodityRealReturn® Strategy	n/a	n/a	258	n/a	n/a	n/a	n/a	n/a	n/a
VY® Clarion Global Real Estate	n/a	n/a	257	n/a	n/a	n/a	n/a	n/a	n/a
<b>International/Global</b>									
Janus Henderson Global Research	080 090	090	n/a	192	n/a	112 135	n/a	n/a	n/a
MML Foreign	n/a	n/a	259	n/a	n/a	n/a	n/a	n/a	n/a
MML Global	n/a	n/a	260	n/a	n/a	n/a	n/a	n/a	n/a
Invesco V.I. Global	062 048	048	124	124	036 020	101 124	746 776	766 719	n/a
Invesco Oppenheimer V.I. Inter- national Growth	158 158	168	177	177	153 153	163 163	n/a	n/a	n/a
Templeton Foreign VIP	081 091	091	n/a	137	149 149	114 137	n/a	n/a	n/a
<b>Small/Mid Cap Growth</b>									
MFS® New Discovery	218 218	240	n/a	184	207 207	229 229	n/a	n/a	n/a
MML Mid Cap Growth	n/a	n/a	261	n/a	n/a	n/a	n/a	n/a	n/a
MML Small Cap Growth Equity	073 083	083	122	122	141 141	099 122	n/a	n/a	n/a
Invesco V.I. Discovery Mid Cap Growth	061 047	047	123	123	035 019	100 123	745 775	n/a	n/a
T. Rowe Price Mid Cap Growth <sup>1</sup>	066 052	052	n/a	136	040 024	113 136	758 728	765 718	n/a
<b>Small/Mid Cap Blend</b>									
DWS Small Cap Index	077 087	087	n/a	131	145 145	108 131	n/a	n/a	n/a
MML Small Cap Equity	065 051	051	120	120	039 023	097 120	756 726	n/a	n/a
<b>Small/Mid Cap Value</b>									
Franklin Small Cap Value VIP	223 223	245	n/a	190	212 212	234 234	n/a	n/a	n/a
MML Mid Cap Value	n/a	n/a	264	n/a	n/a	n/a	n/a	n/a	n/a
MML Small/Mid Cap Value	n/a	n/a	263	n/a	n/a	n/a	n/a	n/a	n/a

Policy number(s): \_\_\_\_\_

**I** Separate Account Availability Chart *continued* .....

	VUL 100-MM 200-CML	VUL II 100-MM	VUL III 100-MM	SVULG/ VULG 100-MM	SVUL 100-MM 200-CML	SVUL II 100-MM 200-CML	VL Select NY-100 Non-NY-208	VL Plus NY-206 Non-NY-202	VLI NY-205 Non-NY-208
<b>Large Cap Growth</b>									
Goldman Sachs Strategic Growth	078 088	088	n/a	133	146 146	110 133	n/a	n/a	n/a
Invesco V.I. Capital Appreciation	063 049	049	125	125	037 021	102 125	747 777	n/a	n/a
Janus Henderson Forty	079 089	089	n/a	191	n/a	111 134	n/a	n/a	n/a
MML Blue Chip Growth	072 082	082	266	121	140	098 121	n/a	n/a	n/a
T. Rowe Price Blue Chip Growth	221 221	243	n/a	188	210 210	232 232	n/a	n/a	n/a
<b>Large Cap Blend</b>									
American Funds® Growth-Income	249 249	253	n/a	255	247 247	251 251	n/a	n/a	n/a
Fidelity® VIP Contrafund®	068 054	054	132	132	043 026	109 132	759 729	n/a	n/a
Invesco V.I. Main Street ®	074 084	084	127	127	142 142	104 127	n/a	n/a	n/a
Invesco V.I. Diversified Dividend	214 214	236	180	180	203 203	225 225	n/a	n/a	n/a
MFS® Investors Trust	217 217	239	n/a	183	206 206	228 228	n/a	n/a	n/a
MML Equity Index	060 040	046	119	119	034 018	096 119	755 725	764 717	n/a
MML Sustainable Equity <sup>2</sup>	n/a	n/a	267	n/a	n/a	n/a	n/a	n/a	n/a
<b>Large Cap Value</b>									
American Century VP Disciplined Core Value	067 053	053	n/a	130	042 025	107 130	757 757	n/a	n/a
American Century VP Value	213 213	235	n/a	179	202 202	224 224	n/a	n/a	n/a
MML Equity	056 070	070	115	115	030 014	092 115	740 770	760 720	750 580
MML Equity Income	n/a	n/a	269	n/a	n/a	n/a	n/a	n/a	n/a
MML Income & Growth	n/a	n/a	268	n/a	n/a	n/a	n/a	n/a	n/a
T. Rowe Price Equity Income	222 222	244	n/a	189	211 211	233 233	n/a	n/a	n/a
<b>Asset Allocation</b>									
MML Aggressive Allocation	n/a	n/a	275	n/a	n/a	n/a	n/a	n/a	n/a
MML Balanced Allocation	n/a	n/a	272	n/a	n/a	n/a	n/a	n/a	n/a
MML Conservative Allocation	n/a	n/a	271	n/a	n/a	n/a	n/a	n/a	n/a

Policy number(s): \_\_\_\_\_

**I** Separate Account Availability Chart *continued* .....

VUL 100-MM 200-CML	VUL II 100-MM	VUL III 100-MM	SVULG/ VULG 100-MM	SVUL 100-MM 200-CML	SVUL II 100-MM 200-CML	VL Select NY-100 Non-NY-208	VL Plus NY-206 Non-NY-202	VLI NY-205 Non-NY-208
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<b>Asset Allocation (Continued)</b>									
MML Growth Allocation	n/a	n/a	274	n/a	n/a	n/a	n/a	n/a	n/a
MML Moderate Allocation	n/a	n/a	273	n/a	n/a	n/a	n/a	n/a	n/a
<b>Balanced</b>									
American Funds® Asset Allocation	248 248	252	n/a	254	246 246	250 250	n/a	n/a	n/a
Janus Henderson Balanced	216 216	238	n/a	182	205 205	227 227	n/a	n/a	n/a
MML Blend	059 045	045	n/a	118	033 137	095 118	743 773	763 723	753 583
<b>Fixed Income</b>									
Invesco V.I. Global Strategic Income	064 050	050	126	126	038 022	103 126	748 778	n/a	n/a
Invesco V.I. Core Plus Bond <sup>3</sup>	076 086	086	n/a	129	144 144	106 129	n/a	n/a	n/a
MML Inflation-Protected and Income	171 171	173	186	186	170 170	172 172	n/a	n/a	n/a
MML Managed Bond	058 044	044	117	117	032 016	094 117	742 772	762 722	752 582
<b>Money Market</b>									
MML U.S. Government Money Market	057 071	071	116	116	031 015	093 116	741 771	761 721	751 581
Guaranteed Principal Account (GPA)	069 055	055	276	256 139	041 027	138 139	801 801	801 801	n/a

1 T. Rowe Price Mid Cap Growth division is not available as an investment option for policies issued on May 1, 2004 or later.

2 Formerly known as MML Growth & Income.

3 Effective after the close of the New York Stock Exchange on April 29, 2022, the Invesco V.I. Core Bond merged into the Invesco V.I. Core Plus Bond.