

e-Documents: 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

- Underlying Fund annual/semiannual shareholder reports
- Prospectuses
- Prospectus supplements
- Underlying Fund prospectuses, as supplemented

Q. Who can sign up for e-Documents?

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

Q. How does it work?

A. You are notified via email that the document is available to view online. The email 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 email, 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 email.

Q. Why should I sign up?

A. • 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. Log into your account using your user name and password.
3. Click the Settings button, then select “Account Settings”
4. At the bottom of the page select “Go to Paperless Preference” to elect e-delivery. 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 email notification the first time documents are delivered electronically.

If you have any questions regarding your variable contract/policy or its investment options, call our **Customer Service Centers** Monday through Friday:

Executive Group Life – Strategic Group Variable Universal Life® and Strategic Group Variable Universal Life® II variable products	1-800-548-0073 8 a.m.–5 p.m. ET
Institutional Insurance – C.M. Electrum Select SM , MassMutual Electrum SM variable products	1-800-665-2654 8 a.m.–5 p.m. ET
MassMutual Capital Vantage® and MassMutual Transitions Select SM II variable annuities	1-866-645-2362 7 a.m.–7 p.m. CT
All other variable products	1-800-272-2216 8 a.m.–8 p.m. ET

or visit us online at www.MassMutual.com/contact-us.