

Important Information

- After the first Certificate Year, this form is used to request a withdrawal from your Certificate's account value.
- The minimum withdrawal amount is \$500. The maximum withdrawal amount cannot exceed the account value less the sum of any outstanding Certificate Debt and the amount equal to (i) one plus the number of Monthly Calculation Dates remaining until the next Planned Premium Due Date, multiplied by (ii) the most recent monthly charges.
- If the requested withdrawal amount exceeds the maximum withdrawal amount, the withdrawal amount will be reduced to the maximum withdrawal amount.
- A withdrawal charge of up to 2% of the withdrawal amount but not more than \$25 will be deducted from the withdrawal amount.
- You may direct that the withdrawal be taken from specific Separate Account divisions and the Guaranteed Principal Account (GPA). If no directions are provided, the withdrawal will be taken pro rata from the Separate Account divisions and the GPA based on the account value in each.
- The Total Selected Face Amount may be reduced automatically by the amount of any withdrawal.
- A withdrawal request received in good order, at MassMutual's Administrative Office, prior to the close of the New York Stock Exchange (NYSE) on a Valuation Date will take effect on that date. Withdrawal requests received on a date that is not a Valuation Date or after the close of the NYSE will take effect on the next Valuation Date.

Instructions to complete this Form

1. Complete the requested information in the spaces provided.
2. In Section 2, either print the amount of the requested withdrawal or request the maximum allowable withdrawal amount.
3. The form must be signed on page 3 by the certificate owner, and if assigned then also signed by the assignee. If the certificate owner or assignee is a corporation, trust, partnership, limited partnership, LLC, or similar entity then refer to the Special Signature Requirements section below.
4. Fax, e-mail, or mail this form per the instructions listed below under "Customer Service."

Special Signature Requirements for certificates owned by a corporation, trust, partnership, limited partnership, LLC, or similar entity

Provide the entity's name and the title of the authorized representative(s) signing on its behalf. In addition, for a:

- **Trust:** Provide a completed Certification of Trust Agreement form (unless previously provided), which may be requested from Customer Service contacts below.
- **Partnership, Limited Partnership, LLC or similar entity:** Provide a completed Certificate of Partnership, LP or LLC form (unless previously provided), which may be requested from Customer Service contacts below.
- **Corporation:** If the insured or the insured's family member is signing as a corporate officer, an additional corporate officer must also sign.

We will only accept responsibility for forms that are faxed, e-mailed, or mailed in accordance with the above instructions.

Customer Service

To submit your request, use one of the following. We will only accept responsibility for forms that are faxed, e-mailed or mailed in accordance with the above instructions



Fax this form to:

1-413-226-4054

Retain this original and the fax machine's confirmation statement for your files.

E-mail this form to:

lcmclientservices@MassMutual.com



Mail this form to:

Massachusetts Mutual Life Insurance Company
LCM Document Management Hub
1295 State Street
PO Box 2488
Springfield, MA 01101-2488

For additional information regarding your policy, please use any of the following resources:



Internet Service Connection

www.MassMutual.com



MassMutual Customer Service Center

1-800-548-0073
Monday through Friday, 8:00 a.m. – 5:00 p.m., ET

Section 1 – Policy Information

Certificate number: _____ Insured name: _____

Owner name: _____

Owner phone number: _____ Owner email: _____

Section 2 – Withdrawal Amount**A. Please check ONE to indicate withdrawal amount:**

- ☐ Total amount of withdrawal \$ _____
- ☐ Maximum allowable withdrawal amount

B. Payment of proceeds: If the proceeds are to be mailed to an address other than the address of record for the Certificate owner or assignee then complete this Part B.

Mailing Address City State Zip

Please Note: Any taxable proceeds will be reported as income of the Certificate owner (Form 1099), including any proceeds paid to a third party. Any additional tax reporting required to be made to a third party is the responsibility of the Certificate owner.

Section 3 - Withdrawal Options**Please indicate withdrawal source:**

- ☐ Withdraw the amounts indicated from the Separate Account divisions and/or the GPA as indicated below. If you do not indicate a withdrawal source, the withdrawal will be taken pro rata from the Separate Account divisions and the GPA based on the account value in each.

| | | | |
|--|----|--|----|
| Fidelity® VIP Contrafund® (FCON) | \$ | MML Growth Allocation (MGRAF) | \$ |
| Invesco Oppenheimer V.I. International Growth (IING) | \$ | MML Income & Growth (MIGR) | \$ |
| Invesco V.I. Discovery Mid Cap Growth (IDMCG) | \$ | MML Inflation-Protected and Income (MIP) | \$ |
| Invesco V.I. Global (IGL) | \$ | MML International Equity (MINEQ) | \$ |
| Invesco V.I. Global Strategic Income (IGSI) | \$ | MML Large Cap Growth (MLCG) | \$ |
| Invesco V.I. Main Street (IMS) | \$ | MML Managed Bond (MMB) | \$ |
| Macquarie VIP Asset Strategy (MASS) | \$ | MML Managed Volatility (MMV) | \$ |
| MML Aggressive Allocation (MAAF) | \$ | MML Mid Cap Growth (MMCG) | \$ |
| MML American Funds Core Allocation (MCA) | \$ | MML Mid Cap Value (MMCV) | \$ |
| MML American Funds Growth (MGR) | \$ | MML Moderate Allocation (MMAF) | \$ |
| MML Balanced Allocation (MBAF) | \$ | MML Short-Duration Bond (MSDB) | \$ |
| MML Blend (MBL) | \$ | MML Small Cap Equity (MSCEQ) | \$ |
| MML Blue Chip Growth (MBCG) | \$ | MML Small Cap Growth Equity (MSCGE) | \$ |
| MML Conservative Allocation (MCAF) | \$ | MML Small Company Value (MSCV) | \$ |
| MML Equity (MEQ) | \$ | MML Small/Mid Cap Value (MSMC) | \$ |
| MML Equity Income (MEQI) | \$ | MML Sustainable Equity (MSEQ) | \$ |
| MML Focused Equity (MFEQ) | \$ | MML Total Return Bond (MTR) | \$ |
| MML Foreign (MFOR) | \$ | MML U.S. Government Money Market (MMGM) | \$ |
| MML Fundamental Equity (MFE) | \$ | Guaranteed Principal Account (GPA) | |
| MML Global (MGL) | \$ | Total | \$ |

Certificate number(s): _____ Insured name(s): _____

Section 4 – Withholding Election – Required Notice

Payments you receive from Massachusetts Mutual Life Insurance Company (“MassMutual”) are subject to Federal Income Tax withholding unless you elect not to have withholding apply. Withholding will apply only to the portion of your distribution that is includable in your income subject to Federal Income Tax. There will be no withholding on the return of your own after-tax contributions to your Policy. If you elect no withholding or if you do not have enough withheld, you may be responsible for payment of estimated tax. You may incur penalties if your withholding and estimated tax payments are not sufficient. If taxes are withheld, receipt of your payment may be delayed by the calculations required. *State income tax withholding may also apply. State income tax withholding requirements vary by state. If required under the laws of the state in which you live, state income tax withholding will also apply. For more information on the withholding requirements in your state, see State Income Tax Withholding Disclosure.*

MassMutual will apply default withholding of 10%, unless (a) you check the box below to opt-out of withholding; or (b) a completed IRS form W-4R accompanies this request. You can obtain this form here: www.irs.gov/pub/irs-pdf/fw4r.pdf. If the IRS form W-4R is received after a disbursement is processed, MassMutual cannot change the withholding on that disbursement.

Check the box below if you do not want any Federal income tax withheld from your distribution for payments other than eligible rollover distributions.

☐ I do not want to have Federal income tax withheld from my disbursement.

MEC Warning: If your policy has been designated a Modified Endowment Contract (MEC), and you are under age 59^{1/2}, any taxable gain may be subject to a 10% tax penalty. Please contact your advisor.

Section 5 – Signature Requirements – Please refer to specific instructions and requirements on page 1

By signing below, the owner(s) acknowledge(s) that they have received and read the disclosures set forth in this form and the withdrawal provisions in the Certificate. **If the Certificate is assigned**, the assignee must also sign this form. Each of these parties certifies that he or she is of legal age and that the Certificate is not assigned, pledged or subject to a bankruptcy proceeding, attachment, lien or other claim, except as follows:

Owner Tax ID (REQUIRED) Please enter your tax identification number (SSN or EIN as applicable)

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
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Is the owner an individual? ☐ Yes ☐ No If yes, what is the owner's date of birth? ____/____/____

Taxpayer Identification. By my signature, I, the Owner, certify under penalties of perjury that: (1) the number shown above is my correct Taxpayer Identification Number; (2) I am not subject to backup withholding; and (3) I am a US person (including US resident alien). Strike out any of these statements if incorrect. The Internal Revenue Service (IRS) does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

The undersigned hereby requests that Massachusetts Mutual Life Insurance Company process the above changes.

Individual Owner & Assignee Signature Section

| | | |
|-----------------------|--------------------|-------------|
| Printed Name of Owner | Signature of Owner | Date signed |
|-----------------------|--------------------|-------------|

| | | |
|--------------------------|---|-------------|
| Printed Name of Assignee | Signature of Assignee & Title (if corporate Assignee) | Date signed |
|--------------------------|---|-------------|

Corporation, Trust, Partnership, Limited Partnership, LLC or Similar Entity Signature Section

| | | |
|-----------------------|----------------------------|-------------|
| Printed Name of Owner | Signature & Title of Owner | Date signed |
|-----------------------|----------------------------|-------------|

| | | |
|---|--|-------------|
| Printed Name of Additional Officer, Trustee Partner (If applicable) | Signature & Title Additional Officer, Trustee, Partner (If applicable) | Date signed |
|---|--|-------------|

| | | |
|--------------------------|---|-------------|
| Printed Name of Assignee | Signature of Assignee & Title (if corporate Assignee) | Date signed |
|--------------------------|---|-------------|