We at MassMutual extend our deepest concern to residents of disaster-impacted communities and recognize that such events may present a variety of financial challenges. We would like to ensure that our clients are aware of the service and product options available when natural disasters occur:

- Extended grace periods
- Lost policy assistance
- Address change support
- Policy provisions

**Extended grace periods**

The grace period is the time span over which premium payments can be made without lapsing the policy. When the Federal Emergency Management Agency (FEMA) declares a natural disaster area, MassMutual doubles the normal grace period for payments (31 days) to **62 days**. This extension applies to our companies’ life insurance, long-term care insurance, disability income insurance, and annuity contracts for which premium payments are required.

You are eligible for the 62-day grace period if:

1. You own one of the product types listed above;
2. You live in a county declared a natural disaster area by FEMA; and
3. Your premium payment due date falls between the FEMA declaration date and the next 31 days, giving you a total of 62 days from that due date to pay premiums.

Regarding grace periods, we carefully monitor the situation in disaster-impacted areas. Depending upon the extent of a natural disaster, we may offer longer grace period extensions. For updates or questions regarding your particular situation, please call the MassMutual Service Center at **1-800-272-2216**, Monday through Friday, 8 am – 8 pm, ET.

**Lost policy assistance**

As a resident of a disaster-impacted community, you can request a policy certificate or a duplicate contract for any lost policy at no cost. Please call **1-800-272-2216** for details.

**Address change support**

If you have relocated as a result of a natural disaster, please update your MassMutual address of record by calling the MassMutual Service Center at **1-800-272-2216** or submitting a written request to: MassMutual, 1295 State St. (MIP W360), Springfield MA 01111. Please include your current address and your policy number or any other identifying information such as date of birth, social security number, or previous address, so we may accurately process your request.
Policy provisions

Many of our products offer options to help you in a time of financial hardship. The options include:

- **Cash Loan** (Life Insurance) – One way of accessing cash value is through a policy loan.4

- **Premium Loan** (Life Insurance) – If your policy has the Automatic Loan Provision, it may be safeguarded from lapsing due to non-payment of premium. If the premium payment is 62 days past the due date, and the policy has enough cash value, a loan will automatically be created to cover the premium due.

- **Dividends** (Life Insurance) – Dividends can work for you in a variety of ways. Dividend value can be surrendered to cash, applied to reduce premium, or if enough value, surrendered to pay premiums due.

- **Distributions** (Annuity) – Options for accessing cash from your Annuity products include partial withdrawals and loans.3 In many cases, you may be eligible to take a partial withdrawal from your contract without incurring a contingent deferred sales charge. In addition, your contract may allow for a loan distribution. Please contact the MassMutual Service Center at 1-800-272-2216 for specific contract details.

Saving for retirement and purchasing insurance products to help protect yourself and your family’s security are a critical part of preparing for the future. In times of crisis, please carefully consider how exercising one of the above policy options may impact your policy and your future insurance and financial goals. You should speak to a financial professional about what is best for your needs prior to exercising any policy option.

We wish all disaster-impacted communities’ swift progress in recovery efforts and stand ready to assist affected clients. For general support or to exercise any of the policy provisions listed above, please contact the MassMutual Service Center at 1-800-272-2216, Monday through Friday, 8 am – 8 pm, ET.

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1 Disaster-impacted communities are defined as counties declared by the Federal Emergency Management Agency (FEMA) as natural disaster areas.

2 The grace period extension applies to contracts issued by Massachusetts Mutual Life Insurance Company, MML Bay State Life Insurance Company, and C.M. Life Insurance Company.

3 Product options available depend on the specific policy/contract in question. Not all options will be available to every policyowner. Liquidated earnings are subject to ordinary income tax and may be subject to a contingent deferred sales charge. If taken prior to age 59½, a federal income tax penalty may apply.

4 Access to cash values through borrowing, partial surrenders or withdrawals can reduce the policy’s cash value and death benefit, increase the chance the policy will lapse and may result in a tax liability.
We at MassMutual have deepest concern for residents of disaster-impacted communities and recognize that such events may present a variety of financial challenges. We would like to ensure that our clients are aware of the service and plan options available when natural disasters occur:

- **Address change support**
- **Plan provisions**

**Address change support**
If you have relocated as a result of a natural disaster, please update your address with your employer and then contact the MassMutual Participant Information Center at **1-800-743-5274**. This will ensure timely delivery of quarterly statements, withdrawals and other plan-related documents.

**Policy provisions**
Our plans may offer options to help you in a time of financial hardship. Options could include:

- **Retirement Plan Loan (if allowed by your plan)** – The IRS allows you to borrow up to 50% of your vested account balance, less the balance of any current outstanding loans. The minimum loan normally cannot be less than $1,000 or exceed $50,000, minus the previous twelve-month’s highest outstanding loan balance (whether open/closed). A minimum vested account balance is required in order to request a loan. For example, if the minimum loan were $1000, a vested balance of $2000 would be required in order for a loan to be requested. Refer to your Summary Plan Description to view your plan specifics and to see if any additional restrictions apply.

- **Distributions** – Options for accessing cash from your plan may include:
  - **Hardship withdrawals (if allowed by your plan)** – You may be allowed to withdraw money from your plan under the IRS Hardship provisions. A hardship distribution may be made to satisfy certain immediate and heavy financial needs that you have but are generally only granted for payment of the following:
    - Expenses for medical care previously incurred by you, your spouse or your dependent or necessary for you, your spouse or your dependent to obtain medical care.
    - Costs directly related to the purchase of your principle residence (excluding mortgage payments).
    - Tuition, related educational fees, and room and board expenses for the next 12 months of post-secondary education for yourself, your spouse or dependent.
    - Amounts necessary to prevent your eviction from your principal residence or foreclosure on the mortgage of your principal residence.
    - Burial and funeral expenses for your parent, spouse, child or dependent.
    - Expenses for the repair of damage to your principal residence that would qualify for the casualty deduction under IRS165 (determined without regard to whether the loss exceeds 10% of adjusted gross income).
• Amounts withdrawn may be subject to Federal/State income taxes as well as an IRS 10% penalty if under the age of 59½. Please refer to the “In-Service Distributions” section of your Summary Plan Description for details. The Special Tax Notice, Special Tax Notice For Payments From a Designated Roth Account and State Tax Information accompanying your withdrawal paperwork will provide additional tax information.

  Other withdrawal options – After-tax contributions plus earnings: If your plan allows, you may withdraw from your after-tax account balance. You will be required to pay applicable taxes on earnings; however the original contribution is not taxed. You must withdraw a pro-rated portion of earnings, along with the principal on money deposited on or after January 1, 1987. You may withdraw after-tax dollars deposited before January 1, 1987 without withdrawing earnings on them.

• Rollover contributions: If your plan allows, you may withdraw money included in your rollover account balance from a prior plan. All money in this account is taxable upon withdrawal.

• Roth 401(k): If your plan allows, you may withdraw money included in your Roth 401(k) account balance. Distributions from your Roth account, including any investment earnings, may be tax-free if you meet certain criteria.

Please refer to the “In-Service Distributions” section of your Summary Plan Description for details regarding these contribution sources as well as the Special Tax Notice, Special Tax Notice for payments from a designated Roth Account and State Tax Information accompanying your withdrawal paperwork for additional tax information.

Saving for retirement to help protect yourself and your family’s security is a critical part of preparing for the future. In times of crisis, please carefully consider how exercising one of the above options may impact your retirement and financial goals. You should speak to a financial professional about what is best for your needs prior to exercising any option.

We wish all disaster-impacted communities' swift progress in recovery efforts and stand ready to assist affected clients. For general support or to exercise any of the plan provisions listed above, please contact the MassMutual Participant Information Center at 1-800-743-5274, Monday through Friday between 8 a.m. and 9 p.m. ET. After entering in your Social Security number and PIN, press “1” for account information, then “0” to speak with a representative.

For Retired or Terminated Participants: Contact a Retirement Specialist at 1-800-743-5274 Monday through Friday between 8 a.m. and 6 p.m. ET. After entering in your Social Security number and PIN, press “2” to speak with a representative.

1 Disaster-impacted communities are defined as counties declared by the Federal Emergency Management Agency (FEMA) as natural disaster areas.

2 The criteria is that you are at least 59 ½, deceased or disabled and your first contribution to the Roth account was made at least five tax years earlier than the date of the distribution.