

Dear Policyowner,

At MassMutual®, our priority is helping people secure their future and protect the ones they love. Now more than ever, amid growing global health concerns, we're taking extra steps to support one another and help you navigate through uncertain times.

To help you keep your valuable coverage in force during these challenging times, MassMutual will, upon your request, provide you with the following relief, if you are impacted by COVID-19 and unable to make your premium payment that is due during the State of Emergency declared by Governor Cuomo in his recent Executive Order:

- We will extend to 90 days the grace period for the payment of premiums to ensure that your coverage does not lapse for non-payment during this 90-day period.
- Premiums due but not paid during the 90-day period can be paid in equal monthly installments over the course of a year (12 months).
- We will extend to 90 days the period to exercise any policyowner and contract owner rights.

To request this extension or if you have any questions, please contact our Service Center at **1-800-272-2216**. Representatives are available to help you Monday through Friday from 8 a.m. to 8 p.m., Eastern Time. You may also contact your MassMutual financial professional who is aware of the options available to you.

Thank you for choosing MassMutual as your insurance provider.