



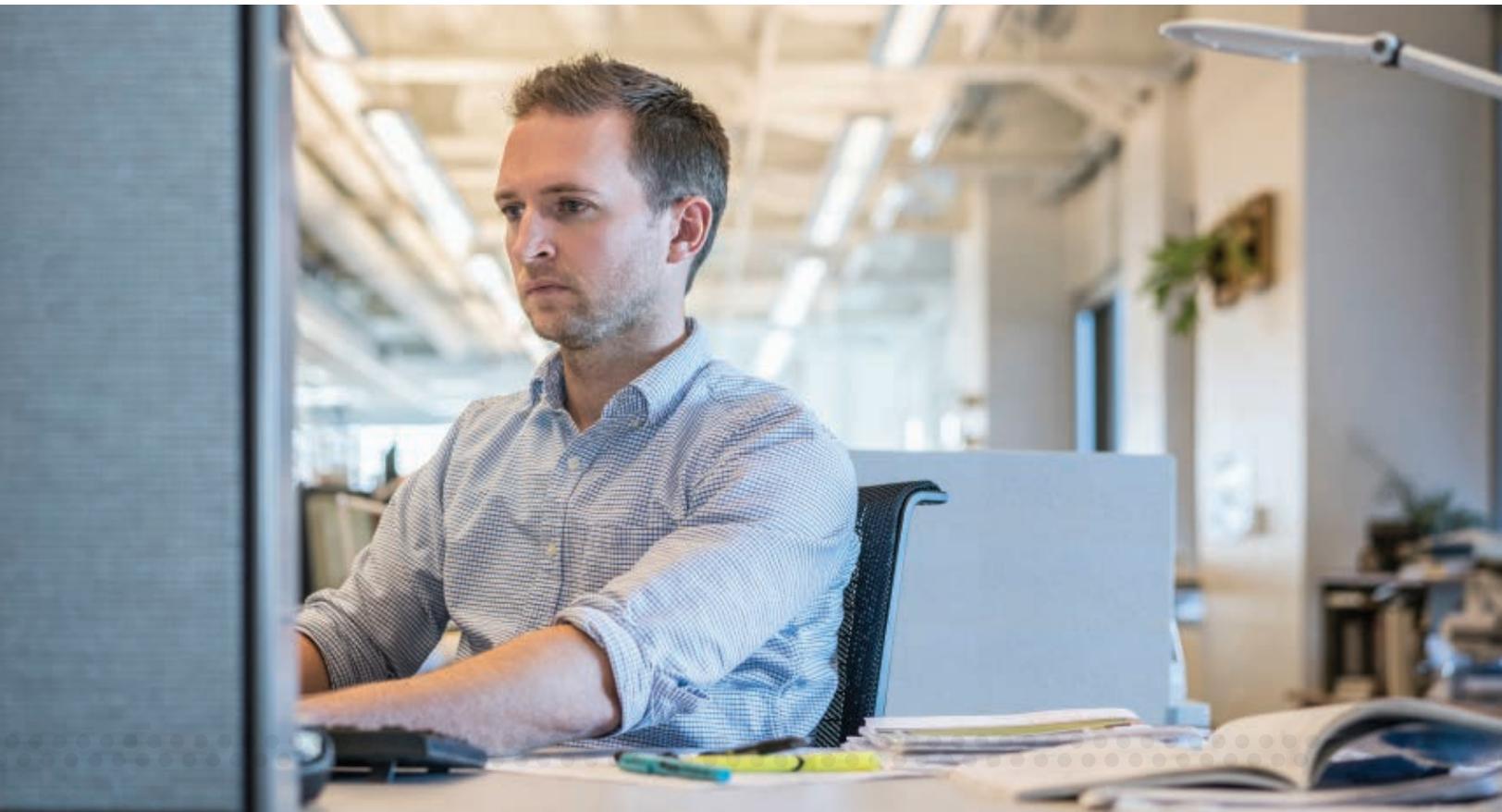
Preventing Fraud



Protecting You and Your Assets

At MassMutual we are committed to helping people secure their future and protect the ones they love. To that end, living mutual has always been at the core of our existence, and it's the principle that's guided us since our founding in 1851. It's not a concept we invented, but one we champion for the simple reason that people take it for granted today. While the world would have us strive for independence, the truth is when we rely on one another, we aren't just more secure — life is happier and more fulfilling.

We understand the level of trust and confidence that our clients place in us and we take that responsibility seriously. Maintaining the security of their information and assets is a critical element of our business practices. It should come as no surprise that the Financial Services Industry is under constant threat from criminals seeking to commit fraudulent acts. Here at MassMutual we recognize that threat and have made significant investments in technology, resources and people to protect our clients and their assets.



Fraud Prevention at MassMutual

MassMutual considers fraud prevention and detection to be a requirement for doing business in today's world. We have a number of dedicated teams focused on keeping our clients' assets safe and strengthening our ability to prevent, detect and respond to fraudulent activity. Some areas of our focus are:

Fraud Awareness Training

Client facing employees and field associates are regularly provided fraud awareness training to assist them in detecting and reporting suspicious behaviors, activities and transactions.

Fraud Communications

The timely sharing of information on existing and potential fraudulent situations is another way MassMutual remains vigilant in combatting these threats. Fraud bulletins are distributed to home office and field associates as appropriate, and contain information specific to the current fraud scheme along with steps associates can take to mitigate the threat.

Fraud Monitoring and Analytics

Client accounts are continually examined in order to proactively identify irregular activity that could be indicative of fraud. Regular reports and alerts are generated for review as indicators of compromise are detected.

Telephone Call Monitoring

Specialized software is utilized to analyze select incoming calls to detect anomalies that could be indicative of a high risk or fraudulent call requiring further review.

Suspicious Activity Review and Investigation

MassMutual has a dedicated team of individuals who evaluate suspicious activity once it is detected and reported. This team performs an in-depth review of account activity to determine whether any fraudulent activity has or is occurring. Should any fraudulent activity be detected, the accounts are locked and referred for further investigation.

Authentication

MassMutual employs a number of different solutions, procedures and protocols to validate both callers and online users attempting to access customer data. In addition to standard authentication controls, Customer Service Representatives receive focused training and are equipped to identify Red Flags that may be indicative of suspicious activity.

Disbursement Controls

Associates have access to technology, tools and techniques to help them authenticate select disbursement requests prior to processing which includes additional levels of review.

Industry Knowledge Sharing

MassMutual participates in Industry associations, meetings and forums to share information and best practices related to current fraud threats and emerging trends.

What You Can Do to Protect Yourself

Any individual can take proactive steps to protect themselves from fraudulent activity. Below are some industry recommended practices:

- Make sure your contact information is up to date with all your financial institutions.
- Register online accounts taking full advantage of available security measures and updating default user ID's and passwords.
- Sign up for alerts on credit cards and bank accounts.
- Open any mail from a financial institution as soon as possible.
- Install antivirus and anti-spyware software on personal computer.
- Update software for your mobile device and PC when updates become available.
- Never click on a link or open an attachment in an unsolicited email.

MassMutual clients may add individualized security on their policies or contracts by contacting the appropriate customer service center:

- Life and annuity products, tel. **1-800-272-2216**
- MML Investors Services, tel. **1-800-542-6767**
- For MML Investors Services clients with business through third-party product companies, please contact the respective companies directly
- Retirement services, tel. **1-800-743-5274**

If You Are Victimized

If you are victimized by fraudulent activity, you should immediately notify your bank and other financial institutions about the incident.

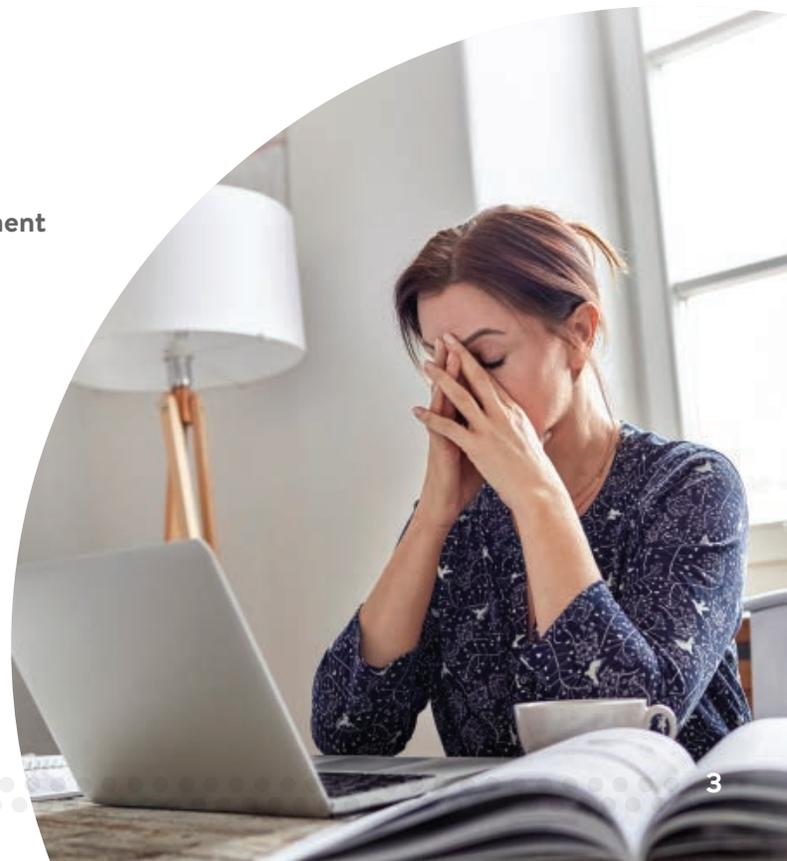
You may also want to:

- Have your electronic devices professionally inspected to determine if they have been compromised.
- Notify your internet service provider of any email compromise.
- Contact the major credit agencies (listed below) to:
 - Alert them that you are a victim of fraud.
 - Request a detailed credit report to confirm there has been no other fraudulent activity.
 - Request that they place a fraud alert and/or credit freeze on your credit profile — you can elect to have the reporting bureau notify other credit bureaus, as well.

You also can visit www.identitytheft.gov, the Federal Trade Commission’s helpful website that includes checklists to use for different types of accounts.

Here is contact information for the three major credit bureaus:

- **Equifax Credit Information Services Inc.**
PO Box 105069, Atlanta, GA 30348
Tel. **1-888-766-0008**
www.equifax.com
- **TransUnion Fraud Victim Assistance Department**
PO Box 2000, Chester, PA 19016
Tel. **1-888-680-7289**
www.transunion.com
- **Experian**
PO Box 9532, Allen, TX 75013
Tel. **1-888-397-3742**
www.experian.com



If You Are Victimized (continued)

Once the fraud alert is enacted, you are entitled to receive a free credit report from each bureau. Closely inspect each report to determine if:

- Credit accounts have been opened fraudulently in your name.
- Legitimate credit accounts contain inaccurate information.
- Your name, address, date of birth and Social Security number are correct.

If you discover inaccurate information or fraudulent accounts, request that the bureau(s) correct your credit reports.

Finally, you also are entitled to request that each bureau place an Extended Fraud Alert on your credit file. You will need a police report documenting the identity theft in order to obtain this alert, which will remain in effect for seven years.

You also can report the fraudulent activity to the Federal Bureau of Investigation by going to [complaint.ic3.gov](https://www.fbi.gov/complaint).



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