For every action there is a reaction

Make sure you are aware of possible financial consequences if you surrender your MassMutual annuity contract.

Potential tax implications

If you surrender your annuity contract, you may be subject to both federal and state income tax. In addition, if you are under 59½ years old, you may be subject to a 10% tax penalty for premature distribution of your annuity. This penalty would be in addition to any other applicable federal or state income tax. For additional information, you may want to consult your tax advisor.

Possible surrender charges

If your annuity contract has a contingent deferred sales/surrender charge and you are still within the surrender charge period as outlined in your contract, a charge will be deducted from the surrender proceeds. If you are rolling your account over to a new annuity contract or other investment account with another company, your new annuity contract or investment account may also be subject to a new set of contingent deferred sales/surrender charges.

Consider your options

Whether your financial need is short-term or long-term, there are alternative options to surrendering your contract.

Availability of funds

If you don't need your entire contract value, you can choose to take a partial withdrawal. Depending on your contract features, your annuity contract may allow you to take a withdrawal of up to 10% of your account value annually, without being subject to contingent deferred sales/surrender charges. Liquidated earnings beyond the free withdrawal amount are subject to income tax and may be subject to a contingent deferred sales/surrender charge. If taken prior to age 59½, a 10% federal income tax penalty may apply.

By keeping your contract, you won't lose additional features you may have elected such as a death benefit or a living benefit. Please make sure you understand these benefits and their actual values prior to surrendering your contract. Guarantees depend on the claims-paying ability of the issuing company.

Annuitize to receive income for life

If you are over age 59½ and ready to begin collecting income from your MassMutual annuity contract, we offer a number of annuitization options to fit your needs. By annuitizing, you will receive guaranteed regular periodic payments for as long as you live. Contact your MassMutual Financial Professional for more information. Payment of lifetime income is contingent upon the claims-paying ability of the issuing company.

If you have questions or would like more information, please call our MassMutual Annuity Service Center at 1-800-272-2216 Monday through Friday 8 a.m. to 8 p.m. Eastern Time.

MassMutual

Massachusetts Mutual Life Insurance Company (MassMutual), 1295 State Street, Springfield, MA 01111-0001 and its subsidiaries: C.M. Life Insurance Company and MML Bay State Life Insurance Company, 100 Bright Meadow Boulevard, Enfield, Connecticut 06082-1981.

AN7565 311

MassMutual

Annuity Full Surrender Request

Use this form for the following contract types: IRA, Non-Qualified, Governmental 457(b) Deferred Compensation, Non-Qualified Deferred Compensation & Qualified Employee Benefit (QEB) Plan

Use this form to request a full surrender of an annuity contract(s). After reading section H–Disclosures, complete all sections of this form, unless otherwise indicated, sign and return. The release of contract values may affect the guaranteed elements, non-guaranteed elements, cash or surrender value of the contract from which the values are released. Once the full surrender is complete, the MassMutual contract will be terminated and you will no longer have this annuity contract with MassMutual. The contract cannot be reinstated once it has been surrendered. Separate rules may apply if the contract was issued in the state of New York. For additional information, contact your personal financial representative, tax advisor or the MassMutual Customer Service Center at 1-800-272-2216.

A Owner/Participant Information

1. Contract/Certificate number(s): _____
2. Owner/Plan name: _____
3. Joint owner name *(If applicable)*: _____
4. Taxpayer Identification Number *(SSN/ITIN/EIN)*: _____
5. Phone number: (_____) _____ - _____ Extension: _____ ☐ Home ☐ Work ☐ Mobile
6. Email address: _____
7. Did the Agent/Broker recommend this surrender? ☐ Yes ☐ No

   For Florida contracts only: If you do not answer question 7 above, we will treat it as if you answered Yes to the question. If your response is Yes and the proceeds from the surrender are not used to purchase another life policy or annuity contract, Florida requires that we provide you additional information in a letter regarding the policy/contract that you are surrendering. Once you receive this information, you may instruct us not to process your surrender request. If we do not hear from you, your surrender will be processed 5 business days after the date of our letter to you.

Governmental 457(b) Deferred Compensation, QEB Plans, Corporate Owned Non-Qualified and Non-Qualified Deferred Compensation and

Complete questions 8-12, if applicable. Otherwise, skip to section B – Distribution Instructions.

8. Plan Participant/Annuitant name: _____
9. Plan contact name: _____
10. Plan contact phone number: (_____) _____ - _____ Extension: _____ ☐ Home ☐ Work ☐ Mobile
11. Annuitant's Taxpayer Identification Number *(SSN/ITIN)*: _____

    Complete question 12 for Governmental 457(b) Deferred Compensation Plan distributions paid to the Plan Participant.

12. Distributable event *(Select one)*: ☐ Attainment of age 70½ ☐ Termination of Plan ☐ Severance from employment ☐ Unforeseen emergency

B Distribution Instructions

UPS Overnight Request. Send withdrawal via UPS Priority. *(The carrier charges a fee and cannot ship to a PO Box. If information below is not complete, the check will be mailed through regular U.S. Postal Service.)*

UPS account number: _____

UPS account name: _____

Associated Zip/Postal Code: _____

Email delivery notification *(If yes, Owner's email address indicated in section A will be used)*: ☐ Yes ☐ No

B Distribution Instructions *continued*

1. Pay the proceeds to *(Select one and complete the corresponding section below):*

☐ Owner at address of record. *(Default)*

☐ Owner via Electronic Funds Transfer (EFT)/Direct Deposit. ***Complete question 2 then skip to section C–Additional Elections.***

☐ Receiving company via direct rollover, trustee-to-trustee transfer or 1035 exchange. ***Specify company name below and attach signed letter of acceptance from receiving company.*** *For additional information, refer to Distribution Instructions in section H–Disclosures.*

Receiving company name: _____

☐ Allowable alternate payee and/or alternate address. *(Available for IRA, Governmental 457(b) Deferred Compensation and individually-owned Non-Qualified contracts only)* ***Complete question 3 then skip to section C–Additional Elections.*** *For allowable alternate payee information, refer to Distribution Instructions in section H–Disclosures.*

Distributions from Qualified Employee Benefit, Corporate Owned Non-Qualified contracts and Non-Qualified Deferred Compensation Plan contracts must be payable to the Plan/Owner which can then further distribute the funds on behalf of the Plan Participant.

Substantially equal periodic payments (SEPP)—A full withdrawal from a contract that has a substantially equal periodic payment stream running may be considered an impermissible modification and may subject all of your prior payments to the 10% penalty, plus interest. *Consult your tax advisor before proceeding.*

Owner via Electronic Funds Transfer (EFT)/Direct Deposit *(Wire transfers are not available)*

To help protect our customers' assets, MassMutual will independently validate bank and customer account information before processing a wire transfer/EFT. If we are unable to independently validate the bank and customer account information or sufficient documentation to support the wire transfer/EFT is not provided, we will mail a check to the Owner at the address of record via U.S. Postal Service First Class Mail. It should be noted that we are not always able to independently validate credit unions or smaller banks.

Deposit slips and starter checks will not be accepted. Refer to the EFT Terms & Conditions in section H–Disclosures for further information. If this section is not completed or insufficient documentation is provided, a check will be mailed to the Owner at the address of record.

For deferred annuities, the name displayed on the voided check or signed specification (spec) sheet/letter of instruction from the financial institution must match the Owner/Participant in order to electronically transfer the payment to the account. For RetireEase, RetireEase Select or any other annuitized contracts, if the Bank Account Holder is different than the Owner on the contract, the Bank Account Holder's signature and Notary stamp are required.

Once the form has been received in good order, the distribution may take 3-5 business days to post to your bank account.

2. Bank account type *(Select one):*

☐ Checking *(Attach a voided check or submit a signed specification (spec) sheet/letter of instruction from the financial institution)*

☐ Savings *(Submit a signed specification (spec) sheet/letter of instruction from the financial institution)*

Allowable Alternate Payee and/or Alternate Address *(Distributions may not be sent to an Agent/Broker address)*

Refer to Distribution Instructions in section H–Disclosures for allowable alternate payees. Also complete section D–Withholding Election & Tax Reporting Information and section E–Notary Stamp/Seal.

3. Allowable alternate payee information:

a. Payee name: _____

b. Mailing address *(PO Box or Street, Apt. or Suite #, City & State or Country, ZIP/Postal Code):*

_____

_____

C Additional Elections

Withdrawal Processing Date

Complete this section to elect a future processing date. If no date is requested, the withdrawal will be processed on the soonest available date.

☐ Specific date *(Cannot exceed 30 days; mm/dd/yyyy):* _____

For Equity Edge contracts only: To avoid adverse impact to your contract, you should use the benefit expiration date as the future processing date. If choosing to take a withdrawal from your Equity Edge contract, your withdrawal may be subject to a Contingent Deferred Sales Charge (CDSC) and will result in an adjustment to your principal protection benefit if the withdrawal is not effective on the benefit expiration date.

☐ Check here if you would like the withdrawal from your Equity Edge contract to be effective on the benefit expiration date.

Optional Provisions/Waivers

Complete this section to exercise your contract's Nursing Home Waiver and/or Terminal Illness Benefit Waiver.

☐ **Nursing Home Waiver.** *To request a waiver of the CDSC/surrender charge, also complete the Nursing Home and Hospital Waiver (F6940).*

☐ **Terminal Illness Benefit Waiver.** *To request a waiver of the CDSC/surrender charge, also complete the Terminal Illness Benefit Rider (FR1034).*

D Withholding Election & Tax Reporting Information

For IRAs and Non-Qualified contracts, this section must be completed by the Owner. For Governmental 457(b) Deferred Compensation Plan distributions being paid directly to the Plan Participant/Annuitant, this section must be completed by the Plan Participant/Annuitant. Refer to section H–Disclosures for additional information.

Payments from a Governmental 457(b) Deferred Compensation Plan that qualify as eligible rollover distributions are subject to mandatory 20% federal income tax withholding. The Internal Revenue Code requires that you receive a reasonable time (at least 30 days) to consider making a direct rollover of your tax qualified assets to an eligible retirement Plan rather than receiving an eligible rollover distribution subject to mandatory withholding. You may elect to waive the right to this required time period.

Payments you receive from Massachusetts Mutual Life Insurance Company ("MassMutual") that are not eligible rollover distributions 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 already included in your income subject to federal income tax. There will be no withholding on the return of your own nondeductible contributions to the contract. If we do not know what portion of a distribution is taxable, we will withhold on the net amount after charges. Any election you make will remain in effect until you revoke it by returning to us a signed and dated revocation of election.

If you elect not to have withholding apply to your other payments, or if you do not have enough federal income tax withheld from these payments, you may be responsible for payment of estimated tax and/or be subject to estimated tax penalties. A distribution taken before age 59½ may be subject to a 10% penalty.

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.*

You should consult with a professional tax advisor before you begin receiving payments or before changing your election.

Check the appropriate box below to make your withholding election for payments other than eligible rollover distributions. If no withholding election is affirmatively made, a 10% federal tax will be withheld.

☐ Do not withhold ☐ Withhold 10% ☐ Withhold more than 10% *(Specify):* _____%

For Roth IRA only:

Indicate the year of initial contribution to this or a previous Roth IRA contract: _____. *If blank, the contribution year in which the MassMutual Roth IRA contract was established will be used for tax reporting purposes. Qualified distributions from a Roth IRA are tax-free and are, therefore, not subject to withholding.*

Disability Distribution:

☐ Check here if you can claim this as a disability distribution. *See section H–Disclosures for additional requirements.* ***Otherwise, continue to section E–Notary Stamp/Seal.***

F Agreements & Signatures

Surrenders may be subject to a Contingent Deferred Sales Charge/surrender charge. Surrenders from CM Windows, Panorama Plus Fixed Account, MassMutual Transitions/Transitions Select Long-Term Guarantee Fixed Accounts, and LifeTrust Fixed Account may also be subject to a market value/interest rate factor adjustment. Surrenders from Stable Voyage contracts that occur during a 3, 4, 5, 7, or 9 year guarantee period are subject to surrender charges unless they occur during the 30 day window period at the end of the guarantee period.

By completing question B2–Electronic Funds Transfer (EFT)/Direct Deposit, I, the Owner/Participant (for deferred annuities) or Bank Account Holder (for annuitized contracts), authorize MassMutual to deposit, via Electronic Funds Transfer, all payments to the bank account identified in section B. Payments made via EFT will fully satisfy MassMutual's obligation to make payments to me. Should MassMutual make an overpayment to me, I also authorize MassMutual to debit the bank account identified in section B in the amount of the overpayment in order to recoup the amount overpaid to me. To cancel this agreement, I must notify the MassMutual Service Center.

By signing below, I acknowledge that I have read all disclosures.

Taxpayer Certification. By my signature, I, the Owner and/or Annuitant (if applicable), certify under penalties of perjury that: (1) the number shown in section A is my correct Taxpayer Identification Number; (2) I am not subject to backup withholding; (3) I am a U.S. person (including U.S. resident alien); and (4) the FATCA code entered in this form (if any) indicating that I am exempt from FATCA reporting is correct. *Strike out any of these statements if incorrect.*

Note: While we are required by the IRS to include item 4 above, FATCA does not apply to a U.S. account owned by a U.S. person, so we have not included the ability to enter an exemption code. If you have indicated that you are not a U.S. person, any applicable FATCA information will be captured on the Form W-8. **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.**

Owner, Employer, Trustee or Plan Administrator

I, the undersigned, certify that the information on this form is correct and complete and that I accept liability for its accuracy.

Signature of Owner: _____

Printed name: _____ Date: _____

Title/Capacity *(If applicable):* _____ ☐ Sole Officer

Note: *Power of Attorney expires upon the death of the Owner*

Signature of Joint Owner *(If applicable):* _____

Printed name: _____ Date: _____

Plan Participant/Annuitant *(For Governmental 457(b) Deferred Compensation Plans only)*

Signature of Plan Participant/Annuitant: _____

Printed name: _____ Date: _____

Bank Account Holder *(For EFT elections on annuitized contracts only)*

Signature of Bank Account Holder: _____

Printed name: _____ Date: _____

Irrevocable Beneficiary *(Required when an Irrevocable Beneficiary is designated)*

Signature of Irrevocable Beneficiary: _____

Printed name: _____ Date: _____

E Notary Stamp/Seal

A Notary stamp/seal is required for the Owner and Joint Owner (if applicable) when proceeds are: (1) paid or sent to an allowable alternate payee (Refer to Distribution Instructions in section H–Disclosures); (2) sent to an address other than the address of record; or (3) sent to an address that has been changed in the past 90 days. Notary services are offered at most banks and credit unions. A Notary stamp is not required if made payable to a financial institution that has provided a letter of acceptance.

On _____ , _____

(mm/dd/yyyy) (full legal name)

personally appeared before me and is known to me and/or satisfactorily proved to me to be the person who signed this document of his/her own free will and accord.

Signature of Notary Public: _____

State/County where signed: _____

My commission expires *(mm/dd/yyyy):*

Affix Notary Stamp/Seal

G Submission & Contact Information

For more information or general questions, use the resources below or visit www.massmutual.com. Once you have reviewed and completed this form, return pages 1-4 for processing. We will only accept responsibility for forms that are submitted as indicated below.

Service Center	Mailing Address	Overnight Address
(800) 272-2216 **Fax Number** (866) 329-4272	MassMutual PO Box 9067 Springfield, MA 01102-9067 **Email Address** ANNfax@massmutual.com	MassMutual Attention: Annuity Hub 1295 State Street Springfield, MA 01111-0001

H Disclosures

Distribution Instructions

For direct rollovers, transfers or 1035 exchanges, a signed letter of acceptance from the receiving company must be included. The letter of acceptance must be on company letterhead and include:

- MassMutual contract/certificate number or the Owner's or Plan Participant's/Annuitant's name and SSN, as applicable,
- Acceptance wording or wording that specifically states MassMutual is to mail the check to the receiving company,
- Market type of the contract to which the funds are moving,
- Mailing instructions,
- An authorized signature.

1035 exchanges also require an absolute assignment. The absolute assignment paperwork must be signed and dated by the Contract Owner of the contract being surrendered and must contain:

- Language indicating that the contract owner transfers to the receiving company all rights to the contract being surrendered, and
- Language indicating acceptance of the assignment by the receiving company.

For RetireEase, RetireEase Select or any other annuitized contract, any alternate payee is acceptable. For contracts in a deferred status, if all or a portion of the distribution is to be paid to a party other than the Owner, they must meet MassMutual's definition of an allowable alternate payee.

Allowable alternate payees:

- Annuitant *(Available for Governmental 457(b) Plans only)*
- Brokerage accounts for the benefit of the Owner (i.e. brokerage account in the Owner's name)
- Non-rollover/transfer/exchanges to another MassMutual contract or policy in the Owner/Participant's name
- Charitable organization *(Available only for IRAs where the Owner is 70½ years of age or older. Taxpayer Identification Number of charity must also be provided at time of request.)*

If the definition of an alternate payee is met, fill in the appropriate name and address in question B3.

Special Notice Regarding Rollover Options *(Not applicable to Non-Qualified contracts.)*

Rollover Options. The following information is provided because all or a portion of a payment you are receiving is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover. This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account with special tax rules in some employer plans).

Rules that apply to most payments from a Plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

General Information About Rollovers

How can a rollover affect my taxes? You will be taxed on a payment from MassMutual if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (unless an exception applies). However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception applies).

Where may I roll over the payment? You may roll over the payment to either an IRA (an Individual Retirement Account or Individual Retirement Annuity) or an employer plan (a Tax-Qualified Plan, Section 403(b) Plan, or Governmental Section 457(b) Plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover? There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

- If you do a direct rollover, MassMutual will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.
- If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, MassMutual is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies). You are limited to one such indirect rollover from any IRA you own (including traditional IRAs, SEP IRAs, SIMPLE IRAs and Roth IRAs) to another IRA within any 12 month period. This limitation does not, however, apply to a rollover that constitutes a conversion from an IRA to a Roth IRA. This limitation also does not apply to direct rollovers. If you intend to rollover a distribution from one IRA to another IRA, you should consider doing so as a direct rollover.

How much may I roll over? If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70½; (or after death)
- Hardship distributions
- Corrective distributions of contributions that exceed tax law limitations
- Loans treated as deemed distributions (e.g. loans in default due to missed payments before your employment ends)
- Cost of life insurance paid by the Plan
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.

The Plan Administrator or the payor can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions? If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the payment not rolled over. The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments made due to disability
- Payments after your death
- Corrective distributions of contributions that exceed tax law limitations
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to the amount of your deductible medical expenses
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA? If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions from the IRA, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a Plan. However, there are a few differences for payments from an IRA, including:

- There is no exception for payments after separation from service that are made after age 55.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to $10,000 used in a qualified first-time home purchase, and (3) payments for health insurance

- premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes? This information does not describe any State or local income tax rules (including withholding rules).

Special Rules and Options

If your payment includes after-tax contributions. After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is generally included in the payment, so you cannot take a payment of only after-tax contributions. However, if you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you, the portion rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a complete distribution of your benefit which totals $12,000, of which $2,000 is after-tax contributions. In this case, if you directly roll over $10,000 to an IRA that is not a Roth IRA, no amount is taxable because the $2,000 amount not directly rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the Plan to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

If you do a 60-day rollover to an IRA of only a portion of a payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a distribution of $12,000, of which $2,000 is after-tax contributions, and no part of the distribution is directly rolled over. In this case, if you roll over $10,000 to an IRA that is not a Roth IRA in a 60-day rollover, no amount is taxable because the $2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving Plan separately accounts for after-tax contributions and is not a Governmental Section 457(b) Plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

If you miss the 60-day rollover deadline. Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. To apply for a waiver, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs).

If you have an outstanding loan that is being offset. If you have an outstanding loan from the Plan, your Plan benefit may be offset by the amount of the loan, typically when your employment ends. The loan offset amount is treated as a distribution to you at the time of the offset and will be taxed (including the 10% additional income tax on early distributions, unless an exception applies) unless you do a 60-day rollover in the amount of the loan offset to an IRA or employer plan.

If you were born on or before January 1, 1936. If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, Pension and Annuity Income.

If you are an eligible retired public safety officer and your pension payment is used to pay for health coverage or qualified long-term care insurance. If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of $3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment to a Roth IRA. If you roll over a payment from the Plan to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover).

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to $10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

If you are not the Plan Participant

Payments after death of the Participant. If you receive a distribution after the Participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the Participant was born on or before January 1, 1936.

If you are a surviving spouse. If you receive a payment from the Plan as the surviving spouse of a deceased Participant, you have the same rollover options that the Participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½.

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the Participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the Participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the Participant would have been age 70½.

If you are a surviving beneficiary other than a spouse. If you receive a payment from the Plan because of the Participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Payments under a qualified domestic relations order. If you are the spouse or former spouse of the Participant who receives a payment from the Plan under a qualified domestic relations order (QDRO), you generally have the same options the Participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). Payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

If you are a nonresident alien. If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, MassMutual is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, U.S. Tax Guide for Aliens, and IRS Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

Other special rules. You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information, see IRS Publication 3, Armed Forces' Tax Guide.

EFT Terms & Conditions. MassMutual shall incur no liability as a result of a deposit being dishonored by your bank. This authorization shall not impose any legal obligation on MassMutual to make such deposits.

If the Payee is an Entity (e.g., Trust, Estate, Corporation/Partnership), the name displayed on the voided check or spec sheet/letter of instruction from the financial institution must match the name of the Bank Account Holder. For example, if the Payee is a Trust, Estate or Corporation/Partnership, deposits cannot be made into a trustee's, executor's or officer's personal account.

EFT is only available for United States-based banks or participating credit unions. No foreign financial institutions are allowed.

Withholding Election

IRA and Non-Qualified Plan contracts. If this surrender is not a direct rollover, trustee-to-trustee transfer, or 1035 exchange, the taxable portion of the surrender will be subject to 10% income tax withholding, unless you elect not to have withholding apply. You may revoke your withholding election at any time. Your election will remain in effect until revoked.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Contact your tax advisor or local IRS office with any questions regarding withholding and estimated tax rules.

Qualified distributions from a Roth IRA are tax-free and are, therefore, not subject to withholding.

The IRS Code provides that multiple non-qualified annuity contracts which are issued within a calendar year to the same Owner by one company or its affiliates are treated as one annuity contract for purposes of determining the tax consequences of any distribution. Such treatment may result in more rapid taxation on distributed amounts than if the contracts were treated separately.

Disability Distribution. MassMutual requires the Owner/Plan Participant to provide documentation of proof of disability with the withdrawal request to enable a distribution to be coded on IRS Form 1099-R as being exempt from the premature distribution penalty. If valid documentation is not received with the withdrawal request, the distribution will be coded on IRS Form 1099-R as a premature or normal distribution as appropriate. Acceptable forms of documentation include a written physician's statement certifying that the contract owner is disabled within the scope of IRC Section 72(m)(7) or a copy of the Social Security Administration documentation stating that the individual is disabled.

457(b) Deferred Compensation Plan contracts. This section does not address state or local tax law. You should consult with the Plan Administrator or a professional tax advisor before you take a distribution from your Plan. How you decide to take the distribution can affect the amount of money you will receive. Read this section carefully. There are two ways you may be able to receive a 457(b) Plan distribution that is eligible for rollover or transfer:

1. Certain distributions can be made directly to a Traditional IRA, SEP IRA, Tax Sheltered Annuity, Qualified Employer Plan or, if you choose, a transfer to another Governmental 457(b) Plan that will accept it; or
2. The distribution can be paid to you.

If you choose to have a Governmental 457(b) Plan distribution paid to you, you will receive only 80% of the payment because your Plan is required to withhold 20% of the distribution and send it to the IRS as income tax withholding to be credited against your taxes. Your distribution will be taxed in the current year unless you roll it over. See "Special Notice Regarding Rollover Options" for more information.

If a portion of your distribution is not an eligible rollover distribution, withholding is required at 10% of the amount redeemed, unless you elect not to have withholding apply. If you elect to have no tax withheld, you may be responsible for the payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. If you have any questions about this, contact your tax advisor or local IRS office.

H Disclosures *continued*

Plan Administrators of Governmental 457(b) Deferred Compensation Plans, rather than the payor, are generally liable for withholding upon distributions. A Plan Administrator is not liable for withholding if the Administrator directs the payor in writing to withhold the tax and provides the payor with any required information.

30 Day Notice. The Internal Revenue Code gives you a reasonable time (at least 30 days) to consider making a direct rollover of your Governmental 457(b) Plan benefits to an eligible Qualified Employer Plan, a Traditional IRA, SEP IRA, Tax Sheltered Annuity, or Governmental 457(b) Plan rather than receiving an eligible rollover distribution subject to mandatory withholding. You may waive this right by signing section F– Agreements & Signatures without modification.

Important Replacement Information. If you are considering replacing this contract, the proposed replacement may not be in your best interest. The release of values from this contract may affect the guaranteed and non-guaranteed elements and surrender values. Certain fees and/or tax consequences may also be associated with this request. To help determine whether replacing the contract is in your best interest, a contract summary is available upon request. Contact our Service Center at (800) 272-2216, Monday through Friday between 8:00 a.m. and 8:00 p.m. Eastern time. By signing and submitting this form, you acknowledge that you are waiving the right to receive a contract summary and wish to proceed without receiving one.

The above-signed is returning the contract or represents that the contract is not locatable and is either lost, stolen or destroyed. In return for the Company redeeming/surrendering the contract, each of us agrees to hold the Company harmless from all claims and liability resulting from the redemption/surrender of the contract. To the best of our knowledge, the contract has not been given to and is not in the possession of any other person. If the original or any duplicate contract is found, both it and any duplicate contract will be returned to the Company. This agreement shall be binding on the estate and other successors of each of us.

Additional Signature and Certification Information for Non-Qualified contracts. The Company has no liability or responsibility for the tax treatment of any surrender proceeds paid to another insurance company, whether intended to qualify as a 1035 exchange or for any other purpose. Not all exchanges qualify for tax-deferral under Section 1035 of the Internal Revenue Code. You should consult your own tax advisor.

Additional Signature and Certification Information for Governmental 457(b) Deferred Compensation Plan contracts. This section must be signed and dated by the Trustee/Plan Administrator/Employer, as certification that all information provided is true and accurate. Your signature as Plan Participant indicates that you agree to the Terms and Conditions for 457(b) Plan distributions as provided in this summary. If you elect not to waive your right to receive a reasonable time to consider your rollover/distribution options, cross out that sentence and initial the margin.

Massachusetts Mutual Life Insurance Company (MassMutual), 1295 State Street, Springfield, MA 01111-0001 and its subsidiaries: C.M. Life Insurance Company and MML Bay State Life Insurance Company, 100 Bright Meadow Boulevard, Enfield, Connecticut 06082-1981.

MassMutual

State Income Tax Withholding Disclosure

State income tax withholding requirements on taxable distributions vary by state. State income tax, if required by your state of residence, will be withheld by MassMutual as detailed below. If you have questions regarding the withholding rules that we will apply in your state, or if you want to make a state income tax withholding request, contact the MassMutual Service Center at 1-800-272-2216 (Monday through Friday, 8am-8pm Eastern Time).

State Withholding Requirements

If you are a resident of...	State income tax will....
Alabama, Colorado, Hawaii, Idaho, Indiana, Kentucky, Louisiana, Minnesota, Mississippi, Missouri, Montana, New Jersey, New Mexico, New York*, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, Utah, West Virginia or Wisconsin	Not be withheld unless you request state income tax withholding.
Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington or Wyoming	Not be withheld.
Arizona, Illinois	Be withheld from periodic payments (i.e. annuitized payments) only if you request state income tax withholding. State income tax will not be withheld from any other distribution.
Arkansas, California, Maine, North Carolina, or Oregon	Be withheld if federal income tax is withheld, unless you opt out of state income tax withholding. However, even if federal income tax is not withheld, you may request that state income tax be withheld. In Arkansas and North Carolina, you may not opt-out of eligible rollover distributions.
Connecticut	Be withheld, unless you claim exemption on form CT-W4P.
Delaware, Iowa, Kansas, Massachusetts, Nebraska, Oklahoma, or Vermont	Be withheld if federal income tax is withheld. However, even if federal income tax is not withheld, you may request that state income tax be withheld.
District of Columbia	Be withheld only on a full surrender of a qualified contract. State income taxes will not be withheld from any other distribution, unless you request state income tax withholding.
Georgia	Be withheld from periodic payments (i.e. annuitized payments), unless you opt-out of withholding. State income taxes will not be withheld from any other distributions, unless you request state income tax withholding.
Maryland	Be withheld from eligible rollover distributions, if federal income tax is withheld. You may request withholding on distributions from qualified contracts and non-qualified Annuities.
Michigan	Be withheld, unless you opt out of withholding by submitting form MI W-4P.
Virginia	Be withheld if federal income tax is withheld, unless your contract is an IRA or SEP-IRA. If your contract is held as an IRA or SEP-IRA, state income taxes will not be withheld unless you request state income tax withholding. State taxes will not be withheld on a lump sum distribution of a death benefit payable under an annuity contract, unless requested

**** Residents of New York may elect withholding on distributions from Annuities only.***

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State Withholding Requirements *continued*

State	If Withholding Applies For non-periodic (i.e non-annuitized) payments	For periodic (i.e. annuitized) payments
Alabama, Colorado, Hawaii, Idaho, Kentucky, Louisiana, Mississippi, North Dakota, Ohio, Pennsylvania, Rhode Island, Utah, West Virginia	Will be the amount requested	
Arizona	N/A	You may choose from the following rates: 0.8%, 1.3%, 1.8%, 2.7%, 3.6%, 4.2%, and 5.1%. You may also request additional withholding.
Arkansas	Must be at least 3% of the taxable amount Will be 5% on eligible rollover distributions	Will be calculated as if the payment were wages Will be 5% on eligible rollover distributions
California	Must be at least 10% of the federal withholding amount	
Connecticut	Must be at least 6.99% of the taxable amount, unless you claim exemption (may not claim exemption from lump sum distribution)	Will be calculated as if the payment were wages, unless you claim exemption
Delaware, Iowa	Must be at least 5% of the taxable amount	
District of Columbia	• Will be 8.95% on full surrenders of a qualified contract • Will be the amount requested for all other distributions	Will be the amount requested
Georgia	Must be at least as much as would be withheld if the payment were wages	Will be calculated as if the payment were wages
Illinois	N/A	Will be the amount requested
Indiana, Missouri, Montana, New Jersey, New Mexico	Must be at least $10	
Kansas, Maine, Nebraska, Oklahoma	Must be at least 5% of the taxable amount	Will be calculated as if the payment were wages. In Nebraska, except for eligible rollover distributions, must be at least 5% of the taxable amount.
Maryland	• Will be 7.75% of the taxable amount for eligible rollover distributions from qualified contracts. • Must be at least $5 for all other payments.	
Massachusetts	Must be at least 5.05% of the taxable amount	
Michigan	Must be at least 4.25% of the taxable amount	
Minnesota, South Carolina	Will be calculated as if the payment were wages	
New York, Wisconsin	Must be at least $5	
North Carolina, Virginia	Must be at least 4% of the taxable amount	Will be calculated as of the payment were wages
Oregon	Must be at least 8% of the taxable amount	Will be calculated as if the payment were wages
Utah	Will be the amount requested	Will be calculated as if the payment were wages
Vermont	Must be at least 30% of the federal withholding amount	Will be calculated as if the payment were wages