

Electronic Funds Transfer (EFT) from a checking or savings account

A	Disclosures
----------	--------------------

General Information

Retain a copy of this document. “I”, “you” and “your” refer to the authorized Bank Account Holder.

By submitting your request, you authorize Massachusetts Mutual Life Insurance Company (the “Company”) to debit the bank account provided to pay premiums on the Policy(ies) identified, subject to the terms and conditions listed here.

Whenever possible, premium refunds will be returned via EFT direct deposit to the bank account provided.

If a debit block has been placed on the bank account, contact Customer Service at 1-800-272-2216 for the necessary information to provide the bank in order to establish the Pre-Authorized Check (PAC) Premium Payment Service.

Paying the annual premium in installments may result in additional expenses. To obtain the total dollar amount and Annual Percentage Rate of the additional expense, go to www.massmutual.com/calculators and access the “Modal Charge Disclosure and Annual Percentage Rate (APR) Calculator”, or call the Company.

The Company has the right to refuse a request to establish a PAC Account on a policy in its grace or lapse pending period until the Company has received sufficient premium to bring the policy out of grace.

Draft Day & Draft Frequency. The draft day is the day the Company will withdraw money from your bank account. Whenever possible, the Company will draft on the day elected for the premium that is due.

Unless otherwise noted below, the Bank Account Holder can elect to have recurring premiums drafted any date between the 1st and the 28th of the month. If no draft day is chosen, the Company will choose a date for you. If the draft date falls on a weekend or holiday, the draft will occur on the following business day.

The draft frequency is generally monthly; however, for certain products, you can elect either a monthly or quarterly draft frequency.

Product	Draft Day Options
Life, Long Term Care (LTC), Strategic Group Universal Life products* Strategic Group Variable Life products* Disability Income (DI)**	1 st – 28 th
Universal Life I***	1 st or 15 th
Variable Life Select & Variable Life I***	5 th or 20 th

*For Strategic Group Universal Life (SGUL) and Strategic Group Variable Life (SGVUL) products, you can elect either a monthly or quarterly draft frequency.

**For DI, you can elect either a monthly or quarterly draft frequency for the following: (1) inforce DI policies beginning with an “8” (excluding MassMutual Income Protection Option (MMIPO) policies); (2) DI policies applied for but not yet issued (excluding “over age 65 policies” applied for but not yet issued in FL, MN, NJ, or NY, and

MMIPO policies). You may select any date between the 1st and 28th as a draft date. If you do not select a draft date, the default draft date is the Policy’s anniversary date.

For MMIPO policies (in force and applied for), the draft frequency is monthly only. You can select any date between the 1st and the 28th as a draft date. If you do not select a draft date, the default draft date is the Policy’s anniversary date.

For all other DI policies (including “over age 65 policies” applied for but not yet issued in FL, MN, NJ or NY), the draft frequency is monthly only. You can select any date between the 1st and the 28th as a draft date. If you do not select a draft date, the Company will select the draft date for you.

***If no selection is made, the draft date will be the 15th for Universal Life I, and the 20th for Variable Life Select & Variable Life I.

Establishing a New PAC Account

For the initial premium:

- An email address is required for the one-time EFT for initial premium (*cannot pay initial premium by PAC for SGUL or SGVUL products*). The email address is required because the Company will send notice of the EFT to the email address provided. Bank information will not be provided in the email.
- With a Temporary Insurance Receipt/Agreement or Conditional Receipt (“TIR”), the one-time EFT for the initial premium will occur immediately when the Company receives this request in good order and the applicable terms and conditions of the TIR have been met. Otherwise, the one-time EFT will occur when the Company receives all required paperwork in good order. Signing and submitting the Pre-Authorized Check (PAC) Premium Payment Service Form (F6445) to draft the initial premium does not mean that insurance coverage is effective. Coverage is effective only as stated in the application or TIR and the applicable terms and conditions therein have been met.

For recurring premiums:

- If the Company is unable to draft on the scheduled draft day because of the required processing time to set up a PAC Account, the Company will draft more than one month’s/quarter’s premium (including past premiums) on the next scheduled draft day to bring the Policy to a current due date.
- The Company will draft premium payments monthly or quarterly (depending upon the policy type and frequency selected) and will not be required to send monthly/quarterly bills.
- The option for choosing a draft amount for recurring premiums applies only to Strategic Group Universal Life, Strategic Group Variable Life, Variable Life and Universal Life policies. Refer to the Policy or contact your financial services representative for more information about choosing draft amounts.
- If the Automatic Premium Loan (APL) plan, which is available only under certain policies, has been elected, the APL plan will be inactive while premiums are payable under the PAC service.

A	Disclosures <i>(continued)</i>
----------	---------------------------------------

Changing an Existing PAC Account

Notification of changes to an existing PAC Account must be received at least 7 business days prior to the next draft date to be in effect as of that draft date.

If the recurring draft amount changes as the result of a policy conversion, a rider, automatic renewal, cost of living adjustment, or other policy change, the Company will notify you of the new draft amount prior to the next draft for which the change will take effect. The Company will be authorized to draft the new amount.

Returns/Insufficient Funds

The Company will consider the premium paid only if the EFT is honored by your bank, and we receive the funds. If sufficient funds are not available on your scheduled draft date, the Company will automatically attempt to draft again one to five days later.

If sufficient funds are still not available:

- For the initial premium, (cannot pay initial premium by PAC for SGUL or SGVUL products) the Company will notify you via the email address provided, and the Policy will remain inactive until the premium has been successfully received by the Company. If the EFT draft amount for the initial premium under this authorization is not enough to pay the full initial premium due, the Company will contact you to obtain authorization to draft the additional required premium.

For recurring premiums, For recurring premiums, the Company will attempt to draft both the missed premium and the next monthly premium either 10 business days after the bank notifies the Company of the return or on the next scheduled draft date depending on policy type.

For products on quarterly draft, the Company will draft the missed quarterly premium either the next month on the selected draft day or on the draft day of the next quarter, depending upon policy type. The Company will notify you of the new amount prior to the draft. The Company will not incur any liability as a result of your bank not honoring an EFT. If an EFT is not honored, your payment(s) into the Policy(ies) may not be made or may be made late. Either situation could result in a policy losing certain guarantees or coverage lapsing in accordance with the terms of the Policy.

Terminating a PAC Account

This authorization will remain in effect until the Company receives notification of its termination from the Bank Account Holder, or notifies the Bank Account Holder of the termination of the PAC service.

By the Bank Account Holder: The Bank Account Holder may terminate this authorization by calling or writing to the Company. Refer to the Contact Information section below for applicable phone numbers and addresses.

- A request to terminate this authorization for the one-time EFT for the initial premium must be submitted immediately. It is possible that the Company may not be able to honor such a termination request if the one-time EFT has already been processed.
- Requests for termination must be received 7 business days prior to the next draft to be in effect as of the draft date.

By the Company: The Company reserves the right to terminate a PAC Account at any time for reasons including, but not limited to, two consecutive returns or three returns within one year.

B	Contact Information
----------	----------------------------

For more information or general questions, use the resources below or for additional information regarding the Policy, visit www.massmutual.com.

Life & Disability Income		
Phone: 1-800-272-2216 Monday through Friday, 8 a.m. – 8 p.m. Eastern Time	Mail: MassMutual Attention: Life Hub 1295 State Street Springfield, MA 01111-0001	Fax: Attention: Life Hub 1-866-329-4527 <i>Retain this original and the fax machine confirmation statement for your files.</i> Email: IPMPacForms@iuo.massmutual.com
Strategic Group Universal Life & Strategic Group Variable Life		
Phone: 1-800-548-0073 Monday through Friday, 8 a.m. – 5 p.m. Eastern Time	Mail: MassMutual PO Box 2488 Springfield, MA 01101-2488	Fax: 1-860-562-6154 <i>Retain this original and the fax machine confirmation statement for your files.</i> Email: LCMclientservices@massmutual.com
LifeCare		
Phone: 1-800-505-8942 Monday through Friday, 8 a.m. – 5 p.m. Pacific Time	Mail: MassMutual Long Term Care Administrative Co. 21600 Oxnard Street, Suite 1500 PO Box 4243 Woodland Hills, CA 91367	Fax: Attention: Long Term Care Administrative Co. 1-818-887-4595 <i>Retain this original and the fax machine confirmation statement for your files.</i>

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.

