



Dollar Cost Averaging GPA Liquidation Program & Interest Sweep Request

Program changes, termination, and initiation (excluding DCA Fixed Account) can be made over the phone by contacting our Service Center at 1-800-272-2216.

Do not complete if you are participating in Guaranteed Minimum Accumulation Benefit (GMAB), Basic Guaranteed Minimum Income Benefit (GMIB), MassMutual Guaranteed Income Plus 5 (GMIB 5), MassMutual Guaranteed Income Plus 6 (GMIB 6), MassMutual Lifetime Payment Plus (GMWB), or MassMutual Lifetime Income Protector.

1. Owner Information

Contract Number _____
Owner Name _____
Joint Owner Name (if applicable) _____
Daytime Phone Number _____ Email _____

Directions

- **Dollar Cost Averaging Fixed Account-** Complete sections 1, 2, 6, and 7.
- **Dollar Cost Averaging from separate account assets-** Complete sections 1, 3, 6, and 7.
- **Interest Sweep Program-** Complete sections 1, 4, 6, and 7.
- **GPA Liquidation Program for Flex Extra contracts-** Complete sections 1, 5, 6, and 7.
- You may only participate in one Program at a time: DCA Program, Interest Sweep or Automatic Rebalancing.
- For MassMutual Artistry contracts: Employee and employer contributions will be allocated the same unless instructed otherwise.

2. Dollar Cost Averaging Fixed Account

Establish a new Dollar Cost Averaging (DCA) Fixed Account

- Only available with new purchase payments.
- See section 8 for DCA Fixed Account availability with your product.
- Please make check payable to MassMutual and mail the check and this form to the address below.
- The minimum purchase payment for the DCA Fixed Accounts is \$5,000.
- Unless otherwise indicated, all payments received while DCA is running will be allocated to the DCA Fixed Account for the remaining time left in the DCA term. Once the DCA term ends, a new DCA form must be submitted in order to allocate a payment to the DCA Fixed Account.
- DCA will automatically start 5 business days from receipt of this form and payment.
- You must complete section 6 to indicate your DCA destination funds.
- When this form is submitted with an application the destination funds elected in section 6 will automatically be set as future allocations.

For New York Contracts: The interest rate credited to amounts allocated to our DCA Fixed Account may exceed our actual earnings on supporting assets, less appropriate risk and expense adjustments. We will recover amounts credited over amounts earned from the mortality and expense risk charges described in your Contract, for the life of the Contract. Whether or not you elect the DCA Fixed Account, the mortality and expense/administrative charge is the same.

Choose one below: (See section 8 for availability.) 6 month Fixed DCA 12 month Fixed DCA 18 month Fixed DCA

Estimated Payment Amount: \$ _____ **Source of funds:** _____ **From:** _____
i.e. Mutual Fund, IRA, 1035 exchange Name of company/Personal check

New Purchase Payment Allocations:

100% of this payment will be applied to the DCA Fixed Account selected above unless you specify differently on the lines below.
Available investments choices are listed in section 8. You must complete section 6 to indicate your DCA destination funds.

	Fund Number:	Fund Name:	%
	Percent allocated into the DCA Fixed Account		
Other Funds: {	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
		Total 100%	

3. Dollar Cost Averaging- Separate Account Assets

Establish a new Dollar Cost Averaging (DCA) Separate Account Assets

- If no start date is elected, DCA will start within 5 business days from receipt of this form. LifeTrust contracts will start on the 15th of the month. Flex contracts will start on the 10th of the month and are only available on a monthly or quarterly frequency.
- If the start date elected is less than 5 business days from the date this form is received, DCA will start within 5 business days.
- You must have at least \$600 in the investment choice you have selected to transfer from in order to participate in the DCA Program. Panorama and Panorama Plus- minimum to start the program is \$5,000. Panorama Passage contract minimum is \$25,000.
- The minimum periodic transfer amount is \$100, and the minimum duration is 6 months. The minimum for Panorama Passage and Transitions Select is \$250.
- Source fund must be a variable fund and not a fixed account.
- **You must complete section 6 to indicate your DCA destination funds.**

Transfer \$ _____ or _____ % From Source Fund _____ Fund Number _____ Fund Name _____

Frequency: Monthly Quarterly (default) Semi-Annually Annually

Start Date: _____ / _____ / _____ Stop Date: _____ / _____ / _____ or after processing _____ transfers.
 Month Day (1-28) Year Month Day (1-28) Year number

4. Interest Sweep

Establish a new Interest Sweep Program

- You must have at least \$5,000 in the Fixed Account at the time of election to participate in this program. Interest Sweep is not available for products that do not have the Fixed Account.
- We will automatically start the Interest Sweep within 5 business days from receipt of this form or the earliest date the Interest Sweep is available.
- Interest Sweep is not available for Panorama Passage contracts issued on or after May 1, 2003.
- **You must complete section 6 to indicate the funds you wish to sweep into.**

Frequency: Monthly Quarterly (default) Semi-Annually Annually

5. GPA Liquidation Program- Flex Extra

Flex Extra contracts only- Complete this section to establish a new GPA Liquidation program. Your GPA Liquidation program will terminate if you add any money to the GPA through transfers or additional purchase payments during the 4-year period-the amount of time it will take to liquidate the GPA.

Transfer 25% of the contract balance in the GPA to the investment choice(s) specified in section 6.

6. Account Allocation- Destination Funds

This section MUST be completed for all requests. The portion of the payment applied to the Interest Sweep, DCA Fixed Account, DCA Separate Account, or the GPA Liquidation Program will be allocated as specified below:

See section 8 for available investments choices.

Fund # (required)	Fund Name	%
		Total 100%

The Fixed Account and Long Term Guaranteed Fixed Accounts are not available as destination funds if Interest Sweep, DCA Fixed Account, or DCA Separate Account is elected.

7. Signature(s)

Dollar Cost Averaging does not assure a profit or protect against loss in a declining market, and involves continuous investment in securities regardless of fluctuating prices. An investor should consider his/her ability to continue investing through periods of low price levels. See the prospectus for complete details. The Interest Sweep Option and Asset Allocation Programs do not assure a profit and does not protect against loss in a declining market.

I have read and fully understand the DCA Fixed Account, Separate Account DCA, GPA Liquidation Program, or Interest Sweep Election as described above and hereby elect to participate in the program elected on this form. Furthermore, I understand that all of the provisions of the Contract (including transfer and dollar cost averaging provisions) will continue to apply except as otherwise provided by the DCA Fixed Account, Separate Account DCA, GPA Liquidation Program, or Interest Sweep Election.

The requested transaction(s) will take effect on the business day this form, properly executed and completed, is received at the Service Center provided it is received prior to the close of the New York Stock Exchange.

Printed Name of Owner, Employer, Trustee or Plan Administrator	Signature of Owner, Employer, Trustee or Plan Administrator <i>(Must Sign in Capacity if Owner is Trustee, POA, Guardian)</i>	Date
Printed Name of Joint Owner (if applicable)	Signature of Joint Owner (if applicable)	Date
Printed Name of Irrevocable Beneficiary (if applicable)	Signature of Irrevocable Beneficiary (if applicable)	Date

MassMutual Contact Information



Service Center
(800) 272-2216
Fax (toll free)
(866) 329-4272



Address
MassMutual Financial Group
Document Management Services-Annuities W360
PO Box 9067
Springfield MA 01102-9067

Overnight Address
MassMutual Financial Group
Document Management Services-Annuities W360
1295 State Street
Springfield MA 01111-0001

We will only accept responsibility for forms mailed or faxed to the address or number below.

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

8. Sub-Account by Product

This grid indicates the subaccounts available for each product. Use the grid to complete sections 2, 3, and 6.

	MassMutual Artistry	MassMutual Evolution	Flex Annuity	Flex Extra	Life Trust	Panorama	Panorama Passage	Panorama Plus	Panorama Premier	RetireEase Select	MassMutual Transitions	MassMutual Transitions Select
Fidelity® VIP Contrafund®	432	615					232	527	123	703	527	527
Guaranteed Principal Account				805								
Invesco V.I. Diversified Dividend	472	619					272		153	700	528	528
Invesco V.I. Global Health Care	474	620					274		154	701	529	529
Invesco V.I. Technology	476	621					276		155	702	530	530
Ivy Asset Strategy		674										519
MML Aggressive Allocation	415	661					305		197		585	585
MML American Funds® Core Allocation	491	663										587
MML American Funds® Growth	498	662										586
MML American Funds® International	493	664										588
MML Balanced Allocation	409	658					302		194		582	582
MML Blend	424	627	503	503	013		224		129	708	536	536
MML Blue Chip Growth	490	646					294		167	727	556	556
MML Conservative Allocation	407	657					301		193		581	581
MML Equity	422	629	500	500	010		222		128	714	539	539
MML Equity Income	488	647					292		166	728	557	557
MML Equity Index	426	630				093	226		130	718	540	540
MML Focused Equity (Harris)	433	673					313		227		593	593
MML Foreign ¹	448	618					248		146	730	559	559
MML Fundamental Growth (Wellington)	431	671					311		223		591	591
MML Fundamental Value (Wellington)	440	670					310		221		520	520
MML Global	444	624					244		138	723	533	533
MML Growth Allocation	413	660					304		196		584	584
MML Growth & Income	482	613					286		163	716	561	561
MML High Yield	423	669				076	205	169	209		599	599
MML Income & Growth (BlackRock)	434	610					234	521	124	706	521	521
MML Inflation-Protected and Income	486	631					290		165	710	563	563
MML International Equity	475	675									596	596
MML Large Cap Growth	452	616					252		135	705	526	526
MML Managed Bond	430	632	502	502	012	112	230	543	203	711	543	543
MML Managed Volatility	470	652					270		152	717	542	542
MML Mid Cap Growth	436	655					236	558	125	729	558	558
MML Mid Cap Value	456	611					256		133	707	522	522
MML Moderate Allocation	411	659					303		195		583	583
MML Money Market	405	656	501	501	011		300		192	722	580	580
MML Price Small Company Value	489	667										595
MML Short-Duration Bond	421	668				075	201	159	207		598	598

	MassMutual Artistry	MassMutual Evolution	Flex Annuity	Flex Extra	LifeTrust	Panorama	Panorama Passage	Panorama Plus	Panorama Premier	RetireEase Select	MassMutual Transitions	MassMutual Transitions Select
MML Small Cap Equity	418	633				095	218		126	712	545	545
MML Small Cap Growth Equity	420	650					220		132	731	544	544
MML Small/Mid Cap Value	484	617					288		164	720	562	562
MML Strategic Emerging Markets	497	666										590
MML Total Return (PIMCO)	437	672					312		225		592	592
Oppenheimer Capital Appreciation	414	636			017	096	214		141	734	548	548
Oppenheimer Capital Income	460 ³	641 ²			019 ²	079 ³	260 ³	079 ³	147 ³	733 ²	554 ²	554 ²
Oppenheimer Core Bond ²					020	090		090	113			
Oppenheimer Discovery Mid Cap Growth	442	635		504	015	097	242		140	732	547	547
Oppenheimer Diversified Alternatives	477	676									597	597
Oppenheimer Global	416	637		506	016	098	216		142	735	549	549
Oppenheimer Global Strategic Income	408	642		507	018		208		145	739	555	555
Oppenheimer International Growth	404	643					204	551	119	737	551	551
Oppenheimer Main Street	410	639			022	552	210	552	144	738	552	552
Oppenheimer Main Street Small- & Mid-Cap					023							
Oppenheimer Money ⁴	406	640			021	089	206	553	111		553	553
PIMCO CommodityRealReturn® Strategy	403	654					299		189	740	579	579
VY Clarion Global Real Estate ⁵	401	653					298		188	704	578	578
Fixed Account	438	601					238 ⁶		121 ⁷		501	509
General Account								517		997		
1 Year Fixed Account (MVA) ⁸					101							
3 Year Fixed Account (MVA) ⁸					103							
5 Year Fixed Account (MVA)					105							
7 Year Fixed Account (MVA)					107							
6 Month Fixed DCA Account		603					239		160		502	510
12 Month Fixed DCA Account		604					240		127 ⁷		503	511
18 Month Fixed DCA Account											504 ⁹	512 ⁹
3 Year Long Term Guaranteed Fixed											505 ¹⁰	513 ¹¹
5 Year Long Term Guaranteed Fixed											506 ¹⁰	514 ¹¹
7 Year Long Term Guaranteed Fixed											507 ¹⁰	515 ¹¹
10 Year Long Term Guaranteed Fixed											508 ¹⁰	516 ¹¹

1 Effective May 1, 2014, MML China merged into MML Foreign

2 Effective May 1, 2009, no new purchase payments or transfers will be allowed into Oppenheimer Core Bond or Oppenheimer Balanced

3 Oppenheimer Balanced is unavailable in contracts issued on or after April 30, 2012

4 Oppenheimer Money is not available for contracts issued after 1/18/2008

5 Formerly known as ING Clarion Global Real Estate

6 Not available in WA or for contracts issued on or after 5/1/2003

7 Not available in WA or OR

8 Value cannot be transferred into the 1 Year or 3 Year Fixed Account

9 Not available in MA or WA

10 Not available in FL, NY, OR, PA and WA

11 Not available in MO as of 1/1/2009. Not available in FL, MN, NY, OR, PA and WA