BENEFICIARY DESIGNATION

Participant's Name	first	middle	:	last
Participant's Address	street			
	city		state	zip
Social Security No.		Marital Status:	Married	Single or Legally Separated

IMPORTANT: If no valid beneficiary designation is on file or if designation cannot otherwise be determined, beneficiary will be determined by the plan fiduciary according to plan documents and applicable law.

This designation supersedes any prior designation.

Primary Beneficiary: (Check either box 1 or 2)

1. **Spouse Primary Beneficiary:** I designate my spouse to receive my entire account balance upon my death.

Spouse's Name:

Account Number

Spouse's Social Security No .:

Spouse's Date of Birth:

mm/dd/yyy

2. **Non-Spouse or Multiple Primary Beneficiaries:** I designate the following person(s) to receive my account balance upon my death: (Must be in whole percentages totaling 100%.)

If applicable, Spouse's Date of Birth:

mm/dd/yyyy

Name	Relationship	Social Security #	Percent
Name	Relationship	Social Security #	Percent
Name	Relationship	Social Security #	Percent
Name	Relationship	Social Security #	Percent

(must total 100%)

If you are married and you have not designated your spouse as primary beneficiary, please have your spouse provide consent below.

SPOUSAL CONSENT: I understand I have a legal right to a death benefit equal to the participant's entire account balance. I consent to waive that legal right in accordance with the beneficiary designation set forth above. I acknowledge that I have a right to limit my consent only to a specific beneficiary and that I voluntarily elect to relinquish such right. I further understand and acknowledge that if I sign this form, no death benefit will be payable to me except as provided above.

Spouse's Signature		Date //	/	
Witnessed:	State	County		
BEFORE ME, the undersigned, proved to me through satisfacto person whose name is signed or above Consent of Spouse as a fi	a Notary Public, personally appeare ry evidence of identification which v the preceding document in my pres- ree and voluntary act.	d vas/were ence and who affirmed to me that	, and , to be the they executed the	
IN WITNESS WHEREOF, I ha	we signed my name and affixed my	official notarial seal this day	y of	
,	·	1	1	
Notary Public Signature	Date	Date Commission Exp	_/ pires	
f6821 MassMutual Retireme	ent Services, PO Box 219062, Kansas Cit	ty MO 64121-9062 COM	MPLETE BOTH PAGES	

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Contingent Beneficiary (optional): If no Primary Beneficiary listed above is alive upon my death, I designate the following person(s) to receive my account balance upon my death: (Must be in whole percentages totaling 100%.)

NOTE: MassMutual does not retain Contingent Beneficiary information nor will it be displayed on The JourneySM. Plan Administrator: Please retain a copy of this form in your files.

Name	Relationship	Social Security #	Percent
Name	Relationship	Social Security #	Percent
Name	Relationship	Social Security #	Percent
Name	Relationship	Social Security #	Percent
			(must total 100%)

SIGNATURES

I understand that this beneficiary designation supersedes any previous designation.

Participant

I, the plan administrator, certify, to the best of my knowledge, the above information is correct. If a married participant designated a Non-Spouse Primary Beneficiary, and the spouse's signature was not witnessed by a Notary Public, I certify I witnessed the spouse's signature agreeing to the designation.

Plan Administrator

Sample wording for use in completing this form:

To Designate

f6821

1. Your estate

- 2. The trustee of the Trust established under your Will
- 3. The trustee of your Revocable or Irrevocable Trust

Use This Wording

Executors or Administrators of my estate

(Name of trustee) as trustee, or the then acting trustee, of the Trust established under (your name) Will dated (date of Will)

(Name of trustee) as trustee, or the then acting trustee, of the (name of Trust) established on (date of Trust)

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Date

Date