MassMutual Agents' Adoption Assistance Program

Summary for Career Agents of MassMutual

Effective January 1, 2013

This Summary, published in February 2013, takes the place of any other summaries previously issued to you describing your benefits.
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Disclaimer

This Summary provides details of the MassMutual Agents’ Adoption Assistance Program (the “Plan”). This Summary contains detailed and important information about the Plan; every attempt has been made to communicate this information clearly and in easily understandable terms. This Summary replaces and supersedes all previous summary versions.

Benefits are determined under the terms of the Plan in effect at the time you become eligible for the specific benefits. Benefits are based on current laws and regulations, which are subject to change. Massachusetts Mutual Life Insurance Company (“the Company” or “MassMutual”) reserves the right to modify, revoke, change, suspend or terminate any one or all plans, programs, policies, benefits or services described in this Summary or the underlying Plan documents at any time and from time to time. This Summary does not guarantee any particular benefit. Receipt of this Summary describing the Plan or option for which you are not eligible does not imply that you are eligible.

In the event of a discrepancy between descriptions in this Summary and information in relevant Plan documents, the Plan documents will govern. Career agents are independent contractors; provision of benefits does not change that relationship.

The Adoption Assistance Program is not covered by the Employee Retirement Income Security Act (ERISA) of 1974 and is not subject to the denied-claim appeals process mandated by ERISA.
Introduction

To help defray the cost of adoption, the Plan reimburses 100% of certain eligible expenses up to a maximum of $5,000 per adoption.

You must satisfy the requirements described in this Summary to receive adoption reimbursement.
Eligibility

Eligible Agents

You are eligible for the Plan if you are an agent with an active career contract.

Also, you must have:

- An active career contract in place both on the date the application for benefits is made and on the date the reimbursement is made; and
- Been contracted as a MassMutual agent for at least 12 months from your contract endorsement date before applying for reimbursement.

Ineligible Participants

You are not eligible for the Plan if you are:

- A general agent, formula general agent, broker, agency general manager or corporate agent;
- An employee of MassMutual or one of its subsidiaries;
- A person formerly under contract with or employed by an agent, formula general agent or general agent or broker who is placed on the Company’s payroll during a transition period in which there is no general agent in the agency office;
- A person under contract with or employed by a general agent or by an agent of the general agent in sales support, including, but not necessarily limited to, secretaries and development and district office clerks;
- A retired agent of the Company; or
- Anyone otherwise excluded by specific Plan terms.
## Contact Information

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<thead>
<tr>
<th>Resource</th>
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Email: [AgentBenefitQuestions@MassMutual.com](mailto:AgentBenefitQuestions@MassMutual.com) | 800-767-1000, Ext. 48850, on business days, 8 a.m. – 6 p.m., ET |
How the Plan Works

Adoption Expenses

Eligible Expenses

You can be reimbursed for up to $5,000 per adoption for eligible adoption expenses, as long as the expenses are:

• For the principal purpose of adopting the child;
• Incurred on or after the date you complete one year of active service under a career contract; and
• For a child under age 18 (or an individual age 18 or older who is physically or mentally incapable of self-care).

The adoption must be final before an expense is eligible. Eligible adoption expenses include:

• Adoption fees;
• Attorney fees;
• Court costs;
• Travel expenses (including meals and lodging) while away from home;
• Re-adoption expenses related to the adoption of a foreign child;
• Any other expenses considered “qualified” adoption expenses under applicable tax rules; and
• Your adoption of your spouse's child or your spouse's adoption of your child (taxable, see below).

Tax Information

Generally, reimbursements paid by the Plan are excluded from your federal taxable income, but are subject to FICA withholding. However, reimbursements made for expenses associated with the adoption of your spouse’s child by you or the adoption of your child by your spouse are included in federal taxable income.

State tax laws may vary. Talk with a tax advisor if you have questions about your tax liability.

Ineligible Expenses

The Plan does not cover any expenses not listed above.

Reimbursement Deadline

Reimbursement for eligible expenses must be requested within one year following the date the adoption is finalized; otherwise, no benefit will be paid.

Maximum

You can be reimbursed for eligible expenses up to $5,000 for each adopted child.

The Adoption Program does not limit your number of adoptions.
If Both Adoptive Parents Are Contracted with MassMutual

If you and your spouse or domestic partner are both career agents contracted with MassMutual and are both eligible to participate in this Program, the combined maximum dollar amount is $10,000 for each adopted child, provided there are no duplicate expenses submitted. You each will need to submit a separate Adoption Benefit Reimbursement Form and supporting documentation. Remember, duplicate adoption expenses will not receive duplicate reimbursement.
Applying for Reimbursement

Once the adoption is finalized (including foreign adoptions), submit the Adoption Benefit Reimbursement Form and supporting documentation to the address indicated on the form. You will need to include:

- Documentation identifying the child and proof that the child is under age 18 (or the individual is age 18 or older and is physically or mentally incapable of self-care);
- Proof from the adoption agency that the child is living in your home;
- Proof that the adoption has been finalized; and
- Sufficient documentation to support covered expenses, including copies of receipts and expenses incurred.

Note: All documentation must be reported in U.S. dollars.

You have until one year from the finalized adoption date to submit an application for adoption reimbursement.

If You Have a Question About Your Application

If you have a question about your request for reimbursement, contact Producer Services and Operations. A benefits specialist will try to resolve the matter on your initial contact. If more time is needed to review or investigate your concern, a representative will get back to you in three to five business days, depending on the research needed.

Reimbursement Approval

If your adoption reimbursement application is approved, a check will be sent to your home address.

Reimbursement Denial and Appeal

If your application is denied, you may appeal the denial by submitting a written statement explaining why the expense should be reimbursed, along with any additional supporting documentation. Submit this information to the Claims Review Committee at the address listed below within 90 days of the date you knew or should have known of the denial or reduction of benefits under the Program:

MassMutual Benefits
1295 State Street, F105
Springfield, MA 01111-0001
800-767-1000, Ext. 48850

If the application is again denied, you may appeal to the Plan Administrative Committee in writing at the address listed above within 60 days of the date of the claim review decision is issued, including a deemed denial. The Plan Administrative Committee will determine if the expenses should be reimbursed under the Plan terms in effect at the time of the initial denial. The decision of the Plan Administrative Committee is final and binding.

No legal action may be begun or brought against the Plan more than six months following the decision, including a deemed denial, of the appeal by the Plan Administrative Committee.

The Adoption Assistance Program is not covered by the Employee Retirement Income Security Act (ERISA) of 1974 and is not subject to the denied-claim appeals process mandated by ERISA.
If You Have a Question About the Denial

If you have a question about why the request for reimbursement was denied, contact Producer Services and Operations. A benefits specialist will try to resolve the matter on your initial contact. If more time is needed to review or investigate your concern, a representative will get back to you in three to five business days depending on the research needed.

If you are not satisfied with the results of a reimbursement decision, you may start the appeals procedure.
About Your Coverage

When Coverage Ends

Your eligibility for adoption reimbursement ends on the first of the following dates:
- The date the Company terminates or discontinues the Program;
- The date you are no longer eligible to participate in the Program, either because of a change to the Program or because you no longer meet the eligibility requirements, including because your career contract ends, you retire or you enter into an Agent Emeritus or Retired Broker contract; or
- Your death.

If You Leave the Company

If you leave the Company before reimbursement is made, you will not be reimbursed for your adoption expenses.

You must have an active career contract on both the date you apply for adoption reimbursement and the date the reimbursement is made.

If You Retire

You cannot submit for adoption reimbursement after you retire or otherwise become ineligible for this Program.

If You Die

Adoption reimbursement will not be provided if you die before the date reimbursement is paid.

Nonassignability of Benefits

Benefits under the Plan are not in any way subject to your debts or other obligations and may not voluntarily or involuntarily be sold, transferred or assigned.