

Matching Gift Program

The MassMutual Matching Gift Program is designed to recognize and demonstrate appreciation for the work carried out by non-profit organizations throughout the United States. The program serves to encourage and match associates' charitable contributions to educational, health care, environmental, arts, cultural, community, civic, and social service organizations. As a national company, MassMutual is committed to providing support that enables non-profit organizations to better serve their local communities. We encourage our associates' participation in this effort through the Matching Gift Program.

HOW TO APPLY

- For each gift, the donor should fill out the top section of the form, sign where indicated, and forward, with the gift, to the organization.
- The recipient organization should verify the accuracy of the information, countersign the form, and send it to the Matching Gift Center.
- The Center will review the completed form and, if all requirements have been met, MassMutual will match the gift quarterly, in April, July, October and December. The donor will be notified when a matching gift has been approved.
- Program questions should be referred to the Matching Gift Center at (877) 350-6282.
- Additional higher education-related eligible organizations include:
 - Alumni Funds (Not dues or memberships), Alumni Foundations and Alumni Associations under the administration of an eligible higher education organization.
- Except for public K-12 schools, all organizations must be tax-exempt under Section **501(c)(3)** of the Internal Revenue Code. All organizations must agree to assist the Company in ensuring the Company's guidelines are met and fully cooperate with the Company regarding gift inquiries.

THE PROGRAM

- Under this Program, MassMutual will match personal contributions of \$25 or more by an eligible associate to a qualifying organization at a 1:1 ratio based on the following limits:
 - Chairman, President and Executive VPs - \$5,000
 - Other Executive Officers - \$1,500
 - General agents - \$5,000
 - Full-Time Home Office & Field Associates - \$1,000
 - Part-Time Home Office - \$750
 - Blue Chip Council - \$2,000; Top of the Council - \$3,500
- Contributions may be paid by cash, check, credit card or by negotiable securities that have a publicly listed market value. The value of securities, for the purpose of the Program, will be determined based upon the closing market price on the date of the gift. Insurance premiums may also be eligible if donor designates an eligible organization as owner and beneficiary of a life insurance policy and has subsequently paid all premiums due during the calendar year.
- Gifts must be charitable contributions that are deductible for federal tax purposes. If the donor, any member of the donor's family or any individual designated by the donor has received or will receive a benefit or gift as the result of the donor's contribution or the Company's matching contribution, the donor's gift will not be an eligible contribution for the purposes of this Program and will not be matched.

ELIGIBLE PARTICIPANTS

Full-time general agents, agents, district and staff supervisors must qualify for the Leaders Club or have been invited to attend the most current Leaders Club Conference. home office associates are eligible to participate.

ELIGIBLE ORGANIZATIONS

Eligible recipient organizations must operate on a not-for-profit basis and be located in and serve the people of the United States. They must also be certified for tax-exempt status under Section 501(c)(3) of the Internal Revenue Code. Organizations eligible for matching may include:

- Arts & cultural organizations, accredited educational institutions (including primary, secondary, seminaries, theological, technical & specialized schools, two and four year colleges, universities and graduate and professional schools), community and civic organizations, hospitals & health care agencies, social service organizations and environmental organizations.

RESTRICTIONS AND NON-ELIGIBLE GIFTS

MassMutual will **NOT** contribute matching funds in these cases:

- Gifts registered after January 31 for previous calendar year
- Gifts made with funds provided to the employee for donation purposes by other individuals (i.e. pooled/grouped funds).
- Gifts to churches and religious organizations to fulfill tithes, pledges or other church-related financial commitments.
- Premiums paid by policy loan.
- Gifts to organizations that are not tax-exempt under Section 501(c)(3) of the Internal Revenue Code, or are otherwise ineligible.
- Gifts to individuals.
- Alumni dues, individual memberships or subscription fees for publications.
- Payments that cover the cost of services, tuition, books, or student fees.
- Ticket purchases or gifts where direct value is received.
- Gifts made with the primary intent to receive specific merchandise, such as school memorabilia, status auto tags, special edition publications, etc.
- Gifts to scholarship funds resulting in direct benefit to self or a family member.
- In-kind services, materials, supplies or pledges.
- Payments to satisfy legal obligations.
- Gifts to federated campaigns (i.e. United way, United Negro College Fund, The American Indian College Fund, Hispanic Association of Colleges and Universities, etc.)

ADMINISTRATIVE CONDITIONS

The Matching Gift Program is not to be construed as creating a pledge or legal obligation of Massachusetts Mutual Life Insurance Company. The Company reserves the right to change or withdraw the Matching Gift Program, or any portion thereof, without notice, to decide any question of interpretation, and to restrict the total gifts matched in any one year to the sum authorized by the Company

ORGANIZATION RETURN TO:

MassMutual Matching Gift Center
850 NW Federal Hwy, Stuart, FL 34994
(877) 350-6282

I. DONOR Please type or print all information clearly.

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Donor's SAP Number

Donor's Name

Donor's Mip Code or Field Agency Number

Home Address

Date of Hire

Daytime Phone

City

State

Zip

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- Home Office
 Field Associate

Gift Date (MM/DD/YY)

Home Phone

E-Mail Address

\$

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Check here if new address

Gift Amount or Number of Shares

Stock Symbol

Status: Full-time Part-time Blue Chip Council

Top of the Council

Agent of the Year/Chairman's Club

Cash/Check/Credit Card Stock Premium Plan

I certify that this gift is solely for the use of the organization named and that neither I, nor any member of my family, nor any related third party, will benefit in any way from this gift. I further certify that the amount given is entirely my own and meets the qualifications of this program.

Name of Stock or Premium Plan Policy Number

Donor Signature

Date

Name of Organization Receiving Gift

CHECKLIST

Guidelines on reverse read

Gift date entered

Gift is \$25 or more

Form is signed

Organization name entered

All fields completed

Organization Address

Mail with your gift to your specified organization

City

State

Zip

II. RECIPIENT ORGANIZATION

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Tax ID

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Organization's Name

\$

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 .00

Gift Amount or Number of Shares

Stock Symbol

Address

\$

--	--	--

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 .00

Tax Deductible Portion

City

State

Zip

Forms must be received by January 31 for previous year gifts

Phone

Fax

Check here if new address

E-Mail

If your organization has not previously participated in the program, please provide a copy of your 501(c)(3) from the IRS and information describing the nature of your organization. I confirm the above gift was received and this organization is tax exempt under the U.S. Internal Revenue Code. I further confirm that no direct tangible benefit will accrue to the donor, to any member of his/her family, nor to any related third party as a result of this gift, and that both the donor's gift and corporate match will be used to support the primary objective of the organization.

Authorized Officer's Name

Title

Authorized Officer's Signature

Date

Complete this form, sign, and mail it to MATCHING GIFT CENTER, 850 NW Federal Hwy, Stuart, FL 34994. Telephone (877) 350-6282
 Photocopies of this form may be made. This form will be scanned, please print clearly.

FAILURE TO INCLUDE ALL INFORMATION BY BOTH DONOR AND ORGANIZATION WILL DELAY PROCESSING

MG/MM-01/09/2009