



Beneficiary Designation/ Name & Address Change - 457(b) and 401(a)

MassMutual, PO Box 1583, Hartford, CT 06144-1583

Fax Number: 877-526-2531 or 800-678-8645

Group No.	SSN	Employer
Employee Name: <i>Last, First, M.I.</i> <input type="checkbox"/> Name Change? Please provide documentation		
*Mailing Address <input type="checkbox"/> New?	Daytime Phone No	
City	State	Zip

*For your mailing address, provide either a street address or P.O. Box, not both. If you provide both, MassMutual will follow USPS Guidelines and use the PO Box as your mailing address.

BENEFICIARY INFORMATION

Please complete the Beneficiary Designation including name, address, phone number, Social Security Number, date of birth, relationship and percentage of death benefit. The percent of benefit must total 100% for all primary beneficiaries named. If naming contingent beneficiary(ies) the total percentage for this designation must equal 100%. Married residents of community property states may want to seek legal advice if naming a non-spouse Primary Beneficiary.

Primary Beneficiary(ies) name, address and phone no.	Social Security No.	Date of Birth	Relationship	%
PRIMARY TOTAL:				100%
Contingent Beneficiary(ies) name, address and phone no.	Social Security No.	Date of Birth	Relationship	%
CONTINGENT TOTAL:				100%

Please see the following page for examples of proper beneficiary designations.

The execution and the delivery of this form to the offices of MassMutual revokes all prior beneficiary designations that I have made. I understand that this beneficiary designation will not take effect until it has been received in good order by MassMutual.

**Mail this Beneficiary Designation to MassMutual at the address above. Keep a copy for your records.
Please provide a copy of this Beneficiary Designation to your Employer.**

Employee Signature

Date

Massachusetts Mutual Life Insurance Company (MassMutual), 1295 State Street, Springfield, Massachusetts 01111-0001.

Beneficiary Designation

A. A married woman should be indicated by her given name, not that of her husband.

For example, Mary N. Jones, not Mrs. John R. Jones.

B. Please complete the Beneficiary Designation *including* name, address, phone number, Social Security number, date of birth, relationship and percentage of death benefit. The percent of benefit must total 100% for all primary beneficiaries named. If naming contingent beneficiary(ies) the total percentage for this designation must equal 100%.

Listed below are some common beneficiary designations:

One Primary Beneficiary: Jane Doe, wife, 100%

Two or more Primary Beneficiaries:

John Doe, son, 33%

Carol Smith, daughter, 33%

Mark Doe, son, 34%

or

John Doe, son,

Carol Smith, daughter,

Mark Doe, son

equally among the survivors

or

John Doe, son, 33%

Carol Smith, daughter, 33%

Mark Doe, son 34%

per stirpes

(designates their share to their children)

Contingent Beneficiaries:

John Doe, son, 33%

Carol Smith, daughter, 33%

Mark Doe, son 34%

or

John Doe, son

Carol Smith, daughter,

Mark Doe, son

equally among the survivors

or

John Doe, son, 33%

Carol Smith, daughter, 33%

Mark Doe, son 34%

per stirpes

(designates their share to their children)

Sample wording for use in completing this form:

To Designate

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)

Trust as Beneficiary:

Before designating a trust as the beneficiary of your plan benefit, you should consult an attorney with expertise in trusts and estates law. Some of the factors to consider include:

1. Who is going to be the beneficiary - your spouse, a minor child - and what are their financial needs?
2. Are the protections of a trust desirable?
3. What are the income tax consequences of designating a trust as beneficiary?

The following requirements must be satisfied before your trust beneficiaries will be treated as your retirement plan's designated beneficiary:

1. The trust must be valid under state law.
2. The trust must be irrevocable or must, by its terms, become irrevocable on your death.
3. The trust's beneficiaries must be identifiable from the trust instrument.
4. You must provide trust documentation to the retirement plan administrator.
5. All trust beneficiaries must be individuals.