

This notice contains important information that requires your immediate attention. Should you have any queries, you are recommended to seek independent professional advice.

The following change(s) in investment choice(s) relate(s) to the “Premier-Choice Series” plans, including Premier-Choice ULife InvestPlan, Premier-Choice Flexi, Premier-Choice Flexi Plus, Premier-Choice InvestPlan and Premier-Choice Plus InvestPlan.

Closure of New Subscription of Investment Choice – MassMutual Guaranteed Interest Fund (MMGIU)(the “Investment Choice”)

In order to manage the Investment Choice effectively, we would like to inform you that this Investment Choice will be closed for any new subscription/ switch-in with effect from January 2, 2015. We have the right at any time to close any investment choice according to the section of “Closure of Investment Choice” or “Fund Closure” as set out in the respective policy provisions.

On or after January 2, 2015, any new subscription/ new premium allocation/ switch-in to the Investment Choice will not be accepted. However, there is no impact on your existing premium allocation and/or unit holdings (if any) on the Investment Choice subscribed before January 2, 2015. Your rights* of redemptions or switch-out of the Investment Choice will remain unchanged.

**One switch-out transaction is allowed in each policy year, of which the maximum amount should not exceed US\$10,000 or 25% of the account value of the Investment Choice on each occasion, whichever is higher. The maximum amount is not applicable to the cash withdrawal of this Investment Choice.*

If you have selected the above investment choice(s) under your insurance policy and if for any reason you wish to change to other investment choice(s), you may switch your investment choice(s) to other available investment choice(s) provided by your policy. Currently, no switching charge and bid-offer spread apply to the investment choices. For details, please refer to Investment Choice Brochure or contact MassMutual Asia Ltd. - Customer Service Hotline at (852) 2919 9797 (Hong Kong)/ (853) 2832 2622 (Macau).