

**This notice contains important information that requires your immediate attention. Should you have any queries, you are recommended to seek independent professional advice. MassMutual Asia Ltd. accepts responsibility for the accuracy of the contents of this notice.**

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

In our letter to you dated November 27, 2014, we have informed you that the Investment Choice would be closed for any new subscription/ new premium allocation/ switch-in effective from January 2, 2015 but there would be no impact on your existing regular premium allocation (if any) in the Investment Choice set up before January 2, 2015. We are now writing to inform you that the Investment Choice will be closed for subscription from your existing regular premium allocation effective from February 2, 2016. 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 any existing regular premium allocation of the Investment Choice, you may apply for changing to other available investment choice(s) under “Premier-Choice Series” plans without any charge by 5:30pm (or 7:00pm through the online system) on February 1, 2016. However, if we do not receive your change instruction by the above-mentioned deadlines, your existing regular premium allocation (if any) of the Investment Choice will be **automatically** changed to “MassMutual Schroder HK Money Market Fund”, on February 1, 2016.

You can make the request by using the attached “Request for Change of Policy Value Arrangement Form (A15/A15B)”. If you have registered for the e-Policy Service account, you can also submit such request through the online system.

**Here are the details of “MassMutual Schroder HK Money Market Fund” (SCHDU) for your reference:-**

Asset type:	Money Market
Name of corresponding underlying fund:	Schroder Hong Kong Money Market Fund
Fund manager of underlying fund:	Schroder Investment Management (Hong Kong) Limited
Currency of investment choice:	USD
Currency of underlying fund:	HKD
Dealing day:	Dealing Day of application for subscription and redemption of notional units of the investment choice approved on any one day will be the third valuation day after the approval of the application.
Objective and investment strategy of underlying fund:	The underlying fund’s investment objective is to provide an investment medium for the smaller investor to enjoy the higher rates available from a managed portfolio of short term money market investments combined with a high degree of security and ready availability of monies. The manager’s policy will be to invest in a range of deposits with banks, commercial paper of leading companies and other money market instruments. Investments will be limited to HK Dollar deposits and HK Dollar denominated securities of less than 12 months maturity, with an average portfolio maturity not exceeding 90 days.
Management fee of underlying fund:	0.25% p.a. of the underlying fund’s net asset value

**For details of MassMutual Schroder HK Money Market Fund (including, without limitation, the investment objectives and policies, risk factors and fees and charges), you should refer to the relevant offering documents of the “Premier-Choice Series” plans and the underlying fund, which are made available from MassMutual Asia Ltd. upon request.**

**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).**