

**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.

**MassMutual Guaranteed Interest Fund (MMGIU)**  
**– Notification of the Reduction of Declared Interest Rate**

Owing to the successive reductions in market interest rate, MassMutual Asia Ltd. would like to inform you that the interest rate for MMGIU will be adjusted from 4.00% to **3.75%** per annum, with effect from July 8, 2012.

Please note that the current declared interest rate as set out in the current investment objective and strategy of the MMGIU will be removed. However, the new and previous declared interest rates will be shown under the section “Note to Investors” in the Investment Choice Brochure. For details, please refer to the enclosed Addendum.

Further notice will be provided for any update of the declared interest rate in future.

**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 applies to any of the investment choices and most of the investment choices do not have a bid-offer spread during subscription and switching of investment choices. For details, please refer to Investment Choice Brochure or contact MassMutual Asia Ltd.**