

Electronic Signature Use. “You” and “your” in this paragraph refer to the Proposed Owner and Insured if different under this application process. Your consent to the use of electronic processing allows Massachusetts Mutual Life Insurance Company (“the Company”) to accept an electronic signature from you. This electronic signature will have the same effect as a physical wet signature associated with paper application processing and will appear on all Company records if you decide to continue the process and if made an offer to the purchase of this Haven Life Policy (The Policy). Your consent also permits the general use of electronic records and electronic signatures in connection with your application and the Policy applied for. The Company is legally required to provide you with certain disclosures and information about your insurance application (“Required Information”). By giving your consent, the Company can deliver this Required Information to you electronically. You may change your mind and withdraw your consent for electronic delivery or e-signature at any time. If you withdraw your consent prior to electronic delivery of the Policy, the Company cannot continue to process your application. Your consent applies to all Required Information that the Company gives you, or information that the Company receives from you, about your insurance application and the notices, disclosures, and other documents. To withdraw your consent to do business electronically, send a written notice by e-mail (help@havenlife.com) or U.S. Mail to our administrative office. (100 Centerview Drive, Suite 100, Nashville, TN 37214) If a policy is issued and you withdraw your consent, you may be charged for paper copies for any information you request

Hardware/Software Requirements. To access and retain a signed copy of all documentation for this insurance product, including the Application, Policy (if one is issued) and all related disclosures/documents, you must:

- Have access to a computer capable of running a current internet browser;
- Have access to Internet service and an e-mail account that can be used to receive and access all documentation;
- Be able to view all disclosures/documents on a monitor through the use of Adobe Reader or similar software and be able to print all such disclosures/documents; and
- Be able to send and receive e-mails that contain hyperlinks to websites (this is how MassMutual will deliver documents to you).

If you do not have the required software and/or hardware or if you do not wish to use electronic signatures or receive documents electronically for any reason, you will be unable to purchase this product.