

To all participating employers and insured members :

To provide our customers with additional and more efficient and convenient payment services, with immediate effect, apart from the current branch network of the Hongkong and Shanghai Banking Corporation, you can pay the Employee Benefits Premium or settle the Chargeback by way of direct deposit or cheque deposit through any branch office or cheque deposit machine of Bank of China. Details are as follows:

<b>Premium Payment / Chargeback Settlement</b>	
<b>By Direct Deposit</b>	<ol style="list-style-type: none"> <li>1. Please deposit the amount stated in the Premium Invoice or Chargeback Invoice into our Bank of China account number <b>012-875-0-042678-3</b>.</li> <li>2. After deposit, the bank will issue a bank-in slip to you. Please write down your Policy Number, and the Invoice Number of Premium Payment or the Reference No. of the Chargeback Invoice on the bank-in-slip.</li> <li>3. Please forward the original bank-in slip together with the Chargeback Invoice to us at the following address:  <b>MassMutual Asia Limited</b>  <b>Institutional Business Department - EB</b>  <b>4/F MassMutual Tower,</b>  <b>38 Gloucester Road,</b>  <b>Wanchai, Hong Kong.</b> </li> </ol>
<b>Cheque Deposit Machine</b>	<p>You may deposit the amount stated in the “Premium Invoice” or “Chargeback Invoice” through any cheque deposit machine of Bank of China as follow:</p> <ol style="list-style-type: none"> <li>1. Select “Bill Payment Service” on screen;</li> <li>2. Select “Insurance/Pension”;</li> <li>3. Select “MassMutual – Individual Life / Employee Benefits”;</li> <li>4. Enter “99” – EB Premium/Chargeback, in the “Bill Type” field;</li> <li>5. Enter the Policy Number in the “Payment Reference” field (e.g. GM12345001) for Premium Payment or Reference No. as stated in the Chargeback Invoice in the “Payment Reference” field (e.g. 20100101001) for Chargeback Settlement;</li> <li>6. Enter total cheque amount;</li> <li>7. Leave your contact number to ease our follow up with you if required.</li> </ol>

Should you have any queries on the above, please contact our Employee Benefits Hotline at (852) 2919 9111.

Institutional Business Department

MassMutual Asia Ltd.

May 24, 2010