

Plan Sponsor Request to Suspend a Loan Due to a Qualified Leave of Absence

Use this Form to:

- notify MassMutual that the participant is on a Bona-fide Leave of Absence
- notify MassMutual that the participant is on a Military Leave of Absence
- prevent the participant's loan from going into deemed/default status while on a Qualified leave of absence

MassMutual will not process this form until it is received in good order. Please see the *Important Information* Section for information on "Good Order" requirements.

Section A - Plan Sponsor and Plan Information

Plan ID	Plan Name	Plan Sponsor Name
---------	-----------	-------------------

Section B - Participant Information

The following participant's loan is to be suspended until you notify us to remove the suspension. To remove the suspension you must complete a *Plan Sponsor Request to Reactivate/Re-amortize a Participant's Loan Upon Return from a Qualified Leave of Absence* form. All loans associated with the participant and Plan ID will be suspended. Use a separate form for each participant and for each Plan ID. If the participant has more than one loan being suspended, enter each loan number in the space provided.

SSN	Participant Name
-----	------------------

Section C - Type of Leave

- Bona-fide leave of absence Start Date _____ End Date _____
- Military leave Start Date _____ End Date _____

Note: Please see Section E, *Important Information* for administrative requirements of leave end dates.

Section D - Plan Administrator Authorization and Certification

On behalf of the Plan referenced above, I hereby certify that: (1) the suspension is made in accordance with applicable law, the terms of the plan and the plan's loan program; (2) I understand that when the suspension period ends, I will submit a *Plan Sponsor Request to Reactivate/Re-amortize a Participant's Loan Upon Return from a Qualified Leave of Absence* form to remove the loan suspension; (3) I understand that I must notify MassMutual by submitting a completed *Plan Sponsor Request to Reactivate/Re-amortize a Loan Upon Return from a Qualified Leave of Absence* form at least fifteen business days prior to the end of the loan suspension; (4) I have read the *Important Information* Section of this form, which has been provided for informational purposes only and does not, and is not intended to, constitute legal and/or tax advice, and I acknowledge the advisability of obtaining legal or tax advice if I have any questions; and (5) MassMutual and its parent companies, subsidiaries and other affiliates and, if applicable, the trustee, Reliance Trust Company, are entitled to rely on my certification and are released from any and all claims I may have, or claim to have, with respect to this transaction. I also agree to indemnify and hold harmless MassMutual and if applicable, the trustee, Reliance Trust Company, from and against any loss, liability, cost or expense (including, without limitation, counsel fees and expenses in connection with the contest or settlement of any claim) that any one of them might incur or sustain, or discover that they have incurred or sustained, by reason of any claim which may be made against any of them as a result of these distributions. For purposes of this form, "MassMutual" refers to Massachusetts Mutual Life Insurance Company, and its subsidiaries and affiliates.

Please be sure the below signatory is on record as an authorized signer for your Plan at MassMutual.

Authorized Plan Representative's Signature

Date

Print Name

Completed and signed forms in "good order" may be faxed to 800-220-2913 or emailed to mmprocessing@massmutual.com. If you have any questions, please contact your Account Manager for assistance at 800-637-6444.

Note: The information below is intended to be a general overview regarding loan suspensions. Please consult with the Plan's tax or legal advisor(s) before providing any instructions via this form.

Loan Suspensions Due to Military Leave of Absence - IRC §414(u)(4) permits a plan to suspend the obligation to repay a participant loan for any part of any period during which the employee is performing military services, even if the service is not qualified military service under the Uniformed Services Employment and Reemployment Rights Act of 1994 and the suspension will not cause the loan to be reported as a deemed distribution. However, after the completion of military service, the frequency and amount of installment payments cannot be less than those required under the original loan terms. Additionally, the loan must be repaid in full (including the interest that accrues during the period of military service) within a time period that ends no later than 5 years after the original loan was made plus the period of military service (certain exceptions may apply for a principal residence loan).

Loan Suspensions for Bona-fide Leave of Absence - A plan can suspend the obligation to pay a participant loan due to a participant's bona-fide leave of absence for a period of time up to one year, and the suspension will not cause the loan to be deemed distributed. You may wish to review the suspension rules are provided in Treas. Reg. §1.72(p)-1, Q&A-9 with the plan's legal counsel. The participant must be on a leave of absence without pay or either at a rate of pay (after income and employment tax withholding) during the leave period less than the amount of the installment payments required under the terms of the loan. Additionally, the loan must be repaid in full (including the interest that accrues during the period of leave) within a time period that ends no later than 5 years after the original loan was made (certain exceptions may apply for a principal residence loan).

Re-amortizing a Loan at the End of the Loan Suspension Period - You must notify MassMutual at least fifteen (15) business days prior to the projected loan suspension end date to request a loan re-amortization by completing the ***Plan Sponsor Request to Reactivate/Re-amortize a Participant's Loan Upon Return from a Qualified Leave of Absence*** form. Failure to request a loan re-amortization in a timely manner may result in a loan default and reporting of the defaulted loan as a deemed distribution. For more information, and to request a loan re-amortization for this purpose, please contact your Account Manager at 800-637-6444.

Qualified Leave of Absence - A Bona-fide Leave of Absence or a Military Leave of Absence as defined in the Internal Revenue Code and applicable Treasury regulations.

Leave End Dates - Even though we request a loan end date in Section C, it is the Plan's responsibility to notify MassMutual of the participant's return to employment by submitting a *Plan Sponsor Request to Reactivate/Re-amortize a Participant's Loan Upon Return from a Qualified Leave of Absence* form. Failure to do so may result in the loan becoming defaulted and deemed distributed.

Good Order - "Good Order" means that all sections of the form are complete and the Plan Administrator has provided their signature authorizing MassMutual to process the transaction requested on the form.