

MassMutual Matching Gift Program Guidelines

The MassMutual Matching Gift Program is designed to recognize and demonstrate appreciation for the work carried out by non-profit organizations throughout the United States. The program serves to encourage and match eligible participants' charitable contributions to educational, health care, environmental, arts, cultural, community, civic, and social service organizations. As a national company, MassMutual is committed to providing support that enables non-profit organizations to better serve their local communities. We encourage participation in this effort through the Matching Gift Program.

ELIGIBLE PARTICIPANTS

Under this Program, MassMutual will match personal contributions of \$25 or more by eligible participants to a qualifying organization at a 1:1 ratio based on the following calendar year limits up to an annual company maximum:

MassMutual Employees & Board:

- Board Members, Chairman, President and Executive VPs - \$5,000
- Senior VP's - \$2,500
- Corporate VP's/VP's - \$1,500
- All other Full and Part Time MassMutual Employees - \$1,000

Field Representatives:

- GA Bowl Winners, Agent of the Year, Howard B. Cowan Legacy Award Winner and the Burvin E. Pugh Agency Building Award Winner - \$10,000
- GA's who are not in categories above - \$7,500
- Chairman's Club - \$7,500
- Top of Council - \$3,500
- Blue Chip Council - \$2,000
- Leaders Conference qualifiers* and Sales Managers/Brokerage Directors invited to Leaders Conference - \$1,000

* (based on previous year's production and current year invite to Leaders Conf.)

THE PROGRAM

- Contributions may be paid by cash, check, and credit card or by negotiable securities that have a publicly listed market value. The value of securities, for the purpose of the Program, will be determined based upon the closing market price on the date of the gift. Insurance premiums may also be eligible if donor designates an eligible organization as owner and beneficiary of a life insurance policy and has subsequently paid all premiums due during the calendar year.
- Gifts must be charitable contributions that are deductible for federal tax purposes. If the donor, any member of the donor's family or any individual designated by the donor has received or will receive a benefit or gift as the result of the donor's contribution or the Company's matching contribution, the donor's gift will not be an eligible contribution for the purposes of this Program and will not be matched.
- **Requests for Matching Gifts must be requested in the same calendar year that the donation is made. The deadline for all match requests is December 31st of the year a donation is made.**

ELIGIBLE ORGANIZATIONS

Eligible recipient organizations must operate on a not-for-profit basis and be located in and serve the people of the United States. They must also be certified for tax-exempt status under Section 501(c)(3) of the Internal Revenue Code.

Organizations eligible for matching may include:

- Arts & cultural organizations, accredited educational institutions (including primary, secondary, seminaries, theological, technical & specialized schools, two and four year colleges, universities and graduate and professional schools), community and civic organizations, hospitals & health care agencies, social service organizations and environmental organizations.

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We'll help you get there.®

ELIGIBLE ORGANIZATIONS - continued

Additional higher education-related eligible organizations include:

- Alumni Funds (Not dues or memberships), Alumni Foundations and Alumni Associations under the administration of an eligible higher education organization.
- Except for public K-12 schools, all organizations must be tax-exempt under Section 501(c) (3) of the Internal Revenue Code.

All organizations must agree to assist the Company in ensuring the Company's guidelines are met and fully cooperate with the Company regarding gift inquiries.

RESTRICTIONS AND NON-ELIGIBLE GIFTS

MassMutual **WILL NOT** contribute matching funds in these cases:

- Matching Gift requests registered after December 31st of the year the donation was made
- Gifts made with funds provided to the employee for donation purposes by other individuals (i.e. pooled/grouped funds).
- Gifts to churches and religious organizations
- Gifts to political or fraternal organizations or athletic booster clubs
- Gifts to organizations that are not tax-exempt under Section 501(c) (3) of the Internal Revenue Code, or are otherwise ineligible.
- Gifts to individuals.
- Alumni dues, individual memberships or subscription fees for publications.
- Payments that cover the cost of services, tuition, books, or student fees.
- Ticket purchases or gifts where direct value is received.
- Gifts made with the primary intent to receive specific merchandise, such as school memorabilia, status auto tags, special edition publications, etc.
- Gifts to scholarship funds resulting in direct benefit to self or a family member.
- In-kind services, materials, supplies or pledges.
- Payments to satisfy legal obligations.
- Gifts to federated campaigns (i.e. United Way, United Negro College Fund, The American Indian College Fund, Hispanic Association of Colleges and Universities, etc.)
- Donations to donor advised funds (i.e. Schwab Charitable Fund, Fidelity Charitable Gift Fund)

HOW DOES THE PROGRAM WORK?

Donations and matching gifts can be made and requested by:

- **Check:** send your check directly to an organization and then request a matching gift via phone or through the online matching gift system.
- **Credit card:** log into the Matching Gift System - make your donation and request a matching gift at the same time.

Matching Gifts requested on behalf of another person require the requestor be logged into the online system as the donor.

Donations by credit card made through the Matching Gift system are not immediately paid to the non-profit. They are paid

out on the 8th of each month after the donation is made. Credit card information is not retained on this site. It is stored securely at the payment gateway and processor for your protection. Credit card donations may not be done by phone.

HOW TO REGISTER FOR THE COMPANY MATCH

ONLINE: Field representatives - log into **FieldNet**. Go to the – “Marketing” tab, then “Why MassMutual” and then “Community Responsibility” and **expand the Matching Gift area** and click on the “Matching Gift Online” site within the text. Or in search enter “Matching Gift.

Employees enter **Mutual Exchange**, Go to “Our Company” top of home page then, under “Community Responsibility” – click on **Matching Gift Program**; then on right hand side in the related links box click on **Matching Gift Program** to enter the online system. Or in **Employee Tools** – additional information box “Matching Gifts”

1. Enter the Matching Gift Program online through MMinfo or FieldNet.
2. Check to make sure your e-mail address is updated under “my account”
3. Click on “Programs” on the left side of the page.
4. Click on either “Donate (credit card) and Register” or “Register for a Matching Gift only”
5. Search for the appropriate organization and complete the requested information.
6. Once you have submitted your request you can check your “history” or the “message center” at the top left of the page to see the status of your request.
7. Status’ are pending agency verification, approved, declined, all information has been received (pay out date will be noted) or paid.

BY PHONE: 877-350-6282 – MUST BE ELIGIBLE FIELD REP OR EMPLOYEE for confidentiality and privacy AND PROVIDE: organization name, address, date of donation, check number or date credit card donation made and type of card.

The Matching Gift Center will validate your eligibility and verify your gift with the organization. Once approved, MassMutual will match gifts quarterly, in April, July, October and December.

ADMINISTRATIVE CONDITIONS

The Matching Gift Program is not to be construed as creating a pledge or legal obligation of Massachusetts Mutual Life Insurance Company. The Company reserves the right to change or withdraw the Matching Gift Program, or any portion thereof, without notice, to decide any question of interpretation, and to restrict the total gifts matched in any one year to the sum authorized by the Company.

Program questions should be referred to the Matching Gift Center by phone at (877) 350-6282 or by E-Mail: massmutual@givingprograms.com