

MassMutual Whole Life Series*

Dependable protection and value



MassMutual whole life insurance offers a combination of features and benefits that can help you address different financial needs during various stages of your life.

Participating whole life insurance offered by Massachusetts Mutual Life Insurance Company (MassMutual®).

The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies. While the policy allows for loans, you should know that there may be little to no cash value available for loans in the policy's early years.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

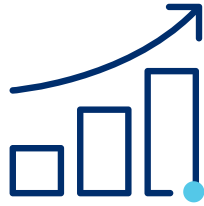
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Consider what MassMutual whole life has to offer



Permanent Life Insurance Protection

A whole life policy provides permanent life insurance to help meet your protection needs today and as they change over time. This may include protecting your family during your working years, providing additional financial security for your spouse during retirement or helping you leave a financial legacy for the next generation.



Cash Value Accumulation

The policy builds cash value over time, which is guaranteed to increase each year and will never decline in value due to changes in the financial markets. It provides dependable long-term value that you can count on.



Guarantees

MassMutual whole life has guaranteed level premiums, and you can select a policy with a limited premium payment period. Once your policy is paid-up, your policy benefits are guaranteed for life.



Policy Dividends

MassMutual Whole Life series policies are participating. This means they are eligible to receive annual dividends. While dividends are not guaranteed, MassMutual has paid them to eligible participating policyowners every year since 1869. Dividends may be paid in cash, used to reduce out-of-pocket premiums or applied to increase your life insurance protection and cash value.



Income Tax Advantages

Whole life insurance offers valuable income tax advantages that include:

- A death benefit that is generally paid income tax free.
- Tax-deferred cash value accumulation.
- Tax-advantaged access to cash values.¹



Additional Benefits

Additional benefits are available through policy riders. For example, you can add a rider that will waive your policy premium if you are totally disabled, as defined in the rider. Your coverage will remain in place and your cash value will continue to grow at the same rate that it would if you were paying premiums. There is an additional cost for this rider.

¹ Distributions under a policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (the cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty if the policyowner is under age 59½.

Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

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Addressing different financial needs over the course of your lifetime

Income Protection

Protecting the income you provide for your family, or your value to a family business is an important responsibility. That's why it's important to have enough life insurance. Whole life can help provide the life insurance protection you need while you are working and saving for retirement and other financial goals.

Build Your Financial Safety Net

Many recommend having six to eight months of normal living expenses as a safety net for emergencies such as disability, illness or job loss. Competing financial goals may make it challenging to maintain this level of cash reserves.

The cash value that your whole life policy builds over time may be an additional source of cash for emergencies. There may also be times when you need additional funds to help meet major expenses such as college tuition or the cost of a wedding.¹

A number of famous entrepreneurs borrowed against their life insurance policies to help their businesses succeed:

- J.C. Penney during the Great Depression to help meet his company's payroll.
- Walt Disney in 1953 to help fund his first theme park.
- Ray Kroc during the 1960s, to help pay key McDonald's employees and to create an ad campaign around Ronald McDonald.

Source: LifeHealthPro, 6 Famous Brands Started or Saved by Life Insurance, 2012. This is the most current data available.

Supplement Retirement Income

A whole life policy may be an effective way to accumulate additional funds to supplement your retirement income because it offers:

- A systematic and disciplined approach to setting aside funds.
- Stable and consistent tax-deferred growth in cash values.
- The ability to provide tax-advantaged income¹ during retirement.

Be Better Prepared for Market Volatility

The cash value that a whole life policy accumulates over time will never decrease in value due to changes in the financial markets. This means it can be a reliable alternate source of funds to help you weather market downturns during your retirement.¹

Protect Guaranteed Retirement Income

An issue facing many retired couples is that the guaranteed income provided by Social Security, pensions or annuities may be reduced after one of them dies. A whole life policy provides an income tax-free death benefit that can help make up for reductions in these benefits. It may also give you and your spouse the confidence to spend more of your other retirement assets to enjoy a more secure and comfortable retirement.

Leave a Financial Legacy

If leaving a financial legacy for the next generation or a cause you care about is important to you, whole life insurance is an effective and efficient estate planning strategy.

Your policy death benefit will be paid income tax free directly to your beneficiaries based on your wishes. It avoids the costs and delays of probate and will not be part of any public record.

MassMutual..

Helping you secure what matters most.

Since 1851, our business decisions have been guided by our customers' needs. Today, we offer a wide range of financial products and services to help people secure their future and protect the ones they love.

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The products and/or certain features may not be available in all states. State variations will apply.

MassMutual Whole Life series policies ((Policy Forms: MMWL-2018 and ICC18-MMWL in certain states, including North Carolina)/ (MMWLA-2018 and ICC18-MMWLA in certain states, including North Carolina)) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.



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