



The Value of Whole Life Insurance

A life insurance illustration summary

Prepared for: **Valued Client**

Prepared by: **Valued Broker**

Mass Mutual Brokerage

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Syosset, NY 11791

Date: **April 01, 2016**

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This is a supplemental life insurance illustration and is not valid unless accompanied or preceded by a Basic Life Insurance Illustration. Refer to the Basic Life Insurance Illustration for guaranteed elements and other important information.



We'll help you get there.®

Consider what whole life has to offer ...

Whole life insurance from Massachusetts Mutual Life Insurance Company (MassMutual) offers a combination of features that differentiate it from most other financial products. These include:

Lifetime protection – Whole life is designed to provide life insurance protection over your entire lifetime.

Cash value – The policy builds cash value over time which increases each year and will never decline in value due to changes in the financial markets.

Guarantees – Whole life insurance provides three fundamental guarantees:

- A guaranteed amount of life insurance protection;
- A guaranteed level premium and premium payment period; and
- Guaranteed increases in cash value.

Policy dividends – MassMutual's whole life policies are eligible to receive dividends that are paid annually. Dividends are not guaranteed. Policyowners may use any dividends they receive to pay some or all of their out-of-pocket premiums or provide additional life insurance protection and cash value.

Flexibility – MassMutual whole life insurance offers flexible riders¹ and options to help meet your coverage needs.

Income tax advantages – Whole life insurance offers valuable income tax advantages that include:

- **An income tax-free death benefit** – The policy death proceeds are generally received income tax-free by the beneficiary.
- **Tax-deferred cash value growth** – Policy cash values accumulate on a tax-deferred basis.
- **Tax-advantaged distributions²** – Policyowners may be able to access their cash value on a tax-advantaged basis through policy loans and partial surrenders.

The following is an illustration summary of a Whole Life Legacy 10 Pay (Legacy 10) policy with a \$1,024,765 Base Policy Face Amount on a Male, age 5.

The total initial premium is \$12,000.00.

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.

¹ Riders are available at an additional cost or may have fees when exercised. Certain conditions will apply to each rider.

² Distributions under a policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (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.

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.

The benefits of whole life throughout your lifetime

A whole life insurance policy is a versatile financial asset that may help you effectively address different financial needs during various stages of your life. Consider some of the ways that a MassMutual whole life policy might help you reach your financial goals as they change over time:

At **age 5** the policy provides \$1,024,765 of life insurance to help protect your family or business.

At **age 43** the Net Death Benefit is \$1,036,365 and the Net Cash Value is \$67,422.

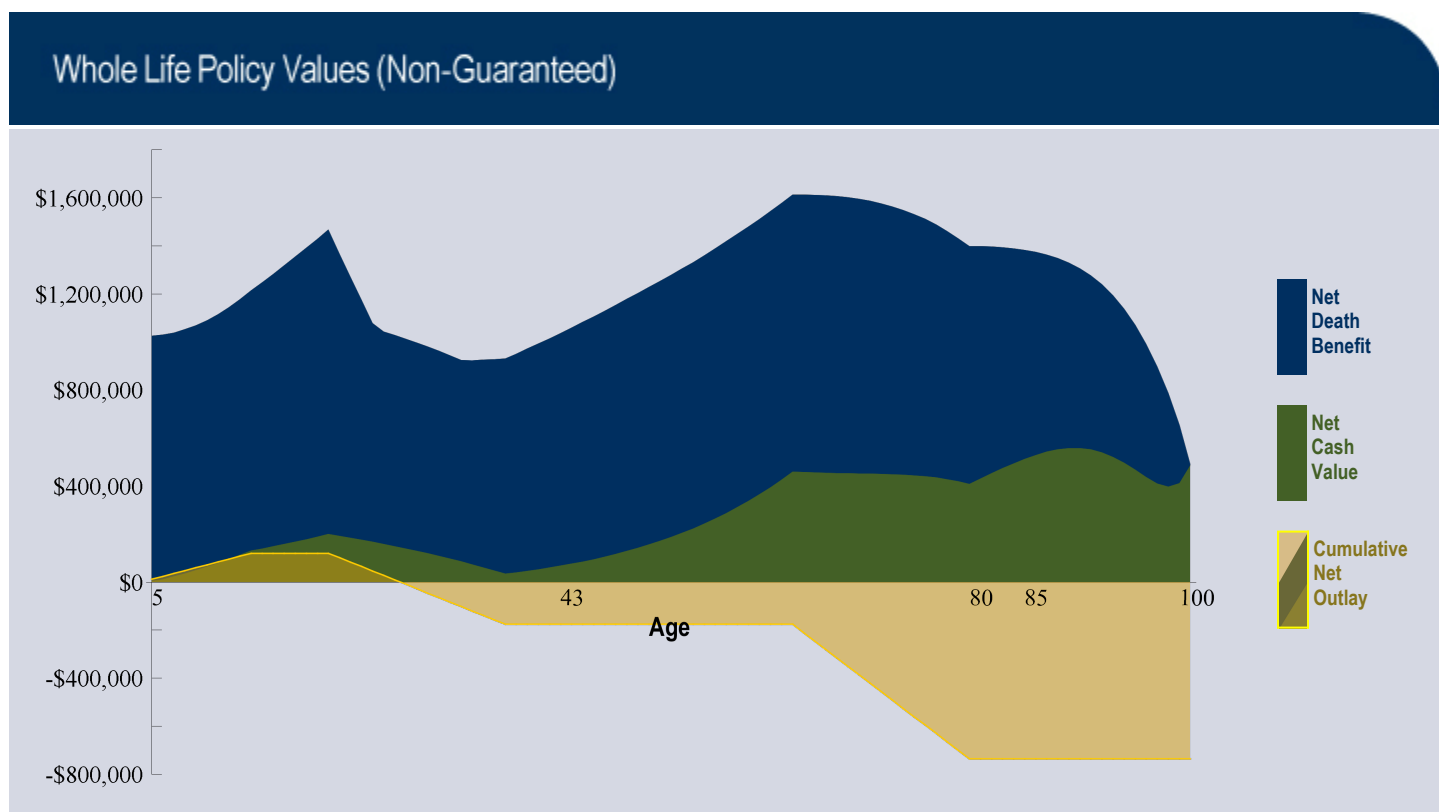
The cash value may be a source of funds to help you address life's opportunities and challenges.²

At **age 80** the Net Death Benefit is \$1,397,754 and the Net Cash Value is \$407,472.

The policy can provide additional financial security for your spouse or family, and may be an important part in your overall retirement strategy.²

At **age 85** the Net Death Benefit is \$1,382,885 and the Net Cash Value is \$512,085.

The cash value may be a source of funds to help pay medical expenses for you or your spouse² and the policy death benefit can help ensure a financial legacy for your family.



The values illustrated in the text and chart above are not guaranteed. They include dividends that are neither estimates nor guarantees, but are based on the 2016 dividend schedule. Dividends in future years may be higher or lower depending on the company's experience. For this reason, we strongly recommend you look at a lower dividend schedule illustration available upon request.

This illustration is not valid unless accompanied or preceded by a Massachusetts Mutual Life Insurance Company Whole Life Legacy 10 Basic Life Insurance Illustration dated 4/01/2016. Refer to the Basic Life Insurance Illustration for guaranteed elements, assumptions, explanations and other important information.

Outlay and Benefit Summary (Guaranteed Values)

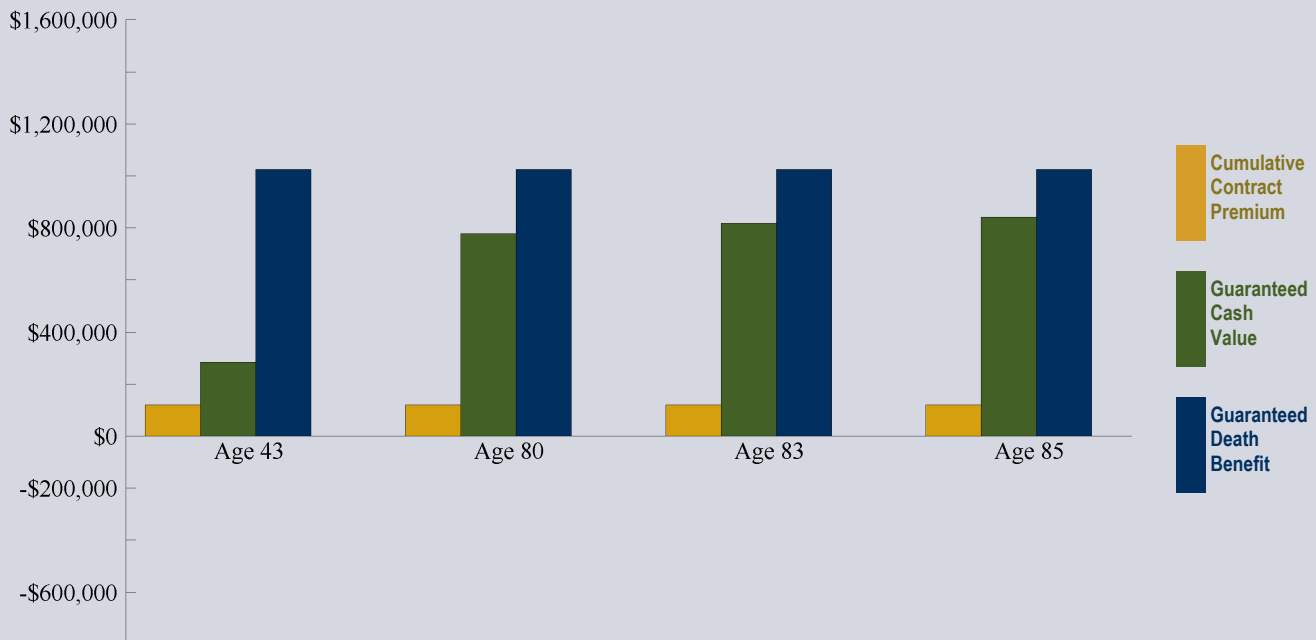
The following table and chart summarize the policy's guaranteed cumulative premiums, cash value and death benefit. These values assume that no dividends are paid.

Policy Information

Policy Name:	Legacy 10
Gender/Issue Age:	Male, Age 5
Underwriting Class:	Juvenile
Initial Death Benefit:	\$1,024,765
Initial Contract Premium:	\$12,000.00

Guaranteed Values

Year	Age	Cumulative Contract Premium	Guaranteed Cash Value	Guaranteed Death Benefit	Guaranteed Paid-Up Insurance	Guaranteed Monthly Life Income Option ³
38	43	\$120,000	\$284,587	\$1,024,765	\$1,024,765	\$1,015
75	80	\$120,000	\$778,616	\$1,024,765	\$1,024,765	\$7,054
78	83	\$120,000	\$817,404	\$1,024,765	\$1,024,765	\$8,451
80	85	\$120,000	\$841,178	\$1,024,765	\$1,024,765	\$9,538



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³ If the policy is surrendered for its cash value, the policyowner has the option to apply this value towards the purchase of a monthly life income annuity. The amount shown is equal to the monthly income that would be payable.

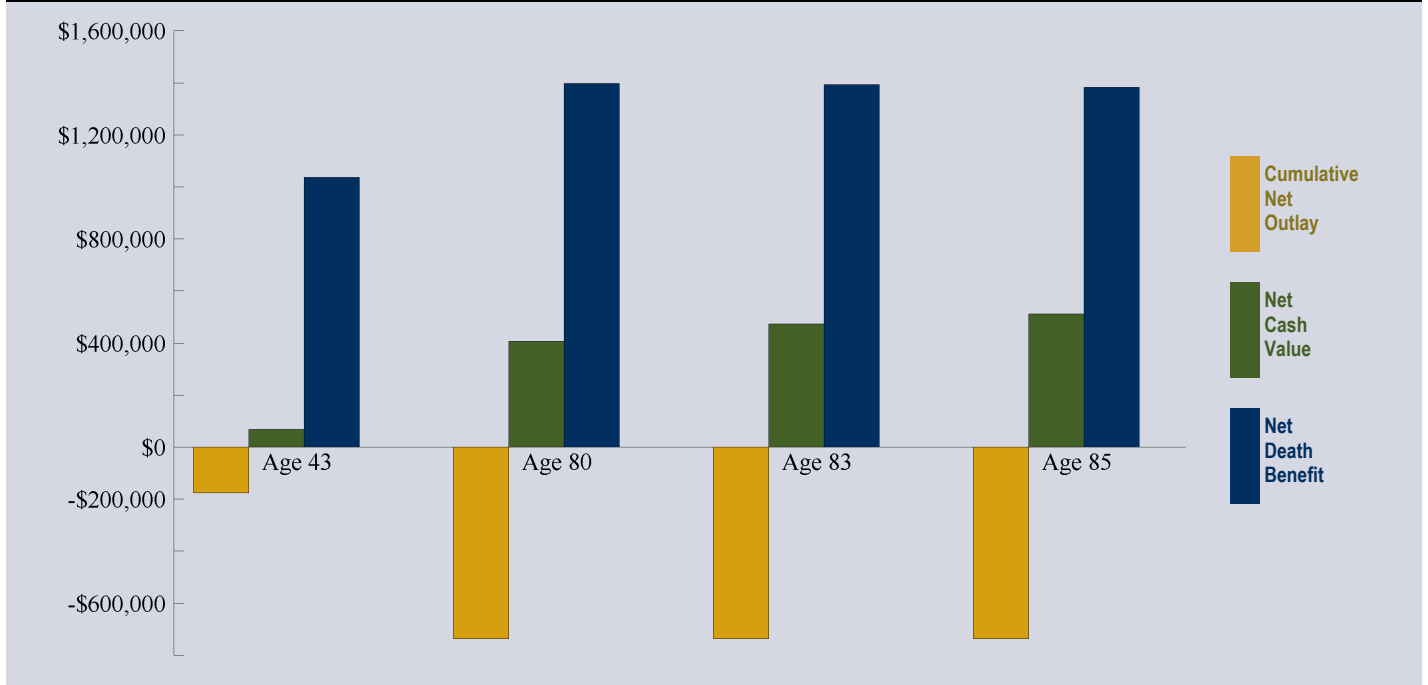
Outlay and Benefit Summary (Non-Guaranteed Values)

The following table and chart summarize key values at specific ages. In addition, the table also includes the internal rates of return on the policy cash value and death benefit.

Policy Information	
Policy Name:	Legacy 10
Gender/Issue Age:	Male, Age 5
Underwriting Class:	Juvenile
Initial Death Benefit:	\$1,024,765
Initial Contract Premium:	\$12,000.00
Initial Dividend Option:	Paid-Up Additions

Non-Guaranteed Values

Year	Age	Cumulative Net Outlay	Net Cash Value	Internal Rate of Return (%)	Net Death Benefit	Internal Rate of Return (%)	Total Paid-Up Insurance	Monthly Life Income Option ³
38	43	-\$176,000	\$67,422	5.26%	\$1,036,365	8.70%	\$1,036,365	\$240
75	80	-\$736,000	\$407,472	5.88%	\$1,397,754	6.32%	\$1,397,754	\$3,691
78	83	-\$736,000	\$473,420	5.88%	\$1,393,763	6.23%	\$1,393,763	\$4,895
80	85	-\$736,000	\$512,085	5.87%	\$1,382,885	6.18%	\$1,382,885	\$5,807



The values illustrated in the text and chart above are not guaranteed. They include dividends that are neither estimates nor guarantees, but are based on the 2016 dividend schedule. Dividends in future years may be higher or lower depending on the company's experience. For this reason, we strongly recommend you look at a lower dividend schedule illustration available upon request.

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MassMutual. We'll help you get there.®

There are many reasons to choose a life insurance company to help meet your financial needs: protection for your family or business, products to provide supplemental income and the confidence of knowing you will be prepared for the future.

At Massachusetts Mutual Life Insurance Company (MassMutual), we are owned by our members and participating policyowners. We stand strong in the fundamental belief that every secure future begins with a good decision. And when choosing a life insurance company – ownership, strength and stability matter.

Learn more at www.massmutual.com/mutuality

The Whole Life Legacy Series (WL-2007 and WL-NC-2007) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.



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CRN171122

Whole Life Legacy 10 Pay Basic Life Insurance Illustration

Prepared for:

Valued Client
Male, Age 5

Presented by:

Valued Broker
Mass Mutual Brokerage
6800 Jericho Turnpike
Suite 202W
Syosset, NY 11791

April 1, 2016

CRN: 178248



**Massachusetts Mutual
Life Insurance Company**

We'll help you get there.®

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MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

Narrative Summary

Whole Life Legacy 10 Pay is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable for 10 years. This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown.

Client Information

Prepared for
Underwriting Class

Valued Client, Male, Age 5
Juvenile

**All coverages, premiums, riders and underwriting classes are subject to Home Office approval.
You will be required to provide medical information, and an exam may be necessary.**

Policy Information

Issuing Company	Massachusetts Mutual Life Insurance Company
Policy	Limited Payment Whole Life with Premiums Payable for 10 Years
Generic Policy Name	Whole Life Policy
Policy Form Number	WL-NY-2007
MEC Status	No
Initial Base Dividend Option	Paid-Up Additions

Initial Premium Information

Premium Payment Mode	Annual
Base Premium	\$12,000.00
Accelerated Death Benefit for Terminal Illness Rider	No Premium Charge
Transfer of Insured Rider	No Premium Charge
Total Initial Premium	<u>\$12,000.00</u>

Initial Coverage Information

Base Policy Face Amount	\$1,024,765.00
Total Initial Death Benefit	<u>\$1,024,765.00</u>

Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.

What is Whole Life Legacy 10 Pay? Whole Life Legacy 10 Pay is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable for 10 years. The duration of premiums for riders varies according to the terms of the rider. The policy provides for cash value accumulation and for the payment of dividends as may be determined by the Company.

What This Illustration Shows This illustration describes the important features of this MassMutual Whole Life Legacy 10 Pay life insurance policy and shows values over time on a guaranteed and non-guaranteed basis. It is designed to help you understand how this policy works. It is not a projection of how it will perform.

The following pages provide a summary (and year-by-year figures) for required premiums, cash surrender values and death benefits, anticipated out-of-pocket premium payments, and other values for this policy. **Many of the values contained in this illustration depend on non-guaranteed dividends.**

Your Illustration may show Policy Changes, such as face amount decreases, dividend option changes, the Alternate Payment Option (APO) strategy, loans, surrenders or changes to certain Rider premiums. Policy changes are not automatic. You must submit a request to our Home Office.

Narrative Summary

IMPORTANT INFORMATION ABOUT DIVIDENDS Whole Life Legacy 10 Pay is a participating policy and is eligible to receive dividends, which are not guaranteed. The non-guaranteed values shown in this illustration are based on the Company's 2016 dividend schedule. This illustration assumes a policy with an adjustable policy loan interest rate provision. Dividends are a reflection of the company's mortality experience (death claims), investment earnings and expenses, and will change over time. **This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown. For this reason, we strongly recommend reviewing an illustration showing a lower dividend schedule to see the impact this would have on policy values.** Transfer of policy ownership to a qualified pension or profit sharing plan could result in different dividends.

This illustration assumes that the dividend option is Paid-Up Additions for all years shown. The annual dividend, if any, is used to buy additional level paid-up life insurance, adding to the policy's death benefit and total cash value. "Paid-up" means that no further premiums are required on the additional life insurance. This additional insurance is also eligible to receive dividends. Paid-up additions may be surrendered for their cash value as long as they are not being used as collateral for policy debt.

Additional Coverage Provided by Rider(s)

Accelerated Death Benefit for Terminal Illness Rider (ABR): The Accelerated Death Benefit for Terminal Illness Rider allows the policyowner to receive an advance of policy death benefits when MassMutual receives satisfactory proof the insured has a terminal illness expected to result in death within the period set forth in the Rider. The funds may be used for any purpose. This rider terminates upon acceleration. There is no cost for the addition of this rider however there is a fee if the rider is exercised.

Transfer of Insured Rider (TIR): The Transfer of Insured Rider provides the policyholder with the right to transfer or exchange a new insured in place of the current insured under the policy, provided an insurable interest exists between the owner and the substitute insured, the new insured is not older than age 75 and evidence of insurability is provided. There is no annual premium for this rider however there is a cost due if the rider is exercised.

IMPORTANT TAX INFORMATION

Based on the illustrated dividend schedule, this policy would not become a Modified Endowment Contract (MEC) under the Internal Revenue Code based on the assumptions in this illustration.

Changes to the assumptions as illustrated could cause the policy to become a MEC or change the year that the policy is illustrated to become a MEC.

A Modified Endowment Contract (MEC) distinguishes between a policy purchased primarily for death protection and a policy purchased primarily for the tax advantages afforded to life insurance cash values. Once a policy is classified as a MEC, it receives less advantageous federal income tax treatment (see below). To determine if a contract is a MEC, a premium limit (the MEC limit) is established for the maximum amount of premium allowed during the first seven years, based upon rules set by the Internal Revenue Code. Under the MEC test, a MEC results if the cumulative amount paid at any time in the first seven years exceeds the cumulative MEC limit applicable in that policy year. Certain changes to the policy can subject the policy to MEC testing beyond the first seven years or can cause premiums already paid to be re-tested.

Taking a policy loan could have adverse tax consequences. If your aggregate policy loans substantially exceed your cost basis, you may incur a significant income tax liability if the policy terminates before the insured's death. You may have to make substantial payments to cover policy premiums and policy loan interest to prevent the termination of the policy and to avoid the potential income tax liability. Some of the indications that such a situation may arise include: (1) high outstanding debt relative to the policy's cash value and (2) lower than illustrated dividends. You can reduce the likelihood that either will incur a significant income tax liability should your policy terminate before the death of the insured, or that you will need to make substantial payments to cover policy premium and pay policy loan interest to keep your policy from terminating, by monitoring and reviewing all aspects of your policy on a regular basis with your tax advisor, your financial representative, and/or any other financial advisor you might have.

Surrenders and distributions are subject to income tax to the extent they exceed the policy's cost basis. If the policy is a MEC, distributions and loans are taxable to the extent of gain and may be subject to a 10% tax penalty.

Narrative Summary

Death benefit proceeds from this policy are generally excludable from the beneficiary's gross income for income tax purposes (IRC Section 101(a)(1)). Policy loans on non-MEC policies are not treated as distributions or subject to income tax when taken (IRC Section 72). However, if the policy is not held until death, taxes are generally due on surrender or lapse and may in fact exceed the policy's Net Surrender Value if prior loans and surrenders were extensive.

The information provided above is not written or intended as specific tax advice. Individuals are strongly encouraged to seek advice from their own personal tax or legal counsel.

Interest Adjusted Cost (IAC) Comparison Index

	<u>Policy Year</u>	
	10	20
Life Insurance Surrender Cost Index	\$2.08	\$0.73
Life Insurance Net Payment Cost Index	\$10.25	\$5.06

The Interest Adjusted Cost Comparison Indices provide two means of comparing the relative cost of similar plans of insurance issued by the same company or by different companies. A low index number represents a lower cost than a higher one. These indices reflect the time value of money by applying a 5% interest factor to policy premiums, dividends, and for the surrender cost index, the 10 and 20 year cash values. The dividends used in calculating these indices are based on the illustrated dividend schedule and are neither guarantees nor estimates of future dividends.

The indices do not consider: (1) the value of the services of an agent or company; (2) the relative strength and reputation of the Company and its actual dividend performance; or (3) differences in the policy provisions.

This illustration does not recognize the time value of money and should not be used to compare policy costs.

Additional Information About This Illustration

This illustration, using a 5% policy loan interest rate, is for a policy issued in New York on April, 2016. This rate may change on each policy anniversary date. A higher policy loan interest rate can impact policy values and the amounts available for future loans. For this reason, we strongly recommend that you look at a hypothetical higher loan interest rate available upon request. This illustration assumes policy loans.

This illustration assumes no further loans after policy year 20. It also assumes payment of interest when due. In any year that loan interest due is borrowed, it is assumed that the individual pays the interest in full and, in a separate transaction, borrows the after-tax cost of the interest (if possible) from the cash surrender value.

Annual Net Outlay is based on a tax bracket of 28%.

The fully allocated expense method is used to allocate overhead expenses for all illustrations.

Key Terms Used in the Illustration

Beg Year: The first day of the policy year. All premium payments and other outlays are assumed to be made at the beginning of the year.

End Year: The last day of the policy year. Dividends are assumed to be credited on this date. All cash values are shown as of the end of the policy year.

Death Benefit: The amount payable upon death of the insured.

Midpoint Assumptions: Values are calculated assuming that the dividends are reduced by 50% and any policy charges included are an average between the guaranteed and non-guaranteed charges.

Attained Age: Issue age plus policy duration years.

Column Heading Definitions

Age End Year: The age of the insured at the end of the policy year.

Annual Dividend End Year: The total amount of annual dividend payable. These values are based on the illustrated dividend schedule and are not guaranteed.

Narrative Summary

Annual Loan Beg Year: The amount of loan taken minus loan repayments made at the beginning of the policy year. This includes any amount of unpaid interest.

Annual Net Outlay Beg Year: This is the out-of-pocket cost, which is comprised of the Contract Premium and adjusted for any dividends, Paid-Up Additions, cash value released, loans taken, loan repayments made or taxes due at the beginning of the policy year.

Annual Outlay Beg Year: The annual outlay at the beginning of the policy year. This is the out-of-pocket cost, which is comprised of the Contract Premium adjusted for any dividends, Paid-Up Additions surrendered, cash value released, loans taken and loan repayments made.

Annual Surrender Beg Year: The amount of dividends used and/or Paid-Up Additions surrendered. These values are based on the illustrated dividend schedule and are not guaranteed.

Basic Policy Cash Value End Year: The guaranteed cash value of the base policy as of the end of the policy year. This does not include the cash value from Paid-Up Additions (PUA) or any other policy riders.

Cash Value of Additions End Year: The total cash value as of the end of the policy year of the Paid-Up Additions purchased by dividends earned on the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

Contract Premium Beg Year: The gross premium that is required to be paid at the beginning of the policy year for the benefits shown in this illustration.

Cumulative Contract Premium: The total of Contract Premium.

Cumulative Net Outlay: The total of Contract Premium adjusted for any dividends, Paid-up Additions surrendered, cash value released, loans taken or repaid or taxes due at the beginning of the year.

Guaranteed Cash Value End Year: The cash value which is guaranteed under this policy based upon the illustrated Contract Premium for Guaranteed Values as of the end of the policy year.

Guaranteed Death Benefit End Year: The amount of death benefit which is guaranteed to be payable for this policy at death based upon the illustrated Contract Premium for Guaranteed Values as of the end of the policy year.

Guaranteed Monthly Life Income Option End Year: If the policy is surrendered for its guaranteed cash value, the policyowner has the option to apply this value towards the purchase of a monthly life income annuity. The amount shown is the equal monthly payment that would be payable based upon the minimum life only income rates of the policy. This income amount assumes no loans have been taken. The 'Life Income' payment option is one of five payment options offered under this policy.

Guaranteed Paid-Up Insurance End Year: The amount of fully paid-up insurance which could be purchased if the policy were converted to a fully paid-up policy. These values are based on the guaranteed cash value, assuming no loans have been taken.

Internal Rate of Return (%) End Year: The Internal Rate of Return (IRR) is the rate at which the out of pocket payments would be accumulated at each and every year to equal the policy value in this policy year.

Monthly Life Income Option End Year: If the policy is surrendered for its total cash value, the policyowner has the option to apply this value towards the purchase of a monthly life income annuity. The amount shown is the equal monthly payment that would be payable based upon the minimum life only income rates of the policy. The 'Life Income' payment option is one of five payment options offered under this policy.

Net Cash Value End Year: The cash value as of the end of the policy year reduced by outstanding loans and loan interest. These values are based on the illustrated dividend schedule and are not guaranteed.

Net Death Benefit End Year: The death benefit of the policy as of the end of the policy year reduced by outstanding loans and loan interest. These values are based on the illustrated dividend schedule and are not guaranteed.

Paid-Up Additions End Year: The additional paid-up insurance death benefit as of the end of the policy year purchased by dividends earned on the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

Total Cash Value End Year: The total cash value as of the end of the policy year including all guaranteed and non-guaranteed values. These values are based on the illustrated dividend schedule and are not guaranteed.

Narrative Summary

Total Cash Value of Additions End Year: The total cash value as of the end of the policy year of the Paid-Up Additions purchased by dividends. These values are based on the illustrated dividend schedule and are not guaranteed.

Total Death Benefit End Year: This is the amount that would be payable if death occurred at the end of the policy year. These values are based on the illustrated dividend schedule and are not guaranteed.

Total Outstanding Loan End Year: The loan principal as of the end of the policy year including any prior year capitalized loan interest.

Total Paid-Up Additions End Year: The death benefit at the end of the policy year of additional paid-up insurance purchased with dividends. These values are based on the illustrated dividend schedule and are not guaranteed.

Total Paid-Up Insurance End Year: The amount of fully paid-up insurance that could be purchased if the policy were converted to a fully paid-up policy as of the end of the policy year. These values are based on the illustrated dividend schedule and are not guaranteed.

Year: The number of years the policy is assumed to have been in force at the end of the policy year.

Premium Payment Options: Changing the premium payment mode may increase the overall cost of the policy. You may pay premiums once a year (annually), twice a year (semi-annually), four times a year (quarterly) or twelve times a year (monthly). You may pay premiums twelve times a year (monthly) only by pre-authorized electronic transfer. If you pay annual premiums by installments, there will be an additional charge. The additional charge is shown in dollars and as annual percentage rates in the table below.

Premium Frequency	Premium Payment (Including Installment Payment Charge)	Number of Payments Per Year	Total Premium Per Year	Additional Charge (In Dollars)	Additional Charge (As the Annual Percentage Rate or APR)
Annual	\$12,000.00	1	\$12,000.00	\$0.00	-
Semi-Annual	\$6,140.40	2	\$12,280.80	\$280.80	9.6%
Quarterly	\$3,106.80	4	\$12,427.20	\$427.20	9.5%
Monthly	\$1,044.00	12	\$12,528.00	\$528.00	9.5%

Consider Additional Coverage: In some cases, the cost per unit of the Whole Life Legacy 10 Pay policy may be lower with a higher Base Policy Face Amount. You should consult with your agent about whether applying for more coverage is appropriate. Additional underwriting requirements may apply to larger face amounts, and premiums may be higher.

Numeric Summary and Signature Page

Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.

To help you understand how changes in non-guaranteed dividends may affect your future policy values, this Numeric Summary and Signature Page shows how your policy would perform based on each of the following dividend scenarios:

- 1) Guaranteed: The guaranteed policy values, i.e., zero dividends.
- 2) Non-Guaranteed Midpoint: 50% of the Company's currently illustrated dividend.
- 3) Non-Guaranteed Current: The Company's currently illustrated dividend.

	Contract Premium	Guaranteed Values		Non-Guaranteed Values			
		Total Cash Value	Death Benefit	Midpoint Assumptions		Current Assumptions	
		Total Cash Value	Death Benefit	Total Cash Value	Death Benefit	Total Cash Value	Death Benefit
Year 5	12,000	44,772	1,024,765	46,728	1,046,474	48,736	1,068,753
Year 10	12,000	110,664	1,024,765	120,524	1,116,065	131,114	1,214,134
Year 20	0	153,848	1,024,765	191,973	1,278,712	238,197	1,586,602
Age 70	0	632,096	1,024,765	1,505,076	2,440,057	3,461,326	5,611,567

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to significant fluctuations and could be either higher or lower. The agent has told me they are not guaranteed. I understand that this illustration is not a contract. I also understand that any policy changes reflected in this illustration are not automatic, but must be submitted in writing to the Home Office. The terms of the policy constitute the actual agreement of coverage. I further understand I have the right to request a hypothetical lower schedule illustration to see the potential impact of a lower dividend interest rate on my policy values. I have read and understand the IMPORTANT TAX INFORMATION section in the Narrative Summary.

Applicant (At time of application)

Date

Owner (At time of delivery)

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with this illustration.

Agent

Date

Tabular Values

					Non-Guaranteed Values*					
Year	Age End Year	Contract Premium Beg Year	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Annual Dividend End Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions End Year	Total Death Benefit End Year	Total Paid-Up Insurance End Year
1	6	12,000	3,915	1,024,765	0	0	3,915	0	1,024,765	50,322
2	7	12,000	10,760	1,024,765	379	379	11,139	4,698	1,029,463	138,032
3	8	12,000	21,664	1,024,765	748	1,141	22,805	13,629	1,038,394	272,391
4	9	12,000	32,997	1,024,765	1,136	2,320	35,318	26,713	1,051,478	406,605
5	10	12,000	44,772	1,024,765	1,557	3,964	48,736	43,988	1,068,753	540,791
6	11	12,000	57,028	1,024,765	1,959	6,072	63,100	64,934	1,089,699	674,795
7	12	12,000	69,746	1,024,765	2,426	8,724	78,470	89,942	1,114,707	808,967
8	13	12,000	82,914	1,024,765	2,938	11,985	94,898	119,155	1,143,920	943,511
9	14	12,000	96,553	1,024,765	3,467	15,889	112,442	152,408	1,177,173	1,078,579
10	15	12,000	110,664	1,024,765	3,991	20,450	131,114	189,369	1,214,134	1,214,133
11	16	0	114,517	1,024,765	3,750	24,912	139,430	222,930	1,247,695	1,247,695
12	17	0	118,422	1,024,765	3,972	29,734	148,156	257,301	1,282,066	1,282,066
13	18	0	122,347	1,024,765	4,280	34,999	157,345	293,147	1,317,912	1,317,912
14	19	0	126,384	1,024,765	4,485	40,639	167,023	329,516	1,354,281	1,354,281
15	20	0	130,545	1,024,765	4,693	46,670	177,215	366,356	1,391,121	1,391,121
16	21	0	134,849	1,024,765	4,934	53,143	187,992	403,852	1,428,617	1,428,617
17	22	0	139,337	1,024,765	5,164	60,076	199,413	441,829	1,466,594	1,466,594
18	23	0	143,990	1,024,765	5,465	67,547	211,536	480,726	1,505,491	1,505,491
19	24	0	148,827	1,024,765	5,798	75,613	224,440	520,645	1,545,410	1,545,410
20	25	0	153,848	1,024,765	6,184	84,349	238,197	561,837	1,586,602	1,586,602
25	30	0	181,804	1,024,765	8,522	140,040	321,844	789,359	1,814,124	1,814,124

Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	1,024,765	12,000.00	6,140.40	3,106.80	1,044.00

*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2016 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

Refer to the Narrative Summary for assumptions, explanations and additional information.

Prepared for: Valued Client (Male, 5, Juvenile)

Presented by: Valued Broker

Prepared on: April 1, 2016

MEC Limit: \$12,318.44
Version: MMD Web2016-04-01(NY)

Tabular Values

			Non-Guaranteed Values*							
Age	Contract	Guaranteed	Guaranteed	Annual	Cash	Total	Paid-Up	Total	Total	
End	Premium	Cash	Death	Dividend	Value of	Cash	Additions	Death	Paid-Up	
Year	Beg Year	Value	Benefit	End Year	End Year	Value	End Year	Benefit	Insurance	
Year	Year	End Year	End Year	End Year	End Year	End Year	End Year	End Year	End Year	
30	35	0	215,959	1,024,765	11,254	220,232	436,191	1,045,040	2,069,805	2,069,805
35	40	0	256,837	1,024,765	15,229	334,047	590,884	1,332,829	2,357,594	2,357,594
40	45	0	304,365	1,024,765	21,112	494,744	799,109	1,665,748	2,690,513	2,690,513
45	50	0	358,422	1,024,765	29,023	719,972	1,078,394	2,058,475	3,083,240	3,083,240
50	55	0	420,236	1,024,765	40,473	1,031,988	1,452,224	2,516,553	3,541,318	3,541,318
55	60	0	487,460	1,024,765	57,035	1,462,727	1,950,188	3,075,024	4,099,789	4,099,789
60	65	0	558,917	1,024,765	80,841	2,047,723	2,606,640	3,754,465	4,779,230	4,779,230
65	70	0	632,096	1,024,765	109,753	2,829,231	3,461,326	4,586,802	5,611,567	5,611,567
70	75	0	706,862	1,024,765	144,090	3,839,445	4,546,307	5,566,187	6,590,952	6,590,952
75	80	0	778,616	1,024,765	185,056	5,097,858	5,876,475	6,709,474	7,734,239	7,734,239
80	85	0	841,178	1,024,765	241,194	6,627,306	7,468,484	8,073,711	9,098,476	9,098,476
85	90	0	891,238	1,024,765	300,110	8,436,056	9,327,294	9,699,961	10,724,726	10,724,726
90	95	0	933,090	1,024,765	335,792	10,476,776	11,409,866	11,506,113	12,530,878	12,530,878
95	100	0	1,024,765	1,024,765	333,605	13,305,985	14,330,750	13,305,985	14,330,750	14,330,750
100	105	0	1,024,765	1,024,765	1,206,917	18,645,677	19,670,442	18,645,677	19,670,442	19,670,442
105	110	0	1,024,765	1,024,765	1,655,134	25,968,389	26,993,154	25,968,389	26,993,154	26,993,154
110	115	0	1,024,765	1,024,765	2,269,807	36,010,563	37,035,328	36,010,563	37,035,328	37,035,328
115	120	0	1,024,765	1,024,765	3,112,753	49,782,136	50,806,901	49,782,136	50,806,901	50,806,901
116	121	0	1,024,765	1,024,765	3,315,705	53,097,840	54,122,605	53,097,840	54,122,605	54,122,605

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Prepared for: Valued Client (Male, 5, Juvenile)

Presented by: Valued Broker

Prepared on: April 1, 2016

MEC Limit: \$12,318.44
Version: MMD Web2016-04-01(NY)

Supplemental Values

Non-Guaranteed Values*												
Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
1	6	12,000	0	0	12,000	0	3,915	0	0	3,915	0	1,024,765
2	7	12,000	0	0	12,000	379	10,760	379	0	11,139	4,698	1,029,463
3	8	12,000	0	0	12,000	748	21,664	1,141	0	22,805	13,629	1,038,394
4	9	12,000	0	0	12,000	1,136	32,997	2,320	0	35,318	26,713	1,051,478
5	10	12,000	0	0	12,000	1,557	44,772	3,964	0	48,736	43,988	1,068,753
6	11	12,000	0	0	12,000	1,959	57,028	6,072	0	63,100	64,934	1,089,699
7	12	12,000	0	0	12,000	2,426	69,746	8,724	0	78,470	89,942	1,114,707
8	13	12,000	0	0	12,000	2,938	82,914	11,985	0	94,898	119,155	1,143,920
9	14	12,000	0	0	12,000	3,467	96,553	15,889	0	112,442	152,408	1,177,173
10	15	12,000	0	0	12,000	3,991	110,664	20,450	0	131,114	189,369	1,214,134
11	16	0	0	0	0	3,750	114,517	24,912	0	139,430	222,930	1,247,695
12	17	0	0	0	0	3,972	118,422	29,734	0	148,156	257,301	1,282,066
13	18	0	0	0	0	4,280	122,347	34,999	0	157,345	293,147	1,317,912
14	19	0	0	0	0	4,485	126,384	40,639	0	167,023	329,516	1,354,281
15	20	0	0	0	0	4,693	130,545	46,670	0	177,215	366,356	1,391,121
16	21	0	0	0	0	4,934	134,849	53,143	0	187,992	403,852	1,428,617
17	22	0	0	0	0	5,164	139,337	60,076	0	199,413	441,829	1,466,594
18	23	-18,500	0	18,500	-18,500	5,007	143,990	47,971	0	191,960	341,403	1,366,168
19	24	-18,500	0	18,500	-18,500	4,852	148,827	35,312	0	184,139	243,147	1,267,912
20	25	-18,500	0	18,500	-18,500	4,706	153,848	22,086	0	175,934	147,111	1,171,876
21	26	-18,500	0	18,500	-18,500	4,539	159,054	8,246	0	167,300	53,127	1,077,892
22	27	-18,500	10,254	8,246	-18,500	4,653	164,434	4,653	10,254	158,320	28,996	1,042,994
23	28	-18,500	14,360	4,653	-18,500	4,858	169,978	4,858	24,614	148,991	29,286	1,028,206
24	29	-18,500	14,873	4,858	-18,500	5,042	175,768	5,042	39,487	139,348	29,397	1,012,700
25	30	-18,500	15,432	5,042	-18,500	5,186	181,804	5,186	54,919	129,324	29,229	996,329
Current Premiums												
Coverage		<u>Face Amount</u>		<u>Annually</u>		<u>Semi-Annually</u>		<u>Quarterly</u>		<u>Monthly</u>		
Base Policy Insurance		1,024,765		12,000.00		6,140.40		3,106.80		1,044.00		

***This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2016 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

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Prepared for: Valued Client (Male, 5, Juvenile)

Presented by: Valued Broker

Prepared on: April 1, 2016

MEC Limit: \$12,318.44
Version: MMD Web2016-04-01(NY)

Supplemental Values

Non-Guaranteed Values*												
Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
26	31	-18,500	16,060	5,186	-18,500	5,350	188,096	5,350	70,980	118,916	29,145	979,381
27	32	-18,500	16,699	5,350	-18,500	5,513	194,664	5,513	87,679	108,114	29,024	961,726
28	33	-18,500	17,370	5,513	-18,500	5,698	201,489	5,698	105,050	96,885	28,979	943,442
29	34	-18,500	18,055	5,698	-18,500	5,882	208,591	5,882	123,104	85,214	28,899	924,404
30	35	-18,500	23,200	1,455	-18,500	6,201	215,959	10,784	146,304	73,124	51,173	922,319
31	36	-18,500	25,815	0	-18,500	6,578	223,604	17,744	172,120	60,622	81,319	925,359
32	37	-18,500	27,106	0	-18,500	7,001	231,505	25,372	199,226	47,690	112,311	927,890
33	38	-18,500	28,461	0	-18,500	7,419	239,682	33,687	227,687	34,298	144,030	929,724
34	39	0	11,384	0	0	7,890	248,126	42,764	239,071	39,865	176,616	950,356
35	40	0	11,954	0	0	8,416	256,837	52,681	251,025	45,942	210,193	971,382
36	41	0	12,551	0	0	8,941	265,824	63,466	263,576	52,535	244,663	992,673
37	42	0	13,179	0	0	9,525	275,078	75,200	276,755	59,685	280,146	1,014,319
38	43	0	13,838	0	0	10,158	284,587	87,957	290,593	67,422	316,722	1,036,365
39	44	0	14,530	0	0	10,844	294,364	101,822	305,122	75,808	354,473	1,058,860
40	45	0	15,256	0	0	11,587	304,365	116,869	320,378	84,837	393,485	1,081,853
41	46	0	16,019	0	0	12,395	314,603	133,194	336,397	94,580	433,858	1,105,406
42	47	0	16,820	0	0	13,195	325,096	150,833	353,217	105,051	475,453	1,129,340
43	48	0	17,661	0	0	14,094	335,856	169,919	370,878	116,354	518,458	1,153,801
44	49	0	18,544	0	0	14,894	346,965	190,433	389,422	128,505	562,447	1,178,319
45	50	0	19,471	0	0	15,755	358,422	212,476	408,893	141,561	607,492	1,202,919
46	51	0	20,445	0	0	16,718	370,227	236,193	429,338	155,615	653,767	1,227,727
47	52	0	21,467	0	0	17,783	382,340	261,703	450,805	170,698	701,429	1,252,849
48	53	0	22,540	0	0	18,987	394,729	289,170	473,345	186,888	750,722	1,278,475
49	54	0	23,667	0	0	20,283	407,375	318,718	497,012	204,230	801,745	1,304,648
50	55	0	24,851	0	0	21,791	420,236	350,571	521,863	222,851	854,884	1,331,693
51	56	0	26,093	0	0	23,415	433,260	384,852	547,956	242,758	910,266	1,359,678
52	57	0	27,398	0	0	25,139	446,480	421,733	575,353	264,091	967,965	1,388,609
53	58	0	28,768	0	0	26,966	459,863	461,341	604,121	286,877	1,028,057	1,418,495
54	59	0	30,206	0	0	28,677	473,534	503,732	634,327	311,223	1,090,118	1,448,839
55	60	0	31,716	0	0	30,515	487,460	549,062	666,044	337,176	1,154,267	1,479,686

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MEC Limit: \$12,318.44
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Supplemental Values

Non-Guaranteed Values*												
Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
56	61	0	33,302	0	0	32,541	501,602	597,531	699,346	364,820	1,220,747	1,511,199
57	62	0	34,967	0	0	34,817	515,877	649,353	734,313	394,202	1,289,910	1,543,646
58	63	0	36,716	0	0	37,402	530,203	704,788	771,029	425,411	1,362,199	1,577,384
59	64	0	38,551	0	0	40,214	544,540	764,059	809,580	458,540	1,437,878	1,612,584
60	65	-35,000	75,479	0	-35,000	43,090	558,917	827,323	885,059	456,928	1,516,883	1,612,336
61	66	-35,000	79,253	0	-35,000	46,102	573,325	894,752	964,312	455,550	1,599,286	1,611,523
62	67	-35,000	83,216	0	-35,000	49,109	587,805	966,459	1,047,528	454,360	1,684,900	1,609,761
63	68	-35,000	87,376	0	-35,000	52,122	602,429	1,042,624	1,134,904	453,403	1,773,562	1,606,678
64	69	-35,000	91,745	0	-35,000	55,296	617,175	1,123,442	1,226,649	452,635	1,865,376	1,602,159
65	70	-35,000	96,332	0	-35,000	58,426	632,096	1,209,027	1,322,982	451,992	1,960,097	1,595,731
66	71	-35,000	101,149	0	-35,000	61,664	647,129	1,299,445	1,424,131	451,237	2,057,745	1,587,172
67	72	-35,000	106,207	0	-35,000	65,051	662,234	1,394,827	1,530,337	450,207	2,158,406	1,576,317
68	73	-35,000	111,517	0	-35,000	69,099	677,195	1,495,438	1,641,854	448,687	2,262,970	1,563,788
69	74	-35,000	117,093	0	-35,000	73,144	692,065	1,601,418	1,758,947	446,589	2,371,277	1,549,148
70	75	-35,000	122,947	0	-35,000	77,144	706,862	1,712,803	1,881,894	443,677	2,483,115	1,531,891
71	76	-35,000	129,095	0	-35,000	81,216	721,578	1,829,676	2,010,989	439,716	2,598,455	1,511,682
72	77	-35,000	135,549	0	-35,000	85,337	736,201	1,952,093	2,146,539	434,429	2,717,241	1,488,141
73	78	-35,000	142,327	0	-35,000	89,802	750,661	2,080,236	2,288,865	427,588	2,839,835	1,461,292
74	79	-35,000	149,443	0	-35,000	94,616	764,833	2,214,127	2,438,309	418,737	2,966,607	1,431,148
75	80	-35,000	156,915	0	-35,000	99,812	778,616	2,353,841	2,595,224	407,472	3,097,974	1,397,754
76	81	0	129,761	0	0	105,123	792,010	2,499,455	2,724,985	430,230	3,233,991	1,397,521
77	82	0	136,249	0	0	111,498	804,912	2,651,668	2,861,235	452,284	3,375,943	1,396,412
78	83	0	143,062	0	0	117,706	817,404	2,810,527	3,004,296	473,420	3,523,509	1,393,763
79	84	0	150,215	0	0	124,078	829,496	2,976,182	3,154,511	493,442	3,676,796	1,389,324
80	85	0	157,726	0	0	130,657	841,178	3,148,755	3,312,237	512,085	3,835,969	1,382,885
81	86	0	165,612	0	0	137,220	852,359	3,327,825	3,477,849	528,443	4,000,944	1,373,968
82	87	0	173,892	0	0	144,048	862,965	3,513,283	3,651,741	541,920	4,172,000	1,362,437
83	88	0	182,587	0	0	150,871	872,977	3,704,915	3,834,328	551,847	4,349,104	1,347,825
84	89	0	191,716	0	0	157,456	882,394	3,902,339	4,026,044	557,387	4,531,965	1,329,383
85	90	0	201,302	0	0	163,573	891,238	4,105,023	4,227,347	557,547	4,720,044	1,306,095

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Presented by: Valued Broker

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MEC Limit: \$12,318.44
Version: MMD Web2016-04-01(NY)

Supplemental Values

Non-Guaranteed Values*												
Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
86	91	0	211,367	0	0	169,508	899,569	4,312,905	4,438,714	551,824	4,913,143	1,277,258
87	92	0	221,936	0	0	173,337	907,747	4,525,448	4,660,650	539,513	5,108,825	1,239,908
88	93	0	233,032	0	0	176,943	915,904	4,743,058	4,893,682	520,596	5,306,799	1,193,198
89	94	0	244,684	0	0	180,437	924,256	4,966,745	5,138,366	495,717	5,506,858	1,136,338
90	95	0	256,918	0	0	184,445	933,090	5,198,659	5,395,285	466,700	5,709,424	1,069,140
91	96	0	269,764	0	0	188,610	942,886	5,441,851	5,665,049	436,436	5,914,413	990,877
92	97	0	283,252	0	0	190,039	954,804	5,700,675	5,948,301	409,763	6,118,377	897,426
93	98	0	297,415	0	0	190,592	970,319	5,983,900	6,245,716	396,217	6,319,663	786,426
94	99	0	312,286	0	0	187,857	992,044	6,305,733	6,558,002	411,875	6,513,716	652,579
95	100	0	327,900	0	0	181,051	1,024,765	6,694,768	6,885,902	489,335	6,694,768	489,335
96	101	0	344,295	0	0	506,409	1,024,765	7,201,176	7,230,197	634,234	7,201,176	634,234
97	102	0	361,510	0	0	539,426	1,024,765	7,740,603	7,591,707	794,075	7,740,603	794,075
98	103	0	379,585	0	0	574,597	1,024,765	8,315,200	7,971,293	970,107	8,315,200	970,107
99	104	0	398,565	0	0	612,061	1,024,765	8,927,260	8,369,857	1,163,675	8,927,260	1,163,675
100	105	0	418,493	0	0	651,967	1,024,765	9,579,228	8,788,350	1,376,225	9,579,228	1,376,225
101	106	0	439,418	0	0	694,475	1,024,765	10,273,703	9,227,768	1,609,312	10,273,703	1,609,312
102	107	0	461,388	0	0	739,755	1,024,765	11,013,458	9,689,156	1,864,609	11,013,458	1,864,609
103	108	0	484,458	0	0	787,987	1,024,765	11,801,445	10,173,614	2,143,916	11,801,445	2,143,916
104	109	0	508,681	0	0	839,364	1,024,765	12,640,809	10,682,295	2,449,165	12,640,809	2,449,165
105	110	0	534,115	0	0	894,090	1,024,765	13,534,900	11,216,409	2,782,435	13,534,900	2,782,435
106	111	0	560,820	0	0	952,385	1,024,765	14,487,285	11,777,230	3,145,959	14,487,285	3,145,959
107	112	0	588,861	0	0	1,014,481	1,024,765	15,501,766	12,366,091	3,542,135	15,501,766	3,542,135
108	113	0	618,305	0	0	1,080,625	1,024,765	16,582,390	12,984,396	3,973,540	16,582,390	3,973,540
109	114	0	649,220	0	0	1,151,082	1,024,765	17,733,472	13,633,616	4,442,941	17,733,472	4,442,941
110	115	0	681,681	0	0	1,226,132	1,024,765	18,959,604	14,315,296	4,953,308	18,959,604	4,953,308
111	116	0	715,765	0	0	1,306,076	1,024,765	20,265,680	15,031,061	5,507,831	20,265,680	5,507,831
112	117	0	751,553	0	0	1,391,232	1,024,765	21,656,912	15,782,614	6,109,932	21,656,912	6,109,932
113	118	0	789,131	0	0	1,481,940	1,024,765	23,138,852	16,571,745	6,763,285	23,138,852	6,763,285
114	119	0	828,587	0	0	1,578,563	1,024,765	24,717,415	17,400,332	7,471,831	24,717,415	7,471,831
115	120	0	870,017	0	0	1,681,485	1,024,765	26,398,900	18,270,349	8,239,799	26,398,900	8,239,799
116	121	0	913,517	0	0	1,791,118	1,024,765	28,190,018	19,183,866	9,071,724	28,190,018	9,071,724

***This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2016 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

Refer to the Narrative Summary for assumptions, explanations and additional information. This illustration is not valid unless accompanied by or preceded by a Basic Life Insurance Illustration dated 04/01/2016. Refer to the Basic Life Insurance Illustration for guaranteed elements and other important information.

Prepared for: Valued Client (Male, 5, Juvenile)

Presented by: Valued Broker

Prepared on: April 1, 2016

MEC Limit: \$12,318.44
Version: MMD Web2016-04-01(NY)

Client Input Summary

Company: MMD

April 1, 2016

Product: Leg 10 WL

Insured

First Name	Valued
Last Name	Client
Sex	Male
Issue Age	5
Retirement Age	80
Life Expectancy	To Specified Age
Specified Age	85
Class	Non-Tobacco
Table Rating	None
Tax Bracket Percent	1 to 116 - 28
Contract State	New York

Design

Design	Base
Premium Mode	Annual
Known	Initial Premium
Initial Modal Premium Amount	1 to 116 - 12,000
Dividend Option	1 to 116 - Paid-Up Additions
Loan Rate	Adjustable
Illustrate APO	N
Illustrate Flexible Outlay	N
Single Payment Program [SPP]	N
1035 Exchange	N

Options

Product Type	Non-Qualified
Dividend Rate	Current
Policy Owner	Individual
Print to Age/Year/Max Year	Policy Year 20

Riders

Waiver of Premium [WP]	N
Renewable Term Rider [RTR]	N
Guaranteed Insurability Rider [GIR]	N
Additional Life Ins. Rider [ALIR] - Scheduled	N
Additional Life Ins. Rider [ALIR] - Unscheduled	N

Disbursements

Disbursements	Y
Disbursement Option	Switch at Basis
Disbursements	18 to 33 - 18,500 34 to 59 - 0 60 to 75 - 35,000 76 to 116 - 0

Client Input Summary

Company: MMD

April 1, 2016

Product: Leg 10 WL

Disbursements

Loan Interest Option	Borrow from Policy
Repay Loans	N

Reports

New Business Report	N
Short Form	N
Outlay	N
Cash Value Increase	N
Monthly Life Income Option / Paid-Up Insurance	N
Internal Rate of Return on Cash Value	N
Internal Rate of Return on Death Benefit	N
MassMutual Dividends	N
Revised Illustration	N
Convert Basic Illustration	N
'Wealth In Motion®'	N
The Value of Whole Life Insurance	Y

Agent Info

Agent First Name	Valued
Agent Last Name	Broker
Agent Company	Mass Mutual Brokerage
Agent Address1	6800 Jericho Turnpike
Agent Address2	Suite 202W
Agent City	Syosset
Agent State	New York
Agent Zip Code	11791
MMLISI Registered	Y
Bank Sale	N

Concept

Concept	<None>
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