



# The Value of Whole Life Insurance with the LTCAccess<sup>SM</sup> Rider

## A life insurance illustration summary

Prepared for: Valued Client

Prepared by: Valued Broker

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Date: April 01, 2016

The LTCR is not a health insurance policy and is not subject to the minimum requirements of New York Law pertaining to long term care insurance and does not qualify for the New York state long term care partnership program and is not a Medicare supplement policy. The LTCR is not a qualified long term care insurance contract under Section 7702B of the Internal Revenue Code.

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 and LTCAccess Rider Summary for guaranteed elements and other important information.



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Life Insurance Company**

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# 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 riders<sup>1</sup> 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 distributions<sup>2</sup>** – 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 20 Pay (Legacy 20) policy with a \$1,000,000 Base Policy Face Amount on a Male, age 40.

This illustration includes the following optional riders:<sup>1</sup>

- Waiver of Premium Rider (WP)
- LTCAccess<sup>SM</sup> Rider (LTCR)

The total initial premium, including any riders, is \$23,251.85.

The benefits of the LTCAccess Rider available through a Legacy Series policy could be appropriate for a policyowner who needs life insurance protection and is also looking for flexibility to access the policy's death benefit to pay for long term care needs. If your only purpose for purchasing the policy with LTCAccess Rider is to pay for long term care expenses, you should consider other options.

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

<sup>2</sup> 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. If there is an outstanding loan on the policy, and LTCR rider benefits are being paid, a portion of each claim payment will be applied to reduce the loan.

# 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 40** the policy provides \$1,000,000 of life insurance to help protect your family or business.

At **age 53** the Total Death Benefit is \$1,140,089 and the Total Cash Value is \$319,951.

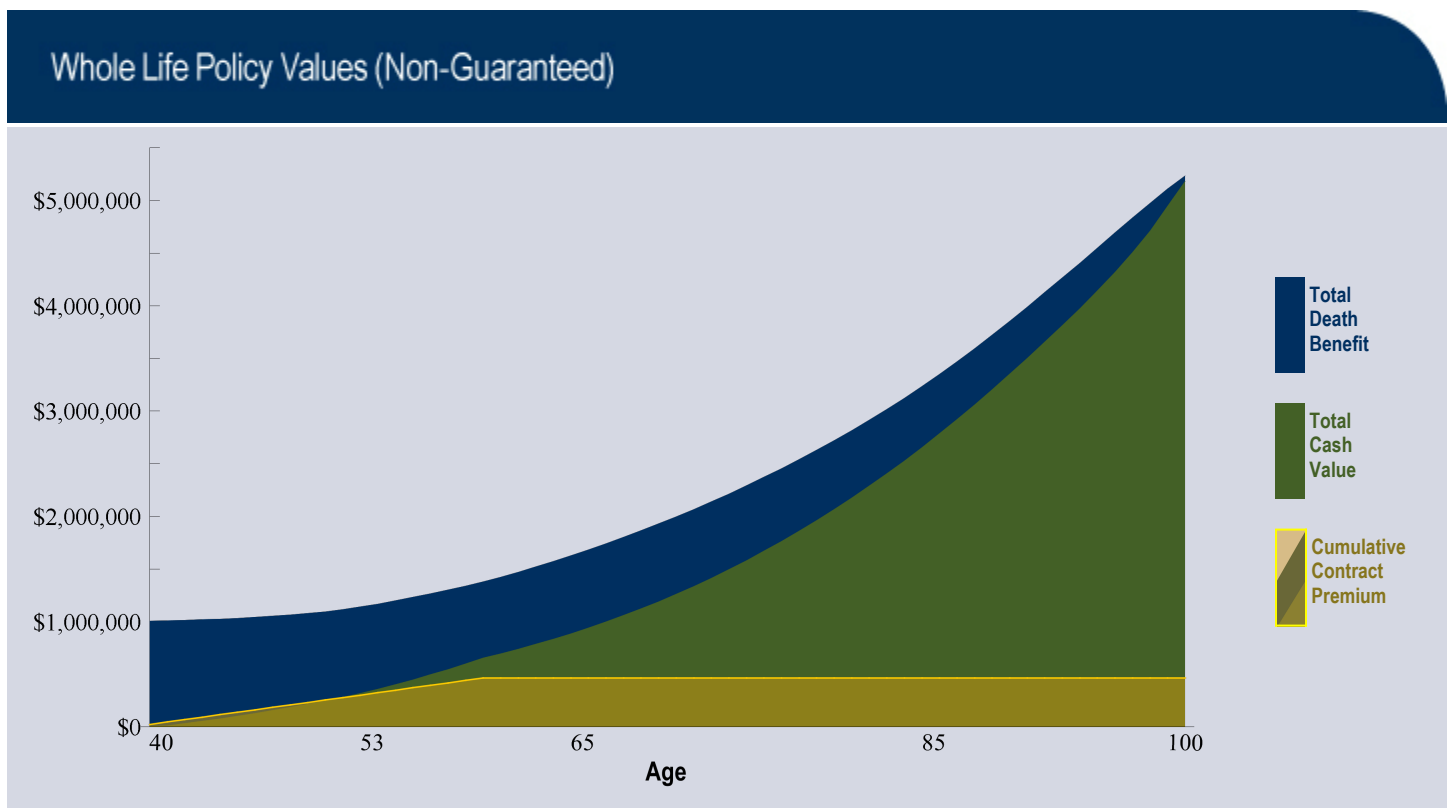
The cash value may be a source of funds to help you address life's opportunities and challenges.

At **age 65** the Total Death Benefit is \$1,626,181 and the Total Cash Value is \$886,936.

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

At **age 85** the Total Death Benefit is \$3,234,142 and the Total Cash Value is \$2,654,746.

The cash value may be an additional source of funds during a time of need 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 20 with LTCAccess<sup>SM</sup> Rider Basic Life Insurance Illustration and LTCR Summary 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)

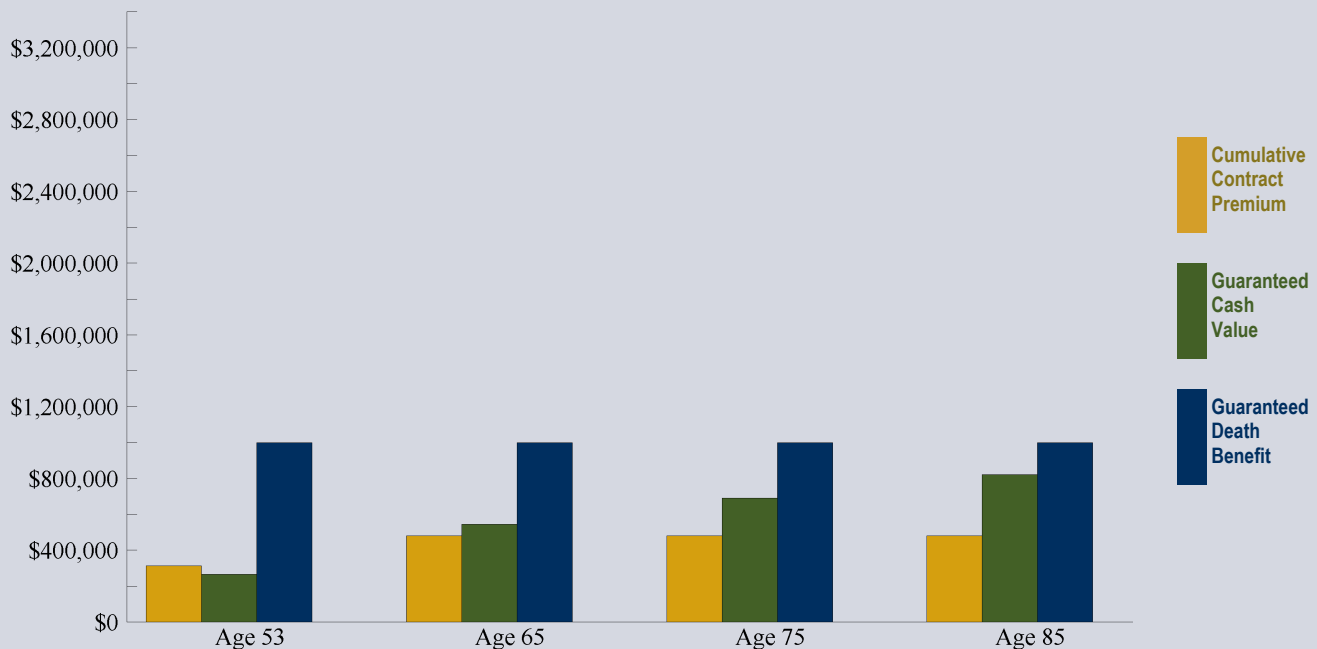
The following table and chart summarize the policy's guaranteed cumulative premiums, cash value and death benefit. These values assume that no dividends are paid.

## Policy Information

Policy Name:	Legacy 20
Gender/Issue Age:	Male, Age 40
Underwriting Class:	Ultra Preferred Non-Tobacco
Initial Death Benefit:	\$1,000,000
Initial Contract Premium:	\$23,251.85

## Guaranteed Values

Year	Age	Cumulative Contract Prem for Gtd Values	Guaranteed Cash Value	Guaranteed Death Benefit	Guaranteed Paid-Up Insurance	Guaranteed Monthly Life Income Option <sup>3</sup>
13	53	\$312,345	\$265,990	\$1,000,000	\$690,542	\$1,101
25	65	\$480,983	\$545,410	\$1,000,000	\$1,000,000	\$2,934
35	75	\$480,983	\$689,780	\$1,000,000	\$1,000,000	\$5,118
45	85	\$480,983	\$820,850	\$1,000,000	\$1,000,000	\$9,308



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<sup>3</sup> 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.

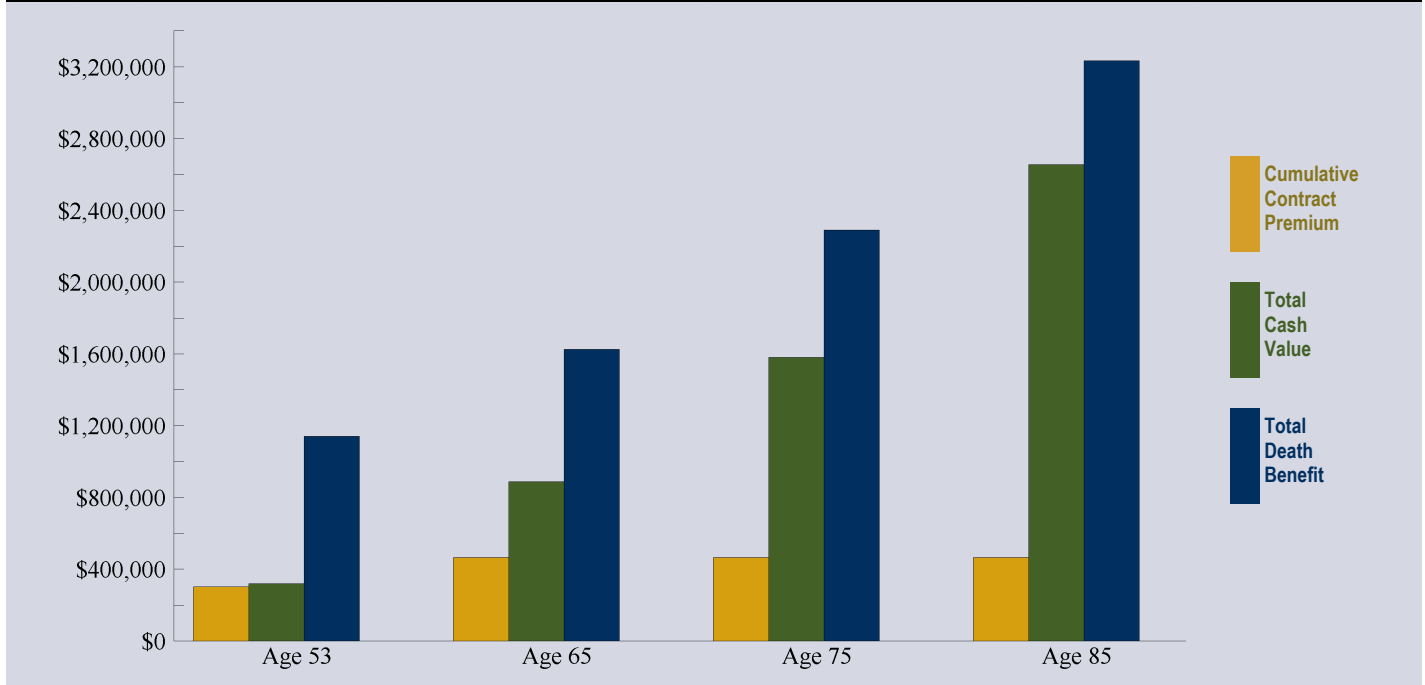
# Outlay and Benefit Summary (Non-Guaranteed Values)

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 20
Gender/Issue Age:	Male, Age 40
Underwriting Class:	Ultra Preferred Non-Tobacco
Initial Death Benefit:	\$1,000,000
Initial Contract Premium:	\$23,251.85
Initial Dividend Option:	Paid-Up Additions

## Non-Guaranteed Values

Year	Age	Cumulative Contract Premium	Total Cash Value	Internal Rate of Return (%)	Total Death Benefit	Internal Rate of Return (%)	Total Paid-Up Insurance	Monthly Life Income Option <sup>3</sup>
13	53	\$302,274	\$319,951	0.81%	\$1,140,089	17.80%	\$830,631	\$1,324
25	65	\$465,037	\$886,936	4.08%	\$1,626,181	7.77%	\$1,626,181	\$4,771
35	75	\$465,037	\$1,580,340	4.77%	\$2,291,078	6.20%	\$2,291,078	\$11,726
45	85	\$465,037	\$2,654,746	4.92%	\$3,234,142	5.48%	\$3,234,142	\$30,104



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 20 with LTCAccess<sup>SM</sup> Rider Basic Life Insurance Illustration and LTCR Summary dated 4/1/2016. Refer to the Basic Life Insurance Illustration for guaranteed elements, assumptions, explanations and other important information.**

<sup>3</sup> 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.

# The LTCAccess<sup>SM</sup> Rider provides an additional layer of protection

The LTCAccess Rider adds a valuable living benefit to your whole life policy. It allows you to use a portion of your policy's death benefit during your lifetime to help pay for long term care.

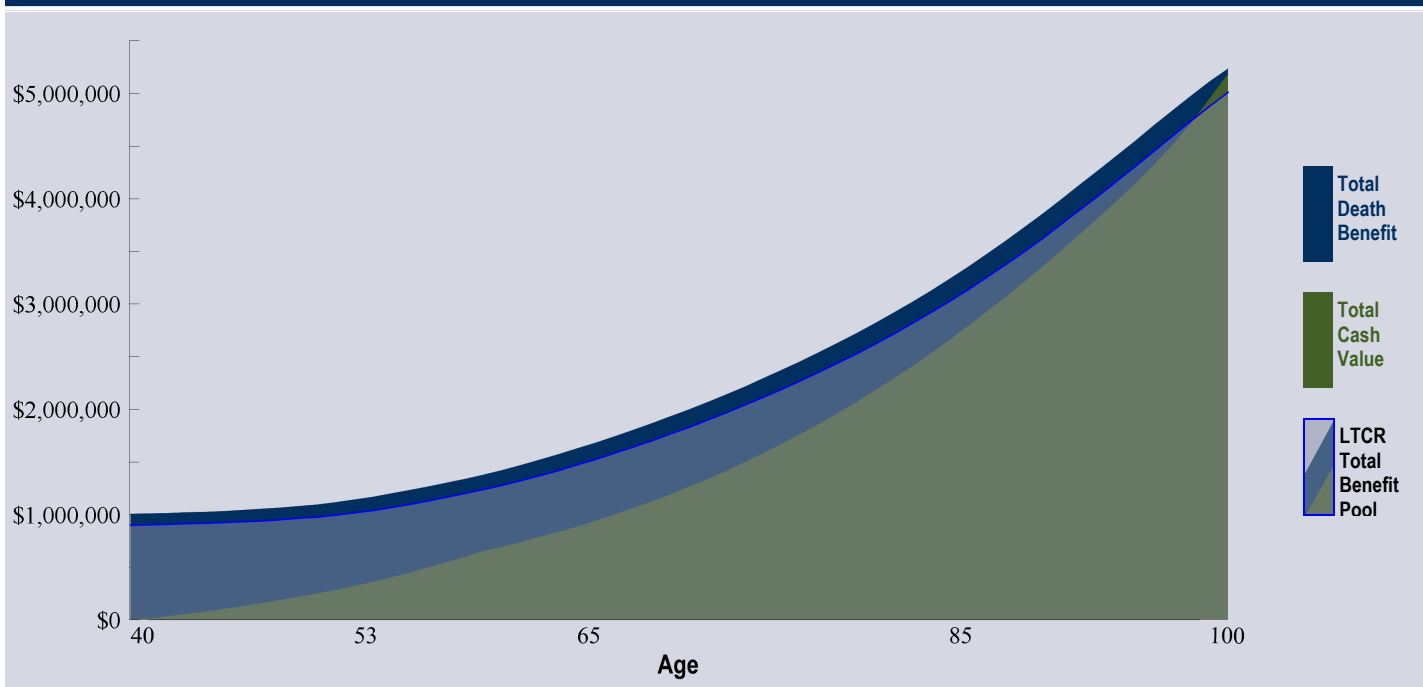
Once you satisfy the eligibility requirements and 90-day waiting period, MassMutual will pay an amount equal to the expenses for covered long term care services that you receive on a monthly basis, up to a maximum amount each month. Rider benefits are generally received income tax free.<sup>4</sup>

By age 85, for example, up to \$3,023,096 is available to help you pay long term care expenses on a monthly basis by accelerating your death benefit under the LTCAccess Rider.

The amount available to pay rider benefits will decrease if you access your policy's cash value through partial surrenders or policy loans. Rider benefit payments will reduce your policy's death benefit and cash surrender value. **These values assume that no benefit amounts are paid under the LTCAccess Rider. If surrenders or loans are being illustrated, refer to the Impact of LTCR Claim Payments on Non-Guaranteed Values report in the LTCR Summary section of this illustration to see the effect of these distributions on LTCR Benefits.**

The LTCAccess Rider is available for an affordable additional premium. Rider premiums and charges may increase, but they will never be greater than the guaranteed maximums. See the Basic Illustration and LTCR Summary for additional details.

## Whole Life Policy Values including the LTCAccess Benefit Pool (Non-Guaranteed)



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 schedule illustration available upon request.

**This illustration is not valid unless accompanied or preceded by a Massachusetts Mutual Life Insurance Company Whole Life Legacy 20 with LTCAccess Rider Basic Life Insurance Illustration and LTCR Summary dated 4/01/2016. Refer to the Basic Life Insurance Illustration for guaranteed elements, assumptions, explanations and other important information.**

<sup>4</sup> The benefits provided by the LTCAccess Rider are intended to be excludable from federal gross income under Section 101(g) of the Internal Revenue Code (IRC). However to receive tax-free treatment, IRC Section 101(g) requires that the payment of benefits be for costs incurred by the payee for covered long term care services.

The LTCAccess Rider is not intended to be a federally tax-qualified long term care insurance contract under Section 7702B of the IRC, as amended. Therefore, the premiums payable for the rider are not deductible from gross income for federal income tax purposes.

# Summary of LTCAccess<sup>SM</sup> Rider Values

The following table and chart summarize the benefits provided by the LTCAccess Rider. These values assume that no benefit payments are made under the LTCAccess Rider.

Guaranteed values assume that no dividends are paid. Non-guaranteed values assume that dividends are paid based on the 2016 dividend schedule.

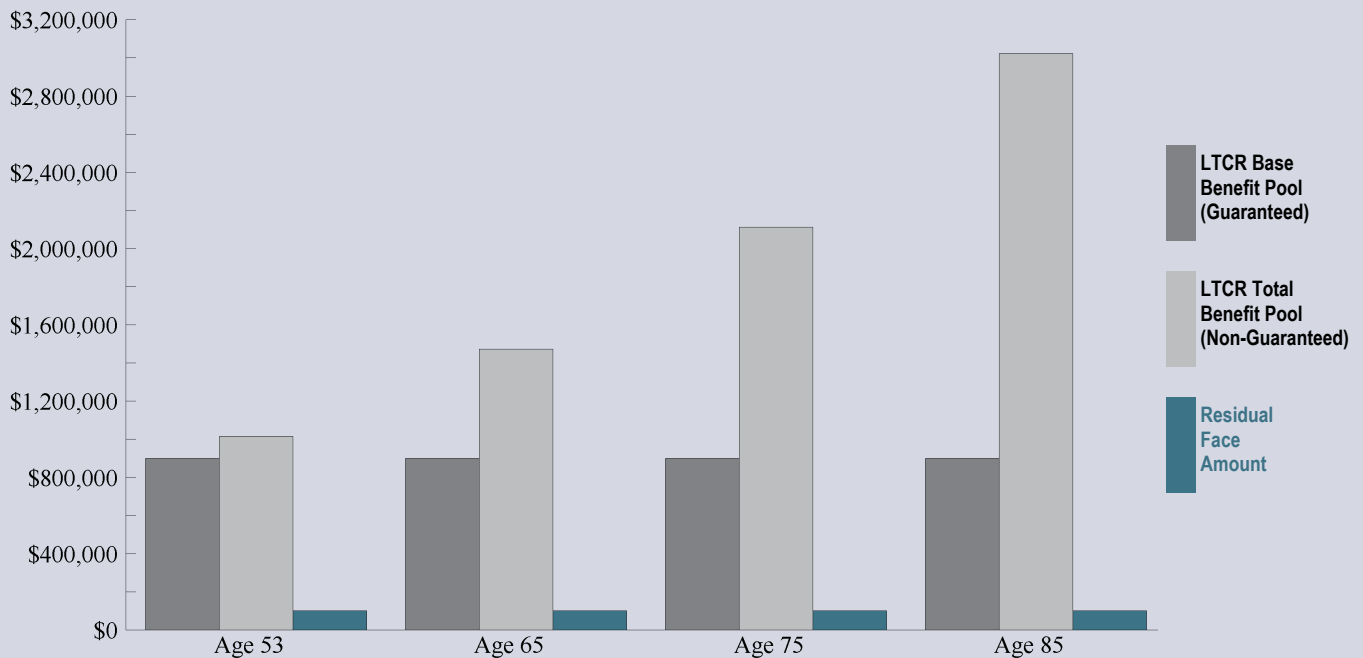
*A policy with the LTCAccess Rider offers an additional source of funds to help pay for the cost of care, giving you and your family greater financial security.*

## LTCAccess Rider Benefit Options

Initial Base Benefit Pool:	\$900,000
Residual Face Amount:	\$100,000
Initial Maximum Monthly Benefit:	\$18,750
Selected Benefit Period:	4 Years
Maximum Monthly Benefit Increase Option (MMBIO):	Yes
Base Paid-Up Additions Available for Acceleration:	Yes

## Summary of LTCAccess Rider Values

Year	Age	LTCR Maximum Monthly Benefit	Guaranteed Values		Non-Guaranteed Values	
			LTCR Base Benefit Pool	LTCR Min. Payout Period (in months)	LTCR Total Benefit Pool	LTCR Min. Payout Period (in months)
13	53	\$18,750	\$900,000	48	\$1,015,975	54
25	65	\$21,750	\$900,000	39	\$1,472,218	63
35	75	\$29,250	\$900,000	30	\$2,113,445	68
45	85	\$36,750	\$900,000	24	\$3,023,096	80



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 schedule illustration available upon request.

**This illustration is not valid unless accompanied or preceded by a Massachusetts Mutual Life Insurance Company Whole Life Legacy 20 with LTCAccess Rider Basic Life Insurance Illustration and LTCR Summary dated 4/01/2016. Refer to the Basic Life Insurance Illustration for guaranteed elements, assumptions, explanations and other important information.**

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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](http://www.massmutual.com/mutuality)

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# Whole Life Legacy 20 Pay with LTCAccess<sup>SM</sup> Rider (LTCR)

## Basic Life Insurance Illustration and LTCR Summary

The LTCAccess Rider is an Accelerated Death Benefit for  
Long Term Care Services Rider

**Prepared for:**

Valued Client  
Male, Age 40

**Presented by:**

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

April 1, 2016

**CRN: 178248**

**The LTCR is not a health insurance policy and is not subject to the minimum requirements of New York Law pertaining to long term care insurance and does not qualify for the New York state long term care partnership program and is not a Medicare supplement policy. The LTCR is not a qualified long term care insurance contract under Section 7702B of the Internal Revenue Code.**



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## Narrative Summary

**Whole Life Legacy 20 Pay with LTCR** is a permanent life insurance policy providing a guaranteed face amount with an accelerated death benefit for long term care services rider. Premiums are payable for 20 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	Valued Client, Male, Age 40
Underwriting Class	Ultra Preferred Non-Tobacco
LTCR Underwriting Class	Non-Tobacco

**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 20 Years
Generic Policy Name	Whole Life Policy
Policy Form Number	WL-NY-2011
Generic Rider Name	Accelerated Death Benefit for Long Term Care Services Rider
LTCR Form Number	ALTCR-NY-2011
MEC Status	No
Initial Base Dividend Option	Paid-Up Additions

### Initial Premium Information

Premium Payment Mode	Annual
Base Premium	\$22,060.00
Waiver of Premium (WP) Premium	\$340.00
Accelerated Death Benefit for Terminal Illness Rider	No Premium Charge
LTCR Premium	\$851.85
Total Initial Premium	\$23,251.85

### Initial Coverage Information

Base Policy Face Amount	\$1,000,000.00
Total Initial Death Benefit	\$1,000,000.00

### LTCR Benefit Options

Base Benefit Pool	\$900,000.00
Residual Face Amount	\$100,000.00
Initial Maximum Monthly Benefit	\$18,750.00
Selected Benefit Period	4 Years (48 Months)
Maximum Monthly Benefit Increase Option (MMBIO)	Yes
Base Paid-Up Additions (PUA) Available for Acceleration	Yes

**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 20 Pay?** Whole Life Legacy 20 Pay is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable for 20 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.

## Narrative Summary

**What is LTCR?** LTCR is a rider that provides for payment of expenses for certain long term care services received by the covered insured through the acceleration of the life insurance policy's death benefit. The Rider must be applied for and attached at the time the Whole Life Legacy 20 Pay policy is applied for and issued. A benefit pool, benefit period and maximum monthly benefit will be selected at time of application. These terms as well as other terms, benefits, exclusions, limitations and other features of the LTCR are described in more detail in the LTCR Summary that is included with this Illustration.

**What This Illustration Shows:** This illustration describes the important features of this MassMutual Whole Life Legacy 20 Pay life insurance policy with LTCR (also known as LTCAccess<sup>SM</sup> Rider) 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.

**Any changes you make to your policy may impact the benefits under the LTCR. Acceleration of benefits payments made under the LTCR will impact your policy's death benefit and cash values. Please carefully review the LTCR Summary in this illustration.**

The benefits of the LTCR are available through the Whole Life Legacy 20 Pay policy. The policy and the LTCR could be appropriate for a policyowner who needs life insurance protection and is also looking for flexibility to access the policy's death benefit to pay for long term care needs. *If your only purpose for purchasing the Whole Life Legacy 20 Pay with LTCR is to pay for long term care expenses, you should consider other options.*

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.**

This illustration also includes an LTCR Summary that describes how the LTCR interacts with the Whole Life Legacy 20 Pay policy. Refer to the LTCR Summary and the illustrated values thereafter to see the benefits provided by the LTCR and how the payment of those benefits will impact the premium, cash surrender values and death benefits of the Whole Life Legacy 20 Pay policy.

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.

**IMPORTANT INFORMATION ABOUT DIVIDENDS** Whole Life Legacy 20 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.**

*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 or paid out as an accelerated death benefit under the LTCR.

### **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 or if benefits are accelerated under the LTCR. There is no cost for the addition of this rider however there is a fee if the rider is exercised.

## Narrative Summary

**Waiver of Premium Rider (WP):** This rider provides for the waiving of policy premiums for certain periods and under certain circumstances, if the insured becomes totally disabled, as defined in the rider prior to age 60 and remains disabled for at least six months. Temporary waiver benefits also are available for total disability beginning after age 59, but prior to age 65. Premiums are payable to age 65 or the end of the premium paying period of the policy, if earlier.

Waiver of Premium may not be available for the total life insurance coverage illustrated if the coverage exceeds Company limits. This illustration assumes the limit has not been exceeded. Waiver of Premium coverage eligibility will be determined at time of underwriting.

**Taking loans or surrendering paid up additions from your policy will reduce the death benefit payable and LTCR benefits. In addition, LTCR benefit payments will reduce the policy death benefit payable and the policy cash values. Please carefully review the LTCR Summary in this illustration.**

### **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.

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.

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.

**There may be other income tax consequences if this policy is not owned by the insured. These may include income and/or gift tax liability of the amounts received for payment of the insured's expenses for long term care services, and the potential for inclusion of the policy's death benefit in the insured's estate for estate tax purposes. Since benefits under the LTCR may be taxable, you should seek assistance from a tax advisor before accelerating benefits under the LTCR.**

**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, in particular if the policy will be owned by a person other than the insured or by an entity, such as an irrevocable life insurance trust.**

## Narrative Summary

### Interest Adjusted Cost (IAC) Comparison Index

	Policy Year	
	10	20
Life Insurance Surrender Cost Index	\$5.73	\$3.47
Life Insurance Net Payment Cost Index	\$20.05	\$17.18

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

Base Policy Face Amount increases are not allowed.

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. This illustration assumes no policy loans.

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.

**Initial Base Benefit Pool:** The initial amount of Long Term Care insurance benefits available for payment under the LTCAccess rider at the beginning of the policy.

**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 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. This amount will be adjusted by the Annual Premium Credit if benefits are accelerated under the LTCR. This amount does not include the LTCR Annual Benefit amount or any policy loan repayment that would be made under the LTCR.

**Annual Premium Credit Beg Year:** The annual amount credited at the beginning of the policy year that will reduce the payment of the Contract Premium when accelerated benefit payment is made under the LTCR.

**Cash Surrender Value End Year:** The Net Cash Value End Year less the LTCR Cash Value Lien End Year. This is the amount payable if the policy was surrendered at the end of the policy year.

**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.

## Narrative Summary

**Contract Prem for Gtd Values Beg Year:** The gross premium that is required to be paid at the beginning of the policy year for the guaranteed values and benefits shown in this illustration including the Maximum LTCR premium.

**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 Prem for Gtd Values:** The total of the Contract Premium for Gtd Values.

**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.

**LTCR Annual Benefit Beg Year:** The amount of the policy's death benefit that has been accelerated for the year under the LTCR. This assumes payment of the LTCR Maximum Monthly Benefit for the illustrated claim, limited by the LTCR Remaining Benefit Pool.

**LTCR Base Benefit Pool Beg Year:** The amount of base policy Face Amount available for acceleration under the LTCR at the beginning of the policy year.

**LTCR Cash Value Lien End Year:** The cash value as of the end of the year for the portion of the policy's Face Amount and any Paid-Up Additions that have been accelerated under the LTCR.

**LTCR Current Premium Beg Year:** The non-guaranteed premium that will be charged at the beginning of the policy year for the LTCR. This premium may increase after the first policy year but will never be greater than the Maximum LTCR Premium Beg Year. This amount includes the LTCR waiver of premium charge.

**LTCR Death Benefit (DB) Lien End Year:** The lien against the policy's total death benefit amount as of the end of the policy year for the amount of accelerated benefit payments under the LTCR. This amount reduces the death benefit that is payable on the death of the insured.

**LTCR Dividends Benefit Pool Beg Year:** The amount of Paid-Up Additions purchased by the base policy dividends that are available for acceleration at the beginning of the year. These values are based on the illustrated dividend schedule and are not guaranteed.

**LTCR Maximum Monthly Benefit Beg Year:** The maximum monthly amount available for acceleration under the LTCR at the beginning of the policy year including any increase in the maximum amount available for payment each month under the Maximum Monthly Benefit Increase Option, if chosen.

**LTCR Maximum Premium Beg Year:** The guaranteed maximum LTCR Premium. This amount includes the LTCR waiver of premium charge.

**LTCR Min Payout Period (in months) Beg Year:** The minimum period (in months) under the LTCR for which the LTCR Maximum Monthly Benefit would be payable if accelerated benefits started at the beginning of that policy year. This assumes that no further Paid-Up Additions are added to the LTCR Dividends Benefit Pool and no Paid-Up Additions are surrendered after the accelerated benefits start at the beginning of that year.

**LTCR Remaining Benefit Pool End Year:** The LTCR benefit pool that remains available for LTCR benefits as of the end of the policy year.

## Narrative Summary

**LTCR Total Benefit Pool Beg Year:** The total amount available for payment of accelerated benefits under the LTCR as of the beginning of the policy year. It is equal to the sum of the Base Benefit Pool and the Dividends Benefit Pool. This is also referred to as the Maximum Lifetime Rider Benefit.

**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. This value does not reflect any reductions due to an LTCR Cash Value Lien that would result if an accelerated payment was made under the LTCR.

**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. This value does not reflect any reductions due to an LTCR Cash Value Lien that would result if an accelerated payment was made under the LTCR.

**Net Dividend End Year:** The total annual dividend reduced by the Dividends Benefit Pool Rider Charge at the end of the policy year. This charge will be a percentage of the policy dividends that are used to purchase Paid-Up Additions that will be included in the Dividends Benefit Pool and available for acceleration under LTCR. 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.

**Payable Death Benefit End Year:** This is the amount that would be payable if death occurred at the end of the policy year. This is equal to the Net Death Benefit End Year less the LTCR Death Benefit (DB) Lien End Year. 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. This value does not reflect a reduction due to the LTCR cash value lien that would result if an accelerated benefit payment was made under the LTCR.

**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. This value does not reflect a reduction due to the LTCR Death Benefit Lien that would result if an accelerated benefit payment was made under the LTCR.

**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.

## Narrative Summary

**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	\$23,251.85	1	\$23,251.85	\$0.00	-
Semi-Annual	\$11,897.97	2	\$23,795.94	\$544.09	9.6%
Quarterly	\$6,019.90	4	\$24,079.60	\$827.75	9.5%
Monthly	\$2,022.92	12	\$24,275.04	\$1,023.19	9.5%

**Consider Additional Coverage:** In some cases, the cost per unit of the Whole Life Legacy 20 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 Prem for Gtd Values	Non-Guaranteed Values							
		Guaranteed Values		Midpoint Assumptions			Current Assumptions		
		Total Cash Value	Death Benefit	Contract Premium	Total Cash Value	Death Benefit	Contract Premium	Total Cash Value	Death Benefit
Year 5	24,091	71,690	1,000,000	23,671	75,328	1,012,250	23,252	79,213	1,025,331
Year 10	24,091	189,170	1,000,000	23,671	202,046	1,036,813	23,252	216,452	1,078,001
Year 20	24,091	475,680	1,000,000	23,671	556,803	1,170,541	23,252	655,780	1,378,616
Age 70	0	616,820	1,000,000	0	856,335	1,388,307	0	1,190,094	1,929,403

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.

**I have read and understand the LTCR Summary for the Accelerated Death Benefit for Long Term Care Services Rider that is included with this illustration.**

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 Prem for Gtd Values Beg Year	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Contract Premium Beg Year	Net 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	41	23,252	4,670	1,000,000	23,252	1,114	1,114	5,784	4,295	1,004,295	22,298
2	42	24,091	9,740	1,000,000	23,252	1,225	2,378	12,118	8,858	1,008,858	45,142
3	43	24,091	29,740	1,000,000	23,252	1,360	3,820	33,560	13,754	1,013,754	120,844
4	44	24,091	50,390	1,000,000	23,252	1,559	5,510	55,900	19,182	1,019,182	194,604
5	45	24,091	71,690	1,000,000	23,252	1,826	7,523	79,213	25,331	1,025,331	266,703
6	46	24,091	93,650	1,000,000	23,252	2,123	9,900	103,550	32,247	1,032,247	337,295
7	47	24,091	116,320	1,000,000	23,252	2,796	13,026	129,346	41,059	1,041,059	407,721
8	48	24,091	139,720	1,000,000	23,252	3,511	16,968	156,688	51,773	1,051,773	478,086
9	49	24,091	164,010	1,000,000	23,252	4,159	21,688	185,698	64,057	1,064,057	548,462
10	50	24,091	189,170	1,000,000	23,252	4,877	27,282	216,452	78,001	1,078,001	618,857
11	51	24,091	213,940	1,000,000	23,252	6,255	34,435	248,375	95,313	1,095,313	687,485
12	52	24,091	239,560	1,000,000	23,252	7,709	43,270	282,830	115,975	1,115,975	758,055
13	53	24,091	265,990	1,000,000	23,252	9,288	53,961	319,951	140,089	1,140,089	830,631
14	54	24,091	293,270	1,000,000	23,252	10,978	66,667	359,937	167,703	1,167,703	905,433
15	55	24,091	321,370	1,000,000	23,252	12,801	81,573	402,943	198,919	1,198,919	982,594
16	56	24,091	350,290	1,000,000	23,252	13,877	97,978	448,268	231,742	1,231,742	1,060,261
17	57	24,091	380,100	1,000,000	23,252	14,960	115,927	496,027	266,077	1,266,077	1,138,486
18	58	24,091	410,840	1,000,000	23,252	16,174	135,576	546,416	302,119	1,302,119	1,217,639
19	59	24,091	442,690	1,000,000	23,252	17,328	156,934	599,624	339,619	1,339,619	1,297,635
20	60	24,091	475,680	1,000,000	23,252	18,550	180,100	655,780	378,616	1,378,616	1,378,616
25	65	0	545,410	1,000,000	0	29,432	341,526	886,936	626,181	1,626,181	1,626,181

Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	1,000,000	22,060.00	11,288.10	5,711.33	1,919.22
LTCR Base Benefit Pool	900,000	839.26	429.45	217.28	73.02
Waiver	1,000,000	340.00	173.98	88.03	29.58
LTCR Waiver	900,000	12.59	6.44	3.26	1.10

\*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, 40, Ultra Preferred Non-Tobacco)  
Presented by: Valued Broker  
Prepared on: April 1, 2016

MEC Limit: \$40,371.14  
Version: MMD Web2016-04-01(NY)

## Tabular Values

				Non-Guaranteed Values*							
Year	Age End Year	Contract Prem for Gtd Values Beg Year	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Contract Premium Beg Year	Net 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
30	70	0	616,820	1,000,000	0	40,105	573,274	1,190,094	929,403	1,929,403	1,929,403
35	75	0	689,780	1,000,000	0	53,550	890,560	1,580,340	1,291,078	2,291,078	2,291,078
40	80	0	759,800	1,000,000	0	69,504	1,306,242	2,066,042	1,719,192	2,719,192	2,719,192
45	85	0	820,850	1,000,000	0	91,152	1,833,896	2,654,746	2,234,142	3,234,142	3,234,142
50	90	0	869,700	1,000,000	0	114,676	2,480,906	3,350,606	2,852,599	3,852,599	3,852,599
55	95	0	910,540	1,000,000	0	129,995	3,231,543	4,142,083	3,549,040	4,549,040	4,549,040
60	100	0	1,000,000	1,000,000	0	123,627	4,234,001	5,234,001	4,234,001	5,234,001	5,234,001
65	105	0	1,000,000	1,000,000	0	443,233	6,194,973	7,194,973	6,194,973	7,194,973	7,194,973
70	110	0	1,000,000	1,000,000	0	607,839	8,884,197	9,884,197	8,884,197	9,884,197	9,884,197
75	115	0	1,000,000	1,000,000	0	833,574	12,572,129	13,572,129	12,572,129	13,572,129	13,572,129
80	120	0	1,000,000	1,000,000	0	1,143,141	17,629,661	18,629,661	17,629,661	18,629,661	18,629,661
81	121	0	1,000,000	1,000,000	0	1,217,674	18,847,335	19,847,335	18,847,335	19,847,335	19,847,335

\*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, 40, Ultra Preferred Non-Tobacco)

Presented by: Valued Broker

Prepared on: April 1, 2016

MEC Limit: \$40,371.14  
Version: MMD Web2016-04-01(NY)

## LTCR Summary

This LTCR Summary describes some of the terms, provisions, benefits, exclusions and limitations provided under the LTCR, and shows how the benefits of the LTCR interact with the benefits provided by the Whole Life Legacy 20 Pay life insurance policy. This LTCR Summary includes the illustrated policy values that follow these narrative pages.

**About the LTCR:** The LTCR is an accelerated death benefit rider that provides for acceleration of a portion of the policy's death benefit for the expenses for long term care services received by the insured.

The portion of the policy face amount available for acceleration is the *Base Benefit Pool*. The *Selected Benefit Period* is the initial period over which accelerated benefit payments can be payable. Based on your selections, you will be able to calculate the *Maximum Monthly Benefit*. This is the maximum monthly amount that we will pay.

A portion of the of the policy's face amount is not available for acceleration. This is referred to as the *Residual Face Amount* which is selected at time of application and cannot be changed after the policy is issued.

**Dividends Benefit Pool:** If elected, the LTCR provides that the policy's Paid-Up Additions may also be available for acceleration. The amount of Paid-Up Additions available for acceleration is referred to as the Dividends Benefit Pool. Only Paid-Up Additions purchased from the Whole Life Legacy 20 Pay policy dividends may be included in the Dividends Benefit Pool; Paid-Up Additions purchased by dividends received from any rider attached to the policy will not be included in the Dividends Benefit Pool. Dividends are not guaranteed. For more information about dividends and Paid-Up Additions, refer to the Narrative Summary at the beginning of this Illustration.

**Maximum Lifetime Rider Benefit:** The Maximum Lifetime Rider Benefit is the sum of the Base Benefit Pool and the Dividends Benefit Pool. This is the maximum amount of accelerated benefits that can be paid under the LTCR. The Maximum Lifetime Rider Benefit may be impacted by actions you take on your policy. See **Effect of Policy Transactions on LTCR** in this LTCR Summary.

**Taking loans or surrendering Paid-Up Additions from your policy will reduce the death benefit payable and the LTCR coverage available. In addition, LTCR benefit payments will reduce the policy's death benefit and cash values.**

**Maximum Monthly Benefit Increase Option:** If elected at time of policy issue, the Maximum Monthly Benefit Increase Option provides the ability, beginning at age 61 (or the first policy anniversary if the issue age is 61 or greater), to access the Base Benefit Pool and Dividends Benefit Pool (if available) more quickly, by increasing the Maximum Monthly Benefit. The Maximum Monthly Benefit Increase Option does not increase the total amount of the Base Benefit Pool or the Dividends Benefit Pool, but only increases the maximum amount available for payment each month. Beginning at age 61 (or the first policy anniversary if the issue age is 61 or greater) the Maximum Monthly Benefit at issue will be increased each year by an amount equal to 4% of the Initial Maximum Monthly Benefit.

**Important Note about the initial benefit period selected at time of application (referred to as the "Selected Benefit Period":)**

**The benefit period under the LTCR may be shorter or longer than the "Selected Benefit Period":**

- If the claim for benefits for a policy month is less than the Maximum Monthly Benefit, any unused amounts in the Base Benefit Pool may extend the period over which LTCR claims are paid.
- The Dividends Benefit Pool may extend the period over which LTCR claims are paid.

**If the Maximum Monthly Benefit Increase Option is elected, because a larger amount can be paid each month, the period during which claims may be paid is likely to be shorter than the Selected Benefit Period.**

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## LTCR Summary

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**NO INFLATION PROTECTION:** The LTCR does NOT provide an inflation protection option. This means that the Maximum Lifetime Rider Benefit does NOT increase with inflation or with the cost of living.

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**The LTCR Premiums and Charges:** There is a premium for the LTCR that will be included with your premiums for your policy and any other riders. In no event will the LTCR premium exceed the maximum premium which will be set forth in the LTCR. There is an additional cost if you elect the Maximum Monthly Benefit Increase Option, and this will result in higher LTCR premiums.

There is also a charge to create a Dividends Benefit Pool. The charge will be a percentage of the dividend and will be deducted from the policy dividends paid before the purchase of Paid-Up Additions. As a result, Paid-Up Additions (and associated cash values) will be lower if Paid-Up Additions are elected for acceleration. In no event will the charge exceed the maximum charge which will be set forth in the LTCR. If you elect the Maximum Monthly Benefit Increase Option, the charge will be a higher percentage.

**LTCR Coverage and Termination:** The rider is guaranteed renewable. This means that you have the right, subject to the terms of the LTCR, to continue the LTCR as long as you pay your premiums on time.

After the first premium has been paid, we allow a grace period to pay each following premium. If the premium is not paid by the thirtieth (30th) day after its due date, we will provide written notice to the Owner and the Insured, if different, and any individual designated by the Owner or the Insured, if different, to receive notice of non-payment of premium. If the premium is not paid within thirty-six (36) days after notice is sent, this Policy will lapse for non-payment of premium. In order to be considered paid during the grace period, any payments sent by U.S. mail must be postmarked within the grace period. During this grace period the policy remains in full force.

You can discontinue coverage under this Rider by notifying us, and Rider premiums will no longer be due. You will not be eligible for any Rider benefits for any Covered Services received after the date you discontinue coverage under this Rider, unless benefits are continued under the Extension of Benefits provision.

Your LTCR will terminate on the earliest to occur of the following:

- Your policy terminates or is surrendered for its cash value;
- You discontinue coverage under Your Rider (provided no accelerated benefits have been received);
- You exercise the Accelerated Death Benefits for Terminal Illness Rider;
- You reduce Your Policy's face amount below the sum of (i) the minimum Base Benefit Pool shown in the Policy Specifications, and (ii) the Residual Face Amount shown in the Policy Specifications (provided no accelerated benefit payments have been received); and
- The date on which the Company receives due proof of death of the Insured.

After this policy has lapsed, it may be reinstated -- that is, put back in full force. However, the policy cannot be reinstated if it has been surrendered for its cash surrender value. Reinstatement must be made within five years after the date of lapse and while the Insured is living.

**Tax-Qualification of the LTCR:** The LTCR is not intended to be a federally tax-qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code (IRC), as amended. Therefore, the premiums payable for the LTCR are not deductible from gross income for federal income tax purposes.

The benefits provided by the LTCR are intended to be excludable from federal gross income under Section 101(g) of the IRC. In

## LTCR Summary

order to receive tax free treatment, IRC section 101(g) requires that the payment of benefits be for costs incurred by the payee for qualified long term care services. Under the terms of the LTCR, we pay the LTCR benefits to the insured so that the LTCR benefits remain excludable from federal gross income under Section 101(g).

Benefit payments received under the LTCR for Covered Services may be taxable if you receive benefit payments under other long term care insurance coverage for the same services. You should carefully consider any other long term care coverage you may have before accessing benefits under the LTCR. Consult your tax advisor.

**Eligibility:** Subject to all the terms and provisions of the LTCR, accelerated benefits will be payable when MassMutual verifies each of the following:

- The insured is certified as chronically ill by a licensed health care practitioner within the previous twelve (12) months.
- This means that: the insured cannot perform, without substantial assistance, at least 2 of 6 activities of daily living (bathing, continence, dressing, eating, toileting and transferring), and this is expected to continue at least 90 consecutive days due to loss of functional capacity; or, the insured has a severe cognitive impairment, such as Alzheimer's disease or irreversible dementia;
- The insured received Covered Services (as described below);
- The LTCR coverage was in force at the time the insured received the Covered Services;
- The policy is in full force on the date of payment;
- The Waiting Period (as described below) is satisfied;
- All required claims information is submitted; and
- The claim is not subject to any exclusions, limitations or non-duplication of benefits provisions.

**Payment of LTCR Benefits:** Once all eligibility criteria and the 90-day Waiting Period have been satisfied, MassMutual will pay an amount equal to the expenses incurred for Covered Services received by the insured in a policy month, up to the Maximum Monthly Benefit amount for that policy month. The sum of all amounts paid under the LTCR cannot exceed the Maximum Lifetime Rider Benefit at the time of payment.

If you make any changes to your policy while MassMutual is evaluating your claim, such as taking loans or surrendering Paid-Up Additions, MassMutual may adjust your LTCR coverage before we determine the amount payable. *For example, if your policy lapses, we will not make any payments regardless of when the Covered Services were received.*

**Covered Services:** The LTCR provides benefits for certain qualified long term care services provided pursuant to a plan of care prescribed by a licensed health care practitioner. These services are generally provided by a nursing facility, assisted living facility or hospice facility. Covered Services also include home health care and hospice services provided at an insured's home, as well as community based services at an adult day care center.

**Waiting Period:** There is a 90-day period prior to the time that benefits are payable, known as the Waiting Period. Before payments can begin, the insured must be chronically ill and receiving covered long term care services under a plan of care while the LTCR is in effect. Once the Waiting Period has passed, benefits will be payable for any covered Long Term Care Services received during the Waiting Period.

**Limitations and Exclusions:** The LTCR has certain limitations and exclusions. Benefits are not payable under the LTCR and the Waiting Period will not be satisfied for any confinement in an institution, care, treatment, or service(s):

- provided to the insured by a member of the insured's family;
- provided outside of the United States;
- for which the insured has no financial liability or that is provided at no charge in the absence of insurance;
- provided in facilities operated primarily for the treatment of alcoholism or drug addiction;

## LTCR Summary

- provided in facilities operated primarily for the treatment of mental or nervous disorders, such as affective disorders, anxiety disorders, personality disorders, psychotic disorders or other mental or emotional diseases or disorders (mental or nervous disorder does not include Alzheimer's or other demonstrable organic diseases such as senile dementia); or
- which results from participation in a felony or riot.

**Non-Duplication of Benefits:** Benefits are not payable under the LTCR to the extent that expenses for services received by the insured are reimbursable (i) under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount; or (ii) for any other state or federal workers' compensation plan or other governmental program (except Medicaid); or (iii) under another long term care insurance policy or health insurance policy; or (iv) under another long term care rider, provided that the rider in question was issued prior to the issue date for the LTCR.

**Effects of LTCR Benefit Payments on your Policy Death Benefit and Cash Value:** As LTCR benefit payments are made; they will have the following effect on the policy:

**Policy Death Benefit Lien:** The amount of accelerated benefit payments will constitute a lien against the policy's death benefit. The lien is first applied to the Base Benefit Pool and then to the Dividends Benefit Pool (if elected at the time). The policy's face amount and any Paid-Up Additions is not reduced when the accelerated benefit payment is made; instead, when the insured dies the death benefit amount payable to the beneficiary will be reduced by any remaining outstanding loans AND by all amounts that have been accelerated.

**Reduced Cash Surrender Value:** There will be a corresponding reduction in the policy's cash surrender value when an accelerated benefit payment is made. This reduction will impact the amount available for loans or the amount that would be paid if the policy were surrendered.

**Premium Credit:** Even when benefits are being paid under the LTCR, the full policy and LTCR premiums continue to be due. However, when an accelerated benefit payment is made, there will be a premium credit which will reduce the amount of premium the policy owner will need to pay. For standard risk policies, the credit will offset the portion of the premium attributable to the accelerated amount. The premium credit will not cover any portion of the premium attributable to a substandard rating. The amount of the premium credit is determined two (2) months prior to each policy anniversary based on the total amount of accelerated benefits paid. Your policy premium bills will be adjusted to reflect any applicable premium credit. The premium credit does not apply to the premium due for any rider attached to the policy other than the Waiver of Premium.

**Required Repayment of Policy Loans:** If there is a loan against the policy at the time LTCR benefit payments are made, a portion of each LTCR benefit payment will be used to repay the loan. As a result, the benefit payment that you will receive will be reduced by this amount.

Once the policy benefits begin acceleration, the company will provide monthly statements that show the impact of the amounts accelerated on the policy's death benefit, cash values, premiums and outstanding loans.

## LTCR Summary

### Effects of Accelerated Benefit Payments on a Policy

The examples below show how accelerated benefit payments impact policy values. This first example is based on a Male, Age 45, Non-Tobacco class with a \$1,000,000 base policy face amount who has elected to accelerate the maximum amount (90% of the base face amount) over a 4-year period. This example assumes that there are no outstanding policy loans and is showing guaranteed values only (no dividends).

#### Maximum Benefit Guaranteed Values

	Contract Premium for Gtd Values Beg Year	LTCR Annual Benefit Beg Year	LTCR Remaining Benefit Pool Beg Year End Year	Cash Surrender Value Beg Year End Year	Payable Death Benefit Beg Year End Year
Year 10	20,027	0	900,000	148,740	1,000,000
Year 11	20,027	225,000	675,000	129,494	775,000
Year 12	15,868	225,000	450,000	102,135	550,000
Year 13	11,474	225,000	225,000	66,479	325,000
Year 14	7,080	225,000	0	22,379	100,000
Year 15	2,685	0	0	24,341	100,000

Using the same case, this second example shows how having an outstanding policy loan can change the LTCR benefits, by requiring a portion of the accelerated benefit payment to repay the loan. This example assumes a \$100,000 outstanding policy loan with annual loan interest paid out-of-pocket, and is showing guaranteed values only (no dividends).

#### Maximum Benefit Guaranteed Values with Outstanding Loan

	Contract Premium for Gtd Values Beg Year	LTCR Annual Benefit Beg Year		LTCR Remaining Benefit Pool Beg Year End Year	Cash Surrender Value Beg Year End Year	Outstanding Loan Balance Beg Year End Year	Payable Death Benefit Beg Year End Year
		LTCR Benefit	Loan Repayment				
Year 10	20,027	0	0	900,000	48,740	100,000	1,000,000
Year 11	20,027	202,500	22,500	675,000	51,994	77,500	775,000
Year 12	15,868	202,500	22,500	450,000	47,135	55,000	550,000
Year 13	11,474	202,500	22,500	225,000	33,979	32,500	325,000
Year 14	7,080	202,500	22,500	0	12,379	10,000	100,000
Year 15	2,685	0	0	0	14,341	10,000	100,000

To see how accelerated death benefit payments will impact the illustrated policy, refer to the 'Impact of LTCR Claim Payments on Non-Guaranteed Policy Values' report in the following pages.



## LTCR Summary

**Effects of Policy Transactions on the LTCR:** Certain transactions, such as decreasing the policy's face amount, taking loans or partially surrendering Paid-Up Additions that are included in the Dividends Benefit Pool, will impact the amounts that may be payable under the LTCR.

**Policy Loans:** If you take a policy loan against the cash value of your policy, any LTCR accelerated benefit amount will be reduced for the repayment of a portion of the outstanding policy debt.

**Partial Surrenders:** If you surrender Paid-Up Additions that are part of the Dividends Benefit Pool (including surrender Paid-Up Additions to pay policy premiums), they will no longer be available for acceleration, and the Dividends Benefit Pool will be reduced accordingly. Any Paid-Up Additions that have been accelerated **cannot** be surrendered.

**Face Amount Reductions:** If you reduce your policy's face amount, there will be a corresponding reduction in the Base Benefit Pool, the Maximum Monthly Benefit, your LTCR premium and your Maximum Lifetime Rider Benefit.

**Lapsing to a Paid-Up Policy:** If your policy lapses to a paid-up policy, benefits under the LTCR can continue in accordance with the LTCR terms. However, your policy will now have a new lower face amount and a new, lower Residual Face Amount that we will use to recalculate your Maximum Lifetime Rider Benefit based upon the reduced face amount of your coverage.

**What the LTCR Values Report Shows:** The values shown on the following LTCR Values page(s) are derived from the values shown in the Tabular Values Report. The LTCR Values report displays the LTCR Total Benefit Pool as of the beginning of each policy year, the Maximum Monthly Benefit at the beginning of each year as well as a projection of the minimum number of months that monthly benefits would last assuming that the Maximum Monthly Benefit is paid each month and that LTCR accelerated benefit payments begin at the beginning of each policy year. The payout period assumes Paid-Up Additions are not added to or surrendered from the Dividends Benefit Pool once accelerated benefit payments start. The payments do not reflect the impact of loans.

The values shown below are derived from the values shown in the Tabular Values Report. The example is provided to help in the understanding of the LTCR Values below. It assumes that if payment of the LTCR Maximum Monthly Benefit began at Age 61 (Age End Year 62), benefits would last 62 months.

<b>Age End Year:</b>	62	63	64	.....	66	67
<b>Monthly Payment:</b>	\$19,500	\$20,250	\$21,000	.....	\$22,500	\$23,250

(2.75 months)

**Total LTCR Benefit Paid**  
\$1,323,906 over 6 Years

### LTCR Values

Year	Age End Year	LTCR Current Premium Beg Year	LTCR Maximum Premium Beg Year*	LTCR Base Benefit Pool Beg Year*	LTCR Dividends Benefit Pool Beg Year	LTCR Total Benefit Pool Beg Year	LTCR Maximum Monthly Benefit Beg Year	LTCR Min Payout Period (in months) Beg Year
1	41	852	852	900,000	0	900,000	18,750	48
2	42	852	1,691	900,000	4,295	904,295	18,750	48
3	43	852	1,691	900,000	8,858	908,858	18,750	48
4	44	852	1,691	900,000	13,754	913,754	18,750	48
5	45	852	1,691	900,000	19,182	919,182	18,750	49
6	46	852	1,691	900,000	25,331	925,331	18,750	49
7	47	852	1,691	900,000	32,247	932,247	18,750	49
8	48	852	1,691	900,000	41,059	941,059	18,750	50
9	49	852	1,691	900,000	51,773	951,773	18,750	50
10	50	852	1,691	900,000	64,057	964,057	18,750	51
11	51	852	1,691	900,000	78,001	978,001	18,750	52
12	52	852	1,691	900,000	95,313	995,313	18,750	53
13	53	852	1,691	900,000	115,975	1,015,975	18,750	54
14	54	852	1,691	900,000	140,089	1,040,089	18,750	55
15	55	852	1,691	900,000	167,703	1,067,703	18,750	56
16	56	852	1,691	900,000	198,919	1,098,919	18,750	58
17	57	852	1,691	900,000	231,742	1,131,742	18,750	60
18	58	852	1,691	900,000	266,077	1,166,077	18,750	61
19	59	852	1,691	900,000	302,119	1,202,119	18,750	62
20	60	852	1,691	900,000	339,619	1,239,619	18,750	62
25	65	0	0	900,000	572,218	1,472,218	21,750	63
30	70	0	0	900,000	864,383	1,764,383	25,500	64

Refer to the LTCR Summary for more information.

\* Values are Guaranteed

**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, 40, Ultra Preferred Non-Tobacco)  
**Presented by:** Valued Broker  
**Prepared on:** April 1, 2016

**MEC Limit:** \$40,371.14  
**Version:** MMD Web2016-04-01(NY)

## LTCR Values

<u>Year</u>	<u>Age End Year</u>	<u>LTCR Current Premium Beg Year</u>	<u>LTCR Maximum Premium Beg Year*</u>	<u>LTCR Base Benefit Pool Beg Year*</u>	<u>LTCR Dividends Benefit Pool Beg Year</u>	<u>LTCR Total Benefit Pool Beg Year</u>	<u>LTCR Maximum Monthly Benefit Beg Year</u>	<u>LTCR Min Payout Period (in months) Beg Year</u>
35	75	0	0	900,000	1,213,445	2,113,445	29,250	68
40	80	0	0	900,000	1,627,715	2,527,715	33,000	72
45	85	0	0	900,000	2,123,096	3,023,096	36,750	80
50	90	0	0	900,000	2,720,742	3,620,742	37,500	96
55	95	0	0	900,000	3,406,273	4,306,273	37,500	114
60	100	0	0	900,000	4,110,374	5,010,374	37,500	133
65	105	0	0	900,000	5,751,739	6,651,739	37,500	177
70	110	0	0	900,000	8,276,359	9,176,359	37,500	244
75	115	0	0	900,000	11,738,555	12,638,555	37,500	337
80	120	0	0	900,000	16,486,520	17,386,520	37,500	463
81	121	0	0	900,000	17,629,661	18,529,661	37,500	494

Refer to the LTCR Summary for more information.

\* Values are Guaranteed

**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, 40, Ultra Preferred Non-Tobacco)

**Presented by:** Valued Broker

**Prepared on:** April 1, 2016

**MEC Limit:** \$40,371.14  
**Version:** MMD Web2016-04-01(NY)

This report and the following pages provide a more detailed example regarding how the LTCR acceleration of death benefits impacts the premiums, cash surrender values and death benefits of the Whole Life Legacy 20 Pay policy. The values shown below are derived from the values in the Tabular Values. **Actual payment of any LTCR benefits is subject to the terms, conditions, exclusions, limitations, non-duplication of the benefit provisions and satisfaction of the Waiting Period of the LTCR.**

## **Summary of the Impact of LTCR Claim Payments on Non-Guaranteed Policy Values\*\*\***

Total Initial Premium of \$23,252

Total Premium Outlay\* of \$465,037

Can Provide

### **Pre-LTCR Claim Payable Death Benefit**

\$1,000,000 at Age 40

\$3,234,142 at Age 85

### **LTCR Benefits Begin at Age 85**

\$37,500 Starting LTCR Maximum Monthly Benefit

LTCR Benefits are payable for 86 Months

\$3,249,330\*\* Total LTCR Benefits paid

### **Payable Death Benefit at End of LTCR Claim Period**

\$1,030,174 at Age 93

**If surrenders or loans are being illustrated, refer to the following Impact of LTCR Claim Payments on Non-Guaranteed Policy Values report to see the effect of these distributions on LTCR Benefits.**

\* This report reflects the out-of-pocket costs through the end of the LTCR Claim Period which is age 93.

\*\* Reflects the increase in the Maximum Monthly Benefit resulting from the election of the MMBIO.

\*\*\***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, 40, Ultra Preferred Non-Tobacco)

**Presented by:** Valued Broker

**Prepared on:** April 1, 2016

**MEC Limit:** \$40,371.14  
**Version:** MMD Web2016-04-01(NY)

This following example shows how the acceleration of death benefits impacts the premiums, cash surrender values and death benefits of the Whole Life Legacy 20 Pay policy assuming claims start at Age 85 (Age End Year 86). The values shown below are derived from the values in the Tabular Values until accelerated benefit payments begin.

## Impact of LTCR Claim Payments on Non-Guaranteed Policy Values

Non-Guaranteed Values*												
Year	Age End Year	Contract Premium Beg Year	Annual Premium Credit Beg Year	Annual Outlay Beg Year	LTCR Annual Benefit Beg Year	LTCR Remaining Benefit Pool End Year	Net Cash Value End Year	LTCR Cash Value Lien End Year	Cash Surrender Value End Year	Net Death Benefit End Year	LTCR Death Benefit (DB) Lien End Year	Payable Death Benefit End Year
45	85	0	0	0	0	3,134,142	2,654,746	0	2,654,746	3,234,142	0	3,234,142
46	86	0	0	0	450,000	2,799,330	2,785,839	374,292	2,411,547	3,349,330	450,000	2,899,330
47	87	0	0	0	450,000	2,349,330	2,922,584	757,899	2,164,685	3,470,550	900,000	2,570,550
48	88	0	0	0	450,000	1,899,330	3,063,551	1,150,038	1,913,513	3,596,224	1,350,000	2,246,224
49	89	0	0	0	450,000	1,449,330	3,208,508	1,549,926	1,658,582	3,726,187	1,800,000	1,926,187
50	90	0	0	0	450,000	999,330	3,357,123	1,956,825	1,400,298	3,860,093	2,250,000	1,610,093
51	91	0	0	0	450,000	549,330	3,509,404	2,370,141	1,139,263	3,997,817	2,700,000	1,297,817
52	92	0	0	0	450,000	99,330	3,665,225	2,790,302	874,924	4,137,710	3,150,000	987,710
53	93	0	0	0	99,330	0	3,824,893	2,904,154	920,739	4,279,504	3,249,330	1,030,174
54	94	0	0	0	0	0	3,989,166	2,930,636	1,058,530	4,422,971	3,249,330	1,173,641
55	95	0	0	0	0	0	4,159,582	2,958,645	1,200,937	4,568,258	3,249,330	1,318,928
56	96	0	0	0	0	0	4,338,331	2,989,709	1,348,622	4,715,065	3,249,330	1,465,735
57	97	0	0	0	0	0	4,528,939	3,027,498	1,501,441	4,860,785	3,249,330	1,611,455
58	98	0	0	0	0	0	4,737,910	3,076,693	1,661,217	5,003,760	3,249,330	1,754,430
59	99	0	0	0	0	0	4,975,963	3,145,579	1,830,384	5,140,086	3,249,330	1,890,756
60	100	0	0	0	0	0	5,264,415	3,249,330	2,015,084	5,264,415	3,249,330	2,015,084
61	101	0	0	0	0	0	5,610,675	3,249,330	2,361,344	5,610,675	3,249,330	2,361,344
62	102	0	0	0	0	0	5,979,511	3,249,330	2,730,180	5,979,511	3,249,330	2,730,180
63	103	0	0	0	0	0	6,372,395	3,249,330	3,123,064	6,372,395	3,249,330	3,123,064
64	104	0	0	0	0	0	6,790,895	3,249,330	3,541,565	6,790,895	3,249,330	3,541,565
65	105	0	0	0	0	0	7,236,681	3,249,330	3,987,351	7,236,681	3,249,330	3,987,351
66	106	0	0	0	0	0	7,711,533	3,249,330	4,462,202	7,711,533	3,249,330	4,462,202
67	107	0	0	0	0	0	8,217,345	3,249,330	4,968,014	8,217,345	3,249,330	4,968,014
68	108	0	0	0	0	0	8,756,136	3,249,330	5,506,805	8,756,136	3,249,330	5,506,805
69	109	0	0	0	0	0	9,330,056	3,249,330	6,080,725	9,330,056	3,249,330	6,080,725
70	110	0	0	0	0	0	9,941,395	3,249,330	6,692,065	9,941,395	3,249,330	6,692,065
71	111	0	0	0	0	0	10,592,594	3,249,330	7,343,264	10,592,594	3,249,330	7,343,264
72	112	0	0	0	0	0	11,286,251	3,249,330	8,036,921	11,286,251	3,249,330	8,036,921
73	113	0	0	0	0	0	12,025,135	3,249,330	8,775,805	12,025,135	3,249,330	8,775,805
74	114	0	0	0	0	0	12,812,194	3,249,330	9,562,863	12,812,194	3,249,330	9,562,863

\*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, 40, Ultra Preferred Non-Tobacco)

Presented by: Valued Broker

Prepared on: April 1, 2016

MEC Limit: \$40,371.14  
Version: MMD Web2016-04-01(NY)

This following example shows how the acceleration of death benefits impacts the premiums, cash surrender values and death benefits of the Whole Life Legacy 20 Pay policy assuming claims start at Age 85 (Age End Year 86). The values shown below are derived from the values in the Tabular Values until accelerated benefit payments begin.

## Impact of LTCR Claim Payments on Non-Guaranteed Policy Values

Non-Guaranteed Values*												
Year	Age End Year	Contract Premium Beg Year	Annual Premium Credit Beg Year	Annual Outlay Beg Year	LTCR Annual Benefit Beg Year	LTCR Remaining Benefit Pool End Year	Net Cash Value End Year	LTCR Cash Value Lien End Year	Cash Surrender Value End Year	Net Death Benefit End Year	LTCR Death Benefit (DB) Lien End Year	Payable Death Benefit End Year
75	115	0	0	0	0	0	13,650,569	3,249,330	10,401,238	13,650,569	3,249,330	10,401,238
76	116	0	0	0	0	0	14,543,606	3,249,330	11,294,276	14,543,606	3,249,330	11,294,276
77	117	0	0	0	0	0	15,494,869	3,249,330	12,245,539	15,494,869	3,249,330	12,245,539
78	118	0	0	0	0	0	16,508,154	3,249,330	13,258,824	16,508,154	3,249,330	13,258,824
79	119	0	0	0	0	0	17,587,506	3,249,330	14,338,176	17,587,506	3,249,330	14,338,176
80	120	0	0	0	0	0	18,737,231	3,249,330	15,487,901	18,737,231	3,249,330	15,487,901
81	121	0	0	0	0	0	19,961,919	3,249,330	16,712,589	19,961,919	3,249,330	16,712,589

\*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, 40, Ultra Preferred Non-Tobacco)

Presented by: Valued Broker

Prepared on: April 1, 2016

MEC Limit: \$40,371.14  
Version: MMD Web2016-04-01(NY)

Name: Valued Client M/40

Company/ Product: MMD/ Leg 20 WL

**MassMutual Designs Warning(s)**

- This Illustration may not be used with any prospect, and no sale, solicitation of or application for the LTCR, is permitted prior to the Agent completing all required long-term care pre-sale and/or continuing training for the contract state illustrated.

# Client Input Summary

Company: MMD

April 1, 2016

Product: Leg 20 WL

## Insured

First Name	Valued
Last Name	Client
Sex	Male
Issue Age	40
Retirement Age	65
Life Expectancy	To Specified Age
Specified Age	85
Class	Ultra Prfd Non-Tobacco
Tax Bracket Percent	1 to 81 - 28
Contract State	New York

## Design

Design	Base+LTCR
Premium Mode	Annual
Known	Face Amount
Face Amount	1 to 81 - 1,000,000
Face Amount Available for Acceleration [Base Benefit Pool]	Max
Initial Maximum Monthly Benefit [MMB] Amount	Solve
Selected Benefit Period in Years	4 years
Include Base PUA in Benefit Pool	Y
Maximum Monthly Benefit Increase Option [MMBIO]	Y
Example of Acceleration for LTCR Services Age/Year	Age
Age	85
Dividend Option	1 to 81 - 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
Optimize Face Amount to Best Band	N
Print to Age/Year/Max	Policy Year
Year	20

## Riders

Waiver of Premium [WP]	Y
WP Rating	None
Include WP in	Premium
Renewable Term Rider [RTR]	N
Guaranteed Insurability Rider [GIR]	N



# Client Input Summary

Company: MMD

April 1, 2016

Product: Leg 20 WL

## Riders

Additional Life Ins. Rider [ALIR] - Scheduled	N
Additional Life Ins. Rider [ALIR] - Unscheduled	N

## Disbursements

Disbursements	N
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## 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
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
Agent Health License	N
LTCR Pre-sale Training Completed	N
MMLISI Registered	Y
Bank Sale	N

## Concept

Concept	<None>
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