

**This is a summary of the features of the MassMutual Whole Life Legacy policies.**

Whole Life Legacy is a level premium, participating whole life insurance policy that provides a level, guaranteed death benefit over the lifetime of the insured.

**Death Benefit:** Whole life insurance provides a death benefit that is guaranteed as long as the premiums are paid when due.

**Guaranteed Cash Value:** The policy's guaranteed cash value will grow each year and will equal the face amount at age 100. The policy does not have a maturity age or date.

**Dividends:** As a participating whole life policy, this policy is eligible to receive dividends. Dividends will vary by policy type, gender, underwriting class, policy face amount, issue age, duration and tax-qualified status. Dividends are not guaranteed.

**Lapse:** If premiums are not paid when due the policy will lapse. However, the policy's net cash value may be used to provide either paid up life insurance or extended term insurance under the policy's non-forfeiture options.

**Access to Cash Value:** 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.

Distributions under the 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 if the policyowner is under age 59½.

**Additional Coverage and Options:** Additional coverage and options are available via riders at an additional cost, or the policyowner will incur a charge when the rider is exercised. Please see your illustration for additional details on the features and riders included in the policy.

**Review the following illustration and "Important Facts about a Whole Life Legacy Policy" disclosure for additional details.**

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# Whole Life Legacy High Early Cash Value Basic Life Insurance Illustration

**Prepared for:**

Mr Valued Business Owner Client  
Male, Age 47

**Presented by:**

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January 27, 2021

**CRN: 249020**

## Narrative Summary

**Whole Life Legacy High Early Cash Value** is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable to Age 85. 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

Mr Valued Business Owner Client, Male, Age 47  
Ultra Preferred Non-Tobacco

**All coverages, premiums, riders and underwriting classes are subject to Home Office approval.**

**You may 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 to Age 85
Generic Policy Name	Whole Life Policy
Policy Form Number	MMWL-NY-2018
MEC Status	No
Initial Base Dividend Option	Paid-Up Additions

### Initial Premium Information

Premium Payment Mode	Annual
Base Premium	\$23,880.00
Accelerated Death Benefit for Terminal Illness Rider (No Premium Charge)	
Transfer of Insured Rider (No Premium Charge)	
Total Initial Premium	<hr/> \$23,880.00

### Initial Coverage Information

Base Policy Face Amount	\$1,000,000.00
Total Initial Death Benefit	<hr/> \$1,000,000.00

**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 High Early Cash Value?** Whole Life Legacy High Early Cash Value is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable to Age 85. 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 High Early Cash Value life insurance policy. The following pages provide a summary (and year-by-year figures) for required premiums, cash surrender values, death benefits, anticipated out-of-pocket premium payments and other values for this policy 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. **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, partial 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 High Early Cash Value 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 2021 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 a portion of the available policy death benefit when we receive proof that the insured has a terminal illness expected to result in death within the period set forth in the rider. No further receipts/evidence are necessary. The funds may be used for any purpose. This rider terminates upon acceleration. There is no charge for this rider unless it is exercised.

**Transfer of Insured Rider (TIR):** The Transfer of Insured Rider provides the policyowner 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 assumptions in this illustration, the following Modified Endowment Contract (MEC) determinations were made:**

- **This policy is not a MEC**

**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 under the Internal Revenue Code.**

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.

**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.**

## Narrative Summary

**Interest Adjusted Cost (IAC) Comparison Index**

	Policy Year	
	10	20
Life Insurance Surrender Cost Index	\$5.95	\$6.50
Life Insurance Net Payment Cost Index	\$18.69	\$16.81

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**

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

This illustration, using a 5% policy loan interest rate, is for a policy issued in New York on January 27, 2021. This rate may change on each policy anniversary date. This illustration assumes no policy loans.

**Key Terms Used in the Illustration**

***Attained Age:*** Issue age plus policy duration years.

***Beg Year:*** The first day of the policy year.

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

***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.

***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.

**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.

***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:*** The premium that is required to be paid each policy year for the benefits shown in this illustration. It is assumed premiums are paid when due at the beginning of each modal period.

***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.

***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.

**Prepared for:** Mr Valued Business Owner Client (Male, 47, Ultra Preferred Non-Tobacco)

**Presented by:** Michael Fliegelman CLU, ChFC, AEP, RFC

**Prepared on:** January 27, 2021

**MEC Limit:** \$45,470.44  
**Version:** MMD Web2021-01-01(NY)

## Narrative Summary

**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 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	\$23,880.00	1	\$23,880.00	\$0.00	-
Semi-Annual	\$12,219.40	2	\$24,438.80	\$558.80	9.6%
Quarterly	\$6,182.54	4	\$24,730.16	\$850.16	9.5%
Monthly	\$2,077.56	12	\$24,930.72	\$1,050.72	9.5%

**Consider Additional Coverage:** In some cases, the cost per unit of the Whole Life Legacy High Early Cash Value 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	23,880	87,970	1,000,000	103,700	1,047,425	119,707	1,095,690
Year 10	23,880	168,290	1,000,000	201,343	1,084,709	236,764	1,175,490
Year 20	23,880	357,890	1,000,000	470,908	1,213,993	600,855	1,460,040
Age 70	23,880	425,360	1,000,000	580,875	1,271,060	763,224	1,588,889

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)  
Owner (At time of delivery)

\_\_\_\_\_  
Date

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



Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	1,000,000	23,880.00	12,219.40	6,182.54	2,077.56
Total Initial Modal Premium (Annualized)		23,880.00	24,438.80	24,730.16	24,930.72

## Tabular Values

					Non-Guaranteed Values*					
Year	Age End Year	Contract Premium	Guaranteed Cash Value	Guaranteed Death Benefit	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
			End Year	End Year						
1	48	23,880	21,450	1,000,000	0	0	21,450	0	1,000,000	73,739
2	49	23,880	45,280	1,000,000	0	0	45,280	0	1,000,000	150,657
3	50	23,880	59,040	1,000,000	11,030	11,030	70,070	35,514	1,035,514	225,610
4	51	23,880	73,280	1,000,000	9,878	21,276	94,556	66,289	1,066,289	294,604
5	52	23,880	87,970	1,000,000	9,751	31,737	119,707	95,690	1,095,690	360,923
6	53	23,880	103,130	1,000,000	4,766	37,560	140,690	109,596	1,109,596	410,521
7	54	23,880	118,750	1,000,000	5,262	44,069	162,819	124,458	1,124,458	459,824
8	55	23,880	134,820	1,000,000	5,821	51,347	186,167	140,369	1,140,369	508,931
9	56	23,880	151,340	1,000,000	6,437	59,475	210,815	157,407	1,157,407	557,946
10	57	23,880	168,290	1,000,000	7,056	68,474	236,764	175,490	1,175,490	606,792
11	58	23,880	185,670	1,000,000	7,888	78,583	264,253	195,072	1,195,072	655,974
12	59	23,880	203,470	1,000,000	8,678	89,789	293,259	215,943	1,215,943	705,288
13	60	23,880	221,650	1,000,000	9,584	102,232	323,882	238,281	1,238,281	754,899
14	61	23,880	240,200	1,000,000	10,515	115,966	356,166	262,041	1,262,041	804,804
15	62	23,880	259,090	1,000,000	11,516	131,086	390,176	287,279	1,287,279	855,085
16	63	23,880	278,300	1,000,000	13,304	148,403	426,703	315,570	1,315,570	907,357
17	64	23,880	297,780	1,000,000	15,213	168,088	465,868	346,974	1,346,974	961,662
18	65	23,880	317,530	1,000,000	17,260	190,334	507,864	381,577	1,381,577	1,018,151
19	66	23,880	337,570	1,000,000	19,380	215,270	552,840	419,326	1,419,326	1,076,883
20	67	23,880	357,890	1,000,000	21,502	242,965	600,855	460,040	1,460,040	1,137,682
21	68	23,880	379,990	1,000,000	22,824	272,680	652,670	502,063	1,502,063	1,201,705
22	69	23,880	402,490	1,000,000	23,941	304,258	706,748	544,942	1,544,942	1,265,824
23	70	23,880	425,360	1,000,000	25,214	337,864	763,224	588,889	1,588,889	1,330,283
24	71	23,880	448,570	1,000,000	26,624	373,651	822,221	634,069	1,634,069	1,395,273
25	72	23,880	472,030	1,000,000	28,140	411,714	883,744	680,586	1,680,586	1,460,878
26	73	23,880	495,690	1,000,000	29,867	452,253	947,943	728,711	1,728,711	1,527,412
27	74	23,880	519,480	1,000,000	31,579	495,229	1,014,709	778,343	1,778,343	1,594,801
28	75	23,880	543,380	1,000,000	33,358	540,698	1,084,078	829,520	1,829,520	1,663,154
29	76	23,880	567,410	1,000,000	35,155	588,694	1,156,104	882,203	1,882,203	1,732,509
30	77	23,880	591,620	1,000,000	36,925	639,195	1,230,815	936,289	1,936,289	1,802,890

**\*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 2021 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:** Mr Valued Business Owner Client (Male, 47, Ultra Preferred Non-Tobacco)  
**Presented by:** Michael Fliegelman CLU, ChFC, AEP, RFC  
**Prepared on:** January 27, 2021

**MEC Limit:** \$45,470.44  
**Version:** MMD Web2021-01-01(NY)

## Tabular Values

Year	Age End Year	Contract Premium	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Non-Guaranteed Values*					
					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
31	78	23,880	616,090	1,000,000	38,559	692,108	1,308,198	991,530	1,991,530	1,874,155
32	79	23,880	640,900	1,000,000	40,146	747,405	1,388,305	1,047,812	2,047,812	1,946,312
33	80	23,880	666,110	1,000,000	41,701	805,022	1,471,132	1,105,056	2,105,056	2,019,426
34	81	23,880	691,780	1,000,000	43,207	864,882	1,556,662	1,163,163	2,163,163	2,093,525
35	82	23,880	717,970	1,000,000	44,793	926,994	1,644,964	1,222,222	2,222,222	2,168,849
36	83	23,880	744,900	1,000,000	46,207	991,180	1,736,080	1,281,985	2,281,985	2,245,433
37	84	23,880	772,610	1,000,000	47,878	1,057,441	1,830,051	1,342,782	2,342,782	2,323,873
38	85	23,880	801,390	1,000,000	49,352	1,125,444	1,926,834	1,404,365	2,404,365	2,404,365
39	86	0	814,720	1,000,000	39,361	1,183,526	1,998,246	1,452,678	2,452,678	2,452,678
40	87	0	827,390	1,000,000	41,063	1,242,994	2,070,384	1,502,307	2,502,307	2,502,307
41	88	0	839,320	1,000,000	41,455	1,302,371	2,141,691	1,551,698	2,551,698	2,551,698
42	89	0	850,420	1,000,000	42,906	1,362,502	2,212,922	1,602,151	2,602,151	2,602,151
43	90	0	860,740	1,000,000	44,169	1,423,205	2,283,945	1,653,467	2,653,467	2,653,467
44	91	0	870,330	1,000,000	45,254	1,484,316	2,354,646	1,705,463	2,705,463	2,705,463
45	92	0	879,350	1,000,000	46,457	1,546,156	2,425,506	1,758,294	2,758,294	2,758,294
46	93	0	888,060	1,000,000	47,387	1,608,858	2,496,918	1,811,655	2,811,655	2,811,655
47	94	0	896,800	1,000,000	48,008	1,672,700	2,569,500	1,865,187	2,865,187	2,865,187
48	95	0	906,140	1,000,000	48,238	1,738,359	2,644,499	1,918,422	2,918,422	2,918,422
49	96	0	916,960	1,000,000	47,797	1,806,913	2,723,873	1,970,547	2,970,547	2,970,547
50	97	0	929,740	1,000,000	47,006	1,879,103	2,808,843	2,021,106	3,021,106	3,021,106
51	98	0	945,890	1,000,000	45,162	1,956,906	2,902,796	2,068,851	3,068,851	3,068,851
52	99	0	967,810	1,000,000	41,564	2,043,819	3,011,629	2,111,798	3,111,798	3,111,798
53	100	0	1,000,000	1,000,000	34,618	2,146,415	3,146,415	2,146,415	3,146,415	3,146,415
54	101	0	1,000,000	1,000,000	163,003	2,309,418	3,309,418	2,309,418	3,309,418	3,309,418
55	102	0	1,000,000	1,000,000	171,512	2,480,930	3,480,930	2,480,930	3,480,930	3,480,930
56	103	0	1,000,000	1,000,000	180,465	2,661,395	3,661,395	2,661,395	3,661,395	3,661,395
57	104	0	1,000,000	1,000,000	189,885	2,851,279	3,851,279	2,851,279	3,851,279	3,851,279
58	105	0	1,000,000	1,000,000	199,797	3,051,076	4,051,076	3,051,076	4,051,076	4,051,076
59	106	0	1,000,000	1,000,000	210,226	3,261,302	4,261,302	3,261,302	4,261,302	4,261,302
60	107	0	1,000,000	1,000,000	221,200	3,482,502	4,482,502	3,482,502	4,482,502	4,482,502
61	108	0	1,000,000	1,000,000	232,747	3,715,249	4,715,249	3,715,249	4,715,249	4,715,249
62	109	0	1,000,000	1,000,000	244,896	3,960,145	4,960,145	3,960,145	4,960,145	4,960,145
63	110	0	1,000,000	1,000,000	257,680	4,217,824	5,217,824	4,217,824	5,217,824	5,217,824
64	111	0	1,000,000	1,000,000	271,130	4,488,955	5,488,955	4,488,955	5,488,955	5,488,955
65	112	0	1,000,000	1,000,000	285,283	4,774,238	5,774,238	4,774,238	5,774,238	5,774,238

**\*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 2021 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:** Mr Valued Business Owner Client (Male, 47, Ultra Preferred Non-Tobacco)

**Presented by:** Michael Fliegelman CLU, ChFC, AEP, RFC

**Prepared on:** January 27, 2021

**MEC Limit:** \$45,470.44  
**Version:** MMD Web2021-01-01(NY)

## Tabular Values

Year	Age End Year	Contract Premium	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Non-Guaranteed Values*					
					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
66	113	0	1,000,000	1,000,000	300,175	5,074,414	6,074,414	5,074,414	6,074,414	6,074,414
67	114	0	1,000,000	1,000,000	315,844	5,390,258	6,390,258	5,390,258	6,390,258	6,390,258
68	115	0	1,000,000	1,000,000	332,331	5,722,589	6,722,589	5,722,589	6,722,589	6,722,589
69	116	0	1,000,000	1,000,000	349,679	6,072,269	7,072,269	6,072,269	7,072,269	7,072,269
70	117	0	1,000,000	1,000,000	367,932	6,440,201	7,440,201	6,440,201	7,440,201	7,440,201
71	118	0	1,000,000	1,000,000	387,139	6,827,340	7,827,340	6,827,340	7,827,340	7,827,340
72	119	0	1,000,000	1,000,000	407,347	7,234,687	8,234,687	7,234,687	8,234,687	8,234,687
73	120	0	1,000,000	1,000,000	428,611	7,663,297	8,663,297	7,663,297	8,663,297	8,663,297
74	121	0	1,000,000	1,000,000	450,984	8,114,281	9,114,281	8,114,281	9,114,281	9,114,281

**\*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 2021 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:** Mr Valued Business Owner Client (Male, 47, Ultra Preferred Non-Tobacco)

**Presented by:** Michael Fliegelman CLU, ChFC, AEP, RFC

**Prepared on:** January 27, 2021

**MEC Limit:** \$45,470.44  
**Version:** MMD Web2021-01-01(NY)

*This is a summary of the features of the MassMutual Whole Life Legacy High Early Cash Value<sup>SM</sup> life insurance policy relevant to your financial professional's consideration of the product's suitability for your situation.*

### Important Facts about a Whole Life Legacy High Early Cash Value<sup>SM</sup> Policy

**Type of Life Insurance:** This is a participating whole life insurance policy designed to provide a permanent death benefit. Whole life insurance is built upon three primary guarantees: A guaranteed amount of life insurance; guaranteed, level premiums and premium payment period; and guaranteed cash values. Additionally, a participating whole life policy is eligible to receive a dividend each year. However, dividends are not guaranteed.

**Key Points:** 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.

- Premiums must be paid in all years required by the policy.
- Whole life insurance is not a savings vehicle, investment or retirement product.
- Dividends are not guaranteed. Changes in the dividend schedule will impact the dividends received and impact the total cash value and total death benefit.

### Applying and Underwriting

**Application and Underwriting:** You will need to submit an application for the policy. The Company will review the proposed insured's health and assign a rating class. Policy premiums and performance may be impacted by the rating class the insured is determined to be.

The Company may not conduct a review of the insured's health if the application is submitted pursuant to a contractual right to convert a term policy or rider or the exercise of a contractual insurability or other option.

**Exclusions:** MassMutual reserves the right to decline or apply a rating to any avocation or occupation with unusual life or accident hazards. In some cases, exclusions may be applied to a policy as well.

**Considerations if Replacing Existing Coverage:** Replacing an inforce life insurance policy is an important decision that can impact your long-term insurance and financial needs. If you are considering the purchase of a life insurance policy in connection with the surrender, lapse or change of existing life insurance coverage, you should review the advantages and disadvantages of the transaction with your life insurance agent. All replacements have a cost. These may include surrender charges, lost premiums, increased premiums due to older age or change in health and new suicide and contestability periods.

**Right to Return the Policy:** You have a limited period of time after the policy is delivered during which you can cancel the policy and receive a refund (free look). Generally, that is 10 days from the date you receive the policy. If this policy has the LTCAccess Rider you will have 30 days to cancel the policy. If this policy is a replacement of another policy, you have 60 days to cancel the policy.

### Important Features

**Death Benefit:** The primary benefit of a life insurance policy is the death benefit. While the policy is in force, which means the policy has not terminated, a death benefit will be paid to the beneficiary when the insured dies.

**Ability to increase Face Amount:** This policy allows face amount increases. If there is a need for additional whole life insurance, it may be less costly to increase the face amount of this policy rather than purchasing a new whole life policy. Face amount increases require a new application and an assessment of your health risk for the additional coverage. The risk class for the increase may be different (lower) than the original risk class.

The face amount of this policy may also be increased through the conversion of a term policy or rider, or exercise of a Guaranteed Insurability Rider (GIR) option on this or another policy.

Face amount increases are not allowed on policies that have the LTCAccess Rider.

**Guaranteed, Level Premiums - Premium Payment Mode and Options:** Premiums for the base policy are guaranteed and level throughout the premium paying period. The proposed premium is shown in the illustration above. The premium includes a policy fee of \$50. The premiums are payable to age 85.

Premiums may be paid by regular bill:

- annually,
- semi-annually,
- or quarterly.

Premiums may also be paid monthly via pre-authorized electronic transfer only.

If premiums are paid by installments, meaning any other way than annually, there will be an additional charge called a modal factor. This is described in this illustration in the Premium Payment Options section.

Premiums may be paid out of pocket, or if there are sufficient policy values, premiums may be paid by policy loans, dividends or the surrender of Paid Up Additions.

**Guaranteed Cash Value:** Whole Life policies have guaranteed cash value, based on a guaranteed interest rate, that will grow to equal the guaranteed death benefit at age 100.

**Dividends:** As a participating whole life policy, this policy is eligible to receive dividends. Dividends are an equitable share of the company's surplus and driven primarily by the result of the Company's favorable operating experience with respect to claim payments, investment results and expenses. It's important to understand that divisible surplus must be achieved in order to pay dividends. Divisible surplus is the amount of earnings available after the Company sets aside funds required to cover contractual obligations. This is why the payment of dividends on any particular policy is not guaranteed.

**Dividend Options:** Participating whole life policyowners may receive their dividends in cash or choose an alternate dividend option from the following:

- Reduce the following year's premium payment.
- Purchase additional one-year term insurance.
- Leave on deposit to accumulate with interest.
- Repay a policy loan or pay loan interest.
- Purchase paid-up additional whole life insurance.

The last dividend option listed is by far the most common among MassMutual policyowners. Using dividends to purchase paid-up additional whole life insurance (paid-up additions) will increase the policy's total death benefit and total cash value. The additional insurance will be eligible to receive dividends.

**Changes in Dividend Schedule:** Every year the Company will declare a new dividend schedule. This means that actual dividends received may be higher or lower than those provided in this illustration. For this reason, we strongly recommend that you ask to see a hypothetical lower dividend schedule illustration. Lower dividends over time mean that non-guaranteed values will be lower in future years.

**Loans and Their Impact on the Policy:** A loan may be taken on the policy once cash value has accrued in the policy. The policy secures the loan. Interest will accrue on any policy loan. If the loan is not paid back, the interest will be capitalized and added to the outstanding loan balance on the policy anniversary. Access to cash values through loans will reduce the policy's cash surrender 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.

**Loan Interest Rate Charged:** Policyowners may choose at issue between an adjustable loan interest rate and a fixed 6% loan interest rate. The adjustable loan interest rate is automatic if no election is made. After issue, the loan provision cannot be changed. We adjust the dividend (upwards or downwards depending on economic factors) for borrowed amounts if you elect the fixed loan interest rate. This is called "direct recognition". There is no adjustment to the dividend if the adjustable loan rate is selected.

**Automatic Premium Loan (APL):** APL is a loan provision of the policy that offers an additional form of protection in the event that your annual premium is not paid when due. If the APL feature is selected at the end of the grace period, as long as your policy has sufficient cash value, a policy loan in the amount of the premium due is automatically processed to pay the outstanding premium.

The APL feature may be turned on or off at your request. An APL, like a loan requested by a policyowner, can be repaid at any time in any amount. If not repaid, any loan amount, in addition to the loan's accrued interest, will be deducted from the death benefit or cash value when paid.

**Assignability:** You may generally assign the policy as collateral for a loan or other obligation.

### **Additional Coverage Available through Riders**

**Additional Coverage:** A life insurance rider allows certain provisions (for example, additional coverage or benefits) to be added to a life insurance policy that may not be included in the basic coverage. The riders available with this policy are listed in this section. Riders are available at an additional cost, or there is a charge when a rider is exercised. Availability of some riders may be limited based on issue age or state of issue.

**Accelerated Death Benefit for Terminal Illness Rider (ABR):** The ABR allows the policyowner to receive an advance of the policy death benefit if the insured has a terminal illness, expected to result in death within 12 months (in most states).

- In approved states the ABR is automatically included at issue.
- No premium/charge is associated with this rider; there may be a fee of up to \$250 if/ when the rider is exercised (varies by state).
- The proceeds may be used for any purpose, including to pay medical and living expenses of the insured.

**Additional Life Insurance (ALIR) and Planned Additional Life Insurance (PALIR) Riders:** ALIR/PALIR allow you to purchase additional paid-up whole life insurance, also called paid-up additions (PUAs). Purchasing PUAs increases the policy's death benefit and cash value. PUAs may be surrendered for their cash value at any time for any reason. There are Scheduled, Planned and Unscheduled rider premium options.

- ALIR may be attached at or after issue.
- ALIR premium payments must coincide with the base policy.
- PALIR is only available at issue.
- PALIR premium payments may be paid at any time during the policy year.
- A maximum of three PALIR premium payments may be made during a policy year.
- When issued together, there are limits that apply to combined ALIR and PALIR premiums.
- There is a 7.5% current expense charge, which is guaranteed never to exceed this amount, deducted from each ALIR and PALIR premium payment before being applied to purchase PUAs.
- ALIR and PALIR premiums cannot be paid via automatic premium loan provision.
- ALIR and/or PALIR are not appropriate for short term cash value accumulation.
- These Riders are often purchased with amounts that are transferred from another life insurance policy in connection with a 1035 exchange.

We underwrite the Riders separately from and in addition to the base policy. Please refer to the Additional Life Insurance Rider and/or the Planned Additional Life Insurance Rider Information pages in the illustration for more detail if these rider options are chosen.



**Life Insurance Supplement Rider (LISR):** LISR provides a specific amount of life insurance protection funded by both rider premiums and policy dividends (which are not guaranteed). The rider coverage is a combination of one-year term insurance and PUAs.

- LISR may be attached at or after issue. LISR may not be added after issue to policies that have the LTCAccess Rider.
- There is a separate premium for the LISR.
- The billing frequency must be the same as the base policy.
- The One Year Term rates associated with this rider vary by issue age, gender, risk class and policy year.
- Unlike the base policy, the amount of LISR premium is not guaranteed.
- If the Company's dividend schedule decreases, the LISR premium will usually increase.
- An expense charge is deducted from each LISR premium payment.
- Currently the expense charge is 8%, guaranteed not to exceed 10%.
- If the Recommended Premium is not paid each year, paid-up additions may need to be surrendered to help pay for the term coverage.
- If the Recommended Premium is not paid, LISR coverage may decrease or lapse.
- If LISR is not paid-up by age 100, LISR term coverage will end.
- Policies with the LISR must have the adjustable loan rate.
- LISR premiums cannot be paid via automatic premium loan provision.

Please refer to the LISR Information page in the Illustration for more detail if this rider option is chosen.

**LTCAccess Rider (LTCR):** The LTCR allows you to accelerate or use a portion of your policy death benefit during your lifetime to help pay for long term care, if you need it. Any rider benefits received will reduce the policy death benefit and cash surrender value. If cash values are accessed through loans or partial surrenders, it will lower the amount available to cover long-term care benefits under the Rider.

- LTCR is only available at issue.
- The premiums for the LTCR are scheduled to be level and have the same billing frequency as the whole life policy.
- The rider premium rates and dividend charges are guaranteed for the first policy year.
- Current premiums are not guaranteed and may be increased up to the maximum shown on the illustration.
- Premium rates vary by issue age, gender, and risk class and are assessed separately from the base policy.
- If the PUA dividend option is chosen and you elect to accelerate PUAs for LTC benefits, there will be an additional charge against the dividend. This means that dividends received, cash values and death benefits will be slightly lower with this Rider than if not elected.

The benefits of the LTCAccess Rider available through a Legacy policy could be appropriate for a policyowner who needs life insurance protection and is also looking for the flexibility to access the policy's death benefit to pay for long term care needs. If their only purpose for purchasing the policy with LTCAccess Rider is to pay for long term care expenses, they should consider other options. Please refer to the Basic Illustration and LTCR Summary Pages for more detail if this rider option is chosen.

**Renewable Term Rider (RTR):** The RTR provides level term life insurance that is renewable annually to the insured's age 95. The term coverage is in addition to the whole life insurance.

- RTR is only available at issue.
- The billing frequency must be the same as the base policy.
- Premiums vary by issue age, gender, underwriting class and policy year.
- The current premiums are level for 10 years, then increase annually. The guaranteed rates increase annually in all years.
- Current premiums are not guaranteed and may be increased to the maximum shown in the illustration.
- After the first policy year, all or a portion of the term coverage can be converted to permanent life insurance.
- The RTR may be converted in full or part on an original age basis during the first five policy years.
- The RTR may be converted for 10 years, or to age 65, if earlier.
- RTR and ALIR are not available together on this policy.

Please refer to the RTR description in the illustration for more detail if this rider option is chosen.

**Transfer of Insured Rider (TIR):** The TIR allows the owner to substitute a new insured for the current insured under the policy.

- In approved states, the TIR is automatically included at issue.
- There must be an insurable interest between the owner and the new insured.
- The new insured may not be older than age 75, and evidence of insurability must be provided.
- There is no cost for this rider, however, there is a fee to exercise it.
- Exercising the TIR results in a policy exchange that does not qualify as an IRC Section 1035 exchange. As a result, the cash value of the policy being exchanged will be taxable to the extent of any gain.

**Waiver of Premium Rider (WP):** The WP provides an additional layer of protection that ensures your coverage will continue if you become totally disabled.

- WP may be attached at or after issue.
- There is a separate premium for WP.
- Premiums are payable to attained age 65 with the last premium due at attained age 64, or for the base policy premium payment period, if earlier.
- Premium rates for this rider vary by issue age, gender, and risk class.
- We underwrite and assess your health risk for this Rider separately from the base policy.
- There is a six-month waiting period, after which premiums will be waived from the beginning of the waiting period.
- Premiums due prior to attained age 5 will not be waived.
- If disability begins prior to age 60, premiums will be waived during the continuance of disability.
- If disability begins on or after the policy anniversary nearest age 60 but prior to the policy anniversary nearest age 65, premiums will be waived as long as the insured remains disabled, or until the policy anniversary nearest age 70 (if earlier).
- WP will terminate at age 65 (or at the end of the premium payment period, if sooner).

Refer to the Waiver of Premium rider description in the illustration for more detail if this rider option is chosen.

**Guaranteed Insurability Rider (GIR):** The GIR provides the option to increase life insurance coverage at specific dates, regardless of future health. The Rider provides certain exercise periods during which you may elect to increase your death benefit coverage without additional underwriting and assessment of your health risk, by increasing the face amount of this policy or purchasing a new policy.

- GIR may be attached at or after issue.
- There is a level premium from the issue date through the insured's attained age 45.
- Premiums vary by issue age and gender. The rider may be added to existing policies through the insured's attained age 40.
- Premiums for the additional insurance are based on your age and the policies offered at the time the option is exercised.

If not elected when the base policy is issued, this rider will be subject to additional underwriting. The rider will terminate: when the policy is terminated or surrendered, after the last option is exercised or after the policy anniversary at the insured's attained age 46, whichever is sooner. Refer to the GIR description in the illustration for more detail if this rider option is chosen.

### **Important Tax Information**

**Life Insurance Tax Advantages:** A life insurance policy's death benefit proceeds are generally received income tax free by the beneficiary. If properly arranged, proceeds may not be included in an insured's estate for federal estate tax purposes. Policy cash values accumulate tax-deferred.

**Adverse Tax Consequences:** Certain transactions (including, but not limited to partial/full surrenders and loans) may lead to a taxable event. Under certain circumstances (usually if your premium payments in the first seven years exceed specified limits), your policy may become a "modified endowment contract" (MEC). A MEC policy receives less-favorable tax treatment than a non-MEC policy. Under federal tax law, distributions under the 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 MEC, policy loans and/or distributions, such as collateral assignments, and other pre-death benefit distributions, are taxable to the extent of gain and are subject to a 10% tax penalty if the policyowner is under age 59 1/2.



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. Existing tax laws that benefit this policy may change at any time.

### **Other Rights Available Under the Policy**

**Transfer of Ownership:** After issue, the policyowner may transfer ownership to a new owner. Every right, privilege, option and benefit granted by the policy or allowed by the company and the right to change the succession of ownership of the policy are transferred to the new owner.

**Surrenders and Surrender Charge:** You may surrender your entire policy and we will pay you its cash surrender value (any policy cash value less policy debt). You may also surrender a part or all of any Paid Up Additions you have accumulated in the contract. A partial surrender reduces the Cash Value of Paid Up Additions in the policy, along with the Total Death Benefit. Surrenders may have adverse tax consequences. **There are no surrender charges. However, the cash value on surrender will likely be much lower than the premiums paid in the early years of this policy.**

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

**Policy Termination:** Your policy could terminate (lapse) if your premiums are not paid on time or if your policy debt exceeds your policy cash value. Before the policy terminates, however, there is a grace period during which you will be notified in writing that your coverage may terminate unless you pay additional premiums or repay loans.

**Non-Forfeiture Benefits:** If you fail or desire to no longer pay premiums, you also have non-forfeiture options:

- **Extended Term Insurance:** You may use the cash value of your policy to provide term insurance coverage for the same death benefit coverage for so long as there remains enough cash value to pay those term insurance costs. This option is not available with policies that have the LTCAccess Rider or if any segment of the policy has a sub-standard rating class.
- **Reduced Paid Up Insurance:** You may use your policy's cash value to purchase a reduced death benefit that is paid-up, which means no more premiums will be due but you will have a lower death benefit than the original policy. The Reduced Paid Up amount will stay in force and will continue to be entitled to earn dividends and will build cash values that may be accessed similarly to the original policy.

**Suicide and Contestability:** If the insured dies in the first two years after the policy has been issued, we will investigate to understand the insured's cause of death. If we determine the death was due to an illness, health condition or activity that was not disclosed in the application, we have the right to bring an action to contest the validity of the policy in which case we will pay a limited death benefit equal to the amount of premiums paid less any partial surrenders and policy debt. We generally do not contest a policy after two years. If we conclude the insured has committed suicide in the first two years, we will also only pay a limited benefit equal to the amount of premiums paid less any partial surrenders and any policy debt.

**Payment Options:** In addition to a lump sum payment, the death benefit or cash surrender value may be paid using a lifetime payment option, subject to minimum amounts. The life income payment option provides for equal monthly payments based on the life of the named person. 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.

**Annual Statements and Inforce Illustrations:** Each year we will send an annual statement summarizing the activity of your policy for the year and the policy values. You are strongly encouraged to contact your insurance agent or the Company's home office to request an inforce illustration to see how changes in the Company's dividends may have impacted the illustrated values of your policy into the future. You may also ask to see a hypothetical lower schedule illustration to see how lower dividends could affect your policy's cash values and death benefit over time.

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

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

This disclosure statement provides you with important information about the fees and charges associated with certain riders that were available with your policy at the time of application. Please note that this is not a complete listing of all the riders that were available with your policy. This disclosure only describes riders that had fees and charges that can be changed by MassMutual in its discretion. These fees and charges are commonly referred to as non-guaranteed elements. For additional information regarding these non-guaranteed elements and for a complete list of the riders that were issued with your policy, please refer to your policy specification pages.

<b>Rider</b>	<b>When Charge Is Deducted</b>	<b>Guaranteed Maximum Charge</b>	<b>Current Charge</b>
<b>Accelerated Death Benefit Rider</b>	When you elect an accelerated death benefit payment	\$250	\$250
<b>Transfer of Insured Rider</b>	When you elect to transfer policy to a different Insured	\$0.00	\$0.00

**Prepared for:** Mr Valued Business Owner Client (Male, 47, Ultra Preferred Non-Tobacco)  
**Presented by:** Michael Fliegelman CLU, ChFC, AEP, RFC  
**Prepared on:** January 27, 2021

**MEC Limit:** \$45,470.44  
**Version:** MMD Web2021-01-01(NY)

# Client Input Summary

Company: MMD

January 27, 2021

Product: Leg HECV WL

## Insured

First Name	Mr Valued Business Owner
Last Name	Client
Sex	Male
Issue Age	47
Retirement Age	65
Life Expectancy	To Specified Age
Specified Age	85
Class	Ultra Prfd Non-Tobacco
Tax Bracket Percent	1 to 74 - 28
Contract State	New York

## Design

Design	Base
Premium Mode	Annual
Known	Face Amount
Face Amount	1 to 74 - 1,000,000
Dividend Option	1 to 74 - Paid-Up Additions
Dividend Rate	1 to 74 - Current
Loan Rate	Adjustable
Illustrate APO	N
Illustrate Flexible Outlay	N
Single Payment Program [SPP]	N
1035 Exchange	N

## Options

Product Type	Non-Qualified
Policy Owner	Insured
Reduced Paid Up	N
Print to Age/Year/Max	Max
eSign	N

## 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
Additional Life Ins. Rider [ALIR] - Planned	N

## Disbursements

Disbursements	N
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## Reports

New Business Report	N
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# Client Input Summary

Company: MMD

January 27, 2021

Product: Leg HECV WL

## Reports

Short Form	N
Outlay	N
Cash Value Increase	N
Cash Value Increase (with one year ROR)	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	N

## Agent Info

Agent First Name	Michael
Agent Last Name	Fliegelman CLU, ChFC, AEP, RFC
Agent Company	Strategic Wealth Advisors Network, LLC
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Agent Address2	Suite 202W
Agent City	Syosset
Agent State	New York
Agent Zip Code	11791
Agent Phone Number	(631) 806-3568
Agent License Number	LA-626450
Bank Sale	N

## Concept

Concept	<None>
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