

A Supplemental Illustration Summary

MassMutual Whole Life 10 Pay

Prepared for:
Return Of Premium

Presented by:
Smart Broker
Mass Mutual Brokerage
6800 Jericho Turnpike
Suite 202W
Syosset, NY 11791
Agent License Number: LA626450

November 24, 2021

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.

This supplemental life insurance illustration summary is not valid unless accompanied by or preceded by a MassMutual Whole Life 10 Pay Basic Illustration dated November 24, 2021. **Refer to the Basic Illustration for guaranteed elements and other important information.**

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Whole Life Insurance Summary

Whole life insurance is a tax-efficient asset that provides: Permanent lifetime coverage with guaranteed level premiums, cash value accumulation and the ability to leave a financial legacy.

Key features and benefits include:

- Guaranteed level premiums.
- Guaranteed, tax-deferred increases in cash value, regardless of market fluctuations or conditions.
- Guaranteed death benefit protection.
- Tax-advantaged access to cash values through partial surrenders or loans for any reason, such as to supplement retirement income.¹
- A death benefit that is generally received income tax-free.
- Potential to receive dividends. While dividends are not guaranteed, MassMutual has paid them to eligible participating policyowners every year since 1869
- Additional optional benefits and flexibility

The information in this report is based on the following Policy assumptions:

Policy Name: Whole Life 10 Pay

Gender/Issue Age: Male, Age 25

Underwriting Class: Ultra Preferred Non-Tobacco

Initial Dividend Option: Paid-Up Additions

Loan Interest Rate: 3.00% Adjustable

Initial Death Benefit: \$2,059,308.00

Total Initial Premium: \$100,000.00

¹ 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 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.

Illustration Summary

The following information is a general summary of the values of the whole life policy being illustrated and reflect non-guaranteed values. You should review the policy's Basic Illustration for greater detail about the product's guarantees, features, and values.

Year	Age End Year	Annual Net Outlay	Cumulative Net Outlay	Net Cash Value End Year	Net Annual Cash Value Increase	Net Death Benefit End Year
1	26	100,000	100,000	37,109	37,109	2,070,013
2	27	100,000	200,000	103,208	66,100	2,091,356
3	28	100,000	300,000	204,154	100,945	2,123,445
4	29	100,000	400,000	311,608	107,454	2,166,557
5	30	100,000	500,000	425,771	114,164	2,220,806
6	31	100,000	600,000	545,958	120,187	2,283,446
7	32	100,000	700,000	672,360	126,402	2,354,731
8	33	100,000	800,000	805,409	133,048	2,435,075
9	34	100,000	900,000	945,377	139,968	2,524,599
10	35	100,000	1,000,000	1,092,645	147,268	2,623,460
11	36	-1,000,000	0	117,707	-974,938	1,348,034
12	37	0	0	144,676	26,969	1,403,935
13	38	0	0	173,612	28,936	1,462,040
14	39	0	0	204,691	31,079	1,522,471
15	40	0	0	238,005	33,314	1,585,295
16	41	0	0	273,699	35,694	1,650,692
17	42	0	0	311,830	38,131	1,718,483
18	43	0	0	352,571	40,741	1,788,775
19	44	0	0	396,111	43,540	1,861,513
20	45	0	0	442,635	46,523	1,936,837
21	46	0	0	492,378	49,743	2,014,912
22	47	0	0	545,494	53,116	2,095,773
23	48	0	0	602,045	56,552	2,179,215
24	49	0	0	662,219	60,174	2,265,322
25	50	0	0	726,201	63,982	2,354,165

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 2022 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.

This illustration is not valid unless accompanied or preceded by a Massachusetts Mutual Life Insurance Company Whole Life 10 Pay Basic Life Insurance Illustration dated 11/24/2021. Refer to the Basic Illustration for guaranteed elements, assumptions, explanations and other important information.

Illustration Summary

Year	Age End Year	Annual Net Outlay	Cumulative Net Outlay	Net Cash Value End Year	Net Annual Cash Value Increase	Net Death Benefit End Year
26	51	0	0	794,210	68,009	2,445,927
27	52	0	0	866,620	72,410	2,541,062
28	53	0	0	943,561	76,942	2,639,629
29	54	0	0	1,025,355	81,794	2,741,816
30	55	0	0	1,112,265	86,910	2,847,825
31	56	0	0	1,204,507	92,242	2,957,840
32	57	0	0	1,302,436	97,929	3,072,125
33	58	0	0	1,406,436	104,000	3,191,040
34	59	0	0	1,516,793	110,358	3,314,773
35	60	0	0	1,633,844	117,051	3,443,655
36	61	0	0	1,757,940	124,096	3,577,956
37	62	0	0	1,889,212	131,272	3,717,765
38	63	0	0	2,028,189	138,976	3,863,452
39	64	0	0	2,175,082	146,893	4,015,225
40	65	0	0	2,330,203	155,121	4,173,367
41	66	0	0	2,494,053	163,850	4,337,993
42	67	0	0	2,666,926	172,873	4,509,424
43	68	0	0	2,849,405	182,479	4,687,841
44	69	0	0	3,041,951	192,546	4,873,585
45	70	0	0	3,244,973	203,022	5,066,917
46	71	0	0	3,458,752	213,779	5,268,225
47	72	0	0	3,683,691	224,939	5,477,984
48	73	0	0	3,920,184	236,494	5,696,679
49	74	0	0	4,168,422	248,238	5,924,770
50	75	0	0	4,428,706	260,284	6,162,591
51	76	0	0	4,701,486	272,780	6,410,352
52	77	0	0	4,986,965	285,480	6,668,176
53	78	0	0	5,285,739	298,773	6,936,329
54	79	0	0	5,598,261	312,523	7,214,999
55	80	0	0	5,924,597	326,335	7,504,139

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 2022 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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Illustration Summary

Year	Age End Year	Annual Net Outlay	Cumulative Net Outlay	Net Cash Value End Year	Net Annual Cash Value Increase	Net Death Benefit End Year
56	81	0	0	6,264,894	340,298	7,804,211
57	82	0	0	6,619,459	354,564	8,115,535
58	83	0	0	6,988,537	369,079	8,438,252
59	84	0	0	7,372,215	383,678	8,773,829
60	85	0	0	7,770,490	398,275	9,122,698
61	86	0	0	8,182,938	412,448	9,485,184
62	87	0	0	8,609,384	426,446	9,862,165
63	88	0	0	9,049,385	440,001	10,253,761
64	89	0	0	9,502,510	453,125	10,660,352
65	90	0	0	9,968,673	466,162	11,082,155
66	91	0	0	10,448,589	479,916	11,519,442
67	92	0	0	10,942,615	494,026	11,971,663
68	93	0	0	11,453,565	510,950	12,439,140
69	94	0	0	11,983,741	530,175	12,921,435
70	95	0	0	12,538,002	554,261	13,417,575
71	96	0	0	13,124,490	586,488	13,926,485
72	97	0	0	13,748,974	624,484	14,447,377
73	98	0	0	14,425,095	676,121	14,978,212
74	99	0	0	15,177,775	752,680	15,515,425
75	100	0	0	16,051,703	873,928	16,051,703
76	101	0	0	17,043,582	991,878	17,043,582
77	102	0	0	18,092,439	1,048,857	18,092,439
78	103	0	0	19,201,446	1,109,007	19,201,446
79	104	0	0	20,373,949	1,172,503	20,373,949
80	105	0	0	21,613,474	1,239,525	21,613,474
81	106	0	0	22,923,744	1,310,269	22,923,744
82	107	0	0	24,308,681	1,384,938	24,308,681
83	108	0	0	25,772,426	1,463,745	25,772,426
84	109	0	0	27,319,343	1,546,917	27,319,343
85	110	0	0	28,954,036	1,634,693	28,954,036

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 2022 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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Illustration Summary

Year	Age End Year	Annual Net Outlay	Cumulative Net Outlay	Net Cash Value End Year	Net Annual Cash Value Increase	Net Death Benefit End Year
86	111	0	0	30,681,359	1,727,323	30,681,359
87	112	0	0	32,506,432	1,825,073	32,506,432
88	113	0	0	34,434,654	1,928,222	34,434,654
89	114	0	0	36,471,719	2,037,065	36,471,719
90	115	0	0	38,623,629	2,151,911	38,623,629
91	116	0	0	40,896,717	2,273,088	40,896,717
92	117	0	0	43,297,658	2,400,940	43,297,658
93	118	0	0	45,833,490	2,535,833	45,833,490
94	119	0	0	48,511,638	2,678,147	48,511,638
95	120	0	0	51,339,926	2,828,289	51,339,926
96	121	0	0	54,326,608	2,986,682	54,326,608

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 2022 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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[Learn more at www.massmutual.com](http://www.massmutual.com)



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

Whole Life Legacy Series policies (Policy Forms: MMWL-2018 and ICC18-MMWL in certain states, including North Carolina), and MassMutual Whole Life series policies on the Coverpath platform (Policy Forms: WL-2018 and ICC18WL in certain states, including North Carolina) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

CRN283906

The Value of Whole Life Insurance

A life insurance illustration summary

Prepared for:

Return Of Premium

Presented by:

Smart Broker

Mass Mutual Brokerage

6800 Jericho Turnpike

Suite 202W

Syosset, NY 11791

Agent License Number: LA626450

November 24, 2021

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.

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Consider What Whole Life Has to Offer



Whole life insurance offers a combination of features and benefits that differentiate it from most other financial products. These include:

Permanent Life Insurance

Participating whole life is designed to provide life insurance protection over your entire lifetime.

Cash Value Accumulation

The policy builds cash value over time, which will never decline in value due to market conditions.

Guarantees

Whole life insurance provides three fundamental guarantees:

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

Policy Dividends

Policyowners are eligible to receive annual dividends, which are not guaranteed. You may use the dividends you receive to increase your life insurance protection, reduce your out-of-pocket premiums or take them in cash.

Additional Benefits

MassMutual offers flexible options and riders¹ to help meet your coverage needs.

Income Tax Advantages

- A death benefit that is generally received income tax-free.
- Tax-deferred cash value accumulation.
- Tax-advantaged access to cash values.²

This illustration summary is for a Whole Life 10 Pay policy with a \$2,059,308 Base Policy Face Amount on a Male, age 25.

The total initial premium is \$100,000.00.

¹ Riders are available at an additional cost, or there is a charge when the rider is exercised. Availability of some riders may be limited based on issue age or state of issue.

² 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 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.

The Benefits of Whole Life Throughout Your Lifetime

A whole life policy may help you address different financial needs during various stages of your life.

At age 45 the Net Death Benefit is \$1,936,837 and the Net Cash Value is \$442,635.

The death benefit helps protect your family or business and the cash value may be a source of funds to help you address life's opportunities and challenges.

At age 65 the Net Death Benefit is \$4,173,367 and the Net Cash Value is \$2,330,203.

The policy can provide additional financial security for your spouse or family and the cash value may help you supplement your retirement income.²

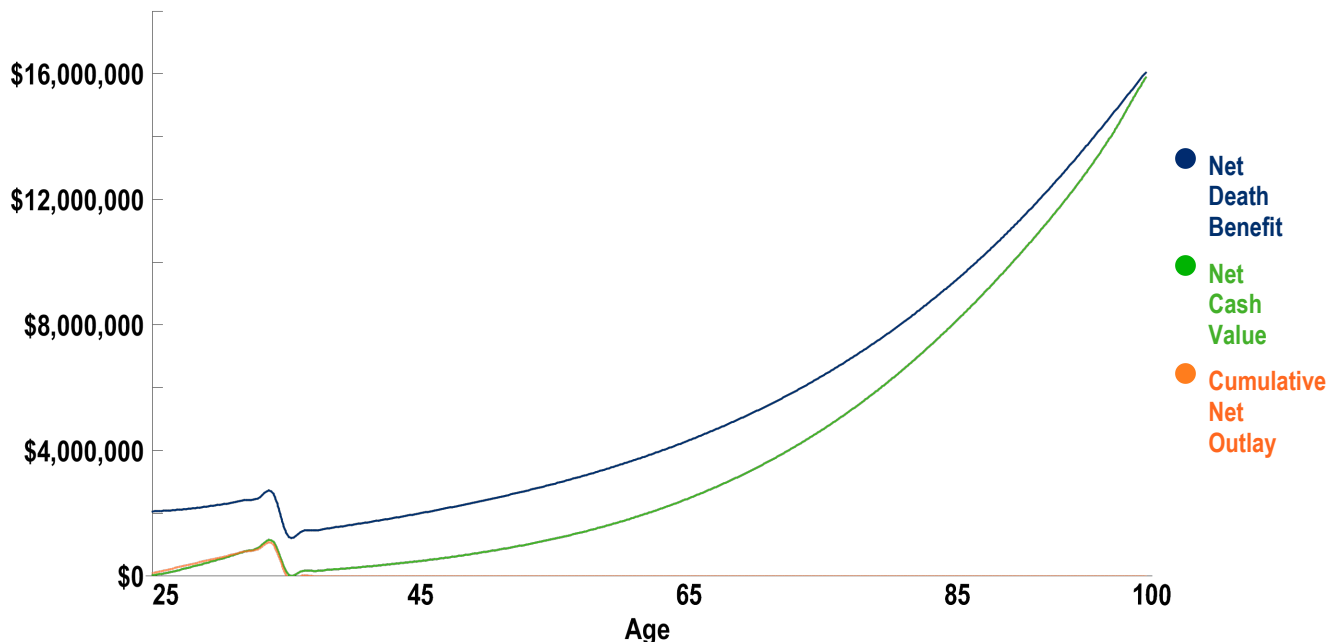
Alternatively, you have the option to surrender your policy for the Net Cash Value and apply this amount to purchase a life income annuity that would provide \$7,153 each month.

At age 85 the Net Death Benefit is \$9,122,698 and the Net Cash Value is \$7,770,490.

The cash value may help pay medical or other expenses for you or your spouse and the policy death benefit can help ensure a financial legacy for your family.

This graph illustrates the Cumulative Net Outlay and policy benefits through age 100.

WHOLE LIFE POLICY VALUES (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 2022 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 10 Pay Basic Life Insurance Illustration dated 11/24/2021. Refer to the Basic Illustration for guaranteed elements, assumptions, explanations and other important information.

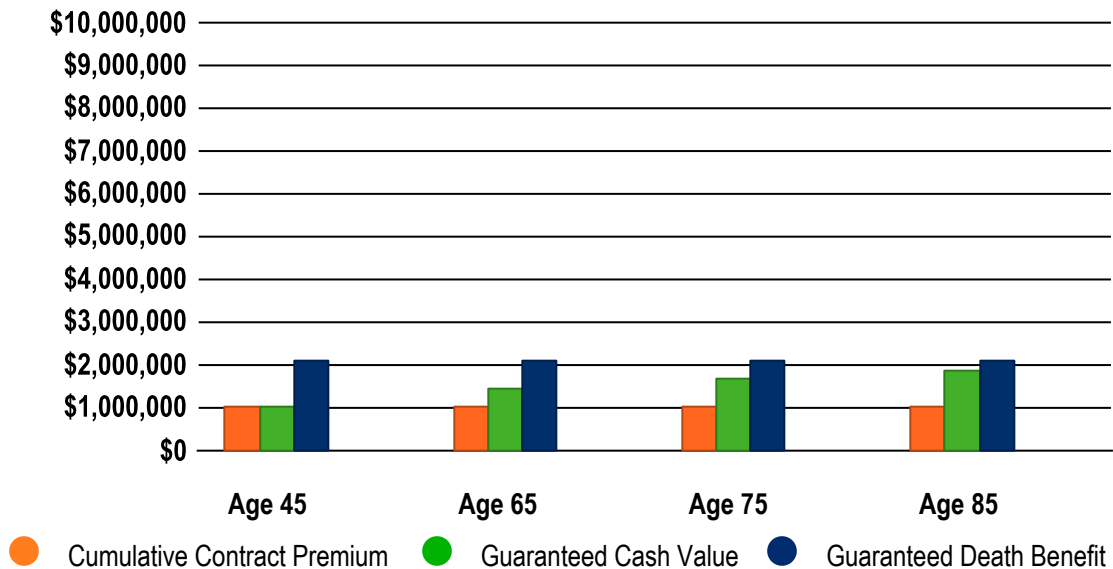
Return Of Premium Benefit Summary

Policy Name: Whole Life 10 Pay
 Gender/Issue Age/Issue Class: Male, Age 25, Ultra Preferred Non-Tobacco
 Dividend Option: Paid-Up Additions
 Initial Death Benefit: \$2,059,308
 Initial Annualized Premium: \$100,000.00

Guaranteed Values

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

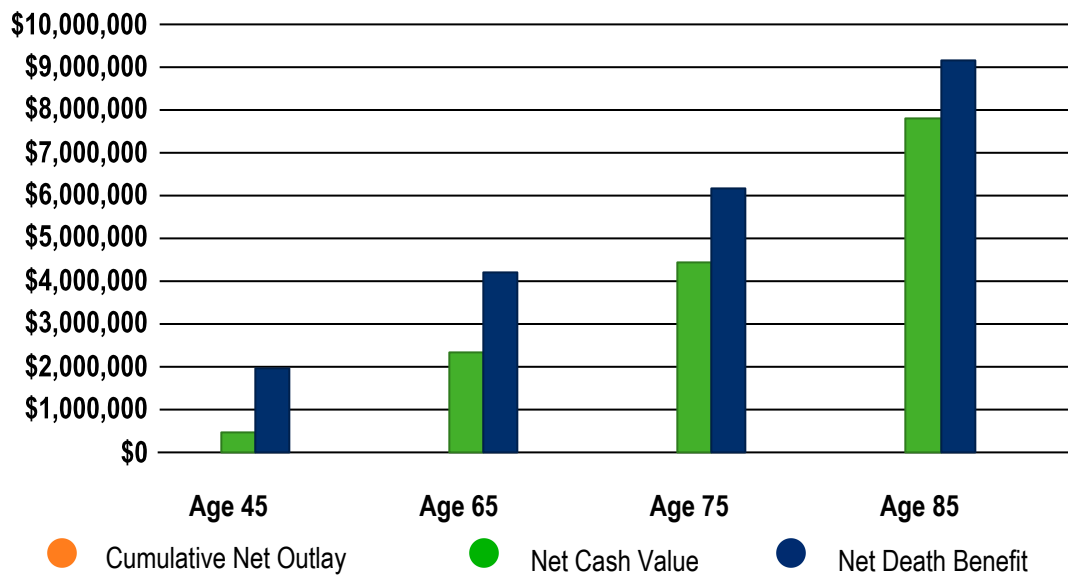
	Age 45	Age 65	Age 75	Age 85
Cumulative Contract Premium	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Guaranteed Cash Value	\$1,021,520	\$1,429,881	\$1,646,911	\$1,836,120
Guaranteed Death Benefit	\$2,059,308	\$2,059,308	\$2,059,308	\$2,059,308
Guaranteed Paid-Up Insurance	\$2,059,308	\$2,059,308	\$2,059,308	\$2,059,308



Non-Guaranteed Values

The following table and chart summarize key values at specific ages.

	Age 45	Age 65	Age 75	Age 85
Cumulative Net Outlay	\$0	\$0	\$0	\$0
Net Cash Value	\$442,635	\$2,330,203	\$4,428,706	\$7,770,490
Net Death Benefit	\$1,936,837	\$4,173,367	\$6,162,591	\$9,122,698
Total Paid-Up Insurance	\$1,936,837	\$4,173,367	\$6,162,591	\$9,122,698



These illustrated amounts are not guaranteed. They include dividends which are neither estimates nor guarantees, but are based on the 2022 dividend schedule. Dividends in future years may be higher or lower depending on the company's actual experience. For this reason, we strongly recommend you look at a lower dividend schedule illustration available upon request.

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

CRN248138

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

Whole Life 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 Policy" disclosure for additional details.

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Whole Life 10 Pay

Basic Life Insurance Illustration

Prepared for:

Return Of Premium

Male, Age 25

Presented by:

Smart Broker

Mass Mutual Brokerage

6800 Jericho Turnpike

Suite 202W

Syosset, NY 11791

Agent License Number: LA626450

November 24, 2021

CRN: 248138

Narrative Summary

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

Client Information

Prepared for
Underwriting Class

Return Of Premium, Male, Age 25
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 for 10 Years
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	\$100,000.00
Accelerated Death Benefit for Terminal Illness Rider (No Premium Charge)	
Transfer of Insured Rider (No Premium Charge)	
Total Initial Premium	<u>\$100,000.00</u>

Initial Coverage Information

Base Policy Face Amount	\$2,059,308.00
Total Initial Death Benefit	<u>\$2,059,308.00</u>

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

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

What This Illustration Shows: This illustration describes the important features of this MassMutual Whole Life 10 Pay 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 10 Pay is a participating policy and is eligible to receive dividends, which are not guaranteed. The non-guaranteed values shown in this illustration are based on the company's 2022 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. Accelerating the payment of your policy death benefit under the ABR may affect your eligibility for public assistance programs and may be taxable. Consult with your tax advisor when accelerating benefits.

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, based on the Tabular Values**
- **This policy is not a MEC, based on the Supplemental Values**

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.

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

Narrative Summary

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. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are strongly encouraged to seek advice from their own personal tax or legal counsel.

Interest Adjusted Cost (IAC) Comparison Index

	Policy Year	
	10	20
Life Insurance Surrender Cost Index	\$8.48	\$4.30
Life Insurance Net Payment Cost Index	\$40.01	\$18.59

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 3% policy loan interest rate, is for a policy issued in New York on November 24, 2021. This rate may change on each policy anniversary date. A higher policy loan interest rate can impact policy values and the amounts available for future loans. For this reason, we strongly recommend that you look at a hypothetical higher loan interest rate available upon request. This illustration assumes policy loans.

This illustration assumes payment of interest when due. Loan interest may be satisfied by loaning against the cash value of the policy as long as the annual the annual interest due is less than the maximum loan amount.

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.

Narrative Summary

Annual Loan: The amount of loan taken minus loan repayments for the policy year. This includes any amount of unpaid interest.

Annual Net Outlay: This is the out-of-pocket cost, which is the Contract Premium adjusted for any dividends paid in cash, dividends used to reduce the premium, partial surrenders, decreases in face amount, loans taken, loan repayments or taxes due for the policy year.

Annual Outlay: This is the out-of-pocket cost, which is the Contract Premium adjusted for any dividends paid in cash, dividends used to reduce the premium, partial surrenders, decreases in face amount, loans taken and loan repayments for the policy year, with no adjustments for taxes due.

Annual Surrender: The amount of dividends used and/or paid-up additions surrendered. These values are based on the illustrated dividend schedule and are not guaranteed.

Basic Policy Cash Value End Year: The guaranteed cash value of the base policy as of the end of the policy year. This does not include the cash value from paid-up additions (PUAs) or any other policy riders.

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

Contract Premium: 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.

Cumulative Contract Premium: The total of Contract Premium.

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

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

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

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

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.

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.

Net Annual Cash Value Increase: The amount of increase in the Total Cash Value from the prior year.

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

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

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

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

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

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

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

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

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

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

Premium Frequency	Premium Payment (Including Installment Payment Charge)	Number of Payments Per Year	Total Premium Per Year	Additional Charge (In Dollars)	Additional Charge (As the Annual Percentage Rate or APR)
Annual	\$100,000.00	1	\$100,000.00	\$0.00	-
Semi-Annual	\$51,170.00	2	\$102,340.00	\$2,340.00	9.6%
Quarterly	\$25,890.00	4	\$103,560.00	\$3,560.00	9.5%
Monthly	\$8,700.00	12	\$104,400.00	\$4,400.00	9.5%

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

Numeric Summary and Signature Page

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

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

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

	Contract Premium	Guaranteed Values		Non-Guaranteed Values			
		Total Cash Value	Death Benefit	Midpoint Assumptions		Current Assumptions	
		Total Cash Value	Death Benefit	Total Cash Value	Death Benefit	Total Cash Value	Death Benefit
Year 5	100,000	364,333	2,059,308	394,341	2,138,188	425,771	2,220,806
Year 10	100,000	857,681	2,059,308	968,714	2,325,899	1,092,645	2,623,460
Year 20	0	1,021,520	2,059,308	1,385,976	2,794,025	1,864,658	3,759,013
Age 70	0	1,539,621	2,059,308	3,287,956	4,397,780	6,795,910	9,089,817

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	2,059,308	100,000.00	51,170.00	25,890.00	8,700.00
Total Initial Modal Premium (Annualized)		100,000.00	102,340.00	103,560.00	104,400.00

Tabular Values

		Non-Guaranteed 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
1	26	100,000	33,320	2,059,308	3,789	3,789	37,109	10,705	2,070,013	104,838
2	27	100,000	91,660	2,059,308	7,691	11,549	103,208	32,048	2,091,356	286,411
3	28	100,000	180,622	2,059,308	11,773	23,532	204,154	64,137	2,123,445	556,429
4	29	100,000	271,540	2,059,308	16,106	40,067	311,608	107,249	2,166,557	834,089
5	30	100,000	364,333	2,059,308	20,638	61,439	425,771	161,498	2,220,806	1,119,184
6	31	100,000	459,123	2,059,308	24,268	86,836	545,958	224,138	2,283,446	1,409,215
7	32	100,000	555,807	2,059,308	28,124	116,553	672,360	295,423	2,354,731	1,704,205
8	33	100,000	654,448	2,059,308	32,278	150,961	805,409	375,767	2,435,075	2,004,801
9	34	100,000	755,045	2,059,308	36,620	190,332	945,377	465,291	2,524,599	2,311,096
10	35	100,000	857,681	2,059,308	41,175	234,964	1,092,645	564,152	2,623,460	2,623,460
11	36	0	873,167	2,059,308	40,786	279,993	1,153,160	660,344	2,719,652	2,719,652
12	37	0	888,859	2,059,308	43,052	328,076	1,216,935	760,086	2,819,394	2,819,394
13	38	0	904,716	2,059,308	45,421	379,350	1,284,065	863,473	2,922,781	2,922,781
14	39	0	920,778	2,059,308	47,943	434,028	1,354,806	970,697	3,030,005	3,030,005
15	40	0	937,026	2,059,308	50,580	492,267	1,429,293	1,081,857	3,141,165	3,141,165
16	41	0	953,439	2,059,308	53,408	554,297	1,507,736	1,197,211	3,256,519	3,256,519
17	42	0	970,058	2,059,308	56,225	620,183	1,590,241	1,316,569	3,375,877	3,375,877
18	43	0	986,903	2,059,308	59,194	690,147	1,677,050	1,440,086	3,499,394	3,499,394
19	44	0	1,004,057	2,059,308	62,231	764,374	1,768,430	1,567,721	3,627,029	3,627,029
20	45	0	1,021,520	2,059,308	65,471	843,139	1,864,658	1,699,705	3,759,013	3,759,013
21	46	0	1,039,312	2,059,308	68,905	926,729	1,966,042	1,836,235	3,895,543	3,895,543
22	47	0	1,057,434	2,059,308	72,493	1,015,381	2,072,815	1,977,412	4,036,720	4,036,720
23	48	0	1,075,906	2,059,308	76,063	1,109,182	2,185,088	2,122,998	4,182,306	4,182,306
24	49	0	1,094,728	2,059,308	79,824	1,208,410	2,303,138	2,273,156	4,332,464	4,332,464
25	50	0	1,113,900	2,059,308	83,741	1,313,313	2,427,214	2,427,970	4,487,278	4,487,278
26	51	0	1,133,402	2,059,308	87,936	1,424,242	2,557,644	2,587,743	4,647,051	4,647,051
27	52	0	1,153,212	2,059,308	92,591	1,541,727	2,694,939	2,753,083	4,812,391	4,812,391
28	53	0	1,173,291	2,059,308	97,436	1,666,005	2,839,296	2,924,098	4,983,406	4,983,406
29	54	0	1,193,657	2,059,308	102,582	1,797,506	2,991,163	3,101,073	5,160,381	5,160,381
30	55	0	1,214,292	2,059,308	108,040	1,936,618	3,150,910	3,284,297	5,343,605	5,343,605

***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 2022 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: Return Of Premium (Male, 25, Ultra Preferred Non-Tobacco)
Presented by: Smart Broker
Prepared on: November 24, 2021

MEC Limit: \$108,789.50
Version: MMD Web2021-11-01(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	56	0	1,235,152	2,059,308	113,820	2,083,708	3,318,861	3,474,063	5,533,371	5,533,371
32	57	0	1,256,240	2,059,308	119,973	2,239,256	3,495,496	3,670,731	5,730,039	5,730,039
33	58	0	1,277,533	2,059,308	126,611	2,403,822	3,681,355	3,874,820	5,934,128	5,934,128
34	59	0	1,299,011	2,059,308	133,582	2,577,818	3,876,830	4,086,585	6,145,893	6,145,893
35	60	0	1,320,634	2,059,308	141,038	2,761,765	4,082,400	4,306,511	6,365,819	6,365,819
36	61	0	1,342,381	2,059,308	148,935	2,956,177	4,298,557	4,534,987	6,594,295	6,594,295
37	62	0	1,364,189	2,059,308	157,121	3,161,323	4,525,512	4,772,169	6,831,477	6,831,477
38	63	0	1,386,079	2,059,308	165,851	3,377,902	4,763,981	5,018,575	7,077,883	7,077,883
39	64	0	1,407,990	2,059,308	175,001	3,606,301	5,014,291	5,274,529	7,333,837	7,333,837
40	65	0	1,429,881	2,059,308	184,633	3,847,002	5,276,883	5,540,437	7,599,745	7,599,745
41	66	0	1,451,812	2,059,308	194,619	4,100,626	5,552,439	5,816,491	7,875,799	7,875,799
42	67	0	1,473,723	2,059,308	205,155	4,367,669	5,841,392	6,103,164	8,162,472	8,162,472
43	68	0	1,495,675	2,059,308	216,133	4,648,861	6,144,537	6,400,745	8,460,053	8,460,053
44	69	0	1,517,648	2,059,308	227,715	4,944,872	6,462,520	6,709,733	8,769,041	8,769,041
45	70	0	1,539,621	2,059,308	239,824	5,256,289	6,795,910	7,030,509	9,089,817	9,089,817
46	71	0	1,561,511	2,059,308	252,597	5,583,621	7,145,132	7,363,632	9,422,940	9,422,940
47	72	0	1,583,258	2,059,308	266,116	5,927,497	7,510,754	7,709,762	9,769,070	9,769,070
48	73	0	1,604,798	2,059,308	280,405	6,288,545	7,893,344	8,069,583	10,128,891	10,128,891
49	74	0	1,626,030	2,059,308	295,432	6,667,175	8,293,205	8,443,738	10,503,046	10,503,046
50	75	0	1,646,911	2,059,308	311,090	7,063,885	8,710,796	8,832,726	10,892,034	10,892,034
51	76	0	1,667,463	2,059,308	327,272	7,479,307	9,146,770	9,236,905	11,296,213	11,296,213
52	77	0	1,687,665	2,059,308	343,861	7,913,782	9,601,447	9,656,488	11,715,796	11,715,796
53	78	0	1,707,558	2,059,308	361,028	8,368,092	10,075,649	10,091,887	12,151,195	12,151,195
54	79	0	1,727,162	2,059,308	378,715	8,842,882	10,570,044	10,543,432	12,602,740	12,602,740
55	80	0	1,746,458	2,059,308	396,649	9,338,323	11,084,781	11,011,135	13,070,443	13,070,443
56	81	0	1,765,362	2,059,308	415,369	9,854,775	11,620,137	11,495,666	13,554,974	13,554,974
57	82	0	1,783,855	2,059,308	434,735	10,392,741	12,176,596	11,997,530	14,056,838	14,056,838
58	83	0	1,801,936	2,059,308	454,543	10,952,623	12,754,558	12,516,997	14,576,305	14,576,305
59	84	0	1,819,378	2,059,308	476,209	11,534,851	13,354,229	13,056,006	15,115,314	15,115,314
60	85	0	1,836,120	2,059,308	498,583	12,139,579	13,975,700	13,615,194	15,674,502	15,674,502
61	86	0	1,852,059	2,059,308	521,516	12,766,477	14,618,536	14,195,069	16,254,377	16,254,377
62	87	0	1,867,072	2,059,308	545,600	13,415,559	15,282,630	14,796,844	16,856,152	16,856,152
63	88	0	1,881,116	2,059,308	569,942	14,086,415	15,967,532	15,420,775	17,480,083	17,480,083
64	89	0	1,894,131	2,059,308	594,806	14,778,681	16,672,812	16,067,451	18,126,759	18,126,759
65	90	0	1,906,137	2,059,308	619,989	15,492,343	17,398,480	16,737,261	18,796,569	18,796,569

***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 2022 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: Return Of Premium (Male, 25, Ultra Preferred Non-Tobacco)

Presented by: Smart Broker

Prepared on: November 24, 2021

MEC Limit: \$108,789.50
Version: MMD Web2021-11-01(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	91	0	1,917,257	2,059,308	645,586	16,228,310	18,145,567	17,430,678	19,489,986	19,489,986
67	92	0	1,927,656	2,059,308	670,649	16,986,984	18,914,641	18,147,130	20,206,438	20,206,438
68	93	0	1,937,685	2,059,308	696,331	17,771,692	19,709,377	18,887,168	20,946,476	20,946,476
69	94	0	1,947,673	2,059,308	721,836	18,585,130	20,532,803	19,650,377	21,709,685	21,709,685
70	95	0	1,958,258	2,059,308	746,781	19,432,915	21,391,172	20,435,694	22,495,002	22,495,002
71	96	0	1,970,366	2,059,308	771,419	20,324,496	22,294,862	21,241,935	23,301,243	23,301,243
72	97	0	1,984,514	2,059,308	796,329	21,266,757	23,251,271	22,068,277	24,127,585	24,127,585
73	98	0	2,002,080	2,059,308	820,627	22,275,627	24,277,706	22,912,361	24,971,669	24,971,669
74	99	0	2,025,535	2,059,308	843,522	23,380,120	25,405,656	23,769,947	25,829,255	25,829,255
75	100	0	2,059,308	2,059,308	862,202	24,632,149	26,691,457	24,632,149	26,691,457	26,691,457
76	101	0	2,059,308	2,059,308	1,439,396	26,071,545	28,130,853	26,071,545	28,130,853	28,130,853
77	102	0	2,059,308	2,059,308	1,516,692	27,588,237	29,647,545	27,588,237	29,647,545	29,647,545
78	103	0	2,059,308	2,059,308	1,598,138	29,186,375	31,245,683	29,186,375	31,245,683	31,245,683
79	104	0	2,059,308	2,059,308	1,683,958	30,870,334	32,929,642	30,870,334	32,929,642	32,929,642
80	105	0	2,059,308	2,059,308	1,774,387	32,644,720	34,704,028	32,644,720	34,704,028	34,704,028
81	106	0	2,059,308	2,059,308	1,869,671	34,514,392	36,573,700	34,514,392	36,573,700	36,573,700
82	107	0	2,059,308	2,059,308	1,970,073	36,484,464	38,543,772	36,484,464	38,543,772	38,543,772
83	108	0	2,059,308	2,059,308	2,075,866	38,560,330	40,619,638	38,560,330	40,619,638	40,619,638
84	109	0	2,059,308	2,059,308	2,187,340	40,747,669	42,806,977	40,747,669	42,806,977	42,806,977
85	110	0	2,059,308	2,059,308	2,304,800	43,052,469	45,111,777	43,052,469	45,111,777	45,111,777
86	111	0	2,059,308	2,059,308	2,428,567	45,481,036	47,540,344	45,481,036	47,540,344	47,540,344
87	112	0	2,059,308	2,059,308	2,558,981	48,040,018	50,099,326	48,040,018	50,099,326	50,099,326
88	113	0	2,059,308	2,059,308	2,696,399	50,736,416	52,795,724	50,736,416	52,795,724	52,795,724
89	114	0	2,059,308	2,059,308	2,841,195	53,577,612	55,636,920	53,577,612	55,636,920	55,636,920
90	115	0	2,059,308	2,059,308	2,993,768	56,571,379	58,630,687	56,571,379	58,630,687	58,630,687
91	116	0	2,059,308	2,059,308	3,154,533	59,725,912	61,785,220	59,725,912	61,785,220	61,785,220
92	117	0	2,059,308	2,059,308	3,323,931	63,049,843	65,109,151	63,049,843	65,109,151	65,109,151
93	118	0	2,059,308	2,059,308	3,502,426	66,552,270	68,611,578	66,552,270	68,611,578	68,611,578
94	119	0	2,059,308	2,059,308	3,690,507	70,242,776	72,302,084	70,242,776	72,302,084	72,302,084
95	120	0	2,059,308	2,059,308	3,888,687	74,131,463	76,190,771	74,131,463	76,190,771	76,190,771
96	121	0	2,059,308	2,059,308	4,097,509	78,228,973	80,288,281	78,228,973	80,288,281	80,288,281

***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 2022 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: Return Of Premium (Male, 25, Ultra Preferred Non-Tobacco)
Presented by: Smart Broker
Prepared on: November 24, 2021

MEC Limit: \$108,789.50
Version: MMD Web2021-11-01(NY)

Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	2,059,308	100,000.00	51,170.00	25,890.00	8,700.00
Total Initial Modal Premium (Annualized)		100,000.00	102,340.00	103,560.00	104,400.00

Supplemental Values

Non-Guaranteed Values*

Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
1	26	100,000	0	0	100,000	3,789	33,320	3,789	0	37,109	10,705	2,070,013
2	27	100,000	0	0	100,000	7,691	91,660	11,549	0	103,208	32,048	2,091,356
3	28	100,000	0	0	100,000	11,773	180,622	23,532	0	204,154	64,137	2,123,445
4	29	100,000	0	0	100,000	16,106	271,540	40,067	0	311,608	107,249	2,166,557
5	30	100,000	0	0	100,000	20,638	364,333	61,439	0	425,771	161,498	2,220,806
6	31	100,000	0	0	100,000	24,268	459,123	86,836	0	545,958	224,138	2,283,446
7	32	100,000	0	0	100,000	28,124	555,807	116,553	0	672,360	295,423	2,354,731
8	33	100,000	0	0	100,000	32,278	654,448	150,961	0	805,409	375,767	2,435,075
9	34	100,000	0	0	100,000	36,620	755,045	190,332	0	945,377	465,291	2,524,599
10	35	100,000	0	0	100,000	41,175	857,681	234,964	0	1,092,645	564,152	2,623,460
11	36	-1,000,000	765,036	234,964	-1,000,000	32,527	873,167	32,527	765,036	117,707	76,713	1,348,034
12	37	0	22,951	0	0	34,332	888,859	67,444	787,987	144,676	156,254	1,403,935
13	38	0	23,640	0	0	36,225	904,716	104,872	811,627	173,612	238,708	1,462,040
14	39	0	24,349	0	0	38,234	920,778	144,968	835,976	204,691	324,218	1,522,471
15	40	0	25,079	0	0	40,340	937,026	187,866	861,055	238,005	412,873	1,585,295
16	41	0	25,832	0	0	42,597	953,439	233,753	886,887	273,699	504,877	1,650,692
17	42	0	26,607	0	0	44,843	970,058	282,670	913,493	311,830	600,073	1,718,483
18	43	0	27,405	0	0	47,214	986,903	334,793	940,898	352,571	698,592	1,788,775
19	44	0	28,227	0	0	49,640	1,004,057	390,253	969,125	396,111	800,404	1,861,513
20	45	0	29,074	0	0	52,219	1,021,520	449,259	998,199	442,635	905,674	1,936,837
21	46	0	29,946	0	0	54,970	1,039,312	512,055	1,028,145	492,378	1,014,593	2,014,912
22	47	0	30,844	0	0	57,835	1,057,434	578,818	1,058,989	545,494	1,127,224	2,095,773
23	48	0	31,770	0	0	60,691	1,075,906	649,621	1,090,759	602,045	1,243,389	2,179,215
24	49	0	32,723	0	0	63,692	1,094,728	724,677	1,123,481	662,219	1,363,200	2,265,322
25	50	0	33,704	0	0	66,834	1,113,900	804,202	1,157,186	726,201	1,486,758	2,354,165
26	51	0	34,716	0	0	70,184	1,133,402	888,466	1,191,901	794,210	1,614,278	2,445,927
27	52	0	35,757	0	0	73,900	1,153,212	977,896	1,227,659	866,620	1,746,242	2,541,062
28	53	0	36,830	0	0	77,772	1,173,291	1,072,694	1,264,488	943,561	1,882,744	2,639,629
29	54	0	37,935	0	0	81,879	1,193,657	1,173,193	1,302,423	1,025,355	2,024,003	2,741,816
30	55	0	39,073	0	0	86,240	1,214,292	1,279,714	1,341,496	1,112,265	2,170,257	2,847,825

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Prepared for: Return Of Premium (Male, 25, Ultra Preferred Non-Tobacco)

Presented by: Smart Broker

Prepared on: November 24, 2021

MEC Limit: \$108,789.50
Version: MMD Web2021-11-01(NY)

Supplemental Values

Non-Guaranteed Values*

Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
31	56	0	40,245	0	0	90,849	1,235,152	1,392,547	1,381,740	1,204,507	2,321,724	2,957,840
32	57	0	41,452	0	0	95,763	1,256,240	1,512,084	1,423,193	1,302,436	2,478,705	3,072,125
33	58	0	42,696	0	0	101,054	1,277,533	1,638,768	1,465,888	1,406,436	2,641,597	3,191,040
34	59	0	43,977	0	0	106,623	1,299,011	1,772,943	1,509,865	1,516,793	2,810,626	3,314,773
35	60	0	45,296	0	0	112,572	1,320,634	1,915,026	1,555,161	1,633,844	2,986,162	3,443,655
36	61	0	46,655	0	0	118,870	1,342,381	2,065,430	1,601,816	1,757,940	3,168,518	3,577,956
37	62	0	48,054	0	0	125,405	1,364,189	2,224,390	1,649,870	1,889,212	3,357,824	3,717,765
38	63	0	49,496	0	0	132,373	1,386,079	2,392,457	1,699,366	2,028,189	3,554,492	3,863,452
39	64	0	50,981	0	0	139,673	1,407,990	2,569,950	1,750,347	2,175,082	3,758,775	4,015,225
40	65	0	52,510	0	0	147,361	1,429,881	2,757,266	1,802,858	2,330,203	3,971,003	4,173,367
41	66	0	54,086	0	0	155,336	1,451,812	2,954,893	1,856,944	2,494,053	4,191,337	4,337,993
42	67	0	55,708	0	0	163,746	1,473,723	3,163,234	1,912,652	2,666,926	4,420,147	4,509,424
43	68	0	57,380	0	0	172,509	1,495,675	3,382,862	1,970,032	2,849,405	4,657,665	4,687,841
44	69	0	59,101	0	0	181,750	1,517,648	3,614,309	2,029,132	3,041,951	4,904,283	4,873,585
45	70	0	60,874	0	0	191,420	1,539,621	3,858,058	2,090,006	3,244,973	5,160,316	5,066,917
46	71	0	62,700	0	0	201,616	1,561,511	4,114,528	2,152,707	3,458,752	5,426,205	5,268,225
47	72	0	64,581	0	0	212,410	1,583,258	4,384,239	2,217,288	3,683,691	5,702,482	5,477,984
48	73	0	66,519	0	0	223,820	1,604,798	4,667,707	2,283,806	3,920,184	5,989,692	5,696,679
49	74	0	68,514	0	0	235,823	1,626,030	4,965,283	2,352,321	4,168,422	6,288,352	5,924,770
50	75	0	70,570	0	0	248,325	1,646,911	5,277,372	2,422,890	4,428,706	6,598,860	6,162,591
51	76	0	72,687	0	0	261,238	1,667,463	5,604,467	2,495,577	4,701,486	6,921,488	6,410,352
52	77	0	74,867	0	0	274,491	1,687,665	5,946,858	2,570,444	4,986,965	7,256,425	6,668,176
53	78	0	77,113	0	0	288,210	1,707,558	6,305,165	2,647,558	5,285,739	7,604,005	6,936,329
54	79	0	79,427	0	0	302,337	1,727,162	6,679,893	2,726,984	5,598,261	7,964,485	7,214,999
55	80	0	81,810	0	0	316,676	1,746,458	7,071,196	2,808,794	5,924,597	8,337,888	7,504,139
56	81	0	84,264	0	0	331,643	1,765,362	7,479,381	2,893,058	6,264,894	8,724,753	7,804,211
57	82	0	86,792	0	0	347,119	1,783,855	7,904,848	2,979,849	6,619,459	9,125,472	8,115,535
58	83	0	89,395	0	0	362,954	1,801,936	8,347,924	3,069,245	6,988,537	9,540,266	8,438,252
59	84	0	92,077	0	0	380,269	1,819,378	8,808,999	3,161,322	7,372,215	9,970,683	8,773,829
60	85	0	94,840	0	0	398,156	1,836,120	9,288,217	3,256,162	7,770,490	10,417,237	9,122,698

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Prepared for: Return Of Premium (Male, 25, Ultra Preferred Non-Tobacco)

Presented by: Smart Broker

Prepared on: November 24, 2021

MEC Limit: \$108,789.50
Version: MMD Web2021-11-01(NY)

Supplemental Values

Non-Guaranteed Values*

Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
61	86	0	97,685	0	0	416,495	1,852,059	9,785,341	3,353,847	8,182,938	10,880,338	9,485,184
62	87	0	100,615	0	0	435,750	1,867,072	10,300,408	3,454,462	8,609,384	11,360,953	9,862,165
63	88	0	103,634	0	0	455,218	1,881,116	10,833,108	3,558,096	9,049,385	11,859,292	10,253,761
64	89	0	106,743	0	0	475,105	1,894,131	11,383,163	3,664,839	9,502,510	12,375,828	10,660,352
65	90	0	109,945	0	0	495,249	1,906,137	11,950,563	3,774,784	9,968,673	12,910,874	11,082,155
66	91	0	113,244	0	0	515,718	1,917,257	12,536,000	3,888,028	10,448,589	13,464,802	11,519,442
67	92	0	116,641	0	0	535,770	1,927,656	13,139,767	4,004,668	10,942,615	14,037,163	11,971,663
68	93	0	120,140	0	0	556,305	1,937,685	13,764,433	4,124,808	11,453,565	14,628,385	12,439,140
69	94	0	123,744	0	0	576,697	1,947,673	14,412,077	4,248,553	11,983,741	15,238,136	12,921,435
70	95	0	127,457	0	0	596,633	1,958,258	15,087,034	4,376,009	12,538,002	15,865,557	13,417,575
71	96	0	131,280	0	0	616,309	1,970,366	15,796,632	4,507,290	13,124,490	16,509,685	13,926,485
72	97	0	135,219	0	0	636,190	1,984,514	16,546,244	4,642,508	13,748,974	17,169,853	14,447,377
73	98	0	139,275	0	0	655,550	2,002,080	17,348,252	4,781,784	14,425,095	17,844,141	14,978,212
74	99	0	143,454	0	0	673,737	2,025,535	18,225,234	4,925,237	15,177,775	18,529,111	15,515,425
75	100	0	147,757	0	0	688,468	2,059,308	19,217,579	5,072,994	16,051,703	19,217,579	16,051,703
76	101	0	152,190	0	0	1,148,634	2,059,308	20,366,213	5,225,184	17,043,582	20,366,213	17,043,582
77	102	0	156,756	0	0	1,210,315	2,059,308	21,576,529	5,381,940	18,092,439	21,576,529	18,092,439
78	103	0	161,458	0	0	1,275,309	2,059,308	22,851,838	5,543,398	19,201,446	22,851,838	19,201,446
79	104	0	166,302	0	0	1,343,793	2,059,308	24,195,631	5,709,700	20,373,949	24,195,631	20,373,949
80	105	0	171,291	0	0	1,415,955	2,059,308	25,611,587	5,880,991	21,613,474	25,611,587	21,613,474
81	106	0	176,430	0	0	1,491,992	2,059,308	27,103,579	6,057,420	22,923,744	27,103,579	22,923,744
82	107	0	181,723	0	0	1,572,112	2,059,308	28,675,691	6,239,143	24,308,681	28,675,691	24,308,681
83	108	0	187,174	0	0	1,656,534	2,059,308	30,332,225	6,426,317	25,772,426	30,332,225	25,772,426
84	109	0	192,790	0	0	1,745,490	2,059,308	32,077,715	6,619,107	27,319,343	32,077,715	27,319,343
85	110	0	198,573	0	0	1,839,223	2,059,308	33,916,938	6,817,680	28,954,036	33,916,938	28,954,036
86	111	0	204,530	0	0	1,937,989	2,059,308	35,854,928	7,022,210	30,681,359	35,854,928	30,681,359
87	112	0	210,666	0	0	2,042,059	2,059,308	37,896,987	7,232,877	32,506,432	37,896,987	32,506,432
88	113	0	216,986	0	0	2,151,718	2,059,308	40,048,705	7,449,863	34,434,654	40,048,705	34,434,654
89	114	0	223,496	0	0	2,267,265	2,059,308	42,315,970	7,673,359	36,471,719	42,315,970	36,471,719
90	115	0	230,201	0	0	2,389,017	2,059,308	44,704,988	7,903,560	38,623,629	44,704,988	38,623,629

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Prepared for: Return Of Premium (Male, 25, Ultra Preferred Non-Tobacco)

Presented by: Smart Broker

Prepared on: November 24, 2021

MEC Limit: \$108,789.50
Version: MMD Web2021-11-01(NY)

Supplemental Values

Non-Guaranteed Values*

<u>Year</u>	<u>Age End Year</u>	<u>Annual Outlay</u>	<u>Annual Loan</u>	<u>Annual Surrender</u>	<u>Annual Net Outlay</u>	<u>Annual Dividend End Year</u>	<u>Basic Policy Cash Value End Year</u>	<u>Total Cash Value of Additions End Year</u>	<u>Total Outstanding Loan End Year</u>	<u>Net Cash Value End Year</u>	<u>Total Paid-Up Additions End Year</u>	<u>Net Death Benefit End Year</u>
91	116	0	237,107	0	0	2,517,308	2,059,308	47,222,295	8,140,666	40,896,717	47,222,295	40,896,717
92	117	0	244,220	0	0	2,652,487	2,059,308	49,874,783	8,384,886	43,297,658	49,874,783	43,297,658
93	118	0	251,547	0	0	2,794,926	2,059,308	52,669,708	8,636,433	45,833,490	52,669,708	45,833,490
94	119	0	259,093	0	0	2,945,013	2,059,308	55,614,721	8,895,526	48,511,638	55,614,721	48,511,638
95	120	0	266,866	0	0	3,103,160	2,059,308	58,717,882	9,162,392	51,339,926	58,717,882	51,339,926
96	121	0	274,872	0	0	3,269,800	2,059,308	61,987,682	9,437,264	54,326,608	61,987,682	54,326,608

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Prepared for: Return Of Premium (Male, 25, Ultra Preferred Non-Tobacco)

Presented by: Smart Broker

Prepared on: November 24, 2021

MEC Limit: \$108,789.50
Version: MMD Web2021-11-01(NY)

This is a summary of the features of the MassMutual Whole Life 10 Pay life insurance policy relevant to your financial professional's consideration of the product's suitability for your situation.

Important Facts about a Whole Life 10 Pay 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.

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 premiums are payable for 10 years.

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.

- 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.
- The proceeds may be used for any purpose, including to pay medical and living expenses of the insured.
- The ABR terminates upon acceleration or if benefits are accelerated under the LTCR.
- Accelerating the payment of your policy death benefit under the ABR may affect your eligibility for public assistance programs and may be taxable. Consult with your tax advisor when accelerating benefits.

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 whole life 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.

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.

- 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.

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.

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 (MassMutual), 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.

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

Client Input Summary

Company: MMD

November 24, 2021

Product: WL 10 (Available Nov. 20, 2021)

Insured

First Name	Return Of
Last Name	Premium
Sex	Male
Issue Age	25
Retirement Age	65
Life Expectancy	To Specified Age
Specified Age	85
Class	Ultra Prfd Non-Tobacco
Tax Bracket Percent	1 to 96 - 28
Contract State	New York

Design

Design	Base
Premium Mode	Annual
Known	Initial Premium
Initial Modal Premium Amount	1 to 96 - 100,000
Dividend Option	1 to 96 - Paid-Up Additions
Dividend Rate	1 to 121 - 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	Y
Disbursement Option	Switch at Basis

Client Input Summary

Company: MMD

November 24, 2021

Product: WL 10 (Available Nov. 20, 2021)

Disbursements

Disbursements	2 to 10 - 0 11 to 11 - 1,000,000 12 to 96 - 0
Loan Interest Option	Borrow from Policy
Repay Loans	N

Reports

New Business Report	N
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	Y
Supplemental Illustration Summary	Y

Agent Info

Agent First Name	Smart
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 License Number	LA626450
Bank Sale	N

Concept

Concept	<None>
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