



MassMutual Term

Affordable, flexible term life insurance

Protecting the financial security of your family or business with life insurance is an important responsibility.



Affordable, Flexible Term Life Insurance Protection

MassMutual® Term life insurance provides affordable coverage with the flexibility to meet your long term protection needs. It's all backed by the strength and stability of Massachusetts Mutual Life Insurance Company (MassMutual).

Coverage Options

Term provides six different protection duration options, depending upon how long you need coverage. Whether you're looking for life insurance with premiums that start out low and increase annually, or you prefer a guaranteed level premium for a specific number of years (e.g., 10, 15, 20, 25 or 30 years), Term has you covered.

Convertibility

For many people, a combination of term and permanent life insurance is the best way to meet their long term protection needs. That's why you have the option to convert all or a portion of your Term coverage to any of MassMutual's permanent life insurance products (excludes MassMutual CareChoice One and CareChoice Select). How long you have to convert will depend on your age and which term product you buy.

A healthy 35-year-old male who doesn't use tobacco could purchase a \$500,000 Term 20 policy for as little as \$25 per month.¹

¹ Rate as of June 25, 2022, based on a 35-year-old male, Ultra Preferred Non-Tobacco underwriting class. All policies are subject to underwriting approval and premium costs will vary.

NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

Additional Benefits

The **Waiver of Premium Rider**, available at an additional cost, provides an extra layer of protection that waives your policy's premium if you become totally disabled (as defined in the rider) so you don't have to pay it.

If you convert a Term policy with the Waiver of Premium Rider, you may also include the rider² on the permanent policy. Even if you become disabled prior to converting your policy, you can still convert to our lowest premium whole life policy and transfer the rider benefit. Your premium for the new whole life policy will be waived while you are disabled.

The **Accelerated Death Benefit for Terminal Illness Rider** is included at no additional cost. If you become terminally ill, you can receive an advance of the policy's death benefit. These funds may be used for any purpose. There is an administrative and interest charge upon exercising the rider.

It's important to work with an experienced life insurance professional who can help determine how much life insurance you need and what type of coverage is right for you.

² Waiver of Premium Rider included with the new permanent policy will be the one in use by MassMutual on the policy date of the new policy.



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

All guarantees are subject to the claims paying ability of the insurance company.

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

Vantage Term life series policies (Policy Forms: TL-2018 and ICC18TL in certain states, including North Carolina) and MassMutual Convertible Term life series policies on the digital platform (Policy Forms: SCT, TFC and ICC18TFC in certain states, including North Carolina), are non-participating, annually renewable term life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

