

# The MassMutual Whole Life Portfolio Meeting Different Financial Goals

The MassMutual whole Life insurance portfolio can help meet different client needs, from life insurance protection to cash value accumulation. The spectrum shown below can help you identify which products may best meet your client’s long-term financial goals.

	ACCUMULATION			BALANCED PERFORMANCE		PROTECTION		
Products:	WHOLE LIFE 10 PAY	WHOLE LIFE 12 PAY	WHOLE LIFE 15 PAY	WHOLE LIFE 20 PAY	WHOLE LIFE 65	HECV WHOLE LIFE 85	WHOLE LIFE 100	
Guaranteed Cash Value (CV) Rate:	2%	3%	2.5%	3%	3%	3%	3.75%	
Adjustable Loan Interest Rate Floor <sup>1</sup> :	3%	4%	3.5%	4%	4%	4%	4.75%	
Product attributes: (based on premium, per \$1,000 of face amount)	<ul style="list-style-type: none"> <li>Highest Guaranteed Cash Value (CV)</li> <li>Illustrates highest Internal Rate of Return (IRR) on total Cash Value (CV)<sup>2</sup></li> <li>Illustrates highest income solves<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>Lower premium alternative to 10 pay to provide higher initial death benefit in money purchase scenarios.</li> </ul>	<ul style="list-style-type: none"> <li>Lower premium than Whole Life 12 Pay</li> <li>Illustrates strong IRRs on total CV and income solves<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>Illustrates balanced total CV/DB and income solves<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>Illustrates balanced total CV/DB and income solves<sup>2</sup></li> <li>Face amount increases</li> </ul>	<ul style="list-style-type: none"> <li>Highest early Guaranteed Cash Value</li> <li>Face amount increases</li> </ul>	<ul style="list-style-type: none"> <li>Highest guaranteed DB</li> <li>Higher illustrated IRR on total DB</li> <li>Face amount increases</li> <li>Combine with Life Insurance Supplement Rider (LISR) to meet premium budget</li> </ul>	
	← HIGHEST PREMIUM OPTION							→ LOWEST PREMIUM OPTION

**FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.**

<sup>1</sup> The maximum Adjustable Loan Rate (ALR) is based on the monthly average of the composite yield on seasoned corporate bonds as published by Moody’s Investor Service or, if higher, the policy’s guaranteed interest rate plus 1%.

<sup>2</sup> Illustrated values include dividends, which are not guaranteed.

Any guarantees explicitly referenced herein are based on the claims-paying abilities of the issuing insurance company.

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)/ (MMWLA-2018 and ICC18-MMWLA 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