



Classic Products, Innovative Results

MassMutual® life insurance products at-a-glance for Financial Professionals
MassMutual Strategic Distributors

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

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Quality Service

The value that [MassMutual Strategic Distributors](#) (MMSD) provides to you and your clients is a balanced blend of strength, products, and service. We're dedicated to supporting you and helping to grow your business by offering:

- Marketing support
- Product expertise and positioning
- Illustration support
- Case design and consultation
- Developmental training and seminars
- Estate and business planning resources

For more information, contact your [MMSD Life Managing Director](#), or please call the MMSD Sales Desk at 1-800-601-9983 and select option 1.

Quality Products

Whether the need is for protecting a family or business, MassMutual has a life insurance solution you can be proud and confident to present to your clients.

Personal needs:

- Family income replacement
- Retirement planning
- Education funding
- Estate planning

Business needs:

- Buy-sell plan funding
- Key person
- Executive bonus
- Deferred compensation
- Split dollar

If you're looking for life insurance for your client's qualified pension plan, nearly all MassMutual individual life insurance products can be used in qualified plans. You can choose from products offering guarantees, fixed or flexible premiums and a broad range of funding options.

Participating whole life insurance is the cornerstone of MassMutual's portfolio. That's because whole life insurance delivers a financial resource your clients can count on throughout their whole lives.

WHOLE LIFE INSURANCE

	Whole Life 100	Whole Life 8/10/12/15/20 Pay	Whole Life 65	Whole Life High Early Cash Value
Product Summary	<p>Level premium, participating life insurance policy that provides a level, guaranteed face amount for the lifetime of the insured. Premiums are payable to age 100. The policy provides guaranteed cash value accumulation and is eligible to receive dividend payments.¹ Offers the ability to increase the face amount. Each increase will require evidence of insurability and will have its own risk classification.</p>	<p>Level premium, participating life insurance policies that provide a level, guaranteed face amount for the lifetime of the insured. Guaranteed to be fully paid after 8, 10, 12, 15 or 20 premium-paying years. These policies provide guaranteed cash value accumulation and are eligible to receive dividend payments.¹ Face amount increases are not allowed. Whole life 8 Pay product is a MEC.²</p>	<p>Level premium, participating life insurance policy that provides a level, guaranteed face amount for the lifetime of the insured. Premiums are payable to age 65. The policy provides guaranteed cash value accumulation and is eligible to receive dividend payments.¹ Offers the ability to increase the face amount. Each increase will require evidence of insurability and will have its own risk classification.</p>	<p>Level premium, participating life insurance policy that provides a level, guaranteed face amount for the lifetime of the insured and is designed to provide high early cash values. Premiums are payable to age 85. The policy provides guaranteed cash value accumulation and is eligible to receive dividend payments.¹ Offers the ability to increase the face amount. Each increase will require evidence of insurability and will have its own risk classification.</p>
Markets	Non-qualified and Qualified	Non-qualified and Qualified	Non-qualified and Qualified	Non-qualified and Qualified
Minimum Face Amount	<ul style="list-style-type: none"> Non-qualified – \$50,000 for Ultra Preferred Non-Tobacco, Select Preferred Non-Tobacco, and Select Preferred Tobacco underwriting classes, \$25,000 for Non-Tobacco and Tobacco underwriting classes Qualified – \$10,000 <p>Minimum increase – \$25,000</p>	<ul style="list-style-type: none"> Qualified – \$25,000 Non-qualified – \$50,000 for Ultra Preferred Non-Tobacco, Select Preferred Non-Tobacco, and Select Preferred Tobacco underwriting classes, \$25,000 for Non-Tobacco and Tobacco underwriting classes 	<ul style="list-style-type: none"> Qualified – \$25,000 Non-qualified – \$50,000 for Ultra Preferred Non-Tobacco, Select Preferred Non-Tobacco, and Select Preferred Tobacco underwriting classes, \$25,000 for Non-Tobacco and Tobacco underwriting classes <p>Minimum increase – \$25,000</p>	<ul style="list-style-type: none"> \$100,000 for both Non-qualified and Qualified <p>Minimum increase – \$25,000</p>
Issue Ages/ Gender*	<ul style="list-style-type: none"> Non-qualified – 0 to 90 Qualified – 17 to 90 <p>* Non-qualified policies are issued on a gender-distinct basis in all states except Montana, where they are issued unisex. Unisex policies may be requested for non-qualified Norris cases. Qualified policies are issued unisex in all states.</p>	<ul style="list-style-type: none"> Non-qualified – 0 to 75 Qualified – 17 to 75 <p>* Non-qualified policies are issued on a gender-distinct basis in all states except Montana, where they are issued unisex. Unisex policies may be requested for non-qualified Norris cases. Qualified policies are issued unisex in all states.</p>	<ul style="list-style-type: none"> Non-qualified – 0 to 60 Qualified – 17 to 60 	<ul style="list-style-type: none"> Non-qualified – 0 to 75 Qualified – 17 to 75

<p>Premiums</p>	<p>The annual premium equals the basic annual premium plus the policy fee (\$50), any classified (substandard) premium and any rider premiums. Face amount increases will not be subject to an additional policy fee.</p>	<p>The annual premium equals the basic annual premium plus any substandard premium and any rider premiums. Basic annual premiums vary based on issue age, gender, underwriting class and base policy face amount.</p>	<p>The annual premium equals the basic annual premium plus the policy fee (\$50), any classified (substandard) premium and any rider premiums. Face amount increases will not be subject to an additional policy fee.</p>	<p>The annual premium equals the basic annual premium plus the policy fee (\$50), any classified (substandard) premium and any rider premiums. Face amount increases will not be subject to an additional policy fee.</p>
<p>Policy Size Bands</p>	<ul style="list-style-type: none"> • Band 1* = \$1,000 – \$24,999 (Used only for below minimum issue sizes due to GIR option exercises and full-term conversions.) • Band 2 = \$25,000 – \$99,999 • Band 3 = \$100,000 – \$249,999 • Band 4 = \$250,000 – \$999,999 • Band 5 = \$1,000,000 and greater <p>Premiums and/or dividends vary based on the above face amount bands.</p> <p>* Used only for below minimum issue sizes due to GIR option exercises and full term conversions.</p>	<ul style="list-style-type: none"> • Band 1 = \$25,000 – \$99,999 • Band 2 = \$100,000 – \$249,999 • Band 3 = \$250,000 – \$999,999 • Band 4 = \$1,000,000 and greater <p>Premiums and dividends vary based on the above face amount bands.</p>	<ul style="list-style-type: none"> • Band 1 = \$25,000 – \$99,999 • Band 2 = \$100,000 – \$249,999 • Band 3 = \$250,000 – \$999,999 • Band 4 = \$1,000,000 and greater <p>Premiums and/or dividends vary based on the above face amount bands.</p>	<ul style="list-style-type: none"> • Band 1 = \$100,000 – \$249,999 • Band 2 = \$250,000 – \$999,999 • Band 3 = \$1,000,000 and greater <p>Only dividends vary based on the above face amount bands.</p>
<p>Underwriting/ Substandard Classifications</p>	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, J, L, and P • Flat Extras <p>For policies with face amounts below \$50,000 and for face amount increases below \$50,000, only the Non-Tobacco and Tobacco underwriting classes are available.</p>	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, J, L, and P • Flat Extras <p>For policies with face amounts below \$50,000 only the Non-Tobacco and Tobacco underwriting classes are available.</p>	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, J, L, and P • Flat Extras <p>For policies with face amounts below \$50,000 and for face amount increases below \$50,000, only the Non-Tobacco and Tobacco underwriting classes are available.</p>	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, J, L, and P • Flat Extras

Riders

<ul style="list-style-type: none"> ● Waiver of Premium ● LTCAccess**³ ● Additional Life Insurance ● Planned Additional Life Insurance ● Life Insurance Supplement ● Guaranteed Insurability ● Renewable Term** ● Accelerated Death Benefit ● Transfer of Insured ● Yearly Term Purchase** <p>** Not available for Qualified cases</p>	<ul style="list-style-type: none"> ● Waiver of Premium ● LTCAccess**³ ● Additional Life Insurance ● Planned Additional Life Insurance[#] ● Life Insurance Supplement ● Guaranteed Insurability ● Renewable Term** ● Accelerated Death Benefit ● Transfer of Insured ● Yearly Term Purchase** <p>** Not available for Qualified cases</p>	<ul style="list-style-type: none"> ● Waiver of Premium ● LTCAccess**³ ● Additional Life Insurance ● Planned Additional Life Insurance ● Life Insurance Supplement ● Guaranteed Insurability ● Renewable Term** ● Accelerated Death Benefit ● Transfer of Insured ● Yearly Term Purchase** <p>** Not available for Qualified cases</p>	<ul style="list-style-type: none"> ● Waiver of Premium ● LTCAccess**³ ● Additional Life Insurance ● Planned Additional Life Insurance ● Life Insurance Supplement ● Guaranteed Insurability ● Renewable Term** ● Accelerated Death Benefit ● Transfer of Insured ● Yearly Term Purchase** <p>** Not available for Qualified cases</p>
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Riders are subject to state availability and may have an additional cost.

¹ Dividends are not guaranteed.

² The MassMutual Whole Life 8-Pay (WL 8-Pay) policy, under most circumstances, will be a Modified Endowment Contract (MEC). However, issuing a WL 8-Pay policy with the Life Insurance Supplement Rider or the Renewable Term Rider may prevent the policy from becoming a MEC, depending on the coverage mix. Including a term rider will provide additional death benefit and will result in a combination of guaranteed and non-guaranteed coverage, and may also help lower the premium cost. For those policies, decreases in the base face amount or the term coverage in the first seven policy years could result in the policy becoming a MEC.

³ Check [LTCAccessSM Marketing and State Availability Chart \(LI6052e\)](#) for details.

[Click here](#) to learn more about MassMutual's Whole Life Product Portfolio.

SURVIVORSHIP WHOLE LIFE INSURANCE

Survivorship Whole Life 100

Survivorship Whole Life 12 Pay

Product Summary	Survivorship Whole Life 100 is a level premium, second-to-die, participating whole life insurance policy offering a guaranteed death benefit and cash value and the potential to earn dividends, which are not guaranteed. Premiums for the base policy are payable to age 100 of the younger insured. Survivorship Whole Life 100 also offers the ability to increase coverage using coverage segments. Each increase will require evidence of insurability and will have its own risk classification.	Survivorship Whole Life 12 Pay is a level premium, second-to-die, participating whole life insurance policy offering a guaranteed death benefit and cash value and the potential to earn dividends, which are not guaranteed. Premiums for the base policy are payable for 12 years.
Markets	Non-qualified and Qualified	Non-qualified and Qualified
Minimum Face Amount	\$100,000	\$100,000
Issue Ages	18 to 85 Maximum difference in age between the two insureds is 25 years.	25 to 75 Maximum difference in age between the two insureds is 25 years.
Premiums	The annual premium equals the basic annual premium plus any substandard premium and any rider premiums. Basic annual premiums vary based on issue age, gender, underwriting class and base policy face amount. Premiums are payable until age 100 of the younger insured.	The annual premium equals the basic annual premium plus any substandard premium and any rider premiums. Basic annual premiums vary based on issue age, gender, underwriting class and base policy face amount. Premiums are payable for 12 years.
Policy Size Bands	N/A	N/A
Underwriting/ Substandard Classifications	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table ratings (permanent or temporary): A, B, C, D, E, F, H, J, L, P, and U (used for an uninsurable) are available. • Flat Extras 	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table ratings (permanent or temporary): A, B, C, D, E, F, H, J, L, P, and U (used for an uninsurable) are available. • Flat Extras

Riders

- Accelerated Death Benefit for Terminal Illness of Surviving Insured
- Estate Protection
- Policy Split Option
- Survivorship Additional Life Insurance
- Survivorship Life Insurance Supplement
- Waiver of Premium
- Waiver of Premium upon Death of Specified Insured

- Accelerated Death Benefit for Terminal Illness of Surviving Insured
- Estate Protection
- Policy Split Option
- Survivorship Additional Life Insurance
- Survivorship Life Insurance Supplement
- Waiver of Premium

Riders are subject to state availability and may have an additional cost.

UNIVERSAL LIFE INSURANCE

Universal Life Guard

Survivorship Universal Life Guard

Product Summary	Flexible premium universal life insurance offering the ability to guarantee the death benefit.	Flexible premium, second-to-die universal life insurance offering the ability to guarantee the death benefit.
Markets	Non-qualified and Qualified	Non-qualified and Qualified
Minimum Face Amount	\$50,000 No increases after issue	\$100,000 No increases after issue
Issue Ages	18 to 85	18 to 85 (both insureds must be in this range)
No-Lapse Guarantee	Any duration up to lifetime	Any duration up to lifetime
Maturity	Policy does not mature at any age. To continue coverage beyond the insured's age 121, the policy must have \$0.01 of account value as of the attained age 121 or must have satisfied the GDB Safety Test at the insured's attained age 121.	Policy does not mature at any age. To continue coverage beyond the younger insured's age 121, the policy must have \$0.01 of account value as of the younger insured's attained age 121 or must have satisfied the GDB Safety Test at the younger insured's attained age 121.
Underwriting/ Substandard Classifications	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, J, L, and P • Flat Extras 	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Uninsurable class • Table Ratings: B, C, D, E, F, H, J, L, and P • Flat Extras
Riders	<ul style="list-style-type: none"> • Accelerated Death Benefit • Substitute of Insured • Waiver of Specified Premium • Accelerated Death Benefit for Chronic Illness Rider 	<ul style="list-style-type: none"> • Accelerated Death Benefit • Estate Protection • Policy Split Option • Substitute of Insured

Riders are subject to state availability and may have additional charges.

Issue Ages	18 to 75 (Minimum Issue Age in WA is 19)	18 to 75 (Minimum Issue Age in WA is 19)	Term 15: 18 to 70 Term 15 ECP: 18 to 54 (Minimum Issue Age in WA is 19)	Term 20: 18 to 65 Term 20 ECP: 18 to 54 (Minimum Issue Age in WA is 19)	Term 25: 18 to 60 (55 for tobacco classes) Term 25 ECP: 18 to 54 (Minimum Issue Age in WA is 19)	Term 30: 18 to 55 (50 for tobacco classes) Term 30 ECP: 18 to 54 (45 for tobacco classes) (Minimum Issue Age in WA is 19)
Renewability	Renewable to Age 90	Renewable to age 90. Premiums increase annually following the guaranteed level premium period.	Renewable to age 90. Premiums increase annually following the guaranteed level premium period.	Renewable to age 90. Premiums increase annually following the guaranteed level premium period.	Renewable to age 90. Premiums increase annually following the guaranteed level premium period.	Renewable to age 90. Premiums increase annually following the guaranteed level premium period.
Convertibility	Convertible to the earlier of the 10th anniversary and the age 65 anniversary – but with a minimum conversion period to the 5th anniversary.	Convertible to the earlier of the 10th anniversary and the age 65 anniversary – but with a minimum conversion period to the 2nd anniversary.	Term 15: Convertible to the earlier of the 10th anniversary (Term 15 ECP: 15th anniversary) and the age 65 anniversary – but with a minimum conversion period to the 2nd anniversary.	Term 20: Convertible to the earlier of the 10th anniversary (Term 20 ECP: 20th anniversary) and the age 65 anniversary – but with a minimum conversion period to the 2nd anniversary.	Term 25: Convertible to the earlier of the 10th anniversary (Term 25 ECP: 20th anniversary) and the age 65 anniversary.	Term 30: Convertible to the earlier of the 10th anniversary (Term 30 ECP: 20th anniversary) and the age 65 anniversary.
Policy Size Bands	<ul style="list-style-type: none"> Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 – \$4,999,999 Band 5: \$5,000,000 and above 	<ul style="list-style-type: none"> Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 – \$4,999,999 Band 5: \$5,000,000 and above 	<ul style="list-style-type: none"> Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 – \$4,999,999 Band 5: \$5,000,000 and above 	<ul style="list-style-type: none"> Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 – \$4,999,999 Band 5: \$5,000,000 and above 	<ul style="list-style-type: none"> Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 – \$4,999,999 Band 5: \$5,000,000 and above 	<ul style="list-style-type: none"> Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 – \$4,999,999 Band 5: \$5,000,000 and above
Policy Fee	\$75	\$75	\$75	\$75	\$75	\$75

Underwriting/ Substandard Classifications	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, and J • Flat Extras 	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, and J • Flat Extras 	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, and J • Flat Extras 	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, and J • Flat Extras 	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, and J • Flat Extras 	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, and J • Flat Extras
Riders	<ul style="list-style-type: none"> • Accelerated Death Benefit • Waiver of Premium 	<ul style="list-style-type: none"> • Accelerated Death Benefit • Waiver of Premium 	<ul style="list-style-type: none"> • Accelerated Death Benefit • Waiver of Premium 	<ul style="list-style-type: none"> • Accelerated Death Benefit • Waiver of Premium 	<ul style="list-style-type: none"> • Accelerated Death Benefit • Waiver of Premium 	<ul style="list-style-type: none"> • Accelerated Death Benefit • Waiver of Premium

Riders are subject to state availability and may have an additional cost.

VARIABLE UNIVERSAL LIFE INSURANCE

Apex Variable Universal Life (Apex VUL®)

Product Summary	Flexible premium, adjustable variable universal life insurance that provides – while in force – permanent death benefit protection with the ability to invest the account value (net premiums) in variable investment options and a Guaranteed Principal Account (GPA).
Markets	Non-qualified and Qualified
Minimum Face Amount	<ul style="list-style-type: none"> • \$50,000 for both Non-qualified and Qualified • Increases allowed until age 75 • Minimum increase – \$25,000 • No face amount increases after age 70 with Death Benefit Option (DBO) 3
Issue Ages	0 to 75. Maximum Issue Age for DBO 3 is 70. Maximum Owner Age in California is 59.
Guaranteed Death Benefit (GDB) Safety Test	The GDB Safety Test can provide a no-lapse guarantee up to attained age 85. The requirements for the guarantee are met when the Guaranteed Death Benefit Measure is appropriately funded by premium payments, net of any withdrawals or capitalized loan interest. This is commonly known as a shadow account guarantee. The policy may still lapse due to over-borrowing even if the GDB Safety Test has been satisfied.
Death Benefit Options	<ul style="list-style-type: none"> • DBO 1 – face amount (level death benefit option) • DBO 2 – face amount plus account value • DBO 3 – face amount plus the sum of all premiums paid to age 90 and not refunded. A “with interest” option is also available. This option is only available to issue ages 70 or less. Interest is not guaranteed.
Maturity	There is no maturity age; premiums may be paid to age 120.
Underwriting/ Substandard Classifications	<ul style="list-style-type: none"> • Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Juveniles with issue ages between 0 and 17 are issued as Non-Tobacco. • Table Ratings: A, B, C, D, E, F, H, J, L, and P • Flat Extras

Riders

- Accelerated Death Benefit for Terminal Illness
- Disability Benefit
- Guaranteed Insurability
- Waiver of Monthly Charges
- Waiver of Specified Premium
- Accelerated Death Benefit for Chronic Illness Rider
- Overloan Protection

Riders are subject to state availability and may have an additional cost.

LTC/LIFE COMBINATION

CareChoiceSM Products⁴

Product Summary	<p>CareChoice policies provide long term care protection with permanent life insurance as a secondary benefit. The products provide guaranteed benefits to help your clients address three different possibilities:</p> <ul style="list-style-type: none"> • The need for long term care: Clients can access up to the Maximum Monthly Benefit amount from the guaranteed LTC Benefit Pool to pay for covered expenses. • Long term care is never needed: The policy provides a guaranteed death benefit that will generally be paid income tax free to their beneficiaries. • The client chooses to surrender the policy: They can cancel their policy at any time and receive the Policy Surrender Value.
Markets	Non-qualified only.
Minimum Premium and Face Amount	<p>CareChoice One: Minimum single premium: \$25,000 Minimum face amount will vary based on the single premium and insured. Minimum face amounts in California, New York, Washington State, and Wisconsin may vary.</p> <p>CareChoice Select: Minimum face amount: \$40,000 Minimum face amount NY⁵: \$75,000 Minimum face amount WI: \$45,000</p>
Issue Ages	Ages 35 to 69 (35 to 65 for Tobacco risk class) The minimum issue age in New York is 40. CareChoice policies are issued on a gender-distinct basis in all states.
Premiums	<p>CareChoice One: Single premium.</p> <p>CareChoice Select: Level guaranteed premiums for 10 years (annual, semi-annual, quarterly, or monthly).</p>
Underwriting/Classes	Non-Tobacco and Tobacco classes are available. Substandard ratings are not available. A paramedical exam is generally not needed, but may be required to determine insurability in certain circumstances.
Optional Riders	<p>CareChoice One: None</p> <p>CareChoice Select: Waiver of Premium Rider – Premiums for the base policy and any riders will be waived if the insured becomes totally disabled.</p>

Riders are subject to state availability and may have an additional cost.

⁴ Subject to state availability.

⁵ Subject to product approval in this state.

Issuing Company information

This guide provides information on the following life insurance products issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001:

- 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.
- 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 digital 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.
- Single Premium Whole Life Insurance (SPWL-2013, ICC13SPWL and ICC13SPWL in North Carolina, SPWL-NY-2019, SPWL-FL-2021) and Limited Payment Whole Life insurance (MMCCWL-2019 and ICC19-MMCCWL in certain states, including North Carolina) are participating, permanent life insurance policies.
For costs and further details of LTC Rider coverage, including limitations or conditions on eligibility, or reductions, contact your agent/producer or MassMutual at 800-272-2216.
- Survivorship Whole Life Legacy Insurance (Policy Forms: SWL-2015, ICC15SWL and ICC15SWL in North Carolina, SWL-NY-2019 and SWL-FL-2015 [Rev 2021]).
- Universal Life Guard (ULG-2018 and ICC18ULG in certain states, including North Carolina) is non-participating, flexible premium adjustable life insurance.
- Survivorship Universal Life Guard (SULG-2018 and ICC18SULG in certain states, including North Carolina) is non-participating survivorship flexible premium adjustable life insurance.
- **Variable universal life products are sold by prospectus. Before purchasing a variable life insurance policy, investors should carefully consider the investment objectives, risks, charges and expenses of the variable life insurance policy and its underlying investment choices. For this and other information, they must obtain the prospectuses for the variable life insurance policy and the prospectuses (or summary prospectuses, if available) for its underlying investment choices to read carefully before investing or sending money. As a registered representative you should also read these prospectuses carefully before recommending Apex VUL. Prospectuses (or summary prospectuses, if available) are available on massmutual.com.**
- Apex VUL (Policy Forms: CMVUL-2023 and ICC23-CMVUL in certain states, including North Carolina) is individual, non-participating, flexible premium, adjustable variable life insurance issued by C.M. Life Insurance Company (C.M. Life), a wholly-owned subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). C.M. Life is non-admitted in New York. Apex VUL (Policy forms: MMVUL-CA-2020 in California, and MMVUL-NY-2020 in New York) is issued by MassMutual. Both C.M. Life and MassMutual are located in Springfield, MA 01111-0001.
- To offer or sell MassMutual and subsidiary company variable products, producers must be a registered representatives of MML Investors Services, LLC (MMLIS), Member SIPC® (www.SIPC.org), or a broker-dealer that has a selling agreement with MML Strategic Distributors, LLC (MSD). MMLIS and MSD are subsidiaries of Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001, Members FINRA (www.FINRA.org).

- **Principal Underwriters:**
MML Investors Services, LLC
MML Strategic Distributors, LLC

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

MassMutual...

Helping you secure what matters most.

Since 1851, MassMutual has been building a reputation for financial strength and integrity. At MassMutual, we operate for the benefit of our customers. Our business decisions are based on a single guiding principle: to help people secure their future and protect the ones they love.

Learn more at mmsd.MassMutual.com.

