



**Sharing Our
Success:
A Case Study**

Strong Relationships Win the Confidence of a Financial Professional—and His Client



FINANCIAL PROFESSIONAL BACKGROUND

A financial professional who previously worked with our MassMutual Strategic Distributors Managing Director began looking at competitors on behalf of his real estate investor client.



CLIENT BACKGROUND

Male, 58, Standard

\$2.5 million net worth

Had approximately \$250,000 in cash, with another \$750,000 expected after liquidating several properties over the next 2-3 years



CASE DETAILS

Client was looking for:

- Life Insurance with a guaranteed death benefit.
- Diversification of assets.
- The ability to withstand the volatility of the real estate market and have guaranteed cash value.
- Cap rate on IUL policy was 6.25%, with an illustrated rate of 4.06%.

His financial professional was looking for:

- A solution for his client that could provide guaranteed cash value, guaranteed premiums and a guaranteed death benefit.

SOLUTION

Upon hearing that the financial professional was exploring product solutions at competitive firms, our Managing Director met with the financial professional to forge a personal connection and help better understand the needs and goals of his client. The financial professional praised this highly personalized approach, which he said was a deciding factor in winning his confidence.

MassMutual was able to provide the client with a more diversified portfolio across different types of products through a Whole Life 10 Pay for protection, distribution and accumulation.





We're here to help.

You can count on MassMutual Strategic Distributors to provide the support you need, including training, sales ideas, and illustrations. Reach out to your [life insurance Managing Directors](#) and Internal Wholesalers today or visit our [MassMutual Strategic Distributors Digital Hub](#).

Thank you for letting us help you grow your business.

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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.

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.

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