

# Platinum Pass Term Underwriting Program

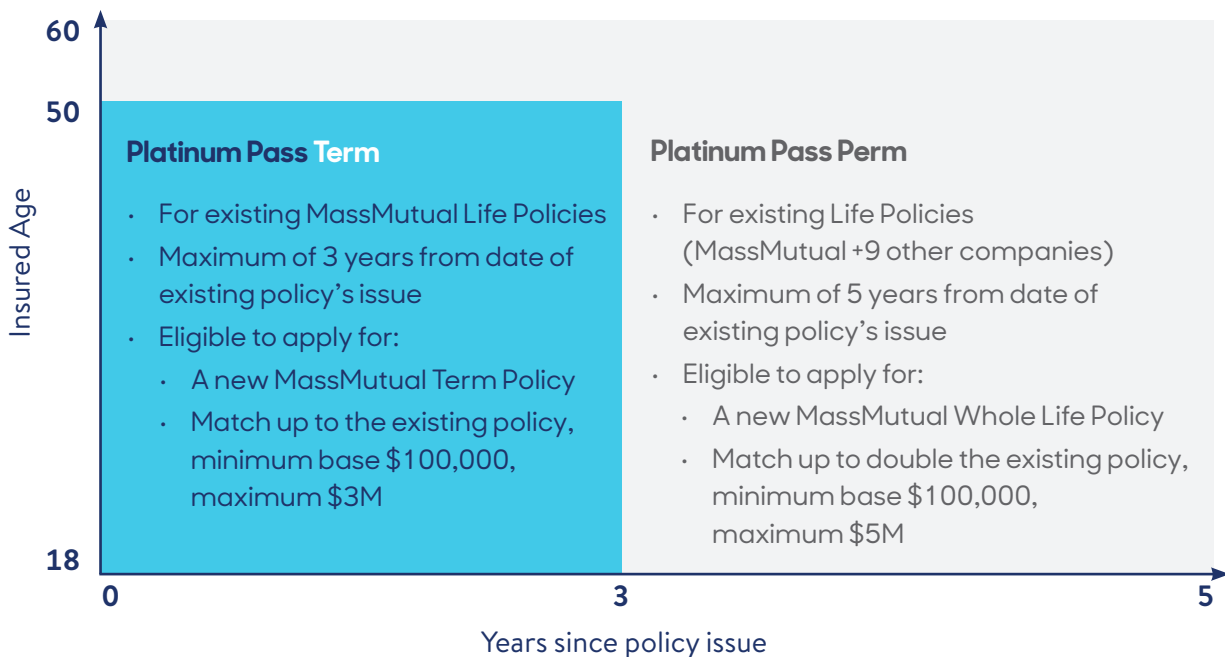
Match your client’s existing MassMutual® life insurance coverage up to \$3 million with a new term policy.

At MassMutual, our priority is helping people secure their future and protect the ones they love. As part of our commitment to support our customers, we encourage our financial professionals to leverage the Platinum Pass Term program. Using this program, you will be able to help clients recently underwritten by MassMutual (standard class or better) boost their coverage without the need for a new exam or labs.

## PLATINUM PASS TERM AND PERM PROGRAMS

**Note:** Applies to fully underwritten insureds.

For more information about the Platinum Pass Perm Program, refer to **LI7210**.



The Platinum Pass Term Underwriting Program allows you to increase your client’s coverage by matching up to their existing MassMutual coverage from \$100,000 to \$3 million, without any new medical tests or paramedical exams. This program is exclusively for clients who purchased insurance from MassMutual in the past 3 years, and were fully underwritten using a full blood/urine profile.

These clients may qualify for a new MassMutual Term policy (exception: ART is not eligible) up to their existing policy face amount. MassMutual will offer a comparable underwriting class (standard or better) provided there has been no significant change in the client’s risk profile since approval.

### CRITERIA TO QUALIFY FOR PLATINUM PASS TERM

<b>Insurance Age</b>	18–50
<b>Original Policy Criteria</b>	<ul style="list-style-type: none"> <li>• Minimum base policy of \$100,000 issued MassMutual in the past 3 years</li> <li>• Traditionally underwritten with blood/urine testing (verification of a lab draw will be obtained).</li> <li>• Standard or better rate class, not the result of accelerated underwriting programs, “step up” or table shave programs, exceptions, facultative reinsurance, or special reinsurance programs (e.g., Mass Advantage program).</li> <li>• Must be in force and premium paying.</li> <li>• May not be replaced.</li> </ul>
<b>Available Riders</b>	Waiver of Premium

Platinum Pass is available only for a new, additional life policy and may not be used for face increases due to regulatory filing limitations of the Client Medical Interview. This is not a guaranteed-issue program. Some underwriting may be necessary to assess a change in health. The new policy is subject to MassMutual’s financial underwriting guidelines and retention.

# Platinum Pass for Disability Income (DI) Insurance Policyowners

Existing MassMutual DI policyowners who were fully underwritten<sup>1</sup> in the last three years may qualify to purchase term life insurance for up to 150 times their base DI benefit, not to exceed \$3 million. This offer is subject to the following guidelines:

## DI INSURANCE POLICYOWNERS MAY QUALIFY FOR TERM LIFE INSURANCE THROUGH PLATINUM PASS

	Minimum Base DI Benefit of Existing Policy	Maximum Coverage Amount for New Term Life Policy <sup>2</sup>
Clients age 18 – 50	\$6,001 per month	\$3 million
Clients age 51 – 60	\$1,001 per month	\$3 million

### Submission Instructions

1. Review the Platinum Pass Term Eligibility Checklist ([LI7455](#)) to determine if your client qualifies for this program.
2. If so, **submit the Platinum Pass Application Submission form (LI7208) with your application.** This form ensures your application will be assigned to the Platinum Pass underwriters.
3. Have the client complete a CMI or a Non-Med part II. The client must accurately answer all questions, even if the information was disclosed on the existing policy.

<sup>1</sup> “Fully underwritten” means a full blood/urine profile and physical measurements.

<sup>2</sup> The 150 times rule still applies.

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