

MassMutual Underwriting Sweet Spots

MassMutual® is a trusted leader with financial strength ratings among the highest of any company in any industry.¹ MassMutual's diverse product portfolio, \$30M of retention for Whole Life Insurance and the support of an experienced team are backed by MassMutual's 170+ year history in the insurance industry. The strength of MassMutual's underwriting offers is demonstrated through the programs and guidelines that are leveraged during the underwriting process. Take a closer look below at some of the areas in which this strength is clearly demonstrated.

NON-MEDICAL



An Industry Leader in Income Replacement

INCOME REPLACEMENT					
Age x annual earned income multiple					
18-40	41-50	51-60	61-67	68-75	76+
40x	30x	25x	15x	10x (IC for more)	5x (IC for more)
<p>Premium-to-income ratios: in general, ratios should not exceed 10-15 percent of earned income. The total premiums for all life insurance policies should make sense for the household income and net worth. Higher ratios are subject to individual consideration.</p> <p>Spouses: both employed and non-employed spouses are eligible for the same amount of coverage as the higher-earning employed spouse, up to a maximum of \$10 million. In general, a non-employed spouse should not have more life insurance than the employed spouse.</p>					

Internal Retention Limits – U.S. Resident Citizens (Standard or better)

Issue Age	INDIVIDUAL		SURVIVORSHIP	
	Whole Life	Non-Whole Life	Whole Life	Non-Whole Life
17-60*	\$30M	\$15M	\$35M	\$20M
61-65	\$20M	\$15M	\$25M	\$20M
66-75	\$20M	\$15M	\$25M	\$20M
76-80	\$10M	\$10M	\$15M	\$15M
81-85	\$10M	\$10M	\$10M	\$10M
86-90	\$1M	\$1M	\$1M	\$1M

*For survivorship policies, the minimum age is 18 years.

Professional Athletes Internal Retention		
Issue Age	Personal Coverage	Team Coverage
16-21	Whole Life: \$10M Non-Whole Life: \$5M	\$3M
22+	Whole Life: \$20M Non-Whole Life: \$15M	\$3M

Automatic reinsurance capacity is used before internal retention. Maximum retention limits are cumulative with MassMutual and are subject to case details including the product type, the insured's age, and risk class.

With our access to multiple reinsurers, we may be able to offer up to \$50M coverage.



Preferred Points System (for certain favorable risk factors)

- Allows points for meeting certain favorable risk criteria and requires a certain number of accumulated points for entry into each preferred category: Ultra and Select Nontobacco and Select Tobacco.
- Ages 17-59: 15 points are available, with 10 needed for Ultra Preferred and 8 for Select Preferred Nontobacco.
- Ages 60+: 17 points are available, with 10 needed for Ultra Preferred and 8 for Select Preferred Nontobacco.
- All ages: Seven points are required for Select Tobacco.
- There is no upper age limit for Preferred classes.
- Underwriters proactively consider clients for preferred points.
- Treated blood pressure and cholesterol may be eligible for best class.



High Net Worth Foreign Nationals

	A Countries	B Countries
Best Risk Rating	Ultra Preferred Non-Tobacco	Select Preferred
Nexus Qualifications	Satisfy a single requirement	
Internal Retention Limits*	Whole Life: \$20M Other Products**: \$7.5M	Whole Life: \$15M Other Products**: \$5M
Autobind Limit	\$40M	\$35M

*Cumulative with MassMutual.

** Available only to U.S. citizens.

MEDICAL



Build

BMI is rounded down in favor of our clients – e.g., a BMI of 34.9 is rounded down to 34.

Maximum BMI	Ultra Preferred		Select Preferred	Standard***
	Algorithmic Underwriting*	All Others**	34	37
	34	32		

*Insured between 17-59 years old applying for ≤ \$3 million of death benefit.

**Final classification depends on the total number of Preferred Points available.

***Depending on age.

Ultra Preferred rates may be available



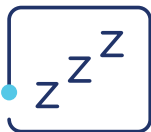
Nicotine use

- Preferred classes may be available after one year of no nicotine use.
- Preferred classes may be available with use of up to 24 cigars per year, with a negative test for nicotine.



Marijuana, CBD, hemp use (recreational or medicinal)

Issue Age	Eligible for Ultra Preferred rates if:
18-30	Use is 2 or fewer times per week
31+	Use is 3 or fewer times per week



Obstructive Sleep Apnea (OSA)

- Mild to moderate OSA with effective treatment and good compliance.
- Very mild OSA even without treatment.
- **Note: Severity classifications for life insurance are more lenient than medical classifications.**



Depression and Anxiety

- If considered stable and very low risk.
- No history of suicidal ideations or attempts, and no hospitalizations.
- Minimal social, work, or school impacts.
- No more than two medications that are not high risk.



Cancer

Melanoma	Most Skin Cancers	Most Other Cancers
Melanoma in situ, excised.	Basal and squamous cell cancers fully excised.	10 years after the initial rating period. Exceptions may apply.
Papillary Thyroid Cancer (Stage 1)		Prostate Cancer (Stage 1)
5 years after diagnosis for ages less than 45. Select Preferred is available after 2 years.		More than 7 years after prostatectomy for ages 41-55. More than 5 years after prostatectomy for ages 56-70.



Cholesterol (with or without treatment)

- Cholesterol up to a maximum of 239 if the cholesterol/HDL ratio is ≤ 10.0 .
- Cholesterol up to a maximum of 300 if the cholesterol/HDL ratio is ≤ 6.1 .
- Cholesterol up to a maximum of 350 if the cholesterol/HDL ratio is ≤ 3.5 .



Ulcerative Colitis or Crohn's Disease

Ulcerative Colitis (UC)

- Ulcerative Proctitis only, mild to moderate, no immunosuppressant or anti-TNF agents, stable for more than 6 months.
- Limited left-sided UC, mild to moderate, no immunosuppressant or anti-TNF agents, stable more than 3 years.
- Pancolitis considered mild, no immunosuppressant or anti-TNF agents, stable more than 3 years.

Crohn's Disease

- Considered mild, no immunosuppressant or anti-TNF agents, stable more than 3 years.

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¹ Ratings as of 8/1/2025: A.M. Best Company — A++, Fitch Ratings — AA+, Moody's Investors Services — Aa3, and S&P Global Rating — AA+. These ratings apply to Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings are subject to change.

Life insurance products issued by Massachusetts Mutual Life Insurance Company (MassMutual) and its subsidiaries, C.M. Life Insurance Company (C. M. Life) and MML Bay State Life Insurance Company (MML Bay State), Springfield, MA 01111-0001. C.M. Life and MML Bay State are non-admitted in New York.

