

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, up to \$30M of retention for Whole Life Insurance and the support of an experienced team are backed by MassMutual’s 175 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



Retention and Capacity Limits

Internal retention limits

(Maximum amount held by MassMutual, including applied for and in-force coverage):

Product	Individual Life Limits
Whole Life	Up to \$30M
Variable Universal Life	Up to \$25M
Universal Life	Up to \$20M
Term	Up to \$15M

Survivorship products (Survivorship Whole Life and SUL Guard) have an additional **\$5 million** of maximum retention.

- Auto-bind limits up to \$65M
- Jumbo limits up to \$75M
- Additional capacity available for HNW clients using [SuperPool](#)
- See [Life Retention and Capacity Limits](#) for details.

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.



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)
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. 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.					



Juvenile Coverage

- MassMutual can offer 1.25X the highest amount of coverage on either parent, up to a maximum \$1M.
- State restrictions apply. See [Juvenile Life Underwriting Guide](#) for details.

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
	Algorithmic Underwriting*	Traditional**	34
	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.
Separate BMI cutoffs apply to the MassExpress underwriting program.

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



Depression and Anxiety

- If considered stable and 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

- Most cancers can be considered for preferred rates 10 years after the initial rating period. (Exceptions may apply.)

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¹ Ratings as of 8/1/2026: 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.

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