

## Term Convertibility for Tomorrow's Needs

It's difficult to predict how your life will change over time. Likewise, it's risky to try and anticipate exactly how much - and for how long - you may need life insurance protection. That's why MassMutual's convertible term life insurance products allow conversion to a permanent policy within your policy's conversion period, regardless of your medical history or condition. Converting your term policy to a permanent policy means never having to worry about outliving your insurance protection as long as you are able to make the required premium payments to keep the permanent policy in effect.

### More Choices

Many insurance companies have convertible term insurance products, but as a company practice, MassMutual allows you to convert your term policy (other than our one-year non-convertible term) to any one of our permanent life insurance products for sale at the time of the conversion.

### Term Conversion Credits

A Term Conversion Credit is available from a certain MassMutual term life insurance product and rider when converted to Whole Life Legacy 100<sup>SM</sup>. The credit is applied toward the initial payment for the new permanent coverage.

A Term Conversion Credit may be available from the following products:

- Convertible Annual Renewable Term
- Whole Life Legacy 100 Renewable Term Rider

### Waiver of Premium

In the event that you are disabled, having "Waiver of Premium" on your term policy ensures that your premium payments will be waived; that's more or less standard. But, when your term insurance runs out, a disability could very well prevent you from getting the insurance protection that you and your family may still need.

MassMutual has a solution. If you have a "Waiver of Premium" rider\* on your MassMutual term policy and you become totally disabled as described in the rider, not only will your term policy payments be waived, but you can exercise your option to convert to certain permanent products and premiums on the new permanent policy will be waived as well during the period of total disability.\*\*

\* Available at an additional cost.

\*\* Some restrictions and limitations may apply. Not available on one-year non-convertible term.