

# Variable Universal Life (VUL)

## *Issued by C.M. Life Insurance Company*

### C.M. Life Variable Life Separate Account I

This prospectus describes an individual, flexible premium, adjustable, variable life insurance policy (policy) issued by C.M. Life Insurance Company. While this policy is in force, it provides lifetime insurance protection on the insured. In some states the coverage may be issued by certificate under a group contract.

The owner (you or your) has a number of investment choices in this policy. They include a guaranteed principal account (GPA) and one or more variable investment divisions (Separate Account divisions) offered through our separate account, C.M. Life Variable Life Separate Account I (Separate Account). Each Separate Account division, in turn, invests in the funds listed on the following page.

You bear the investment risk of any premium allocated to these Separate Account divisions. The death benefit may vary and the net surrender value will vary, depending on the investment performance of the funds.

The prospectus and Statement of Additional Information (SAI) describe all material terms and features of the policy. Certain non-material provisions of your policy may be different than the general description in the prospectus and the SAI, and certain riders may not be available because of legal requirements in your state. See your policy for specific variations since any such state variation will be included in your policy or in riders or endorsements attached to your policy.

*The policy provides life insurance protection.* It is not a way to invest in mutual funds. Replacing any existing life insurance policy with this policy or financing the purchase of the policy through a loan or through withdrawals from another policy may not be to your advantage. Before purchasing, you should consider the policy in conjunction with other life insurance you own.

The policy:

- is not a bank or credit union deposit or obligation.
- is not FDIC or NCUA insured.
- is not insured by any federal government agency.
- is not guaranteed by any bank or credit union.
- may go down in value.
- provides guarantees that are subject to our financial strength and claims-paying ability.

This prospectus is not an offer to sell the policy in any jurisdiction where it is illegal to offer the policy nor is it an offer to sell the policy to anyone to whom it is illegal to offer the policy. The policy is no longer offered for sale. Owners may, however, continue to make premium payments under existing policies.

To learn more about the policy, you can obtain a copy of the SAI. The SAI is incorporated into this prospectus by reference and is legally part of this prospectus. We filed the SAI with the Securities and Exchange Commission (SEC). The SEC maintains a website ([www.sec.gov](http://www.sec.gov)) that contains the SAI, material incorporated by reference and other information regarding companies that file electronically with the SEC. For a free copy of the SAI, other information about this policy, or general inquiries, contact our Administrative Office at the address and phone number below:

MassMutual Customer Service Center  
PO Box 1865  
Springfield, MA 01102-1865  
1-800-272-2216 (Fax)  
1-866-329-4527  
[www.MassMutual.com](http://www.MassMutual.com)

You may request a free personalized illustration of death benefits, surrender values, and cash values from your registered representative or by calling our Administrative Office.

Beginning January 1, 2021, we will no longer send you paper copies of fund shareholder reports (“Reports”) unless you specifically request paper copies from us. The Reports will be available online. We will notify you by mail each time the Reports are posted. The notice will provide the website link(s) to access the Reports as well as instructions for requesting paper copies. If you wish to continue receiving your Reports in paper free of charge from us, please call 1-866-444-2450. Your election to receive the Reports in paper will apply to all funds available with your policy.

If you have already elected to receive the Reports electronically, you will not be affected by this change and need not take any action. If you wish to receive the Reports and other SEC disclosure documents from us electronically, follow the instructions provided on the inside front cover of this prospectus.

**The SEC has not approved or disapproved this policy or determined that this prospectus is accurate or complete. Any representation that it has is a criminal offense.**

**Please read this prospectus carefully before investing. You should keep it for future reference.**

Effective May 1, 2019

# C.M. Life Variable Life Separate Account I

The Separate Account invests in the following funds. You may allocate premium to any of the divisions in the Separate Account, and the Separate Account will purchase equivalent shares in the corresponding funds listed below. You may also allocate premium to the GPA. You bear the entire investment risk for all account value you allocate to a Separate Account division.

We will deliver to you copies of the current fund prospectuses and/or summary prospectuses, which contain detailed information about the funds and their investment objectives, strategies, policies, risks and expenses. You may also visit our website ([www.MassMutual.com](http://www.MassMutual.com)) to access this prospectus, as well as the current fund prospectuses and summary prospectuses, or contact our Administrative Office to request copies.

## **AIM Variable Insurance Funds**

### **(Invesco Variable Insurance Funds)**

- Invesco V.I. Diversified Dividend Fund (Series I)
- Invesco V.I. Health Care Fund (Series I)
- Invesco V.I. Technology Fund (Series I)

## **American Century Variable Portfolios, Inc.**

- American Century VP Income & Growth Fund (Class I)
- American Century VP Value Fund (Class I)

## **American Funds Insurance Series®**

- American Funds Insurance Series® Asset Allocation Fund (Class 2)
- American Funds Insurance Series® Growth-Income Fund (Class 2)

## **Deutsche DWS Investments VIT Funds**

- DWS Small Cap Index VIP (Class A)

## **Fidelity® Variable Insurance Products Fund**

- Fidelity® VIP Contrafund® Portfolio (Initial Class)

## **Franklin Templeton Variable Insurance Products Trust**

- Franklin Small Cap Value VIP Fund (Class 2)
- Templeton Foreign VIP Fund (Class 2)

## **Goldman Sachs Variable Insurance Trust**

- Goldman Sachs Strategic Growth Fund (Institutional)

## **Janus Aspen Series**

- Janus Henderson Balanced Portfolio (Service)
- Janus Henderson Forty Portfolio (Institutional)
- Janus Henderson Global Research Portfolio (Institutional)

## **MFS® Variable Insurance Trust**

- MFS® Investors Trust Series (Initial Class)
- MFS® New Discovery Series (Initial Class)

## **MML Series Investment Fund**

- MML Blue Chip Growth Fund (Initial Class)
- MML Equity Index Fund (Class II)
- MML Managed Volatility Fund (Initial Class)
- MML Small Cap Growth Equity Fund (Initial Class)

## **MML Series Investment Fund II**

- MML Blend Fund (Initial Class)
- MML Equity Fund (Initial Class)
- MML Inflation-Protected and Income Fund (Initial Class)
- MML Managed Bond Fund (Initial Class)
- MML Small Cap Equity Fund (Initial Class)
- MML U.S. Government Money Market Fund (Initial Class)

## **Oppenheimer Variable Account Funds**

- Oppenheimer Capital Appreciation Fund/VA (Non-Service)
- Oppenheimer Discovery Mid Cap Growth Fund/VA (Non-Service)
- Oppenheimer Global Fund/VA (Non-Service)
- Oppenheimer Global Strategic Income Fund/VA (Non-Service)
- Oppenheimer International Growth Fund/VA (Non-Service)
- Oppenheimer Main Street Fund®/VA (Non-Service)
- Oppenheimer Total Return Bond Fund/VA (Non-Service)

## **T. Rowe Price Equity Series, Inc.**

- T. Rowe Price Blue Chip Growth Portfolio
- T. Rowe Price Equity Income Portfolio
- T. Rowe Price Mid-Cap Growth Portfolio

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# Summary of Benefits and Risks

The following is a summary of the principal benefits and risks of the policy. It is only a summary. Additional information on the policy's benefits and risks can be found in later sections of this prospectus.

## Benefits of the Policy

<b>Death Benefit</b>	The primary benefit of your policy is life insurance coverage. While the policy is in force, which means the policy has not terminated, a death benefit will be paid to the beneficiary when the insured dies.
<b>Choice of Death Benefit Options</b>	The policy offers three death benefit options. Each is the greater of the minimum death benefit, or: <ol style="list-style-type: none"> <li>1) <i>Level Option</i>: The current face amount.</li> <li>2) <i>Return of Account Value Option</i>: The current face amount plus the account value of the policy.</li> <li>3) <i>Return of Premium Option</i>: The current face amount plus the total of the premiums that were paid, less any premiums refunded.</li> </ol> <p>The death benefit we pay will be reduced by any outstanding policy debt and any unpaid premium needed to avoid policy termination.</p>
<b>Right to Return the Policy</b>	You had a limited period of time after the policy was delivered during which you could cancel the policy and receive a refund (free look).
<b>Variable Investment Choices</b>	The policy offers a choice of over 30 Separate Account divisions within its Separate Account. Each Separate Account division invests in shares of a designated investment fund.
<b>Guaranteed Principal Account</b>	In addition to the above mentioned variable investment choices, you may also allocate net premiums to the GPA. Amounts allocated to the GPA are guaranteed and earn interest daily. Certain restrictions apply to transfers to and from the GPA.
<b>Flexibility</b>	The policy is designed to be flexible to help meet your specific life insurance needs. Within limitations, you can: <ul style="list-style-type: none"> <li>• choose the timing, amount and frequency of premium payments;</li> <li>• change the death benefit option;</li> <li>• increase or decrease the policy's face amount (higher face amount can result in higher charges);</li> <li>• change the owner or beneficiary;</li> <li>• change your investment selections.</li> </ul>
<b>Transfers</b>	Generally, you may transfer funds among the Separate Account divisions and the GPA. Limitations on transfers are described in the "Risks of the Policy" table in the "Summary of Benefits and Risks" section and in the "Policy Transactions" section. We also offer two automated transfer programs: Dollar Cost Averaging and Portfolio Rebalancing.
<b>Surrenders and Withdrawals</b>	You may surrender your policy, and we will pay you its net surrender value (account value less any surrender charges and policy debt). You may also withdraw a part of the net surrender value. A withdrawal reduces the policy values, may reduce the face amount of the policy, and may increase the risk that the policy will terminate. Surrenders and withdrawals may have adverse tax consequences.
<b>Loans</b>	You may take a loan on the policy. The policy secures the loan. Taking a loan may have adverse tax consequences and will increase the risk that your policy may terminate.
<b>Safety Test</b>	During defined periods of the policy, your policy will not terminate, regardless of its account value, as long as you have made the specified minimum premium payments. Even if the safety test is met, this policy will terminate if policy debt exceeds the account value.
<b>Assignability</b>	You may generally assign the policy as collateral for a loan or other obligation.
<b>Tax Benefits</b>	You are generally not taxed on the policy's earnings until you withdraw account value from your policy. This is known as tax deferral.
<b>Additional Benefits</b>	There are additional benefits you may add to your policy by way of riders. The riders available with this policy are listed in the "Other Benefits Available Under the Policy" section. If you elect a rider, an additional charge will apply.

## Risks of the Policy

<b>Investment Risks</b>	The value of your policy will fluctuate with the performance of the Separate Account divisions you select. Your Separate Account divisions may decline in value or they may not perform to your expectations. You bear the investment risk of any account value invested in the Separate Account divisions. It is possible you could lose your entire investment.
<b>Suitability</b>	Variable life insurance is designed to help meet long-term financial goals. It is not suitable as a vehicle for short-term savings. You should not purchase the policy if you will need the premium payment in a short period of time. We may restrict short-term investment strategies.
<b>Early Surrender</b>	If you surrender your policy, you will be subject to surrender charges during the first 14 policy years and during the first 14 years after an increase in the policy's face amount. Surrender charges are also known as "deferred sales loads." The surrender charge will reduce the proceeds payable to you. In some situations, it is possible that there will be little or no value in the policy after the surrender charges are deducted. An early surrender can also result in adverse tax consequences.
<b>Withdrawals</b>	A withdrawal will reduce your policy's account value by the amount withdrawn. If the policy's account value is reduced to a point where it cannot meet a monthly deduction, your policy may terminate. A withdrawal may also reduce your policy's face amount and may have adverse tax consequences.
<b>Policy Termination</b>	Your policy could terminate if the account value of the policy becomes too low to support the policy's monthly charges and the safety test is not met, or if total policy debt exceeds the net surrender value. Factors that may cause your policy to terminate include: insufficient premium payments, poor investment performance, withdrawals, and unpaid loans or loan interest. Before the policy terminates, however, you will receive a grace period during which you will be notified in writing that your coverage may terminate unless you pay additional premium.
<b>Limitations on Access to Cash Value</b>	<ul style="list-style-type: none"> <li>• Withdrawals were not available during the first policy year.</li> <li>• A withdrawal reduces the policy values and may reduce the face amount of the policy. A withdrawal may have adverse tax consequences.</li> <li>• We may not allow a withdrawal if it would reduce the face amount to less than the policy's minimum face amount.</li> <li>• The minimum withdrawal is \$100.</li> <li>• The maximum withdrawal is 75% of the net surrender value.</li> <li>• The maximum loan and withdrawal amounts are generally lower in the policy's early years. Therefore, there may be little to no cash value available for loans and withdrawals in the policy's early years.</li> </ul>
<b>Limitations on Transfers</b>	<ul style="list-style-type: none"> <li>• Transfers from the GPA are generally limited to one per policy year and may not exceed 25% of your account value in the GPA (less any policy debt).</li> <li>• We reserve the right to reject or restrict transfers if we determine the transfers reflect frequent trading or a market-timing strategy, or we are required to reject or restrict by the applicable fund.</li> </ul>
<b>Impact of Loans</b>	Taking a loan from your policy may increase the risk that your policy will terminate. If your policy exceeds the policy debt limit, it can still terminate even if the safety test is met. A loan will have a permanent effect on the policy's net surrender value and will reduce the death benefit paid. Also, policy termination with an outstanding loan can result in adverse tax consequences.
<b>Adverse Tax Consequences</b>	<p>Certain transactions (including, but not limited to, withdrawals, surrenders and loans) may lead to a taxable event. Under certain circumstances (usually if your premium payments in the first seven years exceed specified limits), your policy may become a "modified endowment contract" (MEC). Under federal tax law, loans, collateral assignments, withdrawals, and other pre-death distributions received from a MEC policy are taxed as income first and recovery of basis, second. Also, distributions includible in income received before you attain age 59½ are subject to a 10% penalty tax.</p> <p>Existing tax laws that benefit this policy may change at any time. Please see the "Federal Income Tax Considerations" section.</p>
<b>Additional Risks</b>	The type of investments that a fund company makes will also create risk. A comprehensive discussion of the risks of each of the funds underlying the divisions of the Separate Account may be found in that fund's prospectus. You should read the fund's prospectus carefully before investing.

**Policy Charge Increase**

We have the right to increase certain policy and rider charges; however, the charges will not exceed the maximum charges identified in the fee tables. If we increase a policy or rider charge, you may need to increase the amount and/or frequency of your premiums to keep your policy in force. We will notify the owner of any such changes through a prospectus supplement.

## Fee Tables

The following tables describe the fees and expenses that you will pay during the time you own the policy and if you surrender the policy. A more detailed description of these fees can be found in the “Charges and Deductions” section.

### Transaction Fees

This table describes the fees and expenses that you will pay at the time you pay premium or take account value out of the policy.

Charge	When Charge is Deducted	Amount Deducted	
<b>Premium Expense Charge</b> <sup>1</sup>	When you pay premium.	<b>Maximum: All Coverage Years</b> 7.5% of each premium payment up to and including the expense premium; 5% of any premium payment in excess of the expense premium.	<b>Current: All Coverage Years</b> 5% of each premium payment up to and including the expense premium; 3% of any premium payment in excess of the expense premium.
<b>Surrender Charges</b> <sup>2, 3, 4</sup> Surrender charges generally apply for the first 14 years of a segment’s coverage.	When you surrender the policy for its net surrender value. Charge may also apply at the time of an elected decrease in face amount.	<b>Maximum: First Coverage Year</b> Range of Rates per \$1,000 of Face Amount • \$3.44 – \$46.29	<b>Current: First Coverage Year</b> Range of Rates per \$1,000 of Face Amount • \$3.44 – \$46.29
<i>Surrender charge for a 35-year-old male, non-tobacco user, in the standard risk classification, with death benefit option 1, and a policy face amount of \$500,000.</i> <sup>2, 3, 4, 5</sup>	<i>When you surrender the policy for its net surrender value. Charge may also apply at the time of an elected decrease in face amount.</i>	<b>First Coverage Year</b> • \$11.83 per \$1,000 of Face Amount	

Processing Fees	When Fee is Deducted	Amount Deducted	
<b>Withdrawal Fee</b>	When you withdraw a portion of your account value from the policy.	<b>Maximum:</b> The Lesser of: \$25 per withdrawal or 2% of the amount withdrawn	<b>Current:</b> \$0

<sup>1</sup> The premium expense factor referenced in the table is used to determine premium expense charges. For the initial face amount, the premium expense factor is based on the issue age, gender, and risk classification of the insured. For each increase in the face amount, the premium expense factor is based on the age, gender, and risk classification of the insured on the effective date of the increase. The premium expense factor is shown in the policy; it will be quoted upon request before the policy is issued.

Examples of expense premiums are shown in the following table. An example of how the expense premium is used to determine your premium expense charge is located under “Premium Expense Charge” in the “Transaction Charges” sub-section of the “Charges and Deductions” section.

Per \$1,000 of Face Amount, Non-Tobacco Risk Classification		
Age	Male	Female
25	5.73	5.05
35	8.45	7.38
55	21.19	17.41
85	98.28	83.99

<sup>2</sup> For the initial face amount, the rates vary by the insured’s gender, issue age, risk classification, and year of coverage. For each increase in the face amount, the rates are based on the age, gender, risk classification of the insured on the effective date of the increase and the year of coverage. The surrender charge is shown in the policy’s specifications pages. The rates in this table may not be representative of the charge that a particular policy owner will pay. If you would like information on the surrender charge rates for your particular situation, you can request a personalized illustration from your registered representative or by calling our Administrative Office at 1-800-272-2216.

- 3 Under certain circumstances, the surrender charge may not apply when exchanging this policy for a qualifying non-variable life insurance policy offered by MassMutual or one of its subsidiaries. Please see "Surrender Charges" in the "Transaction Charges" sub-section of the "Charges and Deductions" section for additional information.
- 4 Surrender charges generally apply for the first 14 years of a segment's coverage. They decrease each year and, in any year, will equal the first year's surrender charge multiplied by the applicable coverage year factor listed in the following table.

Coverage Year	Factor	Coverage Year	Factor
1	1.00	8	0.50
2	0.93	9	0.43
3	0.86	10	0.36
4	0.79	11	0.29
5	0.71	12	0.21
6	0.64	13	0.14
7	0.57	14	0.07

- 5 The rates shown for the "representative insured" are first year rates only. The "representative insured" is based on the expected policy owner characteristics as the policy was initially marketed.

## Periodic Charges Other than Fund Operating Expenses

This table describes the fees and expenses that you will pay periodically, other than fund operating expenses, during the time that you own the policy.

Charge	When Charge is Deducted	Amount Deducted													
<b>Insurance Charge</b> <sup>1</sup>	Monthly, on the policy's monthly charge date.	Maximum Rate: • \$83.33 per \$1,000 of Insurance Risk	Current Range of Rates: • \$0.03 – \$25.01 per \$1,000 of Insurance Risk												
<i>Insurance charge for a 35-year-old male, non-tobacco user, in the standard risk classification, with death benefit option 1, and a policy face amount of \$500,000.</i> <sup>1, 2</sup>	<i>Monthly, on the policy's monthly charge date.</i>	<i>Maximum: • \$0.14 per \$1,000 of Insurance Risk</i>	<i>Current: • \$0.10 per \$1,000 of Insurance Risk</i>												
<b>Additional mortality fees may be assessed for risks associated with certain health conditions, occupations, aviation, avocations or driving history (substandard risks). Note the combination of insurance charges and additional mortality fees, if any, will not exceed \$83.33 per \$1,000 of insurance risk or face amount.</b>	Monthly, on the policy's monthly charge date.	Maximum Rate: • \$83.33 per \$1,000 of Insurance Risk • \$83.33 per \$1,000 of Face Amount	Current Range of Rates: • \$0.01 – \$83.33 per \$1,000 of Insurance Risk • \$0.08 – \$83.33 per \$1,000 of Face Amount												
<b>Administrative Charge</b>	Monthly, on the policy's monthly charge date.	Maximum: <u>All Policy Years</u> • \$12 per policy	Current: <u>All Policy Years</u> • \$6 per policy												
<b>Mortality &amp; Expense Risk Charge</b>	Daily.	Maximum: Annual Rate • 0.90% of the policy's average daily net assets in the Separate Account	Current: Annual Rate • 0.55% of the policy's average daily net assets in the Separate Account												
<b>Face Amount Charge</b> <sup>3</sup>	Monthly, on the policy's monthly charge date.	Maximum: Range of Rates per \$1,000 of Face Amount  <table border="0"> <tr> <td><u>Coverage Year</u></td> <td><u>Rate</u></td> </tr> <tr> <td>1 – 5</td> <td>\$0.09 – \$0.17</td> </tr> <tr> <td>6+</td> <td>\$0.00</td> </tr> </table>	<u>Coverage Year</u>	<u>Rate</u>	1 – 5	\$0.09 – \$0.17	6+	\$0.00	Current: Range of Rates per \$1,000 of Face Amount  <table border="0"> <tr> <td><u>Coverage Year</u></td> <td><u>Rate</u></td> </tr> <tr> <td>1 – 5</td> <td>\$0.09 – \$0.17</td> </tr> <tr> <td>6+</td> <td>\$0.00</td> </tr> </table>	<u>Coverage Year</u>	<u>Rate</u>	1 – 5	\$0.09 – \$0.17	6+	\$0.00
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6+	\$0.00														
<i>Face amount charge for a 35-year-old male, non-tobacco user, in the standard risk classification, with death benefit option 1, and a policy face amount of \$500,000.</i> <sup>2, 3</sup>	<i>Monthly, on the policy's monthly charge date.</i>	• \$0.13 per \$1,000 of Face Amount													

Charge	When Charge is Deducted	Amount Deducted	
<b>Loan Interest Rate Expense Charge</b> <sup>4</sup>	Reduces the interest we credit on the loaned value. We credit loan interest daily.	Maximum: All Policy Years 2.0%  of loaned amount	Current: Policy Year 1 – 15      0.90% 16+          0.50% of loaned amount

All of the monthly charges listed in the table above are deducted proportionately from the then current account values in the Separate Account and the GPA (unless the Directed Monthly Deduction Program is in effect). The mortality and expense risk charge is deducted from the assets of the Separate Account only.

- The rates vary by a number of factors including, but not limited to, the insured's gender, issue age, risk classification, and year of coverage. The rates may not be representative of the charge that a particular policy owner will pay. If you would like information on the insurance charge rates for your particular situation, you can request a personalized illustration from your registered representative or by calling our Administrative Office at 1-800-272-2216.*  
*The insurance charge rates reflected in this table are for standard risks; the maximum insurance charges are based on the 1980 Commissioners Standard Ordinary (1980 CSO) Tables. Insurance risk is a liability of the insurance company and is equal to the difference between the death benefit and the account value.*
- The rates shown for the "representative insured" are first year rates only.*
- The face amount charge is set at issue for the initial face amount and, for each increase, on the effective date of the increase. The rates will vary by the issue age of the insured for the initial face amount and, for increases, by the insured's attained age on the effective date of the increase. Once set, however, the charge per \$1,000 of face amount remains constant during each segment's first five coverage years, and then, in coverage years six and beyond, it is zero. The range of face amount rates reflected for coverage years 1 – 5 simply accounts for the range of issue ages for all potential insureds.*
- We charge interest on policy loans, but we also credit interest on the cash value we hold as collateral on policy loans. The Loan Interest Rate Expense Charge represents the difference (cost) between the loan interest rate charged and the interest credited on loaned amounts.*

## Rider Charges

This table describes: (1) charges you will pay at the time you exercise a rider and (2) any ongoing charges associated with a rider.

Rider Charge	When Rider Charge is Deducted	Amount Deducted	
<b>Accelerated Death Benefit Rider</b> <sup>1</sup>	When you elect an accelerated death benefit payment.	Maximum: \$250	Current: \$100 – \$250
<b>Disability Benefit Rider</b> <sup>2, 3</sup>	Monthly, on the policy's monthly charge date.	Maximum: Range of Rates per \$1 of Monthly Deduction <sup>4</sup> • \$0.01 – \$0.26 Plus Range of Rates per \$1,000 of Face Amount • \$0.00 – \$0.09318	Current: Range of Rates per \$1 of Monthly Deduction <sup>4</sup> • \$0.01 – \$0.26 Plus Range of Rates per \$1,000 of Face Amount • \$0.00 – \$0.09318
<i>Rider charge for a 35-year-old male, non-tobacco user, in the standard risk classification, with death benefit option 1, and a policy face amount of \$500,000.</i> <sup>2, 3, 5</sup>	<i>Monthly, on the policy's monthly charge date.</i>	<ul style="list-style-type: none"> <li>• \$0.06 per \$1 of Monthly Deduction <sup>4</sup></li> <li>Plus</li> <li>• \$0.01183 per \$1,000 of Face Amount</li> </ul>	
<b>Guaranteed Insurability Rider</b> <sup>2</sup> <i>This Rider is no longer issued.</i>	Monthly, on the policy's monthly charge date.	Maximum Range of Rates per \$1,000 of Option Amount • \$0.03 – \$0.11	Current Range of Rates per \$1,000 of Option Amount • \$0.03 – \$0.11
<i>Rider charge for a 35-year-old male, non-tobacco user, in the standard risk classification, with death benefit option 1, and a policy face amount of \$500,000.</i> <sup>2</sup>	<i>Monthly, on the policy's monthly charge date.</i>	<ul style="list-style-type: none"> <li>• \$0.11 per \$1,000 of Option Amount</li> </ul>	



Rider Charge	When Rider Charge is Deducted	Amount Deducted	
<b>Other Insured Rider</b> <sup>6</sup> <i>This Rider is no longer issued.</i> <ul style="list-style-type: none"> <li>• When issued on the base insured</li> <li>• When issued on another insured</li> </ul>	Monthly, on the policy's monthly charge date.	Maximum Rate per \$1,000 of Rider Insurance Risk <ul style="list-style-type: none"> <li>• \$83.33</li> </ul>	Current Range of Rates per \$1,000 of Rider Insurance Risk <ul style="list-style-type: none"> <li>• \$0.03 – \$22.51</li> <li>• \$0.03 – \$25.01</li> </ul>
<i>Rider charge for a 35-year-old male, non-tobacco user, in the standard risk classification, with death benefit option 1, and a rider face amount of \$500,000.</i> <sup>5, 6</sup> <ul style="list-style-type: none"> <li>• Issued on the base insured</li> <li>• Issued on another insured</li> </ul>	Monthly, on the policy's monthly charge date.	<i>Maximum:</i> <ul style="list-style-type: none"> <li>• \$0.14 per \$1,000 of Rider Insurance Risk</li> </ul>	<i>Current:</i> <ul style="list-style-type: none"> <li>• \$0.09 per \$1,000 of Rider Insurance Risk</li> <li>• \$0.10 per \$1,000 of Rider Insurance Risk</li> </ul>
<b>Waiver of Monthly Charges Rider</b> <sup>2, 3</sup>	Monthly, on the policy's monthly charge date.	Maximum Range of Rates per \$1 of Monthly Deduction: <sup>4</sup> <ul style="list-style-type: none"> <li>• \$0.01 – \$0.26</li> </ul>	Current Range of Rates per \$1 of Monthly Deduction: <sup>4</sup> <ul style="list-style-type: none"> <li>• \$0.01 – \$0.26</li> </ul>
<i>Rider charge for a 35-year-old male, non-tobacco user, in the standard risk classification, with death benefit option 1, and a rider face amount of \$500,000.</i> <sup>2, 3, 5</sup>	Monthly, on the policy's monthly charge date.	<ul style="list-style-type: none"> <li>• \$0.06 per \$1 of Monthly Deduction <sup>4</sup></li> </ul>	
<b>Additional mortality fees may be assessed for risks associated with certain health conditions, occupations, aviation, avocations or driving history (substandard risks). Note the combination of insurance charges and additional mortality fees, if any, will not exceed \$83.33 per \$1,000 of insurance risk or face amount.</b>	Monthly, on the policy's monthly charge date.	Maximum Rate of Rates: <ul style="list-style-type: none"> <li>• \$83.33 per \$1,000 of Face Amount</li> </ul>	Current Range of Rates: <ul style="list-style-type: none"> <li>• \$0.01 – \$83.33 per \$1,000 of Face Amount</li> </ul>

1 The fee we deduct may vary by state, but will not exceed \$250.

2 The rates shown are for standard risks and vary by the insured's gender and attained age. The rates in this table may not be representative of the charge that a particular policy owner will pay. If you would like information on the rates for your particular situation, you can request a personalized illustration from your registered representative or by calling our Administrative Office at 1-800-272-2216.

3 For substandard risks, the rates may be increased by a multiple of 1 or 2 times the standard rates shown.

4 The policy's "monthly deduction" is the sum of the following current monthly charges: (a) administrative charge, (b) face amount charge, (c) insurance charge, and (d) any applicable rider charges.

5 The rates shown for the "representative insured" are first year rates only.

6 The rates vary by a number of factors including, but not limited to, the insured's gender, issue age, risk classification, and year of coverage. The rates may not be representative of the charge that a particular policy owner will pay. If you would like information on the insurance charge rates for your particular situation, you can request a personalized illustration from your registered representative or by calling our Administrative Office at 1-800-272-2216.

The insurance charge rates reflected in this table are for standard risks; the maximum insurance charges are based on the 1980 Commissioners Standard Ordinary (1980 CSO) Tables. Insurance risk is a liability of the insurance company and is equal to the difference between the death benefit and the account value.

## Annual Fund Operating Expenses

While you own the policy, if your assets are invested in any of the divisions of the Separate Account, you will be subject to the fees and expenses charged by the fund in which that Separate Account division invests. The table below shows the minimum and maximum total operating expenses charged by any of the funds, expressed as a percentage of average net assets, for the year ended December 31, 2018 (before any waivers or reimbursements).<sup>1</sup> Current and future expenses may be higher or lower than those shown. More detail concerning each fund's fees and expenses that you may periodically be charged during the time that you own the policy is contained in each fund prospectus.

<b>Charge</b>	<b>Minimum</b>	<b>Maximum</b>
Total Annual Fund Operating Expenses that are deducted from fund assets, including management fees, distribution, and/or 12b-1 fees, and other expenses.	0.28%	2.08%

<sup>1</sup> *The fund expenses used to prepare this table were provided to us by the funds. We have not independently verified such information provided to us by funds that are not affiliated with us.*

The information above describes the fees and expenses you pay related to the policy. For information on compensation we may receive from the funds and their advisers and sub-advisers, see "Investment Choices – Compensation We Receive from Funds, Advisers and Sub-Advisers." For information on compensation we pay to broker-dealers selling the policy, see "Other Information – Distribution."

# Index of Special Terms

We have tried to make this prospectus as readable and understandable for you as possible. By the very nature of the policy, however, certain technical words or terms are unavoidable. We have identified the following as some of these words or terms.

The page that is indicated here is where we believe you will find the best explanation for the word or term.

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# The Company

In this prospectus, the “Company,” “we,” “us,” and “our” refer to C.M. Life Insurance Company (C.M. Life). C.M. Life is a wholly owned stock life insurance subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). C.M. Life provides life insurance and annuities to individuals and group life insurance to institutions. MassMutual and its domestic life insurance subsidiaries provide individual and group life insurance, disability insurance, individual and group annuities and guaranteed interest contracts to individual and institutional customers in all 50 states of the U.S., the District of Columbia and Puerto Rico. Products and services are offered primarily through MassMutual’s distribution channels: MassMutual Financial Advisors, Direct to Consumer, Institutional Solutions and Workplace Solutions.

MassMutual is organized as a mutual life insurance company domiciled in the Commonwealth of Massachusetts. C.M. Life’s home office is located at 100 Bright Meadow Boulevard, Enfield, Connecticut 06082-1981.

## General Overview

The policy is a life insurance contract between you (the owner) and C.M. Life. In exchange for your premium payments, we agree to pay a death benefit to the beneficiary when the insured dies while the policy is in force. “In force” means that the policy has not terminated. Unless required by state law, this policy does not mature or provide an endowment in a specific policy year. Policies issued in Indiana, Maryland, and Texas will mature at attained age 100. Any net surrender value the policy has on the maturity date will be paid to the owner.

The policy provides premium payment and death benefit flexibility, permits you to vary the frequency and amount of premium payments, and allows you to increase or decrease the policy’s face amount. The policy also offers you a choice of three death benefit options, and subject to certain limitations, you can change your selection while the insured is living. This flexibility allows you to meet changing insurance needs under a single life insurance policy. You cannot, however, change the death benefit option after the insured reaches attained age 85. (An insured’s “attained age” is equal to their issue age plus the number of completed policy years.) The policy also provides additional amounts payable upon death of the insured through certain riders that may be added to your policy with additional charges.

Generally, you are not taxed on policy earnings until you take money out of the policy. This is known as tax deferral.

The policy is called variable life insurance because you can choose to allocate your net premium payments among various investment choices. Your choices include the funds listed in this prospectus and the GPA. Your policy value and the amount of the death benefit we pay may vary due to a number of factors, including, but not limited to, the investment performance of the funds you select, the interest we credit on the GPA, and the death benefit option you select.

From time to time you may want to submit a written request for a change of beneficiary, a transfer, or some other action. A written request is a written or electronic communication or instruction in good order sent by the owner to, and received by C.M. Life at our Administrative Office.

We may allow requests to be submitted by telephone, fax, website or other electronic media for certain transactions. Telephone, fax, email or internet transactions may not always be available. Telephone, fax, and computer systems can experience outages or slowdowns for a variety of reasons. These outages or slowdowns may prevent or delay our receipt of your request. We may make these additional methods available at our discretion. They may be suspended or discontinued at any time without notice. Not all transaction types can be requested by telephone, website, or other electronic media.

## Good Order

An instruction or transaction request that we receive at our Administrative Office generally is considered in “good order” if:

- 1) we receive it within the time limits, if any, prescribed in this prospectus for a particular request or transaction;
- 2) it includes all information necessary for us to execute the request or transaction; and
- 3) it is signed by you or authorized persons to provide instruction to engage in the request or transaction.

A request or transaction may be rejected or delayed if not in good order. Good order generally means the actual receipt by our Administrative Office of the instructions related to the request or transaction in writing (or, when permitted, by telephone or website) along with all forms, information and supporting legal documentation we require to effect the request or transaction. This information generally includes to the extent applicable: the completed application or instruction form; your policy number; the transaction amount (in dollars or percentage terms); the names and allocation to and/or from the Separate Account divisions affected by the request or transaction; the signatures of all owners; if necessary, Social Security Number or Tax Identification number; tax certification; and any other information or supporting documentation we may require including consents, certifications and guarantees. Instructions must be complete and sufficiently clear so that we do not need to exercise any discretion to follow such instructions. We will not accept instructions that require additional requirements or burdens not

provided for within the policy. With respect to premium payments, good order also generally includes receipt by us of sufficient funds to affect the purchase. We may, in our sole discretion, determine whether any particular request or transaction is in good order, and we reserve the right to change or waive any good order requirements at any time. If you have any questions, you may contact our Administrative Office before submitting the form or request.

## **Valuation Date**

All financial transactions (including premium payments, surrenders, withdrawals, loan related transactions, and transfers) received in good order will be effective on a valuation date. A “valuation date” is any day on which the net asset value of the units of each division of the Separate Account is determined. Generally, this will be any date on which the New York Stock Exchange (NYSE), or its successor, is open for trading. A valuation date ends when the NYSE closes. This is usually at 4:00 p.m. Eastern Time. Any financial transaction request (including telephone, fax, and website requests) received after the NYSE closes is processed as of the next valuation date. Under certain circumstances we may defer payment of certain financial transactions. Please see “When We Pay Death Benefit Proceeds” in the “Death Benefit” section and “Other Policy Rights and Limitations” in the “Other Information” section. Valuation dates do not include days when the NYSE is not open for trading, which generally includes weekends and major U.S. holidays.

# **Owner, Insured, Beneficiary**

## **Owner**

The owner is the person who will generally make the choices that determine how the policy operates while it is in force. You name the owner in the application. However, the owner may be changed while the policy is in force; therefore, the owner is the person we have listed as such in our records. Generally, the change of owner will take effect as of the date the owner designation form is signed. Each change will be subject to any payment we made or other action we took before receiving the owner designation form in good order. When we use the terms “you” or “your,” in this prospectus, we are referring to the owner.

The sale of your policy to an unrelated investor, sometimes called a viatical or a life settlement, typically has transaction costs that may reduce the value of the settlement. Discuss the benefits and risks of selling your life insurance policy with your registered representative and estate planner before you enter into a life settlement. Such a sale may also have adverse tax consequences. Refer to “Sales to Third Parties” in the “Federal Income Tax Considerations” section for more information.

## **Insured**

The insured is the person on whose life the policy is issued. The policy owner must have an insurable interest in the life of the insured in order for the policy to be valid under state law and for the policy to be considered life insurance for income tax purposes. If the policy does not comply with the insurable interest requirements of the issue state at the time of issue, the policy may be deemed void from the beginning. As a result, the policy would not provide the intended benefits. It is the responsibility of the policy owner to determine whether proper insurable interest exists at the time of policy issuance.

You named the insured in the application for the policy. We did not issue a policy for an insured who was age 86 or older. Before issuing a policy, we required evidence to determine the insurability of the insured. This usually required a medical examination.

## **Beneficiary**

The beneficiary is the person you named in the application to receive any death benefit. You may name different classes of beneficiaries, such as primary and secondary. These classes will set the order of payment. There may be more than one beneficiary in a class. Unless an irrevocable beneficiary has been named, you can change the beneficiary at any time before the insured dies by sending a beneficiary designation form in good order to our Administrative Office. The owner must have the consent of an irrevocable beneficiary to change the beneficiary. Generally, the change will take effect as of the date your request is signed. Each change will be subject to any payment we made or other action we took before receiving the beneficiary designation form in good order.

If no beneficiary is living or in existence when the insured dies, we will pay you the death benefit unless the policy states otherwise. If you are deceased, the death benefit will be paid to your estate.

# Purchasing a Policy

## Purchasing a Policy

The policy is no longer offered for sale. Owners may, however, continue to make premium payments under existing policies. To purchase a policy, you had to send us a completed application. The minimum initial face amount of a policy was \$50,000. The owner selected, within our limits, the policy's face amount. The face amount is used to determine the amount of insurance coverage the policy provides while it is in force. The initial face amount is the face amount that was in effect on the policy date. It is listed on the first page of your policy.

We determined whether to accept or reject the application for the policy and the insured's risk classification. Coverage under the policy generally became effective on the policy's issue date. However, if we did not receive the first premium and all documents necessary to process the premium by the issue date, then coverage began on the date those items were received in good order at our Administrative Office.

Policies generally were issued with rates that vary based on a number of factors including, but not limited to, the gender of the insured. In some situations, however, we may have issued unisex policies (policies whose rates do not vary by the gender of the insured). Policies issued in Montana are unisex, and policies issued as part of an employee benefit plan may be unisex. References in this prospectus to sex-distinct policy values are not applicable to unisex policies.

## Your Right to Return the Policy

You had the right to examine your policy. If you changed your mind about owning it, generally, you could have cancelled it (free look) within ten calendar days after you received it. If you cancelled the policy, we issued you a refund. The free look period and the amount refunded vary. You should refer to your policy for the refund that applied in your state of issue, however, the following information will give you a general understanding of our refund procedures if you cancel your policy.

In most states we refunded the policy's account value less any withdrawals and any policy debt. In these states, if your premium was received in good order, it was allocated to your investment choices on the day after the policy's issue date.

In certain other states we refunded the premium paid less withdrawals and policy debt. In those states your premium payment was held in the money market division of the Separate Account during the free look period.

To cancel the policy, you had to return it to us at our Administrative Office, to the registered representative who sold the policy, or to one of our agency offices.

# Premiums

The planned premium amount you pay is based on a number of factors including, but not limited to:

- the face amount;
- the insured's gender;
- the insured's issue age;
- the insured's risk classification;
- policy charges;
- premium frequency;
- the death benefit option; and
- whether or not any riders apply to the policy.

## First Premium

Generally, you determined the first premium you wanted to pay for the policy, but it must have been at least equal to the minimum initial premium. The minimum initial premium depended on:

- your chosen premium frequency;
- the policy's initial face amount and death benefit option;
- the issue age, gender, and risk classification of the insured; and
- any riders on the policy.

## Planned Premiums

When applying for the policy, you selected (within the policy limitations) the planned premium and payment frequency (annual, semiannual, quarterly, or monthly).

We will send premium notices for the planned premium based on the payment frequency in effect. If a planned premium payment is not made, the policy will not necessarily terminate. Conversely, making planned premium payments does not necessarily guarantee the policy will remain in force. To keep the policy in force, it must have sufficient account value or satisfy the safety test. Please see “Policy Termination and Reinstatement” in the “Policy Value” section. We will send a notice of any premium needed to prevent termination of this policy.

**To change the amount and frequency of planned premiums, you may contact our Administrative Office.**

If you change the frequency of your planned premiums, your policy may be at risk of lapsing because we do not bill for fractional payment periods.

### Example:

Your policy anniversary is on January 2 and the planned quarterly premium payments are made. We have been sending a bill each quarter for the applicable premium. In June, we receive notification to change the planned premium from quarterly payments to annual payments. In this situation, we would have sent bills for the first and second quarterly payments of that year. After receiving notification, however, we would not send a bill for the last two quarterly payments of that year. We will send the next bill on the following policy anniversary date (January 2). If a premium payment is not made between July and January 2, your policy may lapse before the next bill is received. For more information on what happens if your policy lapses, please see the “Policy Termination and Reinstatement” sub-section in the “Policy Value” section.

## Subsequent Premium Payments

We will apply your subsequent premium payment on the valuation date that it is received in good order. If we receive your payment in good order on a non-valuation date or after the end of a valuation date, we will apply your payment on the next valuation date. If a payment is dishonored by your bank after we have applied the premium payment to your policy, the transaction will be deemed void and your payment will be reversed.

If mailing a subsequent premium payment, it must be sent to the appropriate lockbox (premium payment processing service). Premium payments sent to an incorrect lockbox will be considered not in good order. We will reroute the payment and apply it on the valuation date when it is determined to be in good order. See below for lockbox address details.

If you or the premium payer receives a single bill for multiple insurance policies, subsequent premium payments must be sent to:

### Regular Mail:

MassMutual  
APM Payment Processing Center  
PO Box 92485  
Chicago, IL 60675-2485

### Overnight Mail:

MassMutual  
350 North Orleans Street  
Receipt & Dispatch 8<sup>th</sup> Floor  
Suite 2485  
Chicago, IL 60654-2485

For all other policies, subsequent premium payments must be sent to the appropriate address:

### Regular Mail:

MassMutual  
PO Box 92483  
Chicago, IL 60675-2483

### Overnight Mail:

MassMutual  
350 North Orleans Street  
Receipt & Dispatch 8<sup>th</sup> Floor  
Lockbox 92483  
Chicago, IL 60654

## Electronic Premium Payments

You may also initiate single or recurring premium payments for your in force policy through our secure website ([www.MassMutual.com](http://www.MassMutual.com)) or by calling our Administrative Office and authorizing an electronic draft from your bank account.

Requests to initiate electronic payments are effective on the valuation date that you submit the request in good order. If you wish to cancel an electronic payment, you must call our Administrative Office at 1-800-272-2216 before the end of the valuation date (generally 4:00 p.m. Eastern Time).

If a bank draft is dishonored by your bank after we have applied the payment to your policy, the transaction will be deemed void and your payment will be reversed. In addition, if you have established recurring electronic payments and we are unable to obtain payment from your bank account, we will discontinue the recurring payments. You may re-establish recurring electronic payments through our website.

Premium payments may also be made by wire transfer. For instructions on how to make a premium payment by wire transfer, please call our Administrative Office at 1-800-272-2216.

## **Premium Payment Plan**

For recurring withdrawals from a bank account, you may elect to pay premiums by pre-authorized check. Under this procedure, we automatically deduct premium payments each month from a designated bank account. We will not send a bill for these automatic payments. The pre-authorized check service may commence at any time, unless your policy has entered its grace period. This service can be discontinued by contacting our Administrative Office.

We must receive notification of account changes at our Administrative Office at least seven business days before the next draft. Withdrawals from the designated bank account may be selected for any date between the 1<sup>st</sup> and the 28<sup>th</sup> of the month. If a date is not specified, we will select a date and send notice in advance of the first draft. We may discontinue the pre-authorized check service for your policy and automatically switch to quarterly billing if:

- 1) your policy has insufficient value to cover the monthly charges due and the elected premium is below the current monthly deductions; or
- 2) we are unable to obtain the premium payment from the bank account; or
- 3) your policy has exceeded a MEC or premium limitation and we are unable to apply your payment.

## **Premium Flexibility**

After the first premium has been paid, within limits, any amount of premium may be paid at any time while the insured is living. Although you must maintain sufficient account value to keep the policy in force, there is no required schedule for premium payments.

We reserve the right to return any premium payment under \$20.

In some cases, applying a subsequent premium payment in a policy year could result in your policy becoming a MEC. We will not credit any amount of premium to your policy that will exceed MEC limits unless we have written authorization from the policy owner to allow MEC status. For more information on MECs, see the “Federal Income Tax Considerations” section.

Additionally, we will follow these procedures:

- If we receive a subsequent premium that will cause the policy to become a MEC, we will apply to your policy the portion of the payment that will not cause the policy to become a MEC, and we will refund the balance to the premium payer except under the circumstances described below. The portion of the payment that is credited to the policy will be credited as of the valuation date the payment was determined to be in good order.
- If the policy anniversary is within 14 calendar days of the date the premium is received, and applying the entire payment on the policy anniversary will not cause the policy to become a MEC, we will hold the payment without interest until the policy anniversary and credit the entire payment as of the policy anniversary date. If the anniversary date is not a valuation date, the payment will be credited as of the next valuation date following the policy anniversary.
- We will notify the policy owner of any premium that is held or refunded in order to prevent the policy from becoming a MEC. You may also contact us to provide different instructions regarding how to apply your premium payment.

The procedures above may not apply if there has been a material change to your policy that impacts the 7-pay limit or 7-pay period because the start of the 7-pay period may no longer coincide with your policy anniversary. For additional information, please see “Modified Endowment Contracts” in the “Federal Income Tax Considerations” section.



## Premium Limitations

The Internal Revenue Code of 1986, as amended (IRC), has limits on the amount of money you may put into a life insurance contract and still meet the definition of life insurance for tax purposes. There are two tests under the IRC rules that are used to determine if a policy meets their guidelines:

- the Cash Value Accumulation Test; and
- the Guideline Premium Test.

If you chose the Cash Value Accumulation Test, the maximum premium you can pay each policy year is the greatest of:

- a) an amount equal to \$100 plus double the annual expense premium for the policy;
- b) the amount of premium paid in the preceding policy year; or
- c) the highest premium payment amount that would not increase the insurance risk.

If you chose the Guideline Premium Test, the maximum premium for each policy year is the lesser of:

- a) the maximum premium for the Cash Value Accumulation Test; or
- b) the Guideline Premium Test amount stated in the policy.

We may refund any amount of premium payment that exceeds the limit under the test you have chosen for your policy. If we did not refund the excess premium, the policy may no longer qualify as life insurance under federal tax law.

For more information on these tests, please see the “Minimum Death Benefit” sub-section in the “Death Benefit” section.

Certain policy changes (including but not limited to a change in face amount, a change in risk classification, or the addition or removal of a rider) may cause a recalculation of your maximum premium limit. If a policy change results in a decrease to your premium limit, we may be required to distribute funds from your policy to maintain its compliance with the adjusted premium limit. The distribution will be taken from the Separate Account division(s) and the GPA in proportion to the non-loaned values in each.

## How and When Your Premium is Allocated

**Net Premium.** Net premium is a premium payment received in good order minus the premium expense charge. Please see “Premium Expense Charge” in the “Transaction Charges” sub-section of the “Charges and Deductions” section.

Premiums that would cause the policy to be a MEC may not be considered to be in good order, depending on when they are received.

The net premium is allocated among the Separate Account divisions and the GPA according to your current instructions on our Net Premium Allocation Request form.

**Net Premium Allocation.** When applying for the policy, you indicated how you wanted net premiums allocated among the Separate Account divisions and the GPA. Net premium allocations must be whole-number percentages that add up to 100%.

You may change your net premium allocation at any time by sending a Net Premium Allocation Request form to us at our Administrative Office. You may also change your net premium allocation by telephone or fax transmission, subject to certain restrictions. Please note that telephone or fax transactions may not always be available. Telephone, fax, and computer systems can experience outages or slowdowns for a variety of reasons. These outages or slowdowns may prevent or delay our receipt of your request. To help protect against unauthorized or fraudulent telephone instructions, we will take reasonable steps to confirm that telephone instructions given to us are genuine. We may record all telephone conversations.

When accompanied by a premium payment, a request to change your net premium allocation will become effective on the valuation date we receive your request, in good order, at our Administrative Office. If we receive your request in good order on a non-valuation date or after the end of a valuation date, the change will become effective on the next valuation date.

**When Net Premium is Allocated.** The policy date, issue date, and register date of your policy may affect the allocation of your net premiums. This, in turn, can affect the investment earnings and interest credited on your policy account value.

The “issue date” is the date we actually issued the policy. The “policy date” normally is the same date as the issue date. However, you may have requested in your application that we set the policy date to be a specific date earlier than the issue date. In this case, monthly charges were deducted as of the requested policy date. These deductions covered a period of time during which the policy was not in effect. If you paid a premium with your application and requested a policy date earlier than the date we received your payment, interest did not accrue on your policy prior to the policy’s issue date.

The “register date” is the first date premiums were allocated. We set the register date depending on the type of refund offered under your policy’s right to return provision. The register date must also have been a valuation date.

**Allocation of Initial and Subsequent Net Premiums.** We allocated any net premiums received on or before the issue date of the policy to our general investment account. We did not pay you interest on these amounts or credit any interest to your policy.

These amounts were allocated among the Separate Account divisions and the GPA according to your net premium allocation instructions on the register date.

If your state of issue requires us, upon free look, to refund the policy's account value, less any withdrawals and any policy debt, the register date is the valuation date that was on, or next followed, the later of:

- a) the day after the issue date of the policy, or
- b) the day we received the first premium payment in good order.

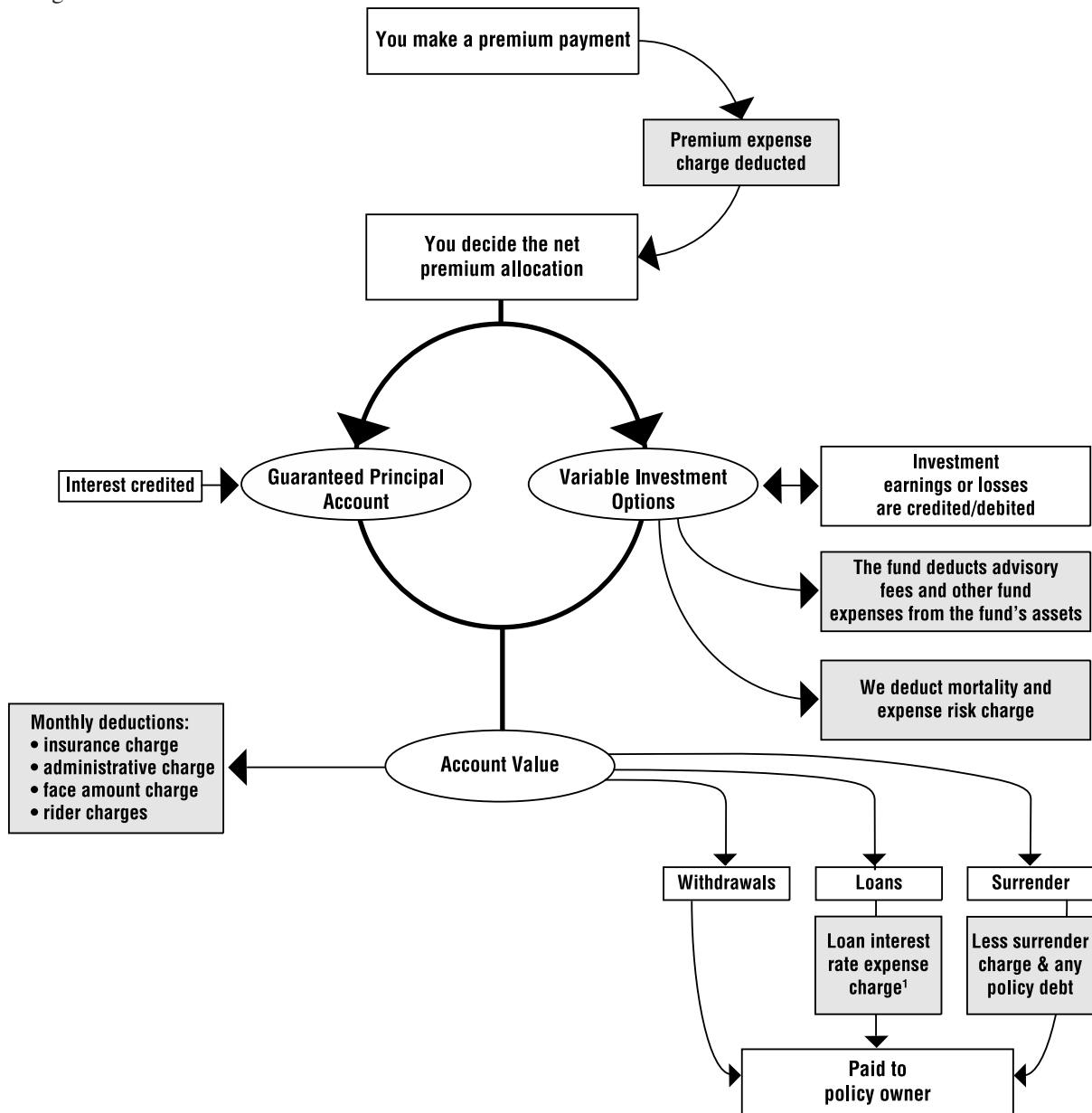
If your state of issue requires us, upon free look, to refund either your full premium, or the premium you paid less withdrawals and less policy debt:

- 1) The register date is the valuation date that was on, or next followed, the later of:
  - a) the day after the end of the right to return period; or
  - b) the day we received the first premium in good order.
- 2) We allocated existing values, held as of the policy's issue date, to the money market division on the first valuation date after the issue date (The existing values at that time would have been any money taken with the application for the policy less any applicable charges); and
- 3) We allocated any net premiums received after the issue date, but before the register date, to the money market division.

We will apply your subsequent premium payments that are received on or after the register date, on the valuation date we receive them in good order. Subsequent premium payments will be applied in accordance with your premium allocation instructions.

## Cash Flow Diagram

The following diagram provides an overview of how premium payments flow through your policy and where deductions for fees and expenses are taken. The shaded boxes indicate fees and expenses you pay directly or indirectly under your policy. Refer to the “Charges and Deductions” section for more information.



1 We charge interest on policy loans, but we also credit interest on the cash value we hold as collateral on policy loans. The Loan Interest Rate Expense Charge represents the difference (cost) between the loan interest rate charged and the interest credited on loaned amounts.

# Investment Choices

## The Separate Account

The part of your premium that you invest in your policy's Separate Account divisions is held in an account that is separate from the general assets of the Company. This account is called the C.M. Life Variable Life Separate Account I. In this prospectus we will refer to it simply as the "Separate Account." The Company owns the assets in the Separate Account.

We established the Separate Account on February 2, 1995, according to the laws of the State of Connecticut. We registered it with the SEC as a unit investment trust under the Investment Company Act of 1940 (1940 Act).

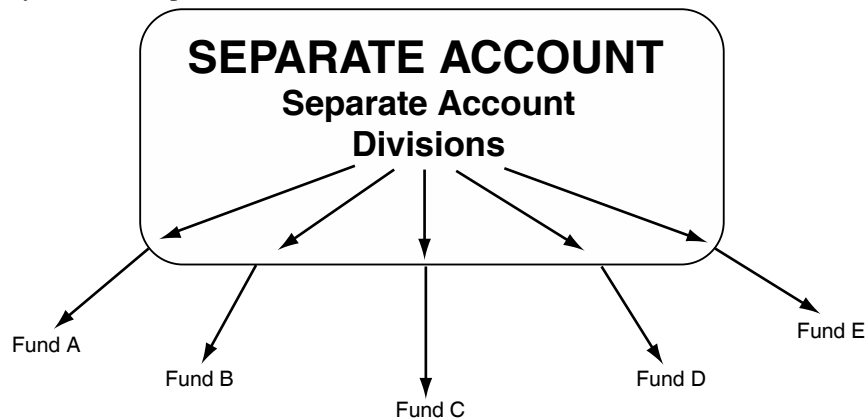
The Separate Account exists to keep your life insurance assets separate from our other Company assets. As such, any income, gains, or losses credited to, or charged against, the Separate Account reflect only the Separate Account's own investment experience. At no time will the Separate Account reflect the investment experience of the Company's other assets.

We may not use the assets in the Separate Account to pay any liabilities of the Company other than those arising from the VUL policies. We may, however, transfer to our general investment account any assets that exceed anticipated obligations of the Separate Account. We are required to pay, from our general assets, if necessary, all amounts promised under the VUL policies.

We have established a segment within the Separate Account to receive and invest premium payments for the VUL policies. Currently, the VUL segment is divided into over 30 Separate Account divisions, subject to state availability. Each Separate Account division purchases shares in a corresponding fund. The underlying funds are listed in the next section.

Some of the underlying funds offered are similar to mutual funds offered in the retail marketplace. They may have the same investment objectives and portfolio managers as the retail funds. The funds offered in the VUL policy, however, are set up exclusively for variable annuity and variable life insurance products. *Their shares are not offered for sale to the general public, and their performance results will differ from the performance of the retail funds.*

Policy owners do not invest directly into the underlying funds. Instead, as shown in the example below, they invest in the Separate Account divisions which then purchase shares of the corresponding underlying fund. The Separate Account owns the fund shares; the Company owns the Separate Account.



## Underlying Funds

We do not recommend or endorse any particular fund and we do not provide investment advice. You are responsible for choosing the funds, and the amounts allocated to each, that are appropriate for your own individual circumstances and your investment goals, financial situation, and risk tolerance. Since investment risk is borne by you, decisions regarding investment allocations should be carefully considered. In making your investment selections, we encourage you to thoroughly investigate all of the information regarding the funds that is available to you, including each fund's prospectus, statement of additional information, and annual and semiannual reports. After you select funds for your initial premium, you should monitor and periodically re-evaluate your allocations to determine if they are still appropriate.

**You bear the risk of any decline in your policy account value resulting from the performance of the funds you have chosen.**

Following is a table listing the investment funds in which the divisions of the Separate Account invest, information on each fund's adviser and sub-adviser, if applicable, as well as the type of fund being offered. More detailed information concerning the funds and their investment objectives, strategies, policies, risks and expenses is contained in each fund's prospectus. You should read the information contained in the fund prospectuses carefully. Each year while you own the policy, we will send you the current fund prospectuses and/or summary prospectuses. You may also visit our website ([www.MassMutual.com](http://www.MassMutual.com)) to access this prospectus, the current fund prospectuses and summary prospectuses, or contact our Administrative Office to request copies.

There can be no assurance that any of the funds will achieve its stated objective(s). For example, during extended periods of low interest rates, and partly as a result of insurance charges, the yield on the money market investment fund may become extremely low and possibly negative.

<b>Fund Type</b>	<b>Investment Funds in Which the Separate Account Divisions Purchase Shares</b>	<b>Investment Fund's Adviser and Sub-Adviser</b>
<b>Money Market</b>		
	MML U.S. Government Money Market Fund (Initial Class) <sup>1</sup>	<b>Adviser:</b> MML Investment Advisers, LLC <b>Sub-Adviser:</b> Barings LLC
<b>Fixed Income</b>		
	MML Inflation-Protected and Income Fund (Initial Class)	<b>Adviser:</b> MML Investment Advisers, LLC <b>Sub-Adviser:</b> Barings LLC
	MML Managed Bond Fund (Initial Class)	<b>Adviser:</b> MML Investment Advisers, LLC <b>Sub-Adviser:</b> Barings LLC
	Oppenheimer Global Strategic Income Fund/VA (Non-Service)	<b>Adviser:</b> OFI Global Asset Management, Inc. <b>Sub-Adviser:</b> OppenheimerFunds, Inc.
	Oppenheimer Total Return Bond Fund/VA (Non-Service)	<b>Adviser:</b> OFI Global Asset Management, Inc. <b>Sub-Adviser:</b> OppenheimerFunds, Inc.
<b>Balanced</b>		
	American Funds Insurance Series <sup>®</sup> Asset Allocation Fund (Class 2)	<b>Adviser:</b> Capital Research and Management Company <b>Sub-Adviser:</b> N/A
	Janus Henderson Balanced Portfolio (Service)	<b>Adviser:</b> Janus Capital Management LLC <b>Sub-Adviser:</b> N/A
	MML Blend Fund (Initial Class)	<b>Adviser:</b> MML Investment Advisers, LLC <b>Sub-Adviser:</b> Barings LLC
<b>Large Cap Value</b>		
	American Century VP Income & Growth Fund (Class I)	<b>Adviser:</b> American Century Investment Management, Inc. <b>Sub-Adviser:</b> N/A
	American Century VP Value Fund (Class I)	<b>Adviser:</b> American Century Investment Management, Inc. <b>Sub-Adviser:</b> N/A
	MML Equity Fund (Initial Class)	<b>Adviser:</b> MML Investment Advisers, LLC <b>Sub-Advisers:</b> OppenheimerFunds, Inc. and Brandywine Global Investment Management, LLC
	T. Rowe Price Equity Income Portfolio	<b>Adviser:</b> T. Rowe Price Associates, Inc. <b>Sub-Adviser:</b> N/A
<b>Large Cap Blend</b>		
	American Funds Insurance Series <sup>®</sup> Growth-Income Fund (Class 2)	<b>Adviser:</b> Capital Research and Management Company <b>Sub-Adviser:</b> N/A
	Fidelity <sup>®</sup> VIP Contrafund <sup>®</sup> Portfolio (Initial Class)	<b>Adviser:</b> Fidelity Management & Research Company <b>Sub-Adviser:</b> FMR Co., Inc.
	Invesco V.I. Diversified Dividend Fund (Series I)	<b>Adviser:</b> Invesco Advisers, Inc. <b>Sub-Adviser:</b> N/A
	MFS <sup>®</sup> Investors Trust Series (Initial Class)	<b>Adviser:</b> Massachusetts Financial Services Company <b>Sub-Adviser:</b> N/A
	MML Equity Index Fund (Class II)	<b>Adviser:</b> MML Investment Advisers, LLC <b>Sub-Adviser:</b> Northern Trust Investments, Inc.
	Oppenheimer Main Street Fund <sup>®</sup> /VA (Non-Service)	<b>Adviser:</b> OFI Global Asset Management, Inc. <b>Sub-Adviser:</b> OppenheimerFunds, Inc.
<b>Large Cap Growth</b>		
	Goldman Sachs Strategic Growth Fund (Institutional)	<b>Adviser:</b> Goldman Sachs Asset Management, L.P. <b>Sub-Adviser:</b> N/A

<b>Fund Type</b>	<b>Investment Funds in Which the Separate Account Divisions Purchase Shares</b>	<b>Investment Fund's Adviser and Sub-Adviser</b>
<b><i>Large Cap Growth (continued)</i></b>		
	Janus Henderson Forty Portfolio (Institutional)	<b>Adviser:</b> Janus Capital Management LLC <b>Sub-Adviser:</b> N/A
	MML Blue Chip Growth Fund (Initial Class)	<b>Adviser:</b> MML Investment Advisers, LLC <b>Sub-Adviser:</b> T. Rowe Price Associates, Inc.
	Oppenheimer Capital Appreciation Fund/VA (Non-Service)	<b>Adviser:</b> OFI Global Asset Management, Inc. <b>Sub-Adviser:</b> OppenheimerFunds, Inc.
	T. Rowe Price Blue Chip Growth Portfolio	<b>Adviser:</b> T. Rowe Price Associates, Inc. <b>Sub-Adviser:</b> N/A
<b><i>Small/Mid Cap Value</i></b>		
	Franklin Small Cap Value VIP Fund (Class 2)	<b>Adviser:</b> Franklin Mutual Advisors, LLC <b>Sub-Adviser:</b> N/A
<b><i>Small/Mid Cap Blend</i></b>		
	DWS Small Cap Index VIP (Class A)	<b>Adviser:</b> DWS Investment Management Americas, Inc. <b>Sub-Adviser:</b> Northern Trust Investments, Inc.
	MML Small Cap Equity Fund (Initial Class)	<b>Adviser:</b> MML Investment Advisers, LLC <b>Sub-Adviser:</b> OppenheimerFunds, Inc.
<b><i>Small/Mid Cap Growth</i></b>		
	MFS <sup>®</sup> New Discovery Series (Initial Class)	<b>Adviser:</b> Massachusetts Financial Services Company <b>Sub-Adviser:</b> N/A
	MML Small Cap Growth Equity Fund (Initial Class)	<b>Adviser:</b> MML Investment Advisers, LLC <b>Sub-Adviser:</b> Wellington Management Company LLP
	Oppenheimer Discovery Mid Cap Growth Fund/VA (Non-Service)	<b>Adviser:</b> OFI Global Asset Management, Inc. <b>Sub-Adviser:</b> OppenheimerFunds, Inc.
	T. Rowe Price Mid-Cap Growth Portfolio	<b>Adviser:</b> T. Rowe Price Associates, Inc. <b>Sub-Adviser:</b> N/A
<b><i>International/Global</i></b>		
	Janus Henderson Global Research Portfolio (Institutional)	<b>Adviser:</b> Janus Capital Management LLC <b>Sub-Adviser:</b> N/A
	Oppenheimer Global Fund/VA (Non-Service)	<b>Adviser:</b> OFI Global Asset Management, Inc. <b>Sub-Adviser:</b> OppenheimerFunds, Inc.
	Oppenheimer International Growth Fund/VA (Non-Service)	<b>Adviser:</b> OFI Global Asset Management, Inc. <b>Sub-Adviser:</b> OppenheimerFunds, Inc.
	Templeton Foreign VIP Fund (Class 2)	<b>Adviser:</b> Templeton Investment Counsel, LLC <b>Sub-Adviser:</b> N/A
<b><i>Specialty</i></b>		
	Invesco V.I. Health Care Fund (Series I)	<b>Adviser:</b> Invesco Advisers, Inc. <b>Sub-Adviser:</b> N/A
	Invesco V.I. Technology Fund (Series I)	<b>Adviser:</b> Invesco Advisers, Inc. <b>Sub-Adviser:</b> N/A
	MML Managed Volatility Fund (Initial Class)	<b>Adviser:</b> MML Investment Advisers, LLC <b>Sub-Adviser:</b> Gateway Investment Advisers, LLC

<sup>1</sup> You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. The yield of this fund may become very low during periods of low interest rates. After deduction of Separate Account charges, the yield in the Separate Account division that invests in this fund could be negative.

**Addition, Removal, Closure, or Substitution of Funds.** We do not guarantee that each fund will always be available for investment through the policy. We have the right to change the funds offered through the policy, but only as permitted by law. If the law requires, we will also get your approval and the approval of any appropriate regulatory authorities. Changes may only impact certain policy owners. Examples of possible changes include: adding new funds or fund classes, removing existing funds or fund classes, closing existing funds or fund classes, or substituting a fund with a different fund. New or substitute funds may have different fees and expenses. We will not add, remove, close, or substitute any shares attributable to your interest in a division of the Separate Account without notice to you and prior approval of the SEC, to the extent required by applicable law. We may also decide to purchase for the Separate Account securities from other funds. We reserve the right to transfer Separate Account assets to another separate account that we determine to be associated with the class of policies to which your policy belongs.

**Conflicts of Interest.** The funds available with this policy may also be available to registered separate accounts offering variable annuity and variable life products of other affiliated and unaffiliated insurance companies, as well as to the Separate Account and other separate accounts of MassMutual. Although we do not anticipate any disadvantages to these arrangements, it is possible that a material conflict may arise between the interests of the Separate Account and one or more of the other separate accounts participating in the funds. A conflict may occur, for example, as a result of a change in law affecting the operations of variable life and variable annuity separate accounts, differences in the voting instructions of the owners and payees and those of other insurance companies, or some other reason. In the event of a conflict of interest, we will take steps necessary to protect owners and payees, including withdrawing the Separate Account from participation in the funds involved in the conflict or substituting shares of other funds.

## **Compensation We Receive from Funds, Advisers and Sub-Advisers**

**Compensation We Receive from Funds.** We and certain of our affiliates receive compensation from certain funds pursuant to Rule 12b-1 under the 1940 Act. This compensation is paid out of a fund's assets and may be as much as 0.25% of the average net assets of an underlying fund that are attributable to the variable annuity and variable life insurance products issued by us and our affiliates that offer the particular fund (MassMutual's variable contracts). An investment in a fund with a 12b-1 fee will increase the cost of your investment in this policy. In some cases, the compensation we receive may be offset by payments we make to fund company advisors or their affiliates for marketing support. Currently, we have one such agreement.

**Compensation We Receive from Advisers and Sub-Advisers.** We and certain of our insurance affiliates also receive compensation from the advisers and sub-advisers to some of the funds. We may use this compensation to pay expenses that we incur in promoting, issuing, distributing and administering the policy, and providing services on behalf of the funds in our role as intermediary to the funds. The amount of this compensation is determined by multiplying a specified annual percentage rate by the average net assets held in that fund that are attributable to MassMutual's variable contracts. These percentage rates differ, but currently do not exceed 0.25%. Some advisers and sub-advisers pay us more than others; some advisers and sub-advisers do not pay us any such compensation.

The compensation may not be reflected in a fund's expenses because this compensation may not be paid directly out of a fund's assets. These payments also may be derived, in whole or in part, from the advisory fee deducted from fund assets. Policy owners, through their indirect investment in the funds, bear the costs of these advisory fees (see the funds' prospectuses for more information).

In addition, we may receive fixed dollar payments from the advisers and sub-advisers to certain funds so that the adviser and sub-adviser can participate in sales meetings conducted by MassMutual. Attending such meetings provides advisers and sub-advisers with opportunities to discuss and promote their funds.

**For a list of the funds whose advisers currently pay such compensation, visit <https://www.MassMutual.com/legal/compensation-arrangements> or call our Administrative Office at the number shown on page 1 of this prospectus.**

**Compensation and Fund Selection.** When selecting the funds that will be available with MassMutual's variable contracts, we consider each fund's investment strategy, asset class, manager's reputation, and performance. We also consider the amount of compensation that we receive from the funds, their advisers, sub-advisers, or their distributors. The compensation that we receive may be significant and we may profit from this compensation. Additionally, we offer certain funds through the policy at least in part because they are managed by an affiliate.

## **The Guaranteed Principal Account**

Net premium and account value allocated to the guaranteed principal account (GPA) become part of the general investment account of the Company, which supports life insurance and annuity obligations. Subject to applicable law, the Company has sole discretion over the assets in its general investment account.

The general investment account has not been registered under the Securities Act of 1933 (1933 Act) or the 1940 Act because of exemptive and exclusionary provisions. Accordingly, neither the general investment account nor any interests therein are generally subject to the provisions of the 1933 Act or the 1940 Act. Disclosures regarding the GPA or the general investment account, however, are subject to certain generally applicable provisions of the federal securities laws relating to the accuracy and completeness of statements made in this prospectus. For more information about our general investment account, see the “Our Ability to Make Payments Under the Policy” section.

You do not participate in the investment performance of the assets in our general investment account. Instead, we guarantee that amounts allocated to the GPA, in excess of policy debt, will earn interest at a minimum rate of 3% per year. We may credit a higher rate of interest at our discretion. The interest rate is declared monthly and becomes effective on the first of each calendar month. You bear the risk that no higher rates of interest will be credited.

For amounts in the GPA equal to any policy debt, the guaranteed minimum interest rate per year is the greater of:

- a) 3%; or
- b) the policy loan rate less the maximum loan interest rate expense charge.

## Policy Value

### How the Value of Your Policy is Calculated

The value of your policy is called its “account value.” The account value has two components:

- 1) the variable account value; and
- 2) the fixed account value.

We will calculate your account value on each valuation date.

**Variable Account Value.** Transactions in your Separate Account divisions are all reflected through the purchase and sale of “accumulation units.” For instance, before we invest your net premium payment in a Separate Account division, we convert your net premium payment into accumulation units and then purchase an appropriate number of shares in the designated fund.

The variable account value is the sum of your values in each of the Separate Account divisions. It reflects:

- net premiums allocated to the Separate Account;
- transfers to the Separate Account from the GPA;
- transfers and withdrawals from the Separate Account;
- surrender charges deducted from the Separate Account due to any decreases in the face amount;
- fees and charges deducted from the Separate Account; and
- the net investment experience of the Separate Account.

#### *Net Investment Experience*

The net investment experience of the variable account value is reflected in the value of the accumulation units.

Every valuation date we determine the value of an accumulation unit for each of the Separate Account divisions. Changes in the accumulation unit value reflect the investment performance of the fund as well as deductions for the mortality and expense risk charge, and fund expenses.

The value of an accumulation unit may go up or down from valuation date to valuation date.

When you make a premium payment, we credit your policy with accumulation units. We determine the number of accumulation units to credit by dividing the amount of the net premium payment allocated to a Separate Account division by the unit value for that Separate Account division. When you make a withdrawal, we deduct accumulation units representing the withdrawal amount from your policy. We deduct accumulation units for insurance and other policy charges.

We calculate the value of an accumulation unit for each Separate Account division at the end of each valuation date. Any change in the accumulation unit value will be reflected in your policy’s account value.

**Fixed Account Value.** The fixed account value is the accumulation of:

- net premiums allocated to the GPA; plus
- amounts transferred into the GPA; minus
- amounts transferred or withdrawn from the GPA; minus
- fees and charges deducted from the GPA; plus
- interest credited to the GPA.



### *Interest on the Fixed Account Value*

The fixed account value earns interest at an effective annual rate, credited daily.

For the part of the fixed account value equal to any policy loan, the daily rate we use is the daily equivalent of:

- the annual credited loan interest rate minus the current loan interest rate expense charge; or
- 3%, if greater.

On each policy anniversary, the interest earned on any outstanding loan is applied to the Separate Account divisions and the GPA according to your current premium allocation instructions.

For the part of the fixed account value in excess of any policy loan, the daily rate we use is the daily equivalent of:

- the current interest rate we declare; or
- the guaranteed interest rate of 3%, if greater.

The current interest rate may change as often as monthly and becomes effective on the first of each calendar month.

## **Policy Termination and Reinstatement**

This policy offers a no-lapse safety test that is explained later in this section. Other than meeting the requirements of the safety test, there is no guarantee that the policy will remain in force as a result of making planned premium payments (for example, if the investment experience of the underlying funds has been unfavorable, your net surrender value may decrease even if you make periodic premium payments). Conversely, the policy will not necessarily terminate if you do not make planned premium payments since the policy may have enough account value to cover the monthly deductions. If the policy does terminate, you may be permitted to reinstate it.

Policy termination could have adverse tax consequences for you. To avoid policy termination and potential tax consequences in these situations, you may need to make substantial premium payments or loan repayments to keep your policy in force. For more information on the effect of policy termination, refer to the “Federal Income Tax Considerations” section.

**Policy Termination.** If there is no policy debt, the policy may terminate without value if:

- its account value on a monthly charge date cannot cover the charges due; and
- the safety test is not met on that date.

If there is policy debt, the policy will terminate without value if:

- the policy debt (which includes accrued interest) exceeds the account value, less surrender charges and less any monthly charges due.

We refer to all outstanding loans plus accrued interest as “policy debt.”

**Safety Test.** The safety test allows you to keep the policy in force, regardless of the value of the policy, by meeting monthly guarantee premium payment requirements. Even if the safety test is met, this policy will terminate if policy debt exceeds the account value.

The safety test can be met only during the guarantee period(s) stated in the policy. Each guarantee period has an associated monthly guarantee premium. The amount of the “guarantee premium” depends on:

- the insured’s issue age;
- the insured’s gender;
- the insured’s risk classification;
- the current face amount; and
- the death benefit option in effect at the time.

A face amount increase or the addition of any riders may increase the amount of guarantee premium. Likewise, a face amount decrease or the removal of any riders may decrease the amount of guarantee premium.

For each guarantee period, the safety test is met if:

- A) premiums paid less any amounts refunded or withdrawn, accumulated at an effective annual interest rate of 3%, *equal or exceed*,
- B) the total of all monthly guarantee premiums since the policy date, accumulated at an effective annual interest rate of 3%.

Generally, the policy has two “guarantee periods”:

- The first guarantee period is the first 20 policy years or, if less, to attained age 90 of the insured. (An insured’s “attained age” is equal to their issue age plus the number of completed policy years.)
- The second guarantee period is to attained age 100 of the insured.

Both guarantee periods begin on your policy date. Guarantee periods may vary by state.

**Example:**

Assume your policy is in the first guarantee period and the monthly guarantee premium for that period is \$25. Also assume that you have no policy debt and, beginning on the policy date, you have made premium payments of \$35 on each monthly charge date. In this case, if the account value cannot cover the monthly charges, the policy will stay in force because the safety test has been met.

**Grace Period.** Before your policy terminates, we allow a grace period during which you can pay the amount of premium needed to avoid termination. We will mail you a notice stating this amount.

If there is no policy debt, the amount of premium needed to avoid policy termination will be the lesser of:

- a) the amount needed to satisfy the safety test, or
- b) the amount needed to cover the monthly charges due.

If there is policy debt, the amount of premium needed to avoid policy termination will be the amount needed to increase the net surrender value to an amount sufficient to cover the monthly charges.

The grace period begins on the date the monthly charges are due. It ends 61 days after the date we mail you the notice.

During the grace period, the policy will stay in force; however, policy transactions (as described below) cannot be processed. If the insured dies during this period and the amount of premium needed to avoid policy termination has not been paid, we will pay the death benefit proceeds, reduced by the amount of premium needed to avoid policy termination and any policy debt.

If we do not receive the required payment by the end of the grace period, the policy will terminate without value at the end of the grace period. We will return a premium payment if it is less than the minimum amount needed to avoid termination.

The Company's mailing of a policy termination or a lapse notice to you constitutes sufficient notice of cancellation of coverage.

**Reinstating Your Policy.** If your policy terminates, you may be able to reinstate it. You may not, however, reinstate your policy if:

- you surrendered it (unless required by law); or
- five years have passed since it terminated.

To reinstate your policy, we will need:

- 1) a written application to reinstate;
- 2) evidence, satisfactory to us, that the insured is still insurable;
- 3) a premium payment sufficient to keep the policy in force for three months after reinstatement. The minimum amount of this premium payment will be quoted on request; and
- 4) a MEC Notice and Acknowledgement form, if the reinstated policy would be a MEC (see "Policy After You Reinstatement" below, and the "Federal Income Tax Considerations" section).

We will not apply the required premium for reinstatement to any investment option until we have approved your reinstatement application.

The policy will be reinstated on the monthly charge date that is on, or precedes, the date we approve your application (reinstatement date). We will assess monthly charges due to us upon reinstatement of your policy as of the reinstatement date.

**Policy After You Reinstatement.** If you reinstate your policy, the face amount will be the same as it was when the policy terminated. Your account value will be:

- the premium paid to reinstate your policy, minus
- the premium expense charge, minus
- applicable monthly charges due.

Additionally, if the policy lapsed during a period when a surrender charge applied and the surrender charge was taken at that time, then the applicable surrender charge will not be reinstated.

We do not reinstate policy debt.

Upon reinstatement, the safety test will apply.

If you reinstate your policy, it may become a MEC under current federal tax law. Please consult your tax adviser. More information on MECs is included in the "Federal Income Tax Considerations" section.

Reinstatement will not reverse any adverse tax consequences caused by policy termination unless it occurs within 90 days of the end of the grace period. In no situation, however, can adverse tax consequences that are a result of policy debt be reversed.

# Policy Transactions

While your policy is in force, you may generally transfer funds among the Separate Account divisions and to or from the GPA. You may also borrow against, make withdrawals from, or surrender the policy. However, these transactions, which are discussed more fully below, cannot be processed during a grace period. You must pay any premium due before subsequent financial transaction requests can be processed.

All transaction requests must be submitted in good order to our Administrative Office. In addition to written requests, we may allow requests by telephone, fax, or website. Telephone, fax, or website transactions may not always be available. Telephone, fax, and computer systems can experience outages or slowdowns for a variety of reasons. These outages or slowdowns may prevent or delay our receipt of your request. We may make these additional methods available at our discretion. They may be suspended or discontinued at any time without notice. Not all transaction types can be requested by telephone, fax, or website.

## Transfers

You may generally transfer all or part of a Separate Account division's account value to any other Separate Account division or the GPA by indicating the dollar amount or the percentage (in whole numbers) you wish to transfer. Transfers are effective as of the valuation date we receive your request in good order at our Administrative Office. If we receive your request in good order on a non-valuation date or after the end of a valuation date, your transfer request will be effective as of the next valuation date.

We do not charge for transfers.

You can submit transfer requests by sending us a written request on our transfer request form. You may also submit transfer requests by telephone, or by other means we authorize, subject to certain restrictions. To help protect against unauthorized or fraudulent telephone instructions, we will take reasonable steps to confirm that telephone instructions given to us are genuine. We may record all telephone conversations.

Generally, there is no limit on the number of transfers you may make among the Separate Account divisions. However, as discussed more fully in the section below, we may terminate, limit, or modify your ability to make such transfers due to frequent trading or market timing activity.

We limit transfers from the GPA to the Separate Account divisions to one each policy year. You may not transfer more than 25% of the GPA value (less any policy debt) at the time of transfer. There is one exception to this rule. If:

- you have transferred 25% of the GPA value (less any policy debt) each year for three consecutive policy years; and
- you have not added any net premiums or transferred amounts to the GPA during these three years, then you may transfer the remainder of the GPA value (less any policy debt) out of the GPA in the succeeding policy year.

## Limits on Frequent Trading and Market Timing Activity

This policy and its investment choices are not designed to serve as vehicles for what we have determined to be frequent trading or market timing trading activity. We consider these activities to be abusive trading practices that can disrupt the management of a fund in the following ways:

- by requiring the fund to keep more of its assets liquid rather than investing them for long-term growth, resulting in lost investment opportunity; and
- by causing unplanned portfolio turnover.

These disruptions, in turn, can result in increased expenses and can have an adverse effect on fund performance that could impact all owners and beneficiaries under the policy, including long-term owners who do not engage in these activities. Therefore, we discourage frequent trading and market timing trading activity and will not accommodate frequent transfers among the funds. Organizations and individuals that intend to trade frequently and/or use market timing investment strategies should not purchase this policy. We have adopted policies and procedures to help us identify those individuals or entities that we determine may be engaging in frequent trading and/or market timing trading activities. We monitor trading activity to uniformly enforce those procedures. However, those who engage in such activities may employ a variety of techniques to avoid detection. Our ability to detect frequent trading or market timing may be limited by operational or technological systems, as well as by our ability to predict strategies employed by policy owners (or those acting on their behalf) to avoid detection. Therefore, despite our efforts to prevent frequent trading and the market timing of funds among the divisions of the Separate Account, there can be no assurance that we will be able to identify all those who trade frequently or those who employ a market timing strategy (or any intermediaries acting on behalf of such persons) and curtail their trading in every instance. Moreover, our ability to discourage and restrict frequent trading or market timing may be limited by decisions of state regulatory bodies and court orders that we cannot predict. In addition, some of the funds are available with variable products issued by other insurance companies. We do not know the effectiveness of the policies and procedures used by these other insurance companies to detect frequent trading and/or market timing. The funds may reflect lower performance and higher expenses across all policies as a result of undetected abusive trading practices. If we, or the investment adviser to any of the funds available with this policy, determine that an owner's transfer patterns reflect frequent trading or employment of a market timing strategy, we will allow the owner to submit

transfer requests by regular mail only. We will not accept the owner's transfer request if submitted by overnight mail, fax, the telephone, our website, or any other type of electronic medium. Additionally, we may reject any single trade that we determine to be abusive or harmful to the fund.

Orders for the purchase of fund shares may be subject to acceptance by the fund. Therefore, we reserve the right to reject, without prior notice, any fund transfer request if the investment in the fund is not accepted for any reason. In addition, funds may assess a redemption fee (which we reserve the right to collect) on shares held for a relatively short period. The prospectuses for the funds describe the funds' frequent trading or market timing policies and procedures, which may be more or less restrictive than the policies and procedures we have adopted. We have entered into a written agreement, as required by SEC regulation, with each fund or its principal underwriter that obligates us to provide to the fund promptly upon request certain information about the trading activity of individual policy owners, and to execute instructions from the fund to restrict or prohibit further purchases or transfers by specific policy owners who violate the frequent trading or market timing policies established by the fund. Policy owners and other persons with interests in the policies should be aware that the purchase and redemption orders received by the funds generally are "omnibus" orders from intermediaries, such as retirement plans or separate accounts funding variable insurance contracts. The omnibus orders reflect the aggregation and netting of multiple orders from individual owners of variable contracts and/or individual retirement plan participants. The omnibus nature of these orders may limit the funds in their ability to apply their frequent trading or market timing policies and procedures. It may also require us to restrict or prohibit further purchases or transfers as requested by a fund on all policies owned by a policy owner whose trading activity under one variable contract has violated a fund's frequent trading or market timing policy. If a fund believes that an omnibus order reflects one or more transfer requests from policy owners engaged in frequent trading or market timing activity, the fund may reject the entire omnibus order.

We will notify you in writing if we reject a transfer or if we implement a restriction due to frequent trading or the use of market timing investment strategies. If we do not accept a transfer request, no change will be made to your allocations per that request. We will then allow you to resubmit the rejected transfer by regular mail only. Additionally, we may in the future take any of the following restrictive actions that are designed to prevent the employment of a frequent trading or market timing strategy:

- not accept transfer instructions from an owner or other person authorized to conduct a transfer;
- limit the number of transfer requests that can be made during a policy year; and
- require the value transferred into a fund to remain in that fund for a particular period of time before it can be transferred out of the fund.

We will apply any restrictive action we take uniformly to all owners we believe are employing a frequent trading or market timing strategy. These restrictive actions may not work to deter frequent trading or market timing activity. We reserve the right to revise our procedures for detecting frequent trading and/or market timing at any time without prior notice if we determine it is necessary to do so in order to better detect frequent trading and/or market timing, to comply with state or federal regulatory requirements, or to impose different restrictions on frequent traders and/or market timers. If we modify our procedures, we will apply the new procedure uniformly to all owners.

## **Dollar Cost Averaging Program**

The Dollar Cost Averaging (DCA) Program is an automated transfer program that provides scheduled transfers of a set amount from a selected Separate Account division to any other Separate Account division(s) or the GPA.

DCA will not assure you of a profit and will not protect you against a loss in declining markets. Since our DCA Program anticipates continued investment during periods of fluctuating prices, you should consider your ability to assume the financial risks of continued DCA through periods of fluctuating price levels.

Initially, a minimum of \$1,000 of account value is placed in one division of the Separate Account. Then, over a stipulated period of time and at a preset frequency, a specified amount of account value is transferred from that Separate Account division and allocated to other Separate Account divisions or to the GPA. The minimum transfer amount for the DCA Program is \$100. Account value held in the GPA cannot be transferred out of the GPA through the DCA Program.

Since the same, specified dollar amount is transferred to each Separate Account division at a preset frequency, more accumulation units are purchased when prices are low than when prices are high. Therefore, a lower average cost per unit may be achievable than through a lump-sum purchase of units or through non-level purchases of units.

If on a specified DCA transfer date, however, the Separate Account division from which amounts are being transferred does not have enough value to make the transfers you elected, DCA will not occur. DCA will occur on the next designated DCA transfer date as long as the amount you designated to be transferred is available.

To elect DCA, complete our Dollar Cost Averaging request form and send it to us for processing. You may not elect DCA for the policy while Portfolio Rebalancing is in effect. In addition, the DCA transfer date can not occur within 66 days of the policy's issue date. We do not charge you to participate in the DCA Program.

We may at any time modify, suspend, or terminate the DCA Program without prior notification.

## Portfolio Rebalancing Program

The Portfolio Rebalancing Program is an automated transfer program that allows you to rebalance your portfolio on a predetermined schedule that you set. The GPA is not included in the Portfolio Rebalancing Program.

Over time, varying investment performance among the Separate Account divisions may cause the ratios of your account value in those selected Separate Account divisions to change. The Portfolio Rebalancing Program allows you to choose among Separate Account divisions in which you wish to maintain certain relative proportions of account value. At a pre-determined frequency, we will make transfers among all the Separate Account divisions you select so that the account values in the selected Separate Account divisions match the ratios you set.

In order for portfolio rebalancing to occur, the account value in at least one of the selected funds must vary from your chosen ratio by at least \$25.00. In addition, the first rebalancing will not occur within 66 days of the policy's issue date.

To elect the Portfolio Rebalancing Program, complete our Portfolio Rebalancing request form and send it to us for processing. You can also elect the Portfolio Rebalancing Program by telephone, subject to certain restrictions.

You may not elect the automated Portfolio Rebalancing Program while Dollar Cost Averaging is in effect for the policy. We do not charge you to participate in the Portfolio Rebalancing Program. We may at any time modify, suspend, or terminate the Portfolio Rebalancing Program without prior notification. Portfolio rebalancing will not assure you of a profit and will not protect you against loss in declining markets.

If you prefer a one-time portfolio rebalance instead of the automated Portfolio Rebalancing Program, you may complete our administrative form and send it to us for processing. You can also elect *Unscheduled Portfolio Rebalancing* by telephone, subject to certain restrictions. *Unscheduled Portfolio Rebalancing* transactions are effective as of the valuation date we receive your request in good order at our Administrative Office. If we receive your request in good order on a non-valuation date or after the end of a valuation date, your *Unscheduled Portfolio Rebalancing* request will be effective as of the next valuation date.

### **Example:**

Assume that your initial net premium payment is split among four Separate Account divisions: MML Managed Bond, MML Blend, MML Equity and Fidelity® VIP Contrafund® Portfolio.

Further assume that you have also completed a Portfolio Rebalancing request form indicating that you want the values in the Separate Account divisions rebalanced quarterly as follows:

- 60% in MML Managed Bond and
- 40% in Fidelity® VIP Contrafund® Portfolio.

Over the next 2½ months the bond market does very well while the stock market performs poorly. At the end of the first quarter, the MML Managed Bond division represents 80% of the value of the two selected Separate Account divisions in your Portfolio Rebalancing Program.

On the first day of the next quarter, we will sell all units in the MML Blend and MML Equity divisions using the proceeds to purchase units in the MML Managed Bond (60%) and Fidelity® VIP Contrafund® Portfolio (40%) divisions. In addition, some of your units in the MML Managed Bond division will be sold and the proceeds will be used to purchase additional units in the Fidelity® VIP Contrafund® Portfolio division to bring the ratio of the two investment choices to 60/40 respectively.

## Withdrawals

After the first policy year, you may withdraw up to 75% of the current net surrender value. The minimum amount you can withdraw is \$100. We do not charge a withdrawal fee and a surrender charge for a withdrawal.

You can make a withdrawal by sending us a written request in good order on our partial withdrawal request form.

You must state in your request form the dollar amount and corresponding Separate Account division(s) from which you want the withdrawal made. If you choose to withdraw an amount from the GPA, it may not exceed the non-loaned account value in the GPA. If you request a maximum partial withdrawal, the amount of the withdrawal will be deducted proportionately from the available Separate Account divisions and the non-loaned account value in the GPA.

A withdrawal will reduce your policy's account value by the amount withdrawn. If the policy's account value is reduced to a point where it cannot meet a monthly deduction, your policy may terminate. A withdrawal may also reduce your policy's face amount, may have adverse tax consequences and the premium limitations will change. For more information on tax implications see the "Federal Income Tax Considerations" section and for more information on premium limitations see the "Premium Limitations" section.

**Example:**

Assume Death Benefit Option 1 is in effect and prior to the withdrawal the policy has a face amount of \$600,000 and an account value of \$120,000. If you make a withdrawal of \$30,000, the account value will be reduced to \$90,000 and the face amount will be reduced to \$570,000. The withdrawal payment will be \$30,000.

If your policy's face amount is decreased because of a withdrawal, surrender charges will not apply. We may reduce the face amount of your policy unless you have chosen death benefit option 2 or we receive evidence of insurability satisfactory to us. The amount of the reduction will be the amount of the withdrawal.

There is one exception:

If the death benefit provided by the death benefit option immediately before the withdrawal is equal to the minimum death benefit, either the face amount reduction will be limited or we will not reduce the face amount.

We will not reduce the face amount if the death benefit immediately after the withdrawal would be the new minimum death benefit (based on the reduced account value). Otherwise, the face amount reduction will be based on a formula.

The formula considers the smallest withdrawal amount that would bring the minimum death benefit below the death benefit provided by the death benefit option. The formula reduces the face amount by the excess of the requested withdrawal amount over this smallest withdrawal amount. (Minimum death benefit, death benefit, and death benefit option are explained in the "Death Benefit" section.)

We will not allow a withdrawal if it would result in a reduction of the face amount to less than the minimum face amount.

Withdrawal requests where evidence of insurability is not required will be effective on the valuation date we receive the written request in good order at our Administrative Office. Withdrawal requests where evidence of insurability is required will be effective on the valuation date we approve the evidence of insurability application provided that the remainder of the withdrawal request is in good order on that date. Withdrawal requests determined to be in good order on a non-valuation date or after the end of a valuation date, will be effective as of the next valuation date.

If a withdrawal would cause the policy to become a MEC, a MEC Notice and Acknowledgement Form will be required before the withdrawal will be processed. For more information on MECs, see the "Federal Income Tax Considerations" section.

We will pay any withdrawal amounts within seven calendar days of the withdrawal effective date unless we are required to suspend or postpone withdrawal payments. Please see "Other Policy Rights and Limitations" in the "Other Information" section for additional information.

## Surrenders

You may surrender your policy to us at any time while the policy is in force. We will pay you its net surrender value. To surrender your policy you must send us a completed surrender form and any other forms we may require.

The surrender will be effective on the valuation date we receive all required, fully completed forms in good order at our Administrative Office. If the surrender involves an exchange or transfer of assets to a policy issued by another financial institution or insurance company (not MassMutual or any of its subsidiaries), we also will require a completed absolute assignment form and any state mandated replacement paperwork. If we receive your request in good order on a non-valuation date or after the end of a valuation date, your surrender request will be effective as of the next valuation date.

We will pay any surrender amounts within seven calendar days of the surrender effective date, unless we are required to suspend or postpone surrender payments. Please see to "Other Policy Rights and Limitations" in the "Other Information" section for additional information.

The policy terminates as of the effective date of the surrender and cannot be reinstated unless required by law. Surrendering the policy may result in adverse tax consequences. These tax consequences are discussed in the "Federal Income Tax Considerations" section.

Subject to product and state availability, an endorsement to your variable life insurance policy may have been available. The endorsement allows the Company to waive surrender charges, under certain circumstances, if a policy owner wishes to exchange their existing variable life insurance policy offered by MassMutual or one of its subsidiaries for a qualifying non-variable life insurance policy offered by MassMutual or one of its subsidiaries. We have the right to modify, suspend, or terminate any replacement program at any time without prior notification.

It may not be in your best interest to surrender an existing life insurance policy in connection with the purchase of a new life insurance policy.

For more information, please contact your registered representative or call our Administrative Office.

**Net Surrender Value.** The net surrender value of the policy is equal to:

- the account value; less

- any surrender charges that apply; and less
- any policy debt.

## Loans

You may take a loan from the policy once the account value exceeds the total of any surrender charges. We charge interest on policy loans that is added to the policy debt. We refer to all outstanding loans plus accrued interest as “policy debt.” You may repay all or part of your policy debt but you are not required to do so.

We currently allow loans in all policy years, however, we reserved the right to prohibit loans in the first policy year. The maximum loan amount allowed at any time is calculated as follows:

- 90% of:
  - a) the policy’s current account value, minus
  - b) any current applicable surrender charge,
- less any existing policy debt.

*Taking a loan from your policy has several risks:*

- *it may increase the risk that your policy will terminate because the safety test cannot be met if there is a loan outstanding;*
- *it will have a permanent effect on your policy’s net surrender value;*
- *it may increase the amount of premium needed to keep the policy in force;*
- *it will reduce the death benefit proceeds; and*
- *it has potential adverse tax consequences.*

The risks that can result from taking a policy loan may be reduced if you repay policy debt. The tax consequences of loans are discussed in the “Federal Income Tax Considerations” section.

**Requesting a Loan.** You may take a loan by completing a loan request form and sending it to our Administrative Office, or by other means we authorize, subject to certain restrictions. You must assign the policy to us as collateral for the loan.

Once we have processed the loan request and deducted the proportionate amounts from the Separate Account divisions and/or the GPA, we consider the loan effective and outstanding. If, after we process the loan request, you decide not to cash the check, you may submit a written request to our Administrative Office to repay the loan amount. The loan repayment will be effective on the valuation date the written request is received in good order at our Administrative Office. Loan interest begins to accrue as soon as the loan is effective. Therefore, loan interest will accrue even if the loan check is not cashed. Please see “Loan Interest Charged” section below for additional information.

**Payment of Proceeds.** Loans will be effective on the valuation date we receive your loan request form and all other required documents in good order at our Administrative Office. If we receive your request in good order on a non-valuation date or after the end of a valuation date, your loan request will be effective as of the next valuation date.

On the effective date of the loan, we deduct proportionate amounts from the Separate Account divisions and/or the GPA (excluding any outstanding loans) and transfer the resulting dollar amounts to the loan section of the GPA. We will pay any loan amounts within seven calendar days of the loan effective date, unless we are required to suspend or postpone loan amounts. Please see “Other Policy Rights and Limitations” section for additional information.

**Interest Credited on the Loaned Value.** When you take a loan, we transfer an amount equal to the loan to the loan section of the GPA. This amount earns interest at a rate equal to the greater of:

- a) 3%; or
- b) the policy loan rate less the current loan interest rate expense charge.

On each policy anniversary, the interest rate earned on any outstanding loan is applied to the Separate Account divisions according to the values in them at that time. If you have no value in the Separate Account at that time, then the interest earned on any outstanding loan remains in the GPA.

**Loan Interest Charged.** At the time you applied for the policy, you selected either a fixed loan interest rate of 5% or (in all jurisdictions except Arkansas) an adjustable loan rate.

Each year we will set the adjustable rate that will apply for the next policy year. The maximum loan rate is based on the Monthly Average Corporate yield on seasoned corporate bonds as published by Moody's Investors Service, Inc. If this Average is no longer published, we will use a similar average as approved by the insurance department of the state in which your contract was issued.

The maximum rate is the greater of:

- a) the published monthly average for the calendar month ending two months before the policy year begins; or
- b) 4%.

If the maximum rate is less than 0.5% higher than the rate in effect for the previous year, we will not increase the rate. If the maximum rate is at least 0.5% lower than the rate in effect for the previous year, we will decrease the rate.

Interest on policy loans accrues daily and becomes part of the policy debt as it accrues. As part of the loan, it will bear interest at the loan rate. Therefore, loan interest will accrue even if the loan check is not cashed. Loan interest is due on each policy anniversary. If you do not pay it when it is due, the interest is deducted proportionately from the divisions of the Separate Account divisions and the GPA according to the then current value in those Separate Account divisions and the GPA and added to the loan. If the policy's account value cannot cover the loan interest due, the policy may lapse according to "Policy Termination" in the "Policy Termination and Reinstatement" section.

**Effect of a Loan on the Values of the Policy.** A policy loan negatively affects policy values because we reduce the death benefit and net surrender value by the amount of the policy debt.

Also, a policy loan, whether or not repaid, has a permanent effect on your policy's net surrender value because, as long as a loan is outstanding, a portion of the account value equal to the loan is invested in the GPA. This amount does not participate in the investment performance of the Separate Account or receive the current interest rates credited to the non-loaned portion of the GPA. The longer a loan is outstanding, the greater the effect on your net surrender value will be. In addition, if you do not repay a loan, your outstanding policy debt will reduce the death benefit and net surrender value that might otherwise be payable.

Whenever you reach your "policy debt limit", your policy is at risk of terminating, even if the safety test is met. Your policy debt limit is reached when total policy debt exceeds the account value less surrender charges. If this happens, we will notify you in writing. "Policy Termination" in the "Policy Termination and Reinstatement" sub-section of the "Policy Value" section explains more completely what will happen if your policy is at risk of terminating. Please note that policy termination with an outstanding loan also can result in adverse tax consequences. Please see "Federal Income Tax Considerations" section for additional information.

As you repay a loan, the amount in the non-loaned section of the GPA will increase because we allocate loan repayments first to the GPA until you have repaid all loan amounts originally deducted from that account. Additionally, your ability to transfer funds out of the GPA following a loan repayment will be limited due to certain transfer restrictions. Please see "Transfers" in the "Policy Transactions" section for additional information.

**Repayment of Loans.** All or part of your policy debt may be repaid at any time while the insured is living and while the policy is in force. We will increase the death benefit and net surrender value under the policy by the amount of the repayment. We do not offer an automatic loan repayment plan.

A loan repayment must be identified as such or we will consider it a premium payment. We will apply the loan repayment on the valuation date it is received in good order. If we receive the loan repayment in good order on a non-valuation date or after the end of a valuation date, the loan repayment is effective as of the next valuation date. If a loan repayment is dishonored by your bank after we have applied the loan repayment to your policy, the transaction will be deemed void and your loan repayment will be reversed.

You may initiate single or recurring loan repayments through our secure website ([www.MassMutual.com](http://www.MassMutual.com)) or by calling our Administrative Office and authorizing an electronic draft from your bank account. Please see "Electronic Premium Payments" in the "Premiums" section for additional information. In addition, loan repayments may be sent to MassMutual, PO Box 92483, Chicago, IL 60675-2483.

Any loan repayment made within 30 days prior to the policy anniversary date will be used to first pay policy loan interest due. For any other loan repayment, we will first transfer values equal to the repayment amount from the loaned portion of the GPA to the non-loaned portion of the GPA until all loan amounts originally deducted from that account have been repaid. We will allocate any additional loan repayments by transferring values equal to the repayment amount from the loaned portion of the GPA to the non-loaned portion of the GPA and/or the applicable Separate Account divisions, based on your premium allocation instructions in effect at that time. When we receive a loan repayment and only a portion is needed to fully repay the loan, we



will apply any excess as premium and allocate it according to the current premium allocation instructions after deduction of the premium expense charge. Any subsequent loan repayments received after the loan is fully repaid will be refunded to the premium payer.

We will deduct any outstanding policy debt from:

- the proceeds payable on the death of the insured;
- the proceeds payable when you surrender the policy; or
- the account value if the policy lapses.

In these situations, we will then consider the policy debt paid.

## Death Benefit

If the insured dies while the policy is in force and we determine that the claim is valid, we will pay the death benefit to the named beneficiary.

The death benefit will be the amount provided by the death benefit option in effect on the date of death, reduced by any outstanding policy debt, and any unpaid premium needed to avoid policy termination. The death benefit is calculated as of the date of the insured's death. The policy also provides additional amounts payable upon death of the insured through certain riders that may have been added to your policy with additional charges.

The minimum death benefit for your policy is based on your policy's account value as described below.

While the policy is in force, you may make changes to the death benefit option and face amount. You must pay any premium due before such transaction requests can be processed.

### Minimum Death Benefit

In order to qualify as life insurance under IRC Section 7702, the policy must have a minimum death benefit that is determined by one of two compliance tests. You chose the test when you applied for the policy. You cannot change your choice of test after the policy is issued. *See "Appendix A" for examples of the minimum face amount and how changes in account value may affect the death benefit of a policy.*

**Cash Value Accumulation Test.** Under this test, the minimum death benefit on any date is equal to the account value on that date multiplied by the death benefit factor for the insured's attained age on that date. The death benefit factor depends on the insured's:

- gender;
- attained age; and
- risk classification.

**Guideline Premium Test.** Under this test, the minimum death benefit on any date is equal to the account value on that date multiplied by the death benefit factor, but the death benefit factor varies only by the attained age of the insured.

The death benefit factors for the Cash Value Accumulation Test and the Guideline Premium Test are shown in the policy.

Your choice of the Guideline Premium Test or the Cash Value Accumulation Test depended on how you intended to pay premiums. In general, if you intended to pay premiums only in the early policy years, the Cash Value Accumulation Test might have been appropriate. If you intended to pay level premiums over a long period of years, the Guideline Premium Test might have been more appropriate. You should have reviewed policy illustrations of both approaches with your registered representative to determine how the policy would work under each test, and which was best for you.

## Death Benefit Options

When you applied for the policy, you chose one of three death benefit options. These are:

- **Option 1** – The benefit amount is the greater of:
  - a) the face amount on the date of death; or
  - b) the minimum death benefit on the date of death.
- **Option 2** – The benefit amount is the greater of:
  - a) the face amount plus the account value on the date of death; or
  - b) the minimum death benefit on the date of death.
- **Option 3** – The benefit amount is the greater of:
  - a) the face amount plus the premiums paid (less any premiums refunded) to the date of death; or
  - b) the minimum death benefit on the date of death.

You should note that under death benefit option 1, the death benefit amount is not affected by your policy's investment experience unless the death benefit is based on the minimum death benefit. Under death benefit option 2, the death benefit is a variable death benefit. This means that, because the death benefit amount includes the account value, it can change from day to day. Your policy's account value will vary due to the investment performance of the Separate Account divisions in which you have allocated premium or transferred funds. It is also impacted by the deduction of charges and other policy expenses. It is possible that the policy's account value can be zero, which will reduce the overall value of the death benefit. The "Policy Value" section provides more detailed information on how your policy's account value is determined.

## Right to Change the Death Benefit Option

After the first policy year, you may change the death benefit option while the insured is living; however, a death benefit option change cannot be processed during a grace period and no change will be permitted beyond the insured's attained age 85.

Although we do not currently restrict the number of times you may change your death benefit option, we reserve the right to limit the number of death benefit option changes in any policy year.

You must send a written request in good order to our Administrative Office to change your death benefit option. We do not currently require evidence of insurability. We do, however, reserve the right to require a written application and evidence of insurability satisfactory to us for any death benefit option change that results in a face amount increase.

The death benefit option change will be effective on the monthly charge date that is on or precedes the date we approve the request.

The value of your death benefit under the new death benefit option will be the same as the value of the death benefit under the old death benefit option at the time of the change. Therefore, the policy's face amount will be adjusted accordingly when there is a change in the death benefit option. See "Appendix A" for examples of how a change in death benefit option may impact the policy's face amount.

When the face amount changes as a result of a change in the death benefit option:

- the monthly charges will also change;
- the charge for certain additional benefits may change;
- the premium limitations will change (for more information see the "Premium Limitations" section); and
- the policy surrender charge will not change.

You cannot change the death benefit option if, as a result, the face amount would be reduced to an amount that is less than the minimum face amount.

## Right to Change the Face Amount

You may request an increase or decrease in the face amount. If you change your face amount, your policy charges, including surrender charges, will change accordingly. If the policy's account value less surrender charges (or net surrender value if there is policy debt) cannot keep the policy in force with the requested change in face amount, a premium payment may be required.

We reserve the right to limit the size and number of changes to the face amount in any policy year.

If you increase or decrease the policy face amount, the premium limitations will change (please see "Premium Limitations" in the "Premiums" section for additional information) and your policy may become a MEC under federal tax law. You should consult your tax adviser for information on how a MEC may affect your tax situation. MECs are discussed in the "Federal Income Tax Considerations" section.

**Increases in Face Amount.** To increase the policy face amount, you must send a written application and evidence the insured is still insurable to our Administrative Office. We treat each face amount increase as a separate segment of coverage. An increase in face amount cannot be processed during a grace period.

An increase in face amount may not be:

- a) less than \$15,000; or
- b) made after the anniversary of your policy's issue date nearest the insured's 85<sup>th</sup> birthday.

If the account value (or the net surrender value if there is policy debt) is insufficient to continue the changed policy in force for three months at the new monthly charges and interest, we may require a premium payment sufficient to increase the account value to such an amount.

Additional insurance charges and face amount charges will apply for each face amount increase you elect. Additionally, a separate surrender charge schedule will apply to the amount of the increase. Generally, these surrender charges will apply during the first 14 years of each segment of coverage.

Any increase elected under any insurability protection type of rider will be effective as directed in the rider. Any other face amount increases will be effective on the monthly charge date that is on, or precedes, the date we approve the application for the increase.

**Decreases in Face Amount.** You may decrease the face amount any time after the first policy year or one year after a face amount increase. You must send a written request in good order to our Administrative Office. When we receive a written request for a decrease in face amount from the policy owner, we will provide the policy owner with a written notice that specifies the surrender charges to be assessed at the time of the decrease. If the policy owner does not withdraw the request for the decrease in face amount within ten days from the date of the written notice, we will process the decrease in face amount and assess any surrender charges that may apply. If we determine that the policy will become a MEC, then the decrease will not be processed until a MEC Notice and Acknowledgment form is received in good order at our Administrative Office.

If you decrease the policy face amount, we cancel all or part of your face amount segments, and a partial surrender charge may apply. Surrender charges that apply when you decrease the policy's face amount are discussed in "Surrender Charges for Decreases in Face Amount" in the "Transaction Charges" section.

A decrease will reduce the face amount in the following order:

- 1) the face amount of the most recent increase; then
- 2) the face amounts of the next most recent increases successively; and last
- 3) the initial face amount.

You may not decrease the face amount if the decrease would result in a face amount of less than the minimum face amount (\$50,000).

Face amount decreases will be effective on the monthly charge date that is on, or precedes, the date we receive (in good order at our Administrative Office) the request for the decrease. A face amount decrease will reduce your policy's account value by the amount of any applicable partial surrender charge. The remaining surrender charge will be reduced by the amount of the partial surrender charge assessed when the face amount is decreased. If the policy's account value (or net surrender value if there is policy debt) cannot keep the policy in force, a premium payment may be required.

Decreases in the policy's face amount may have adverse tax consequences.

## When We Pay Death Benefit Proceeds

If the policy is in force and it is determined that the claim is valid, we normally pay the death benefit within seven calendar days after the date we receive due proof of the insured's death and all required documents, in good order, at our Administrative Office.

Certain situations may delay payment of a death claim. These situations include, but are not limited to, our right to contest the validity of a death claim. We investigate all death claims that occur within the policy's two-year contestable periods as described below.

We have the right to contest the validity of the policy for any material representation of a fact within two years:

- 1) after the policy is issued;
- 2) after a face amount increase where evidence of insurability is required; or
- 3) after reinstatement of the policy where evidence of insurability is required.

If the face amount increase is the result of a policy change that does not require evidence of insurability such as a conversion from another policy or the exercise of an option on this or another policy, we have the right to contest the validity of the face amount increase within two years after that other policy was issued.

We may also investigate death claims beyond the contestable periods. After any two-year contestable period, in the absence of fraud, we cannot contest the validity of a policy or a face amount increase, except for failure to pay premiums.

We generally determine whether the contested claim is valid within five days after we receive the information from a completed investigation. Since it may take some time to receive the information, payment could be delayed during this period.

We can also delay payment of the death benefit if a portion is based on the variable account value of the policy and the insured's date of death is before or during any period when:

- it is not reasonably practical to determine the amount because the NYSE is closed (other than customary week-end and holiday closings);
- trading is restricted by the SEC;
- the SEC declares an emergency exists; or
- the SEC, by order, permits us to delay payment in order to protect our owners.

We will pay interest on the death benefit from the date of death to the date of a lump sum payment or the effective date of a payment option. The interest rate equals the rate determined under the interest payment option, but not less than that required by law. Interest paid on the death benefit is taxable as ordinary income in the year such interest is credited.

## Payment Options

We will pay the death benefit in a lump sum or under one of the payment options described more fully in the table below.

If the payment option is a lump sum when the insured dies, the beneficiary may elect any payment option, with our consent. If the beneficiary does not elect a payment option and you have not elected a payment option during the insured's lifetime, the death benefit will be paid as a single lump sum.

For lump sum payments of at least \$10,000, your beneficiary may elect to receive the death benefit by establishing an interest-bearing draft account called the Benefit Management Account (BMA). We periodically set the interest rate we credit to the BMA. That rate will not be less than the minimum guaranteed interest rate provided under the account. We will send a draft book to the beneficiary who will have access to all the monies in the account, including interest, by writing a draft for all or part of the proceeds. Our drafts are similar to checks. The minimum draft amount is \$250. If the account balance falls below \$1,000, the BMA will be closed automatically and a check for the remaining balance, including interest, will be sent to the beneficiary. Any interest paid on amounts in the BMA is taxable as ordinary income in the year such interest is credited. The beneficiary may close the BMA at any time and place the remaining proceeds in another payment option listed below. No deposits may be paid into the BMA. The BMA is part of our general account and is subject to the claims of our creditors. The BMA is not a bank account or bank deposit and is not insured by the FDIC. We may make a profit on amounts left in the BMA. If the policy has been assigned, the BMA is not available for the assignee's portion of the death benefit. The BMA may not be available in all states. We reserve the right to make changes in the terms and conditions of the BMA.

The table below provides information about the different death payment options. None of these benefits depends upon the performance of the Separate Account or the GPA.

<b>Installments for a Specified Period</b>	Equal monthly payments for any period selected, up to 30 years. The amount of each payment depends on the total amount applied, the period selected, and the monthly income rates we are using when the first payment is due.
<b>Life Income</b>	Equal monthly payments based on the life of a named person. Payments will continue for the lifetime of that person. You can elect income with or without a minimum payment period. This benefit may be increased by the alternate life income provision.
<b>Interest</b>	We will hold any amount applied under this option. We will pay interest on the amount at an effective annual rate determined by us. This rate will not be less than 3%.
<b>Installments of a Specified Amount</b>	Fixed amount payments. The total amount paid during the first year must be at least 6% of the total amount applied. We will credit interest each month on the unpaid balance and add this interest to the unpaid balance. This interest will be an effective annual rate determined by us, but not less than 3%. Payments continue until the balance we hold is reduced to less than the agreed fixed amount. The last payment will be for the balance only.
<b>Life Income with Payments Guaranteed for Amount Applied</b>	Equal monthly payments based on the life of a named person. We will make payments until the total amount paid equals the amount applied, whether or not the named person lives until all payments have been made. If the named person lives beyond the payments of the total amount applied, we will continue to make monthly payments as long as the named person lives. This benefit may be increased by the alternate life income provision.
<b>Joint Lifetime Income with Reduced Payments to Survivor</b>	Monthly payments based on the lives of two named persons. We will make payments at the initial level while both are living, or for ten years if longer. When one dies (but not before the ten years has elapsed), we will reduce the payments by one-third. Payments will continue at that level for the lifetime of the other. After the ten years has elapsed, payments stop when both named persons have died. This benefit may be increased by the alternate life income provision.

If the Life Income, Life Income with Payments Guaranteed for Amount Applied or Joint Life Income with Reduced Payments to Survivor payment option is elected, the named person(s) can elect to receive an alternate life income instead of receiving income based on the rates shown in the payment option rates tables in your policy. The election must be made at the time the income is to begin. The monthly alternate life income will be at least equal to the monthly income provided by a new single premium immediate annuity (first payment immediate) based on our published rates then in use when the payment option is elected. The alternate life income will not be available if we are not offering new single premium immediate annuities at the time of election.

The minimum amount that can be applied under a payment option is \$5,000 per beneficiary. If the periodic payment under any option is less than \$50, we reserve the right to make payments at less frequent intervals. Once payments have begun, only the specified amount and interest options may be changed.

All payment option elections must be sent to our Administrative Office in writing. You may change the payment option during the insured's lifetime.

Although the death benefit is generally excludible from the income of the beneficiary who receives it, interest on the death benefit is includible in the beneficiary's income in the year such interest is credited.

## Suicide

If the insured dies by suicide, while sane or insane, and the policy is in force, the policy will terminate.

- If the death occurs within two years after the issue date, we will refund the sum of all premiums paid less any withdrawals and any policy debt.
- If the death occurs within two years after reinstatement of the policy, we will refund the sum of the premium paid to reinstate and all premiums paid thereafter, less any premiums returned, and withdrawals after reinstatement and any policy debt at the time of death.
- If death occurs within two years after the effective date of an increase in face amount (but at least two years after the issue date or any reinstatement), we will refund the sum of the monthly charges attributed to the increase. However, if a refund as described in either of the two preceding paragraphs is payable, there will be no additional payment for the increase.

## Error of Age or Gender

If the insured's age or gender was misstated in the policy application or the policy has been issued incorrectly, we may adjust the face amount. The adjustment will reflect the amount provided by the most recent monthly insurance charges using the correct age and gender. If the adjustment is made while the insured is living, monthly charges after the adjustment will be based on the correct age and gender.

# Other Benefits Available Under the Policy

## Additional Benefits You Can Get by Rider

You can obtain additional benefits if you request them and qualify for them. We provide additional benefits by riders, which are subject to the terms of both the rider and the policy. The cost of each rider is generally deducted as part of the monthly charges. Some riders do not result in monthly charges, but do require a fee to exercise the rider. Adding or removing a rider for which there is a monthly charge may impact the premium limitations on your policy. For more information, see the "Premium Limitations" section. If you choose to add a rider, you may cancel it at any time upon written request. You may not, however, add or remove a rider during a grace period. You must pay any premium due before such transaction requests can be processed. Having one or more riders that have monthly charges will increase the overall cost of your policy.

Following is a brief description of the riders that can, subject to state availability, be added to the policy; however, the Guaranteed Insurability and the Other Insured Riders will not be issued for existing policies after December 31, 2008. In addition, the Disability Benefit and Waiver of Monthly Charges Riders may not be used in combination. After you have selected and been issued one of these two riders, you may not terminate the rider and choose the other rider. For more information on these riders, please refer to the SAI or talk to your registered representative. The terms and conditions of these riders may vary from state to state.

**Accelerated Death Benefit Rider.** This rider advances a portion of the policy's death benefit to the owner when we receive proof, satisfactory to us, that the insured is terminally ill and is not expected to live more than 12 months. In return for the advance payment, a lien is placed on the policy equal to the amount of benefit accelerated. Interest is not charged on the lien. There is no monthly cost of insurance charge for this rider. However, if a claim is made under this rider, we will assess a fee that will not exceed \$250. This fee is deducted from the accelerated benefit payment and will reduce the amount you receive. The fee may vary by state, but will not exceed \$250.

In states where this rider is available, it is included automatically with the policy.

**Disability Benefit Rider.** This rider provides a disability benefit while the insured is totally disabled as defined in the rider. Under this rider, we will credit a specified monthly amount as indicated in your policy and we will also waive the monthly charges due. We will not return any premiums paid; however, we will adjust the account value according to the terms of the rider. There is an additional charge for this rider that varies based on the individual characteristics of the insured.

**Guaranteed Insurability Rider — This Rider Is No Longer Issued.** This rider provides the right to increase the face amount of the policy or purchase a new policy without evidence of insurability on certain option dates as defined in the rider. There is an additional charge for this rider that varies based on the individual characteristics of the insured.

**Other Insured Rider — This Rider Is No Longer Issued.** This rider provides level term insurance on the life of up to two insureds, one of which is the insured named in the base policy. The other insured must be the base policy insured's spouse or child. The coverage under the rider is convertible for a limited amount of time. You may request an increase or decrease in

the face amount of the rider. If you change the face amount, your policy charges will change accordingly. There is an additional charge for this rider that varies based on the individual characteristics of the insured.

In deciding whether to use the Other Insured Rider as part of the total coverage under your policy, you should consider a number of factors. The factors listed below compare a policy with the rider to a policy of equal total face amount, but without the rider, assuming the insured named in the rider is the same as the insured named in the base policy.

- Since there are no surrender charges associated with the rider, the policy's total net surrender value may be higher during periods when surrender charges are in effect.
- The policy may have lower account values in later years.
- Decreasing the rider face amount would not incur a surrender charge.
- The amount of premiums you may pay each policy year may be lower.
- If your policy has the Disability Benefit Rider (discussed earlier in this section) and the insured becomes totally disabled, the monthly rider benefit may be lower.

**Substitute of Insured Rider.** This rider, within certain limitations, allows you to substitute a new insured in place of the current insured named in the base policy. This rider is included automatically with the policy. There is no charge for this rider.

Substituting a new insured under the policy may have adverse tax consequences. Please consult your tax advisor before you make your decision.

**Waiver of Monthly Charges Rider.** Under this rider, we will waive the monthly charges due for the policy while the insured is totally disabled as defined in the rider. We will not return any premiums paid; however, we will adjust the account value according to the terms of the rider. There is an additional charge for this rider that varies based on the individual characteristics of the insured.

## Charges and Deductions

This section describes the charges and deductions we make under the policy to compensate us for the services and benefits we provide, costs and expenses we incur, and risks we assume. We may profit from the charges deducted, and we may use any such profits for any purpose, including payment of distribution expenses.

In addition, the funds pay operating expenses that are deducted from the assets of the funds. For more information about these expenses, see the individual fund prospectuses.

### Transaction Charges

**Premium Expense Charge.** We deduct a premium expense charge from each premium payment you make. The premium expense charge is generally used to cover taxes assessed by a state and/or other governmental agency as well as acquisition expenses.

The current premium expense charge we deduct is 5% of premium up to and including the expense premium and 3% of premium over the expense premium. The maximum premium expense charge we can deduct is 7.5% of premium up to and including the expense premium, and 5% of premium over the expense premium.

#### **Example:**

Assume that you are a 35-year-old male, non-smoker and that your policy has a face amount of \$200,000. The expense premium for your policy is 8.45 per \$1000 of face amount or 1690 (200 x 8.45).

Now assume that you make a premium payment of \$1000. Your premium expense charge is 7.5% of your premium payment up to and including the policy's expense premium. Since your premium payment is less than the policy's expense premium of 1690, your premium expense charge will be \$75 (7.5% x \$1000).

If your premium payment had been \$2000, it would have exceeded the expense premium by \$310 (\$2000 – 1690). Consequently, your premium expense charge would have been \$142.25:

- 7.5% of \$1690 (\$126.75) plus
- 5% of \$310 (\$15.50).

If you have increased the policy face amount, the expense premium used for this charge is the total of the expense premium for the initial face amount and for all increases.

**Surrender Charges.** There is a charge if you fully surrender your policy or if you decrease the face amount. We may also take any applicable surrender charges if your policy lapses. (See "Policy Termination" in the "Policy Termination and Reinstatement" sub-section of the "Policy Value" section for more information.) Generally, these charges will apply during:

- the first 14 years of coverage; and
- the first 14 years after each increase in face amount.

However, in no event will we deduct surrender charges after the insured's attained age 99.

This surrender charge is also sometimes called a "deferred sales load." The charge compensates us for expenses incurred in issuing the policy, and face amount increases, and for the recovery of acquisition costs.

The surrender charge is a charge against the account value of the policy. The deduction is taken from the Separate Account divisions and the non-loaned portion of the GPA in proportion to the values in each on the effective date of the surrender or decrease in face amount.

We calculate surrender charges separately for the initial face amount and for each increase in the face amount. They are based on the policy's face amount, the insured's age, gender, risk classification, and coverage year. The surrender charge for the policy is the sum of the surrender charges for the initial face amount and all face amount increases.

Your policy's surrender charges will be listed in your policy. For the first year of coverage the charge was based on the expense premium for that coverage. It was equal to the expense premium of the policy for standard risks, multiplied by 140%.

The surrender charge is equal to the first year surrender charge multiplied by the following annual percentages:

Year	%	Year	%
1	100%	8	50%
2	93%	9	43%
3	86%	10	36%
4	79%	11	29%
5	71%	12	21%
6	64%	13	14%
7	57%	14	7%

In no case, however, will the surrender charge ever exceed \$50 per \$1,000 of face amount.

Subject to product and state availability, an endorsement to your variable life insurance policy may have been available. The endorsement allows the Company to waive surrender charges, under certain circumstances, if a policy owner wishes to exchange their existing variable life insurance policy offered by MassMutual or one of its subsidiaries for a qualifying non-variable life insurance policy offered by MassMutual or one of its subsidiaries. We have the right to modify, suspend, or terminate any replacement program at any time without prior notification.

For more information, please contact your registered representative or call our Administrative Office.

**Surrender Charges for Decreases in Face Amount.** If you decrease your policy's face amount, we cancel all or a part of your face amount segment(s) and charge a pro-rata surrender charge that is equal to the surrender charge associated with each decreased or cancelled segment multiplied by the proportion of that segment that is decreased that remains in force.

After a face amount decrease, we reduce the surrender charge for the remaining segments by the amount of the pro-rata surrender charge. This charge provides us with a proportional compensation for expenses incurred in issuing the policy and face amount increases, and for the recovery of acquisition costs.

**Rider Processing Fee.** We will assess a one-time processing fee at the time you exercise the Accelerated Death Benefit Rider. The current processing fee may vary by state, but will not exceed \$250 and is deducted from the accelerated death benefit payment and will reduce the amount you receive.

## Periodic Charges

**Loan Interest Rate Expense Charge.** We assess a loan interest rate expense charge against policies with outstanding loan balances. This charge represents the difference between the interest we charge on policy loans and the interest we credit on the cash value we hold as collateral on policy loans. The current loan interest rate expense charge is .90% in policy years 1 through 15, and .50% in policy years 16 and beyond. The maximum loan interest rate expense charge is 2%. It is deducted from the policy loan interest rate to determine the interest rate we use to credit interest to the loaned portion of the GPA. This charge reimburses us for the ongoing expense of administering the loan.



## Monthly Charges Against the Account Value

The following charges are deducted from the account value on each monthly charge date. In some cases, the monthly charges may end when the insured reaches a certain attained age as stated below.

The “monthly charge date” is the date on which monthly charges for the policy are due. The first monthly charge date is the policy date, and subsequent monthly charge dates are on the same day of each succeeding calendar month.

Your policy’s monthly charge date will be listed in the policy’s specifications pages. Monthly charges are deducted from the Separate Account division(s) and the GPA in proportion to the non-loaned values in each on the date the deduction is taken.

**Administrative Charge and Face Amount Charge.** The administrative charge and the face amount charge reimburse us for issuing and administering the policy, and for such activities as processing claims, maintaining records and communicating with you.

### *Administrative Charge*

The current administrative charge is \$6 per policy, per month. The maximum administrative charge is \$12 per policy, per month.

### *Face Amount Charge*

The face amount charge is a rate per \$1,000 of face amount. We calculate the face amount charge separately for the initial face amount and for each increase in the face amount. It is based on:

- the issue age of the insured for the initial face amount; and
- for each increase, the insured’s age at time of the increase; and it is multiplied by the segment face amount. This charge is assessed during the first five years of each segment of coverage.

**Insurance Charge.** The insurance charge reimburses us for providing you with life insurance protection. We deduct an insurance charge based on your policy’s insurance risk. These deductions are made by deducting accumulation units, proportionately, from each Separate Account division in which you have an account value and the GPA.

The maximum or *guaranteed* insurance charge rates associated with your policy are shown in the policy’s specifications pages. They are calculated using the 1980 Commissioners Standard Ordinary Mortality Tables or, for unisex rates, the 1980 Commissioners Ordinary Mortality Table B. The rates are also based on a number of factors including, but not limited to, the age, gender (unless the unisex rates are used), and risk classification of the person insured by the policy.

We may charge less than the maximum monthly insurance charges shown in the table(s). In this case, the monthly insurance charge rates will be based on a number of factors including, but not limited to, our expectations for future mortality, investment earnings, persistency and expense results, capital and reserve requirements, taxes, future profits, and other factors unrelated to mortality experience. The expense component of these rates is used to offset sales and issue expenses, which decrease over time. Any change in these charges will apply to all individuals in the same class.

Cost of insurance charges for the policy will not be the same for all policy owners. Your policy’s actual or *current* insurance charge rates are based on a number of factors including, but not limited to, the insured’s issue age (and age at increase, if applicable), risk classification, and gender (unless unisex rates are used). These rates generally increase as the insured’s age increases. The rates will vary with the number of years the coverage has been in force and with the total face amount of the policy.

### *How the Insurance Charge is Calculated*

#### A) If the minimum death benefit is not in effect:

We calculate the insurance charge on each monthly charge date by multiplying the current insurance charge rate by a discounted insurance risk.

The insurance risk is the difference between:

- The amount of benefit available, on that date, under the death benefit option in effect, discounted by the monthly equivalent of 3% per year; and
- the account value at the beginning of the policy month before the monthly insurance charge is due.

The following three steps describe how we calculate the insurance charge for your policy:

Step 1: We calculate the total insurance risk for your policy:

- a) We divide the amount of benefit under the death benefit option in effect that would be available at the beginning of the policy month by 1.0024662698 (which is the monthly equivalent of 3%); and
- b) We subtract your policy’s account value at the beginning of the policy month from the amount we calculated in Step 1(a) above.

Step 2: We allocate the insurance risk in proportion to the face amount of each segment and each increase that is in force as of your monthly charge date.

Step 3: We multiply the amount of each allocated insurance risk by the insurance charge rate for each coverage segment. The sum of these amounts is your insurance charge.

B) If the minimum death benefit is in effect:

We also calculate the insurance charge on each monthly charge date. However, in Step 1 we calculate the total insurance risk for your policy, as described in A:

i) assuming the minimum death benefit is in effect; and then

ii) assuming the minimum death benefit is not in effect.

Step 2: We allocate the insurance risk:

a) calculated for (ii) in proportion to the face amount of each segment and each increase that's in force as of your monthly charge date; and

b) we subtract the risk calculated for (ii) from the risk calculated for (i) and allocate that amount to the last underwritten segment.

Step 3: We multiply the amount of each allocated insurance risk by the insurance charge rate for each coverage segment. The sum of these amounts is your insurance charge.

*Additional Information about the Insurance Charge*

We will apply any changes in the insurance charges uniformly for all insureds of the same issue age, gender, risk classification, and whose coverage has been in-force for the same length of time. No change in insurance class or cost will occur on account of deterioration of the insured's health after we issue the policy.

Because your account value and death benefit may vary from month to month, your insurance charge may also vary on each monthly charge date. The cost of your insurance depends on the amount of insurance risk on your policy. Factors that may affect the insurance risk include:

- the amount and timing of premium payments;
- investment performance;
- fees and charges assessed;
- the addition or deletion of certain riders;
- rider charges;
- withdrawals;
- policy loans;
- changes to the face amount; and
- changes to the death benefit option.

**Additional Mortality Fees.** Additional mortality fees may be assessed for risks associated with certain health conditions, occupations, aviation, avocations or driving history (substandard risks). Note the combination of insurance charges and additional mortality fees, if any, will not exceed \$83.33 per \$1,000 of insurance risk or face amount.

**Rider Charges.** The charges for the following riders are deducted from the account value on each monthly charge date: Disability Benefit Rider, Guaranteed Insurability Rider, Other Insured Rider and Waiver of Monthly Charges Rider.

The current charge for the Waiver of Monthly Charges Rider is \$0.01 to \$0.26 per \$1 of monthly deductions. Charges for the Disability Benefit Rider have two components. A portion of the charge is based on a current rate of \$0.01 to \$0.26 per \$1 of monthly deductions. The remainder of the charge is based on a current rate of \$0.00 to \$0.09318 per \$1,000 of face amount. The monthly charges for these riders will continue up to, but not including, the policy anniversary date on which the insured's attained age becomes 65.

The rates for the Other Insured Rider vary by the insured's gender, issue age, risk classification and year of coverage. Current rates range from \$0.03 to \$25.01 per \$1,000 of rider insurance risk. This monthly charge will continue up to, but not including, the policy anniversary date on which the insured's attained age becomes 100.

The current charge for the Guaranteed Insurability Rider is \$0.03 to \$0.11 per \$1,000 of optional insurance coverage. This monthly charge will continue up to, but not including, the policy anniversary date on which the insured's attained age becomes 46.

The rates for the Waiver of Monthly Charges Rider, Disability Benefit Rider and Guaranteed Insurability Rider vary by the insured's gender and age.

**Directed Monthly Deduction Program.** You may elect to have us deduct the monthly charges from one division of the Separate Account, or from the GPA, rather than from all options on a pro rata basis. This feature is called the Directed Monthly Deduction Program (DMDP).

To elect the DMDP, complete our Directed Monthly Deduction Program request form and send it to us for processing. The DMDP will continue as long as you have enough value in your selected option on a monthly charge date to cover the monthly charges then due, or unless you have specified a termination date in your request form.

If you don't have sufficient account value to cover the monthly charges due in your selected option on any monthly charge date, we will deduct the monthly charges pro rata from all investment options with account value. We may, at any time, modify, suspend, or terminate the DMDP without prior notification.

## **Daily Charges Against the Separate Account**

The following charge is deducted daily from the Separate Account.

**Mortality and Expense Risk Charge.** The mortality and expense risk charge imposed is a percentage of the policy's average daily net assets held in the Separate Account. The current annual percentage is 0.55% in all policy years. The maximum annual percentage is 0.90% in all policy years.

The charge is deducted from your account value in the Separate Account but not from the GPA.

This charge compensates us for mortality and expense risks we assume under the policies and for acquisition costs. The mortality risk assumed is that the insurance charges will be insufficient to meet actual claims. The expense risk assumed is that the expenses incurred in issuing, distributing and administering the policies will exceed the administrative and face amount charges collected.

If the mortality and expense risk charge is not sufficient to cover the mortality and expense risk, we will bear the loss. If the amount of the charge is more than sufficient to cover the mortality and expense risk, we will make a profit on the charge. We may use this profit for any purpose, including the payment of marketing and distribution expenses for the policy.

## **Fund Expenses**

The Separate Account purchases shares of the funds at net asset value. The net asset value of each fund reflects expenses already deducted from the assets of the fund. Such expenses include investment management fees and other expenses and may include acquired fund fees and expenses. For some funds, expenses will also include 12b-1 fees to cover distribution and/or certain service expenses. When you elect a fund as an investment choice, that fund's expenses will increase the cost of your investment in the policy. See each fund's prospectus for more information regarding these expenses.

## **Special Circumstances**

There may be special circumstances that result in sales or administrative expenses or insurance risks that are different than those normally associated with this policy. Under such circumstances, we may vary the charges and other terms of the policies; however, the charges will not exceed the maximum charges identified in the fee tables. We will make these variations only in accordance with uniform rules we establish.

# **Federal Income Tax Considerations**

The information in this prospectus is general and is not an exhaustive discussion of all tax questions that might arise under the policy. The information is not written or intended as tax or legal advice. You are encouraged to seek legal and tax advice from a qualified tax adviser. In addition, we do not profess to know the likelihood that current federal income tax laws and Treasury Regulations or the current interpretations of the Internal Revenue Code of 1986, as amended (IRC), Regulations, and other guidance will continue. We cannot make any guarantee regarding the future tax treatment of any policy. We reserve the right to make changes in the policy to assure that it continues to qualify as life insurance for tax purposes.

*No attempt is made in this prospectus to consider any applicable state or other tax laws.*

## **Policy Proceeds and Loans**

We believe the policy meets the IRC definition of life insurance. Therefore, the death benefit under the policy generally is excludible from the beneficiary's gross income under federal tax law. If you sell the policy or there is a transfer for value under IRC Section 101(a)(2), all or a portion of the death benefit under the policy may become taxable unless an exception applies.

As a life insurance policy under the IRC, the gain accumulated in the policy is not taxed until it is withdrawn or otherwise accessed. Any gain withdrawn from the policy is taxed as ordinary income.

From time to time, the Company may be entitled to certain tax benefits related to the investment of Company assets, including those comprising the policy value. These tax benefits, which may include foreign tax credits and the corporate dividends received deduction, are not passed back to you since the Company is the owner of the assets from which the tax benefits are derived.

***The following information applies only to a policy that is not a MEC under federal tax law. See “Modified Endowment Contracts” later in this section for information about MECs.***

As a general rule, withdrawals are taxable only to the extent that the amounts received exceed your cost basis (also referred to as investment in the contract) in the policy. Cost basis equals the sum of the premiums and other consideration paid for the policy less any prior withdrawals under the policy that were not subject to income taxation. For example, if your cost basis in the policy is \$10,000, amounts received under the policy will not be taxable as income until they exceed \$10,000 in the aggregate; then, only the excess over \$10,000 is taxable.

However, special rules apply to certain withdrawals associated with a decrease in the policy death benefit. The IRC provides that if:

- there is a reduction of benefits during the first 15 years after a policy is issued; and
- there is a cash distribution associated with the reduction,

you may be taxed on all or a part of the amount distributed. After 15 years, cash distributions are not subject to federal income tax, except to the extent they exceed your cost basis.

If you surrender the policy for its net surrender value, all or a portion of the distribution may be taxable as ordinary income. The distribution represents income to the extent the value received exceeds your cost basis in the policy. For this calculation, the value received is equal to the account value, reduced by any surrender charges, but not reduced by any outstanding policy debt. Therefore, if there is a loan on the policy when the policy is surrendered, the loan will reduce the cash actually paid to you but will not reduce the amount you must include in your taxable income as a result of the surrender.

To illustrate how policy termination with an outstanding loan can result in adverse tax consequences as described above, suppose that your premiums paid (that is, your cost basis) in the policy is \$10,000, your account value is \$15,000, you have no surrender charges, and you have received no other distributions and taken no withdrawals under the policy. If, in this example, you have an outstanding policy debt of \$14,000, you would receive a payment equal to the net surrender value of only \$1,000; but you still would have taxable income at the time of surrender equal to \$5,000 (\$15,000 account value minus \$10,000 cost basis).

The potential that policy debt will cause taxable income from policy termination to exceed the payment received at termination also may occur if the policy terminates without value. Factors that may contribute to these potential situations include:

- 1) amount of outstanding policy debt at or near the maximum loan value;
- 2) unfavorable investment results affecting your policy account value;
- 3) increasing monthly policy charge rates due to increasing attained age of the insured;
- 4) high or increasing amount of insurance risk, depending on death benefit option and changing account value; and
- 5) increasing policy loan rates if the adjustable policy loan rate is in effect.

One example occurs when the policy debt limit is reached. If, using the previous example, the account value were to decrease to \$14,000 due to unfavorable investment results, and the policy were to terminate because the policy debt limit is reached, the policy would terminate without any cash paid to you; but your taxable income from the policy at that time would be \$4,000 (\$14,000 account value minus \$10,000 cost basis). The policy also may terminate without value if unpaid policy loan interest increases the outstanding policy debt to reach the policy debt limit.

***To avoid policy terminations that may give rise to significant income tax liability, you may need to make substantial premium payments or loan repayments to keep your policy in force.***

***You can reduce the likelihood that these situations will occur by considering these risks before taking a policy loan. If you take a policy loan, you should monitor the status of your policy with your registered representative and your tax adviser at least annually, and take appropriate preventative action.***

We believe that, under current tax law, any loan taken under the policy will be treated as policy debt of the owner. If your policy is not a MEC, the loan will not be considered income to you when received.

Interest on policy loans used for personal purposes generally is not tax-deductible. However, you may be able to deduct this interest if the loan proceeds are used for “trade or business” or “investment” purposes, provided that you meet certain narrow criteria.

If the owner is a corporation or other business, additional restrictions may apply. For example, there are limits on interest deductions available for loans against a business-owned policy. In addition, the IRC restricts the ability of a business to deduct interest on debt totally unrelated to any life insurance, if the business holds a cash value policy on the life of certain insureds. The alternative minimum tax (AMT) may apply to the gain accumulated in a policy held by a corporation. The corporate AMT

may apply to a portion of the amount by which death benefits received exceed the policy's net surrender value on the date of death. The Tax Cuts and Jobs Act of 2017 has repealed the corporate AMT effective for tax years starting on or after January 1, 2018.

## **Investor Control and Diversification**

There are a number of tax benefits associated with variable life insurance policies. Gains on the net investment experience of the Separate Account are deferred until withdrawn or otherwise accessed, and gains on transfers among divisions of the Separate Account also are deferred. For these benefits to continue, the policy must continue to qualify as life insurance. In addition to other requirements, federal tax law dictates that the insurer, and not the policy owner, has control of the investments underlying the various Separate Account divisions for the policy to qualify as life insurance.

You may make transfers among divisions of the Separate Account, but you may not direct the investments each Separate Account division makes. If the Internal Revenue Service (IRS) were to conclude that you, as the investor, have control over these investments, then the policy would no longer qualify as life insurance and you would be taxed on the gain in the policy as it is earned rather than when it is withdrawn or otherwise accessed.

The IRS has provided some guidance on investor control, but many issues remain unclear. One such issue is whether a policy owner can have too much investor control if the variable life policy offers a large number of investment divisions in which to invest account values. We do not know if the IRS will provide any further guidance on the issue. We do not know if any such guidance would apply retroactively to policies already in force.

Consequently, we reserve the right to further limit net premium allocations and transfers under the policy, so that it will not lose its qualification as life insurance due to investor control.

In addition, the IRC requires that the investments of the Separate Account divisions be "adequately diversified" in order for a policy to be treated as a life insurance contract for federal income tax purposes. It is intended that the Separate Account divisions, through their underlying investment funds, will satisfy these diversification requirements.

## **Modified Endowment Contracts**

If a policy is a modified endowment contract (MEC) under federal tax law, loans, withdrawals, and other amounts distributed under the policy are taxable to the extent of any income accumulated in the policy. The policy income is the excess of the account value (both loaned and non-loaned) over your cost basis. For example, if your cost basis in the policy is \$10,000 and the account value is \$15,000, then all distributions up to \$5,000 (the accumulated policy income) are immediately taxable as income when withdrawn or otherwise accessed. The collateral assignment of a MEC is also treated as a taxable distribution. Death benefits paid under a MEC, however, are not taxed any differently than death benefits payable under other life insurance contracts.

If any amount is taxable as a distribution of income under a MEC, it will also be subject to a 10% penalty tax. There are a few exceptions to the additional penalty tax for distributions to individual owners. The penalty tax will not apply to distributions:

- made on or after the date the taxpayer attains age 59½; or
- made because the taxpayer became disabled; or
- made as part of a series of substantially equal periodic payments paid for the life or life expectancy of the taxpayer, or the joint lives or joint life expectancies of the taxpayer and the taxpayer's beneficiary. These payments must be made at least annually.

A policy is a MEC if it satisfies the IRC definition of life insurance but fails the 7-pay test. A policy fails this test if:

- a) the accumulated amount paid under the policy at any time during the first seven contract years

*exceeds*

- b) the total premiums that would have been payable at that time for a policy providing the same benefits guaranteed after the payment of seven level annual premiums.

A life insurance policy will always be treated as a MEC if it is issued as part of an IRC section 1035 tax-free exchange from a life insurance policy that was already a MEC.

If certain changes are made to a policy, we will retest it to determine if it has become a MEC. For example, if you reduce the death benefit during a 7-pay testing period, we will retest the policy using the lower death benefit amount, from the start of that testing period. If the reduction in death benefit causes the policy to fail the 7-pay test for any prior policy year, the policy will be treated as a MEC beginning in the policy year in which the reduction takes place.

Any reduction in benefits attributable to the non-payment of premiums will not be taken into account if the benefits are reinstated within 90 calendar days after the reduction in such benefits.

We will retest whenever there is a "material change" to the policy while it is in force. If there is a material change, a new 7-pay test period begins at that time. The term "material change" includes certain increases in death benefits.

Since the policy provides for flexible premium payments, we have procedures for determining whether increases in death benefits or additional premium payments cause the start of a new seven-year test period or cause the policy to become a MEC. Once a policy fails the 7-pay test, loans and distributions taken in the year of failure and in future years are taxable as distributions from a MEC to the extent of gain in the policy. In addition, the IRS has authority to apply the MEC taxation rules to loans and other distributions received in anticipation of the policy's failing the 7-pay test. The IRC authorizes the issuance of regulations providing that a loan or distribution, if taken within two years prior to the policy's becoming a MEC, shall be treated as received in anticipation of failing the 7-pay test. However, such written authority has not yet been issued.

Under current circumstances, a loan, collateral assignment, or other distribution under a MEC may be taxable even though it exceeds the amount of gain accumulated in that particular policy. For purposes of determining the amount of taxable income received from a MEC, the law considers the total of all gain in all the MECs issued within the same calendar year to the same owner by an insurer and its affiliates. Loans, collateral assignments, and distributions from any one MEC are taxable to the extent of this total gain.

## **Other Tax Considerations**

A change of the owner or an insured, or an exchange or assignment of the policy, may cause the owner to recognize taxable income.

The impact of federal income taxes on values under the policy and on the benefit to you or your beneficiary depends on MassMutual's tax status and on the tax status of the individual concerned. We currently do not make any charge against the Separate Account for federal income taxes. We may make such a charge eventually in order to recover the future federal income tax liability to the Separate Account.

Under current laws in several states, we may incur state and local taxes (in addition to premium taxes). These taxes are not now significant and we are not currently charging for them. If they increase, we may deduct charges for such taxes.

Federal estate and gift taxes, state and local estate taxes, and other taxes depend on the circumstances of each owner or beneficiary.

## **Qualified Plans**

The policy may be used as part of certain tax-qualified and/or ERISA employee benefit plans. Since the rules concerning the use of a policy with such plans are complex, you should not use the policy in this way until you have consulted a competent tax adviser. You may not use the policy as part of an Individual Retirement Account (IRA) or as part of a Tax-Sheltered Annuity (TSA) or an IRC Section 403(b) custodial account.

While the policy is owned by the qualified plan, we will only pay amounts under the policy while the insured is still living (e.g., withdrawals, surrenders, and loans) to the qualified plan trustee or plan administrator. We will not make such payments directly to any other party, including the insured participant. The only exception is for a Keogh plan, where the insured participant is also the policy owner.

## **Employer-Owned Policies**

The IRC contains certain notice and consent requirements for "employer-owned life insurance" policies. The IRC defines "employer-owned life insurance" as a life insurance contract:

- a) that is owned by a person or entity engaged in a trade or business (including policies owned by related or commonly controlled parties);
- b) insuring the life of a U.S. citizen or resident who is an employee on the date the contract is issued; and
- c) under which the policyholder is directly or indirectly a beneficiary.

The tax-free death benefit for employer-owned life insurance is limited to the amount of premiums paid unless certain notice and consent requirements are met. The notice requirements are met if, before the contract is issued, the employee is notified in writing of the following:

- a) the employer intends to insure the employee's life;
- b) the maximum face amount for which the employee could be insured at the time the contract was issued; and
- c) the employer will be the beneficiary of any proceeds payable on the death of the employee.

Prior to issuance of the contract, the employee must provide written consent to being insured under the contract and to continuation of the coverage after employment terminates.

The law also imposes annual reporting and record keeping requirements for businesses owning employer-owned life insurance policies. The employer must maintain records of the employer's notice and the employee's consent, and must file certain annual reports with the IRS.

Provided that the notice and consent requirements are satisfied, the death proceeds of an employer-owned life insurance policy will generally be income tax-free in the following situations:

- 1) At the time the contract is issued, the insured employee is a director, highly compensated employee, or highly compensated individual within the meaning of IRC Section 101(j)(2)(A)(ii);
- 2) The insured was an employee at any time during the 12-month period before his or her death;
- 3) The proceeds are paid to a member of the insured's family, an individual who is the designated beneficiary of the insured under the contract, a trust established for the benefit of any such member of the family or designated beneficiary, or the insured's estate; or
- 4) The proceeds are used to purchase an equity interest in the employer from any of the persons described in (3).

Death proceeds that do not fall within one of the enumerated exceptions will be subject to ordinary income tax (even if the notice and consent requirements were met), and MassMutual will report payment of taxable proceeds to the IRS, where applicable.

## **Business Uses of Policy**

Businesses can use the policies in various arrangements, including nonqualified deferred compensation or salary continuance plans, split dollar insurance plans, executive bonus plans, tax exempt and nonexempt welfare benefit plans, retiree medical benefit plans and others. The tax consequences of such plans may vary depending on the particular facts and circumstances. The IRS and Treasury have issued guidance that may substantially affect these arrangements. If you are purchasing the policy for any arrangement the value of which depends in part on its tax consequences, you should consult a qualified tax adviser.

## **Tax Shelter Regulations**

Prospective owners that are corporations should consult a tax adviser about the treatment of the policy under the Treasury Regulations applicable to corporate tax shelters.

## **Alternative Minimum Tax**

If the owner of the life insurance policy is a corporation, there may also be an indirect tax upon the income in the policy or the proceeds of the policy under the federal corporate alternative minimum tax. The Tax Cuts and Jobs Act of 2017 has repealed the corporate AMT effective for tax years starting on or after January 1, 2018.

## **Generation Skipping Transfer Tax**

Under certain circumstances, the IRC may impose a "generation skipping transfer tax" when all or part of a life insurance policy is transferred to, or a death benefit is paid to, an individual two or more generations younger than the owner. Regulations issued under the IRC may require us to deduct the tax from your policy, or from any applicable payment, and pay it directly to the IRS.

## **Withholding**

To the extent that policy distributions are taxable, they are generally subject to withholding for the recipient's federal income tax liability. Recipients can generally elect, however, not to have tax withheld from distributions.

## **Life Insurance Purchases by Residents of Puerto Rico**

Income received by residents of Puerto Rico under life insurance policies issued by a United States life insurance company is U.S.-source income that is generally subject to United States federal income tax.

## **Non-Resident Aliens and Foreign Entities**

Generally, a distribution from a contract to a non-resident alien or foreign entity is subject to federal income tax withholding at a rate of 30% of the amount of the income that is distributed. A non-resident alien is a person who is neither a citizen, nor a resident, of the United States of America (U.S.). We are required to withhold the tax and send it to the IRS. Some distributions to non-resident aliens or foreign entities may be subject to a lower (or no) tax if a treaty applies. In order to obtain the benefits of such a treaty, the non-resident alien must claim the treaty benefit on Form W-8BEN (or the equivalent entity form), providing us with:

- 1) proof of residency (in accordance with IRS requirements); and
- 2) the applicable taxpayer identification number.

If the above conditions are not met, we will withhold 30% of the income from the distribution. Additionally, under the Foreign Account Tax Compliance Act, effective July 1, 2014, U.S. withholding may be required for certain entity owners (including foreign financial institutions and non-financial foreign entities (such as corporations, partnerships and trusts)) at a rate of 30% without regard to lower treaty rates.

## Sales to Third Parties

If you sell your policy to a viatical settlement provider, and the insured is considered terminally or chronically ill within the meaning of IRC Section 101(g), the proceeds of the sale will be treated as death benefit proceeds, and will generally be received by you income tax-free.

However, the sale of your policy to an unrelated investor in a sale that does not qualify as a viatical settlement may have adverse tax consequences. IRS guidance issued in 2009 provides that the gain from such a sale is taxed as ordinary income to the extent that you would have realized ordinary income if you had instead surrendered your policy. Any amount you receive in excess of that amount is taxed as capital gain income. Under the Tax Cuts and Jobs Act of 2017, these sales may qualify as reportable sales and require the purchaser and the contract issuer to report the sale to the seller and the IRS. Previously the IRS had taken the position that your cost basis in the policy for computing the gain on the sale must be decreased by the cumulative cost of insurance charge incurred prior to the sale. The Tax Cuts and Jobs Act of 2017 provides that for reportable sales that take place after August 25, 2009, no reduction in the cost basis for the cost of insurance incurred is required.

## Medicare Hospital Insurance Tax

A Medicare Hospital Insurance Tax (known as the “Unearned Income Medicare Contribution”) applies to all or part of a taxpayer’s “net investment income,” at a rate of 3.8%, when certain income thresholds are met. “Net investment income” is defined to include, among other things, non-qualified annuities and net gain attributable to the disposition of property. Under final tax regulations, this definition includes the taxable portion of any annuitized payment from a life insurance contract and it may also include the gain from the sale of a life insurance contract. Under current guidance we are required to report to the IRS whether a distribution is potentially subject to the tax. You should consult a tax adviser as to the potential impact of the Medicare Hospital Insurance Tax on your policy.

# Other Information

## Other Policy Rights and Limitations

**Right to Assign the Policy.** Generally, you may assign the policy as collateral for a loan or other obligation. For any assignment to be binding on us, however, we must receive a signed copy of it at our Administrative Office. We are not responsible for the validity of any assignment. If you assign your policy, certain of your rights may only be exercised with the consent of the assignee of record.

**Your Voting Rights.** We are the legal owner of the fund shares. However, you have the right to instruct us how to vote on questions submitted to the shareholders of the funds supporting the policy. This right is limited to the extent you are invested in those Separate Account divisions on the record date. We vote shares for which we do not receive instructions in the same proportion as the shares for which we do receive instructions. This process may result in a small number of policy owners controlling the vote. There is no minimum number of votes required. If we determine that we are no longer required to comply with the above, we will vote the shares in our own right.

Your right to instruct us is based on the number of shares of the funds attributable to your policy. The number of shares of any fund, attributable to your policy, is determined by dividing the account value held in that Separate Account division by \$100. Fractional votes are counted.

We will send you or, if permitted by law, make available electronically, proxy material and a form to complete giving us voting instructions.

**Understanding Your Product.** Variable life insurance policies are complex insurance products with unique benefits. Before you purchase a variable life insurance policy, you should consider whether, among other things:

- you have a need for death benefit protection;
- you understand the risks and benefits of the policy;
- you can afford to pay the applicable policy charges to keep the policy in force;
- you understand how the policy charges impact your policy’s account value;
- you understand your account value will fluctuate when allocated to the Separate Account;
- you understand that the Company prohibits market timing and frequent transfers;



- you understand that you generally have no access to your account value in the first year;
- you understand whether your registered representative will receive more compensation for selling this life insurance policy rather than another;
- you understand that if you are older, the following features of a variable life insurance policy will more likely disadvantage you:
  - 1) the limitations on account value access; and
  - 2) the impact of account value fluctuations on variable death benefit options.

**Possible Restrictions on Financial Transactions.** Federal laws designed to counter terrorism and prevent money laundering might, in certain circumstances, require us to reject a premium payment or block a policy owner's ability to make certain transactions and thereby refuse to accept any request for transfers, withdrawals, surrenders, loans, or death benefits, until the instructions are received from the appropriate regulator. We may also be required to provide additional information about you and your policy to government regulators.

#### **Delay of Payment of Proceeds from the GPA**

We may delay payment of any net surrender values, withdrawals, and loan proceeds that are based on the GPA for up to six months from the date the request is received at our Administrative Office.

If we delay payment of a surrender or withdrawal for 30 days or more, we add interest to the date of payment at the same rate it is paid under the interest payment option.

#### **Delay of Payment of Proceeds from the Separate Account**

We may suspend or postpone transfers from the Separate Account divisions, or delay payment of the net surrender values, withdrawals, loan proceeds and death benefits from the Separate Account during any period when:

- it is not reasonably practical to determine the amount because the NYSE is closed (other than customary week-end and holiday closings);
- trading is restricted by the SEC;
- the SEC declares an emergency exists; or
- the SEC, by order, permits us to delay payment in order to protect our owners.

If, pursuant to SEC rules, a money market fund suspends payment of redemption proceeds in connection with a liquidation of the fund, we will delay payment of any transfer, partial withdrawal, surrender, loan, or death benefit from a money market division until the fund is liquidated.

### **Reservation of Company Rights to Change the Separate Account**

**Separate Account Changes.** We reserve the right, subject to compliance with applicable federal securities laws and regulations and any other federal or state law, to create separate accounts and to make certain material changes to the structure and operation of the Separate Account, including, among other things to:

- create new divisions of the Separate Account;
- create new segments of the Separate Account for any new variable life insurance products we create in the future;
- eliminate divisions of the Separate Account;
- close existing divisions of the Separate Account to allocations of new premium payments by current or new policy owners;
- combine the Separate Account or any Separate Account divisions with one or more different separate accounts or Separate Account divisions;
- transfer the assets of the Separate Account or any division of the Separate Account that we may determine to be associated with the class of contracts to which the policy belongs to another separate account or Separate Account division;
- operate the Separate Account as a management investment company under the 1940 Act or in any other form permitted by law;
- de-register the Separate Account under the 1940 Act in the event such registration is no longer required; and
- change the name of the Separate Account.

### **Distribution**

The policies are no longer for sale to the public. While the policies were offered for sale, they were sold by both registered representatives of MML Investors Services, LLC (MMLIS), a subsidiary of MassMutual, and by registered representatives of other broker-dealers who entered into distribution agreements with MML Strategic Distributors, LLC (MSD), a subsidiary of

MassMutual. Pursuant to separate underwriting agreements with the Company, on its own behalf and on behalf of the Separate Account, MMLIS serves as principal underwriter of the policies sold by its registered representatives, and MSD serves as principal underwriter of the policies sold by registered representatives of other broker-dealers who entered into distribution agreements with MSD.

Both MMLIS and MSD are registered with the SEC as broker-dealers under the Securities Exchange Act of 1934 and are members of the Financial Industry Regulatory Authority (FINRA). MMLIS and MSD receive compensation for their actions as principal underwriters of the policies.

MassMutual also contracted with outside firms who acted as Wholesale Distributors and who may have assisted broker-dealers or their registered representatives in offering and selling the policies. Wholesale Distributors may provide training, marketing and other sales-related functions to broker-dealers and their registered representatives. Wholesale Distributors may also provide certain administrative services to MassMutual in connection with the policies (collectively referred to as "Services"). Some Wholesale Distributors are also broker-dealers who were authorized on their own behalf to sell the policy. MassMutual (through MSD) compensates these Wholesale Distributors for their Services.

**Commissions and Allowances Paid to MMLIS and Broker-Dealers.** Commissions are paid to MMLIS and all broker-dealers involved in the sale of the policy. Commissions for sales of the policies by MMLIS registered representatives are paid by MassMutual on behalf of MMLIS to its registered representatives. Commissions for sales of the policies by registered representatives of other broker-dealers are paid by MassMutual on behalf of MSD to those broker-dealers.

Commissions are a percentage of the premium paid in each year of coverage and differ for premiums paid up to the Target Premium and for premiums paid in excess of the Target Premium. The Target Premium is based on the issue age, gender and risk classification of the insured. We also pay a renewal commission after the first policy year that is a percentage of the average monthly account value for the policies.

We also pay expense allowances in connection with the sales of the policies.

The Statement of Additional Information contains more detail on the maximum commission percentages and allowances payable under the policy.

**Wholesale Distributor Compensation.** MassMutual, through MSD, pays commissions and allowances to Wholesale Distributors who were authorized to sell the policies on their own behalf. MassMutual pays allowances to Wholesale Distributors who provide Services to a broker-dealer in connection with the sales of the policies. MassMutual may also pay compensation to the Wholesale Distributor in the event that the Target Premium for all life insurance products credited to the Wholesale Distributor equals or exceeds preset Target Premium thresholds in certain years (Progressive Compensation Program). The Progressive Compensation payment schedule may vary for specific Wholesale Distributors.

The Target Premium for Wholesale Distributors referenced in this section is premium paid for all MassMutual individual life insurance products credited to the Wholesale Distributor, including traditional whole life, and universal life insurance policies, as well as variable life insurance policies.

The Statement of Additional Information contains more detail on the maximum Wholesale Distributor compensation payable under the policy.

**Additional Compensation Paid to MMLIS.** Most MMLIS registered representatives are also MassMutual insurance agents, and as such, are eligible for certain cash and non-cash benefits from MassMutual. Cash compensation includes bonuses and allowances based on factors such as sales, productivity and persistency. Non-cash compensation includes various recognition items such as prizes and awards as well as attendance at, and payment of the costs associated with attendance at, conferences, seminars and recognition trips, and also includes contributions to certain individual plans such as pension and medical plans. Sales of this policy may have helped these registered representatives and their supervisors qualify for such benefits. MMLIS registered representatives who are also General Agents or sales managers of MassMutual also may receive overrides, allowances and other compensation that is based on sales of the policy by their registered representatives.

**Additional Payments to Wholesalers.** In addition to the commissions described above, we may make cash payments to certain Wholesalers to attend sales conferences and educational seminars, thereby promoting awareness of our products. The Wholesaler may use these payments for any reason, including helping offset the costs of the conference or educational seminar.

We may also make cash payments to Wholesalers pursuant to marketing service agreements. These marketing service arrangements vary depending on a number of factors, including the specific level of wholesale support being provided. These payments are not made in connection with the sale of specific policies.

These additional payments are not offered to all Wholesalers and the terms of these arrangements may differ. Any such payments will be paid by MassMutual out of our assets and will not result in any additional direct charge to you. Such payments may give us greater access to the registered representatives of the broker-dealers who place business through Wholesalers that receive such payments and may have influenced the way that a broker-dealer or Wholesaler marketed the policy.

**Compensation in General.** The compensation arrangements described in the paragraphs above may have provided a registered representative with an incentive to sell this policy over other available policies whose issuers did not provide such compensation or which provided lower levels of compensation. You may want to take these compensation arrangements into account when evaluating any recommendations regarding this policy.

We intend to recoup a portion of the cash and non-cash compensation payments that we make through the assessment of certain charges described in this prospectus, including the contingent deferred sales charge. We may also use some of the 12b-1 distribution fee payments (if applicable) and other payments that we receive from certain funds to help us make these cash and non-cash payments.

Your registered representative typically receives a portion of the compensation that is payable to his or her broker-dealer, depending on the agreement between the representative and their firm. MassMutual is not involved in determining compensation paid to a registered representative of an unaffiliated broker-dealer. You may contact, as applicable, MMLIS, your broker-dealer or registered representative to find out more information about the compensation they may receive in connection with your purchase of a policy.

## **Computer System Failures and Cybersecurity**

The Company relies on its parent, MassMutual, for various operating and administrative services including computer systems. MassMutual and its business partners rely on computer systems to conduct business, including customer service, marketing and sales activities, customer relationship management and producing financial statements. While MassMutual and its business partners have policies, procedures, automation and backup plans designed to prevent or limit the effect of failures, their respective computer systems may be vulnerable to disruptions or breaches as the result of natural disasters, man-made disasters, criminal activity, pandemics, or other events beyond their control. The failure of MassMutual's or its business partners' computer systems for any reason could disrupt operations, result in the loss of customer business and adversely impact profitability.

MassMutual and its business partners retain confidential information on their respective computer systems, including customer information and proprietary business information. Any compromise of the security of MassMutual's or its business partners' computer systems that results in the disclosure of personally identifiable customer information could damage our reputation, expose us to litigation, increase regulatory scrutiny and require us to incur significant technical, legal, and other expenses.

## **Legal Proceedings**

The Company is subject to legal and regulatory actions, including class action lawsuits, in the ordinary course of its business. Our pending legal and regulatory actions include proceedings specific to us, as well as proceedings generally applicable to business practices in the industry in which we operate. From time to time, we also are subject to governmental and administrative proceedings and regulatory inquiries, examinations, and investigations in the ordinary course of our business. In addition, we, along with other industry participants, may occasionally be subject to investigations, examinations, and inquiries (in some cases industry-wide) concerning issues upon which regulators have decided to focus. Some of these proceedings involve requests for substantial and/or unspecified amounts, including compensatory or punitive damages.

While it is not possible to predict with certainty the ultimate outcome of any pending litigation proceedings or regulatory action, management believes, based on information currently known to it, that the ultimate outcome of all pending litigation and regulatory matters, after consideration of applicable reserves and rights to indemnification, is not likely to have a material adverse effect upon the Separate Account, the ability of the principal underwriter(s) to perform in accordance with its contracts with the Company on behalf of the Separate Account, or the ability of the Company to meet its obligations under the policy.

For more information regarding the Company's litigation and other legal proceedings, see the notes to the Company's financial statements contained within the SAI.

## **Our Ability to Make Payments Under the Policy**

**Our Claims Paying Ability.** Our "claims-paying ability" is our ability to meet any contractual obligation we have to pay amounts under the policy. These amounts include death benefits, withdrawals, surrenders, policy loans, and any amounts paid through the policy's additional features and guarantees. It is important to note that there is no guarantee that we will always be able to meet our claims-paying obligations, and as with any insurance product, there are risks to purchasing this policy. For this reason, when purchasing a policy and making investment decisions, you should consider our financial strength and claims-paying ability to meet our obligations under the policy.

**Obligations of Our Separate Account.** Net premium and account value may be allocated to the divisions of the Separate Account. The Separate Account will purchase equivalent shares in the corresponding funds. Any death benefits, withdrawals, surrenders, policy loans, or transfers of account value from the divisions of the Separate Account will be redeemed from the corresponding funds. We cannot use the Separate Account's assets to pay any of our liabilities other than those arising from the policies. See "The Separate Account" section.

**Obligations of Our General Investment Account.** Net premium and account value you allocate to the GPA is maintained in our general investment account. The assets of our general investment account support our insurance and annuity obligations and are subject to our general liabilities from our business operations and to claims by our creditors. We use general investment account assets for many purposes including to pay death benefits, withdrawals, surrenders, policy loans, and transfers from the GPA as well as to pay amounts we provide to you through elected additional features and guarantees that are in excess of your variable account value allocated to the Separate Account.

Because of exemptive and exclusionary provisions, the general investment account, unlike the Separate Account, has not been registered under the 1933 Act or the 1940 Act. As a result, the general investment account is generally not subject to the provisions of the 1933 Act or the 1940 Act. Those disclosures, however, are subject to certain generally applicable provisions of the federal securities laws that require complete and accurate statements in prospectuses.

## **Unclaimed Property**

Every state has some form of unclaimed property law that imposes varying legal and practical obligations on insurers and, indirectly, on policy owners, insureds, beneficiaries, and any other payees of proceeds from a policy. Unclaimed property laws generally provide for the transfer of benefits or payments under various circumstances to the abandoned property division or unclaimed property office in the state of last residence. This process is known as escheatment. To help avoid escheatment, keep your own information, as well as beneficiary and any other payee information up-to-date, including: full names, postal and electronic media addresses, telephone numbers, dates of birth, and social security numbers. To update this information, contact our Administrative Office.

## **Financial Statements**

We encourage both existing and prospective owners to read and understand our financial statements and those of the Separate Account. Our audited statutory financial statements and the Separate Account's audited U.S. GAAP financial statements are included in the SAI. You can request an SAI by contacting our Administrative Office at the number or address on page 1 of this prospectus.

# Appendix A

## Hypothetical Examples of the Impact of the Minimum Death Benefit

### *Example I*

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Assume the following:

- Death Benefit Option 1
- Face Amount is \$500,000
- Account Value is \$50,000
- No Policy Debt
- Insured's Attained Age is 45
- Death Benefit Factor is 2.15

The death benefit for death benefit option 1 is the greater of the face amount or the minimum death benefit. The minimum death benefit is calculated by multiplying the account value times the death benefit factor.

The death benefit will be \$500,000 based on the greater of:

- \$500,000 or
- $\$50,000 \times 2.15 = \$107,500$

### *Example II*

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Assume the following:

- Death Benefit Option 1
- Face Amount is \$500,000
- Account Value is \$250,000
- No Policy Debt
- Insured's Attained Age is 45
- Death Benefit Factor is 2.15

The death benefit for death benefit option 1 is the greater of the face amount or the minimum death benefit. The minimum death benefit is calculated by multiplying the account value times the death benefit factor.

The death benefit will be \$537,500 based on the greater of:

- \$500,000 or
- $\$250,000 \times 2.15 = \$537,500$

## Hypothetical Examples of the Impact of the Account Value and Premiums

### *Example I ~ Death Benefit Option 1*

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Assume the following:

- Face Amount is \$1,000,000
- Account Value is \$50,000
- Minimum death benefit is \$219,000
- No Policy Debt

Based on these assumptions,

- the death benefit is \$1,000,000.

If the account value increases to \$80,000 and the minimum death benefit increases to \$350,400,

- the death benefit remains at \$1,000,000.

If the account value decreases to \$30,000 and the minimum death benefit decreases to \$131,400,

- the death benefit still remains at \$1,000,000.

### *Example II ~ Death Benefit Option 2*

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Assume the following:

- Face Amount is \$1,000,000
- Account Value is \$50,000

- Minimum death benefit is \$219,000
- No Policy Debt

Based on these assumptions,

- the death benefit is \$1,050,000 (Face Amount plus account value).

If the account value increases to \$80,000 and the minimum death benefit increases to \$350,400,

- the death benefit will increase to \$1,080,000.

If the account value decreases to \$30,000 and the minimum death benefit decreases to \$131,400,

- the death benefit will decrease to \$1,030,000.

### ***Example III ~ Death Benefit Option 3***

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Assume the following:

- Face Amount is \$1,000,000
- Account Value is \$50,000
- Minimum death benefit is \$219,000
- No Policy Debt
- Premiums paid (and not refunded) under the policy to date total \$40,000

Based on these assumptions,

- the death benefit is \$1,040,000 (Face Amount plus Premiums paid (and not refunded)).

If you pay an additional \$30,000 of Premium and the account value increases to \$80,000 and the minimum death benefit increases to \$350,400,

- the death benefit will increase to \$1,070,000.

## **Hypothetical Examples of Death Benefit Option Changes**

### ***Example I ~ Change from Option 2 to Option 1***

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For a change from Option 2 to Option 1, the Face Amount is increased by the amount of the account value on the effective date of the change.

For example, if the policy has a Face Amount of \$500,000 and an account value of \$25,000, the death benefit under Option 2 is equal to the Face Amount plus the account value, or \$525,000. If you change from Option 2 to Option 1, the death benefit under Option 1 is equal to the policy Face Amount. Since the death benefit under the policy does not change as the result of a Death Benefit Option change, the Face Amount will be increased from \$500,000 under Option 2 to \$525,000 under Option 1 and the death benefit after the change will remain at \$525,000.

### ***Example II ~ Change from Option 3 to Option 1***

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For a change from Option 3 to Option 1, the Face Amount is increased by the amount of the premiums paid (and not refunded) to the effective date of the change.

For example, if a policy has a Face Amount of \$500,000, and premium payments of \$12,000 have been made to date, the death benefit under Option 3 is equal to the Face Amount plus the premiums paid (and not refunded), or \$512,000. If you change from Option 3 to Option 1, the death benefit under Option 1 is equal to the Face Amount. Since the death benefit under the policy does not change as the result of a Death Benefit Option change, the Face Amount will be increased from \$500,000 under Option 3 to \$512,000 under Option 1 and the death benefit after the change will remain at \$512,000.

### ***Example III ~ Change from Option 1 to Option 2***

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For a change from Option 1 to Option 2, the Face Amount will be decreased by the amount of the account value on the effective date of the change.

For example, if the policy has a Face Amount of \$700,000 and an account value of \$25,000, under Option 1 the death benefit is equal to the Face Amount, or \$700,000. If you change from Option 1 to Option 2, the death benefit under Option 2 is equal to the Face Amount plus the account value. Since the death benefit does not change as the result of a Death Benefit Option change, the Face Amount will be decreased by \$25,000 to \$675,000, and the death benefit under Option 2 after the change will remain at \$700,000.

### ***Example IV ~ Change from Option 1 to Option 3***

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For a change from Option 1 to Option 3, the Face Amount will be decreased by the amount of the premiums paid (and not refunded) to the effective date of the change.

For example, if the policy has a Face Amount of \$700,000 and premiums paid (and not refunded) to date are \$30,000, the death benefit under Option 1 is equal to the Face Amount, or \$700,000. If you change from Option 1 to Option 3, the death benefit under Option 3 is equal to the Face Amount plus the premiums paid (and not refunded) to date. Since the death benefit under the policy does not change as the result of a Death Benefit Option change, the Face Amount will be decreased from \$700,000 under Option 1 to \$670,000 under Option 3 and the death benefit after the change will remain at \$700,000.

### ***Example V ~ Change from Option 2 to Option 3, or from Option 3 to Option 2***

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For a change from Option 2 to Option 3 or from Option 3 to Option 2, the Face Amount is changed (increased or decreased) by the difference between the account value and the premiums paid (and not refunded) to date.

For example, if the policy has a Face Amount of \$1,000,000 and an account value of \$70,000 and premiums paid (and not refunded) of \$25,000, the death benefit under Option 2 is equal to the Face Amount plus the account value, or \$1,070,000. If you change from Option 2 to Option 3, the death benefit under Option 3 is equal to the Face Amount plus the premiums paid (and not refunded) to date. Since the death benefit under the policy does not change as the result of a Death Benefit Option change, the Face Amount will be increased by the difference between the account value and the premiums paid (and not refunded), or \$45,000, to \$1,045,000 under Option 3, maintaining a death benefit of \$1,070,000.

A similar type of change would be made for a change from Option 3 to Option 2.

The SAI contains additional information about the Separate Account and the policy. The SAI is incorporated into this prospectus by reference and it is legally part of this prospectus. We filed the SAI with the SEC. The SEC maintains a website ([www.sec.gov](http://www.sec.gov)) that contains the SAI, material incorporated by reference and other information regarding companies that file electronically with the SEC.

Information about the Separate Account, including the SAI, can be reviewed and copied at the SEC's Public Reference Room in Washington, D.C. Information on the Public Reference Room may be obtained by calling the SEC at 202-551-8090. You may also obtain copies of this information, upon payment of a duplicating fee, by writing the Public Reference Section of the SEC, 100 F Street NE, Washington, D.C. 20549-4644.

For a free copy of the SAI, other information about this policy, or general inquiries, contact our Administrative Office:

MassMutual Customer Service Center  
PO Box 1865  
Springfield, MA 01102-1865  
1-800-272-2216

You can also request, free of charge, a personalized illustration of death benefits, surrender values, and cash values from your registered representative or by calling our Administrative Office.

Investment Company Act file number: 811-09020

Securities Act file number: 333-49457

Class (Contract) Identifier: C000030137