

# Whole Life 65

## Basic Life Insurance Illustration

**Prepared for:**

Valued Client  
Female, Age 21

**Presented by:**

MassMutual Financial Professional  
MassMutual  
1295 State Street  
Springfield, MA 01111  
Agent Telephone Number: (413) 555-1212

September 12, 2022

**CRN: 284138**

SAMPLE

## Narrative Summary

**Whole Life 65** is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable to Age 65. This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown.

### Client Information

Prepared for  
Underwriting Class

Valued Client, Female, Age 21  
Non-Tobacco

**All coverages, premiums, riders and underwriting classes are subject to Home Office approval.**

**You may be required to provide medical information, and an exam may be necessary.**

### Policy Information

Issuing Company  
Policy  
Generic Policy Name  
Policy Form Number  
MEC Status  
Initial Base Dividend Option

Massachusetts Mutual Life Insurance Company  
Limited Payment Whole Life with Premiums Payable to Age 65  
Whole Life Policy  
ICC18-MMWL\*  
No  
Paid-Up Additions

### Initial Premium Information

Premium Payment Mode  
Base Premium  
Accelerated Death Benefit for Terminal Illness Rider (No Premium Charge)  
Transfer of Insured Rider (No Premium Charge)  
Total Initial Premium

Annual  
\$1,106.00

\$1,106.00

### Initial Coverage Information

Base Policy Face Amount  
  
Total Initial Death Benefit

\$100,000.00

\$100,000.00

\*Applications submitted through MassMutual's Coverpath digital platform will be issued a whole life policy using a different policy form ( WL-2018 and ICC18WL in certain states, including North Carolina ) than the form noted here, but all premiums, values, and policy features are the same. Applicants will receive a Basic Illustration for that policy at the time of application.

**Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.**

**What is Whole Life 65:** Whole Life 65 is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable to Age 65. The duration of premiums for riders varies according to the terms of the rider. The policy provides for cash value accumulation and for the payment of dividends as may be determined by the company.

**What This Illustration Shows:** This illustration describes the important features of this MassMutual Whole Life 65 life insurance policy. The following pages provide a summary (and year-by-year figures) for required premiums, cash surrender values, death benefits, anticipated out-of-pocket premium payments and other values for this policy on a guaranteed and non-guaranteed basis. It is designed to help you understand how this policy works. It is not a projection of how it will perform. **Many of the values contained in this illustration depend on non-guaranteed dividends.**

Your illustration may show policy changes, such as face amount decreases, dividend option changes, the Alternate Payment Option (APO) strategy, loans, partial surrenders or changes to certain rider premiums. Policy changes are not automatic. You must submit a request to our Home Office.

## Narrative Summary

**IMPORTANT INFORMATION ABOUT DIVIDENDS** Whole Life 65 is a participating policy and is eligible to receive dividends, which are not guaranteed. The non-guaranteed values shown in this illustration are based on the company's 2022 dividend schedule. This illustration assumes a policy with an adjustable policy loan interest rate provision. Dividends are a reflection of the company's mortality experience (death claims), investment earnings and expenses, and will change over time. **This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown. For this reason, we strongly recommend reviewing an illustration showing a lower dividend schedule to see the impact this would have on policy values.** *Transfer of policy ownership to a qualified pension or profit sharing plan could result in different dividends.*

*This illustration assumes that the dividend option is Paid-Up Additions for all years shown.* The annual dividend, if any, is used to buy additional level paid-up life insurance, adding to the policy's death benefit and total cash value. "Paid-up" means that no further premiums are required on the additional life insurance. This additional insurance is also eligible to receive dividends. Paid-up additions may be surrendered for their cash value as long as they are not being used as collateral for policy debt.

### **Additional Coverage Provided by Rider(s)**

**Accelerated Death Benefit for Terminal Illness Rider (ABR):** The Accelerated Death Benefit for Terminal Illness Rider allows the policyowner to receive an advance of a portion of the available policy death benefit when we receive proof that the insured has a terminal illness expected to result in death within the period set forth in the rider. No further receipts/evidence are necessary. The funds may be used for any purpose. This rider terminates upon acceleration. There is no charge for this rider unless it is exercised.

**Transfer of Insured Rider (TIR):** The Transfer of Insured Rider provides the policyowner with the right to transfer or exchange a new insured in place of the current insured under the policy, provided an insurable interest exists between the owner and the substitute insured, the new insured is not older than age 75 and evidence of insurability is provided. There is no annual premium for this rider however there is a cost due if the rider is exercised.

### **IMPORTANT TAX INFORMATION**

**Based on the assumptions in this illustration, the following Modified Endowment Contract (MEC) determinations were made:**

- **This policy is not a MEC**

**Changes to the assumptions as illustrated could cause the policy to become a MEC or change the year that the policy is illustrated to become a MEC under the Internal Revenue Code.**

A Modified Endowment Contract (MEC) distinguishes between a policy purchased primarily for death protection and a policy purchased primarily for the tax advantages afforded to life insurance cash values. Once a policy is classified as a MEC, it receives less advantageous federal income tax treatment (see below). To determine if a contract is a MEC, a premium limit (the MEC limit) is established for the maximum amount of premium allowed during the first seven years, based upon rules set by the Internal Revenue Code. Under the MEC test, a MEC results if the cumulative amount paid at any time in the first seven years exceeds the cumulative MEC limit applicable in that policy year. Certain changes to the policy can subject the policy to MEC testing beyond the first seven years or can cause premiums already paid to be re-tested.

Surrenders and distributions are subject to income tax to the extent they exceed the policy's cost basis. If the policy is a MEC, distributions and loans are taxable to the extent of gain and may be subject to a 10% tax penalty.

Death benefit proceeds from this policy are generally excludable from the beneficiary's gross income for income tax purposes (IRC Section 101(a)(1)). Policy loans on non-MEC policies are not treated as distributions or subject to income tax when taken (IRC Section 72). However, if the policy is not held until death, taxes are generally due on surrender or lapse and may in fact exceed the policy's Net Surrender Value if prior loans and surrenders were extensive.

**The information provided above is not written or intended as specific tax advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are strongly encouraged to seek advice from their own personal tax or legal counsel.**

## Narrative Summary

### IMPORTANT INFORMATION ABOUT POLICY LOANS

This illustration, using a 4.78% policy loan interest rate, is for a policy issued in Massachusetts on September 12, 2022. This rate may change on each policy anniversary date. This illustration assumes no policy loans.

### Interest Adjusted Cost (IAC) Comparison Index

|  | Policy Year |        |
|--|-------------|--------|
|  | 10          | 20     |
| Life Insurance Surrender Cost Index    | \$4.41      | \$3.62 |
| Life Insurance Net Payment Cost Index  | \$9.54      | \$8.69 |
| Equivalent Level Annual Dividend at 5% | \$1.52      | \$2.37 |

The Interest Adjusted Cost Comparison Indices provide two means of comparing the relative cost of similar plans of insurance issued by the same company or by different companies. A low index number represents a lower cost than a higher one. These indices reflect the time value of money by applying a 5% interest factor to policy premiums, dividends, and for the surrender cost index, the 10 and 20 year cash values. The dividends used in calculating these indices are based on the illustrated dividend schedule and are neither guarantees nor estimates of future dividends.

The indices do not consider: (1) the value of the services of an agent or company; (2) the relative strength and reputation of the company and its actual dividend performance; or (3) differences in the policy provisions.

This illustration does not recognize the time value of money and should not be used to compare policy costs.

### Additional Information About This Illustration

The fully allocated expense method is used to allocate overhead expenses for all illustrations.

### Key Terms Used in the Illustration

**Attained Age:** Issue age plus policy duration years.

**Beg Year:** The first day of the policy year.

**Death Benefit:** The amount payable upon death of the insured.

**End Year:** The last day of the policy year. Dividends are assumed to be credited on this date. All cash values are shown as of the end of the policy year.

**Midpoint Assumptions:** Values are calculated assuming that the dividends are reduced by 50% and any policy charges included are an average between the guaranteed and non-guaranteed charges.

### Column Heading Definitions

**Age End Year:** The age of the insured at the end of the policy year.

**Annual Dividend End Year:** The total amount of annual dividend payable. These values are based on the illustrated dividend schedule and are not guaranteed.

**Cash Value of Additions End Year:** The total cash value as of the end of the policy year of the paid-up additions purchased by dividends earned on the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

**Contract Premium:** The premium that is required to be paid each policy year for the benefits shown in this illustration. It is assumed premiums are paid when due at the beginning of each modal period.

**Guaranteed Cash Value End Year:** The cash value which is guaranteed under this policy based upon the illustrated Contract Premium for Guaranteed Values as of the end of the policy year.

**Guaranteed Death Benefit End Year:** The amount of death benefit which is guaranteed to be payable for this policy at death based upon the illustrated Contract Premium for Guaranteed Values as of the end of the policy year.

**Paid-Up Additions End Year:** The additional paid-up insurance death benefit as of the end of the policy year purchased by dividends earned on the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

## Narrative Summary

**Total Cash Value End Year:** The total cash value as of the end of the policy year including all guaranteed and non-guaranteed values. These values are based on the illustrated dividend schedule and are not guaranteed.

**Total Death Benefit End Year:** This is the amount that would be payable if death occurred at the end of the policy year. These values are based on the illustrated dividend schedule and are not guaranteed.

**Total Paid-Up Insurance End Year:** The amount of fully paid-up insurance that could be purchased if the policy were converted to a fully paid-up policy as of the end of the policy year. These values are based on the illustrated dividend schedule and are not guaranteed.

**Year:** The number of years the policy is assumed to have been in force at the end of the policy year.

**Premium Payment Options:** Changing the premium payment mode may increase the overall cost of the policy. You may pay premiums once a year (annually), twice a year (semi-annually), four times a year (quarterly) or twelve times a year (monthly). You may pay premiums twelve times a year (monthly) only by pre-authorized electronic transfer. If you pay annual premiums by installments, there will be an additional charge. The additional charge is shown in dollars and as annual percentage rates in the table below.

| Premium Frequency | Premium Payment (Including Installment Payment Charge) | Number of Payments Per Year | Total Premium Per Year | Additional Charge (In Dollars) | Additional Charge (As the Annual Percentage Rate or APR) |
|-------------------|--|-----------------------------|------------------------|--------------------------------|--|
| Annual            | \$1,106.00   | 1                           | \$1,106.00             | \$0.00                         | -  |
| Semi-Annual       | \$565.95   | 2                           | \$1,131.90             | \$25.90                        | 9.6%   |
| Quarterly         | \$286.35   | 4                           | \$1,145.40             | \$39.40                        | 9.5%   |
| Monthly           | \$96.22  | 12                          | \$1,154.64             | \$48.64                        | 9.5%   |

**Consider Additional Coverage:** In some cases, the cost per unit of the Whole Life 65 policy may be lower with a higher Base Policy Face Amount. You should consult with your agent about whether applying for more coverage is appropriate. Additional underwriting requirements may apply to larger face amounts, and premiums may be higher.

## Numeric Summary and Signature Page

**Dividends are not guaranteed** and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.

To help you understand how changes in non-guaranteed dividends may affect your future policy values, this Numeric Summary and Signature Page shows how your policy would perform based on each of the following dividend scenarios:

- 1) Guaranteed: The guaranteed policy values, i.e., zero dividends.
- 2) Non-Guaranteed Midpoint: 50% of the company's currently illustrated dividend.
- 3) Non-Guaranteed Current: The company's currently illustrated dividend.

|         | Contract Premium | Guaranteed Values |               | Non-Guaranteed Values |               |                     |               |
|---------|------------------|-------------------|---------------|-----------------------|---------------|---------------------|---------------|
|         |                  | Total Cash Value  | Death Benefit | Midpoint Assumptions  |               | Current Assumptions |               |
|         |                  |                   |               | Total Cash Value      | Death Benefit | Total Cash Value    | Death Benefit |
| Year 5  | 1,106            | 2,312             | 100,000       | 2,676                 | 101,828       | 3,056               | 103,735       |
| Year 10 | 1,106            | 6,768             | 100,000       | 7,731                 | 104,208       | 8,787               | 108,816       |
| Year 20 | 1,106            | 17,609            | 100,000       | 21,402                | 112,598       | 25,907              | 127,561       |
| Age 70  | 0                | 62,497            | 100,000       | 104,902               | 167,851       | 171,596             | 274,567       |

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to significant fluctuations and could be either higher or lower. The agent has told me they are not guaranteed. I understand that this illustration is not a contract. I also understand that any policy changes reflected in this illustration are not automatic, but must be submitted in writing to the Home Office. The terms of the policy constitute the actual agreement of coverage. I further understand I have the right to request a hypothetical lower schedule illustration to see the potential impact of a lower dividend interest rate on my policy values. I have read and understand the IMPORTANT TAX INFORMATION section in the Narrative Summary.

Applicant (At time of application)

Date

Owner (At time of delivery)

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with this illustration.

Agent

Date



| Coverage                                 | Face Amount | Current Premiums |               |           |          |
|--|-------------|------------------|---------------|-----------|----------|
|  |             | Annually         | Semi-Annually | Quarterly | Monthly  |
| Base Policy Insurance                    | 100,000     | 1,106.00         | 565.95        | 286.35    | 96.22    |
| Total Initial Modal Premium (Annualized) |             | 1,106.00         | 1,131.90      | 1,145.40  | 1,154.64 |

### Tabular Values

|      |              |                  |                                |                                   | Non-Guaranteed Values*   |                                  |                           |                            |                              |                                  |
|------|--------------|------------------|--------------------------------|-----------------------------------|--------------------------|----------------------------------|---------------------------|----------------------------|------------------------------|----------------------------------|
| Year | Age End Year | Contract Premium | Guaranteed Cash Value End Year | Guaranteed Death Benefit End Year | Annual Dividend End Year | Cash Value of Additions End Year | Total Cash Value End Year | Paid-Up Additions End Year | Total Death Benefit End Year | Total Paid-Up Insurance End Year |
| 1    | 22           | 1,106            | 0                              | 100,000                           | 124                      | 124                              | 124                       | 697                        | 100,697                      | 696                              |
| 2    | 23           | 1,106            | 0                              | 100,000                           | 129                      | 256                              | 256                       | 1,400                      | 101,400                      | 1,400                            |
| 3    | 24           | 1,106            | 703                            | 100,000                           | 138                      | 401                              | 1,104                     | 2,132                      | 102,132                      | 5,865                            |
| 4    | 25           | 1,106            | 1,497                          | 100,000                           | 151                      | 564                              | 2,061                     | 2,912                      | 102,912                      | 10,644                           |
| 5    | 26           | 1,106            | 2,312                          | 100,000                           | 164                      | 744                              | 3,056                     | 3,735                      | 103,735                      | 15,348                           |
| 6    | 27           | 1,106            | 3,153                          | 100,000                           | 182                      | 947                              | 4,100                     | 4,624                      | 104,624                      | 20,025                           |
| 7    | 28           | 1,106            | 4,019                          | 100,000                           | 200                      | 1,173                            | 5,192                     | 5,572                      | 105,572                      | 24,661                           |
| 8    | 29           | 1,106            | 4,910                          | 100,000                           | 220                      | 1,426                            | 6,336                     | 6,586                      | 106,586                      | 29,264                           |
| 9    | 30           | 1,106            | 5,827                          | 100,000                           | 240                      | 1,707                            | 7,534                     | 7,665                      | 107,665                      | 33,834                           |
| 10   | 31           | 1,106            | 6,768                          | 100,000                           | 264                      | 2,019                            | 8,787                     | 8,816                      | 108,816                      | 38,375                           |
| 11   | 32           | 1,106            | 7,735                          | 100,000                           | 304                      | 2,379                            | 10,114                    | 10,106                     | 110,106                      | 42,960                           |
| 12   | 33           | 1,106            | 8,728                          | 100,000                           | 342                      | 2,788                            | 11,516                    | 11,518                     | 111,518                      | 47,572                           |
| 13   | 34           | 1,106            | 9,747                          | 100,000                           | 386                      | 3,253                            | 13,000                    | 13,070                     | 113,070                      | 52,231                           |
| 14   | 35           | 1,106            | 10,792                         | 100,000                           | 429                      | 3,773                            | 14,565                    | 14,746                     | 114,746                      | 56,925                           |
| 15   | 36           | 1,106            | 11,862                         | 100,000                           | 472                      | 4,350                            | 16,212                    | 16,541                     | 116,541                      | 61,644                           |
| 16   | 37           | 1,106            | 12,958                         | 100,000                           | 526                      | 4,997                            | 17,955                    | 18,489                     | 118,489                      | 66,431                           |
| 17   | 38           | 1,106            | 14,078                         | 100,000                           | 576                      | 5,711                            | 19,789                    | 20,565                     | 120,565                      | 71,255                           |
| 18   | 39           | 1,106            | 15,226                         | 100,000                           | 629                      | 6,497                            | 21,723                    | 22,770                     | 122,770                      | 76,134                           |
| 19   | 40           | 1,106            | 16,401                         | 100,000                           | 683                      | 7,357                            | 23,758                    | 25,101                     | 125,101                      | 81,058                           |
| 20   | 41           | 1,106            | 17,609                         | 100,000                           | 741                      | 8,298                            | 25,907                    | 27,561                     | 127,561                      | 86,047                           |
| 21   | 42           | 1,106            | 18,791                         | 100,000                           | 835                      | 9,359                            | 28,150                    | 30,262                     | 130,262                      | 91,021                           |
| 22   | 43           | 1,106            | 20,008                         | 100,000                           | 929                      | 10,543                           | 30,551                    | 33,187                     | 133,187                      | 96,168                           |
| 23   | 44           | 1,106            | 21,258                         | 100,000                           | 1,026                    | 11,856                           | 33,114                    | 36,331                     | 136,331                      | 101,473                          |
| 24   | 45           | 1,106            | 22,545                         | 100,000                           | 1,129                    | 13,308                           | 35,853                    | 39,700                     | 139,700                      | 106,954                          |
| 25   | 46           | 1,106            | 23,867                         | 100,000                           | 1,234                    | 14,904                           | 38,771                    | 43,282                     | 143,282                      | 112,592                          |
| 26   | 47           | 1,106            | 25,223                         | 100,000                           | 1,351                    | 16,659                           | 41,882                    | 47,101                     | 147,101                      | 118,414                          |
| 27   | 48           | 1,106            | 26,613                         | 100,000                           | 1,468                    | 18,578                           | 45,191                    | 51,142                     | 151,142                      | 124,403                          |
| 28   | 49           | 1,106            | 28,037                         | 100,000                           | 1,593                    | 20,671                           | 48,708                    | 55,411                     | 155,411                      | 130,567                          |
| 29   | 50           | 1,106            | 29,497                         | 100,000                           | 1,721                    | 22,947                           | 52,444                    | 59,904                     | 159,904                      | 136,907                          |
| 30   | 51           | 1,106            | 30,993                         | 100,000                           | 1,854                    | 25,414                           | 56,407                    | 64,618                     | 164,618                      | 143,420                          |

\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2022 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

Refer to the Narrative Summary for assumptions, explanations and additional information.

Prepared for: Valued Client (Female, 21, Non-Tobacco)

Presented by: MassMutual Financial Professional

Prepared on: September 12, 2022

MEC Limit: \$2,700.08  
Version: MMD Web2022-09-01(MA)

## Tabular Values

|      |                    |                     |   |  | Non-Guaranteed Values*         |   |                                    |                                  |                                       |   |
|------|--------------------|---------------------|---|--|--------------------------------|---|------------------------------------|----------------------------------|---------------------------------------|---|
| Year | Age<br>End<br>Year | Contract<br>Premium | Guaranteed<br>Cash<br>Value<br>End Year | Guaranteed<br>Death<br>Benefit<br>End Year | Annual<br>Dividend<br>End Year | Cash<br>Value of<br>Additions<br>End Year | Total<br>Cash<br>Value<br>End Year | Paid-Up<br>Additions<br>End Year | Total<br>Death<br>Benefit<br>End Year | Total<br>Paid-Up<br>Insurance<br>End Year |
| 31   | 52                 | 1,106               | 32,524                                  | 100,000                                    | 1,933                          | 28,023                                    | 60,547                             | 69,405                           | 169,405                               | 149,957                                   |
| 32   | 53                 | 1,106               | 34,093                                  | 100,000                                    | 2,015                          | 30,779                                    | 64,872                             | 74,266                           | 174,266                               | 156,528                                   |
| 33   | 54                 | 1,106               | 35,698                                  | 100,000                                    | 2,098                          | 33,687                                    | 69,385                             | 79,199                           | 179,199                               | 163,124                                   |
| 34   | 55                 | 1,106               | 37,341                                  | 100,000                                    | 2,185                          | 36,753                                    | 74,094                             | 84,205                           | 184,205                               | 169,756                                   |
| 35   | 56                 | 1,106               | 39,021                                  | 100,000                                    | 2,280                          | 39,989                                    | 79,010                             | 89,297                           | 189,297                               | 176,432                                   |
| 36   | 57                 | 1,106               | 40,740                                  | 100,000                                    | 2,384                          | 43,406                                    | 84,146                             | 94,487                           | 194,487                               | 183,172                                   |
| 37   | 58                 | 1,106               | 42,497                                  | 100,000                                    | 2,494                          | 47,013                                    | 89,510                             | 99,781                           | 199,781                               | 189,978                                   |
| 38   | 59                 | 1,106               | 44,292                                  | 100,000                                    | 2,617                          | 50,826                                    | 95,118                             | 105,199                          | 205,199                               | 196,874                                   |
| 39   | 60                 | 1,106               | 46,126                                  | 100,000                                    | 2,748                          | 54,855                                    | 100,981                            | 110,747                          | 210,747                               | 203,870                                   |
| 40   | 61                 | 1,106               | 47,998                                  | 100,000                                    | 2,888                          | 59,111                                    | 107,109                            | 116,434                          | 216,434                               | 210,978                                   |
| 41   | 62                 | 1,106               | 49,908                                  | 100,000                                    | 3,035                          | 63,606                                    | 113,514                            | 122,269                          | 222,269                               | 218,207                                   |
| 42   | 63                 | 1,106               | 51,857                                  | 100,000                                    | 3,193                          | 68,349                                    | 120,206                            | 128,260                          | 228,260                               | 225,573                                   |
| 43   | 64                 | 1,106               | 53,844                                  | 100,000                                    | 3,361                          | 73,356                                    | 127,200                            | 134,419                          | 234,419                               | 233,083                                   |
| 44   | 65                 | 1,106               | 55,869                                  | 100,000                                    | 3,537                          | 78,635                                    | 134,504                            | 140,749                          | 240,749                               |   |
| 45   | 66                 | 0                   | 57,177                                  | 100,000                                    | 3,609                          | 84,086                                    | 141,263                            | 147,062                          | 247,062                               |   |
| 46   | 67                 | 0                   | 58,495                                  | 100,000                                    | 3,818                          | 89,842                                    | 148,337                            | 153,589                          | 253,589                               |   |
| 47   | 68                 | 0                   | 59,822                                  | 100,000                                    | 4,040                          | 95,919                                    | 155,741                            | 160,341                          | 260,341                               |   |
| 48   | 69                 | 0                   | 61,156                                  | 100,000                                    | 4,273                          | 102,331                                   | 163,487                            | 167,329                          | 267,329                               |   |
| 49   | 70                 | 0                   | 62,497                                  | 100,000                                    | 4,524                          | 109,099                                   | 171,596                            | 174,567                          | 274,567                               |   |
| 50   | 71                 | 0                   | 63,844                                  | 100,000                                    | 4,776                          | 116,227                                   | 180,071                            | 182,049                          | 282,049                               |   |
| 51   | 72                 | 0                   | 65,195                                  | 100,000                                    | 5,027                          | 123,713                                   | 188,908                            | 189,759                          | 289,759                               |   |
| 52   | 73                 | 0                   | 66,551                                  | 100,000                                    | 5,290                          | 131,577                                   | 198,128                            | 197,708                          | 297,708                               |   |
| 53   | 74                 | 0                   | 67,911                                  | 100,000                                    | 5,566                          | 139,832                                   | 207,743                            | 205,904                          | 305,904                               |   |
| 54   | 75                 | 0                   | 69,272                                  | 100,000                                    | 5,841                          | 148,475                                   | 217,747                            | 214,337                          | 314,337                               |   |
| 55   | 76                 | 0                   | 70,633                                  | 100,000                                    | 6,128                          | 157,520                                   | 228,153                            | 223,012                          | 323,012                               |   |
| 56   | 77                 | 0                   | 71,991                                  | 100,000                                    | 6,426                          | 166,975                                   | 238,966                            | 231,939                          | 331,939                               |   |
| 57   | 78                 | 0                   | 73,342                                  | 100,000                                    | 6,734                          | 176,843                                   | 250,185                            | 241,121                          | 341,121                               |   |
| 58   | 79                 | 0                   | 74,684                                  | 100,000                                    | 7,051                          | 187,130                                   | 261,814                            | 250,562                          | 350,562                               |   |
| 59   | 80                 | 0                   | 76,016                                  | 100,000                                    | 7,361                          | 197,829                                   | 273,845                            | 260,246                          | 360,246                               |   |
| 60   | 81                 | 0                   | 77,333                                  | 100,000                                    | 7,662                          | 208,918                                   | 286,251                            | 270,154                          | 370,154                               |   |
| 61   | 82                 | 0                   | 78,627                                  | 100,000                                    | 7,994                          | 220,409                                   | 299,036                            | 280,322                          | 380,322                               |   |
| 62   | 83                 | 0                   | 79,893                                  | 100,000                                    | 8,390                          | 232,347                                   | 312,240                            | 290,823                          | 390,823                               |   |
| 63   | 84                 | 0                   | 81,128                                  | 100,000                                    | 8,804                          | 244,743                                   | 325,871                            | 301,675                          | 401,675                               |   |
| 64   | 85                 | 0                   | 82,326                                  | 100,000                                    | 9,226                          | 257,583                                   | 339,909                            | 312,882                          | 412,882                               |   |
| 65   | 86                 | 0                   | 83,481                                  | 100,000                                    | 9,517                          | 270,714                                   | 354,195                            | 324,282                          | 424,282                               |   |

\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2022 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

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Prepared on: September 12, 2022

MEC Limit: \$2,700.08  
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## Tabular Values

|      |                    |                     |   |  | Non-Guaranteed Values*         |   |                                    |                                  |                                       |   |
|------|--------------------|---------------------|---|--|--------------------------------|---|------------------------------------|----------------------------------|---------------------------------------|---|
| Year | Age<br>End<br>Year | Contract<br>Premium | Guaranteed<br>Cash<br>Value<br>End Year | Guaranteed<br>Death<br>Benefit<br>End Year | Annual<br>Dividend<br>End Year | Cash<br>Value of<br>Additions<br>End Year | Total<br>Cash<br>Value<br>End Year | Paid-Up<br>Additions<br>End Year | Total<br>Death<br>Benefit<br>End Year | Total<br>Paid-Up<br>Insurance<br>End Year |
| 66   | 87                 | 0                   | 84,587                                  | 100,000                                    | 9,952                          | 284,253                                   | 368,840                            | 336,048                          | 436,048                               |   |
| 67   | 88                 | 0                   | 85,648                                  | 100,000                                    | 10,377                         | 298,196                                   | 383,844                            | 348,164                          | 448,164                               |   |
| 68   | 89                 | 0                   | 86,662                                  | 100,000                                    | 10,771                         | 312,497                                   | 399,159                            | 360,593                          | 460,593                               |   |
| 69   | 90                 | 0                   | 87,633                                  | 100,000                                    | 11,163                         | 327,161                                   | 414,794                            | 373,331                          | 473,331                               |   |
| 70   | 91                 | 0                   | 88,565                                  | 100,000                                    | 11,547                         | 342,188                                   | 430,753                            | 386,369                          | 486,369                               |   |
| 71   | 92                 | 0                   | 89,472                                  | 100,000                                    | 11,920                         | 357,612                                   | 447,084                            | 399,692                          | 499,692                               |   |
| 72   | 93                 | 0                   | 90,365                                  | 100,000                                    | 12,289                         | 373,470                                   | 463,835                            | 413,291                          | 513,291                               |   |
| 73   | 94                 | 0                   | 91,263                                  | 100,000                                    | 12,645                         | 389,826                                   | 481,089                            | 427,146                          | 527,146                               |   |
| 74   | 95                 | 0                   | 92,206                                  | 100,000                                    | 12,960                         | 406,814                                   | 499,020                            | 441,201                          | 541,201                               |   |
| 75   | 96                 | 0                   | 93,236                                  | 100,000                                    | 13,274                         | 424,632                                   | 517,868                            | 455,438                          | 555,438                               |   |
| 76   | 97                 | 0                   | 94,389                                  | 100,000                                    | 13,576                         | 443,459                                   | 537,848                            | 469,821                          | 569,821                               |   |
| 77   | 98                 | 0                   | 95,763                                  | 100,000                                    | 13,825                         | 463,740                                   | 559,503                            | 484,258                          | 584,258                               |   |
| 78   | 99                 | 0                   | 97,529                                  | 100,000                                    | 14,002                         | 486,293                                   | 583,822                            | 498,614                          | 598,614                               |   |
| 79   | 100                | 0                   | 100,000                                 | 100,000                                    | 14,036                         | 512,650                                   | 612,650                            | 512,650                          | 612,650                               |   |
| 80   | 101                | 0                   | 100,000                                 | 100,000                                    | 33,101                         | 545,751                                   | 645,751                            | 545,751                          | 645,751                               |   |
| 81   | 102                | 0                   | 100,000                                 | 100,000                                    | 34,879                         | 580,630                                   | 680,630                            | 580,630                          | 680,630                               |   |
| 82   | 103                | 0                   | 100,000                                 | 100,000                                    | 36,752                         | 617,382                                   | 717,382                            | 617,382                          | 717,382                               |   |
| 83   | 104                | 0                   | 100,000                                 | 100,000                                    | 38,725                         | 656,107                                   | 756,107                            | 656,107                          | 756,107                               |   |
| 84   | 105                | 0                   | 100,000                                 | 100,000                                    | 40,805                         | 696,912                                   | 796,912                            | 696,912                          | 796,912                               |   |
| 85   | 106                | 0                   | 100,000                                 | 100,000                                    | 42,996                         | 739,908                                   | 839,908                            | 739,908                          | 839,908                               |   |
| 86   | 107                | 0                   | 100,000                                 | 100,000                                    | 45,305                         | 785,214                                   | 885,214                            | 785,214                          | 885,214                               |   |
| 87   | 108                | 0                   | 100,000                                 | 100,000                                    | 47,738                         | 832,952                                   | 932,952                            | 832,952                          | 932,952                               |   |
| 88   | 109                | 0                   | 100,000                                 | 100,000                                    | 50,302                         | 883,253                                   | 983,253                            | 883,253                          | 983,253                               |   |
| 89   | 110                | 0                   | 100,000                                 | 100,000                                    | 53,003                         | 936,256                                   | 1,036,256                          | 936,256                          | 1,036,256                             |   |
| 90   | 111                | 0                   | 100,000                                 | 100,000                                    | 55,849                         | 992,105                                   | 1,092,105                          | 992,105                          | 1,092,105                             |   |
| 91   | 112                | 0                   | 100,000                                 | 100,000                                    | 58,848                         | 1,050,953                                 | 1,150,953                          | 1,050,953                        | 1,150,953                             |   |
| 92   | 113                | 0                   | 100,000                                 | 100,000                                    | 62,008                         | 1,112,961                                 | 1,212,961                          | 1,112,961                        | 1,212,961                             |   |
| 93   | 114                | 0                   | 100,000                                 | 100,000                                    | 65,338                         | 1,178,299                                 | 1,278,299                          | 1,178,299                        | 1,278,299                             |   |
| 94   | 115                | 0                   | 100,000                                 | 100,000                                    | 68,847                         | 1,247,145                                 | 1,347,145                          | 1,247,145                        | 1,347,145                             |   |
| 95   | 116                | 0                   | 100,000                                 | 100,000                                    | 72,544                         | 1,319,689                                 | 1,419,689                          | 1,319,689                        | 1,419,689                             |   |
| 96   | 117                | 0                   | 100,000                                 | 100,000                                    | 76,439                         | 1,396,128                                 | 1,496,128                          | 1,396,128                        | 1,496,128                             |   |
| 97   | 118                | 0                   | 100,000                                 | 100,000                                    | 80,544                         | 1,476,673                                 | 1,576,673                          | 1,476,673                        | 1,576,673                             |   |
| 98   | 119                | 0                   | 100,000                                 | 100,000                                    | 84,869                         | 1,561,542                                 | 1,661,542                          | 1,561,542                        | 1,661,542                             |   |
| 99   | 120                | 0                   | 100,000                                 | 100,000                                    | 89,427                         | 1,650,969                                 | 1,750,969                          | 1,650,969                        | 1,750,969                             |   |
| 100  | 121                | 0                   | 100,000                                 | 100,000                                    | 94,229                         | 1,745,198                                 | 1,845,198                          | 1,745,198                        | 1,845,198                             |   |

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