

Funding your certificate Maximize your Strategic Group Variable Universal Life Insurance Coverage



Your Massachusetts Mutual Life Insurance Company (MassMutual) Strategic Group Variable Universal Life[®] (GVUL) insurance coverage provides you with a benefit at death, but are you aware that it can provide you and your family with the potential to build wealth and create additional account value?

Executives Deserve Options

You have the opportunity to make additional premium payments at any time (subject to certain limits) to potentially increase your certificate's account value. You can make premium payments to the guaranteed principal account (GPA) or, if your employer has elected the variable rider option¹, you may allocate that extra premium to separate account divisions. The GPA earns an interest rate that will never be less than 3% annually² and the separate account divisions offer a range of investment objectives to help meet your needs and risk profile.

The account values in the Separate Account are not guaranteed. Allocation of net premium to investment options in the Separate Account may provide account value accumulation and growth, but due to market fluctuations affecting the underlying investments, the account values may also decline. If the account values decline or the certificate becomes portable, the account value of the certificate may not be high enough to pay the required charges, resulting in the need for additional premium to keep the certificate in force.

¹ If the rider is elected by your employer, the minimum initial premium to activate the variable rider option is \$500 or \$50 through a monthly payroll deduction, or automated withdrawal from your checking account. In Maryland this product is issued as a Strategic GVUL certificate and does not have a separate rider or activation fee.

² Guarantees are based on the claims paying ability of the issuing company or companies.

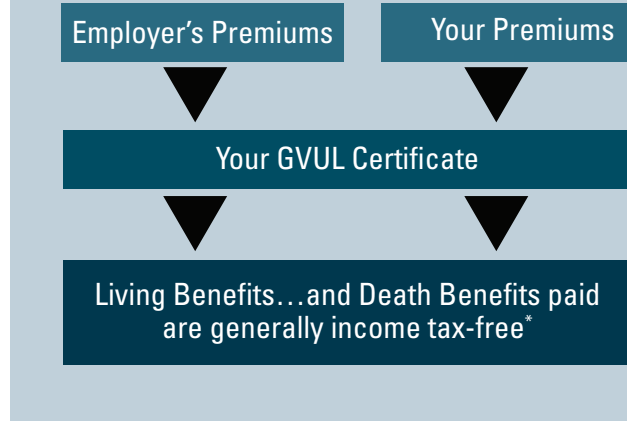
Flexibility and Control

Additional premium payments are voluntary and may be changed as your needs and resources change. Premium payments can be made through payroll deduction, a monthly draft from your checking account, or through quarterly, semi-annual, or annual billing.

Account value that accumulates in your GVUL certificate grows tax-deferred as long as the policy is kept in force and provides you with the opportunity and flexibility to access account value through loans and withdrawals³ to help meet life's financial events:

- Supplemental retirement income
- Pre-fund post-retirement life insurance needs
- College tuition
- Meet other financial needs – it's your call.

Unlock Your Certificate's Potential



* Life Insurance is not suitable as a vehicle for short-term savings or short-term investment strategies. While the certificate allows for access to the account value in the short-term, through loans and withdrawals, there are costs and risks associated with those transactions.

Call your servicing agent or MassMutual at (800) 548-0073 to learn about how your GVUL certificate can help you achieve your protection, wealth accumulation, and retirement objectives.

³ Withdrawals and loans are available after the certificate has been in force for six months. Withdrawals are subject to a 2% charge (not to exceed \$25).

Withdrawals and decreases in Face Amount may have tax consequences. You should consult your tax advisor. Certificate withdrawals are not subject to taxation up to the amount paid into your certificate (your cost basis). If the certificate is a Modified Endowment Contract, certificate loans and/or withdrawals will be taxable to the extent of gain and are subject to a 10% tax penalty. Certificate loans and/or withdrawals also reduce the cash surrender value and certificate death benefit. Taking a certificate loan could have adverse tax consequences if the certificate terminates before the insured's death.

The information contained in this material is not written or intended as specific tax or legal advice. Neither MassMutual nor any of its employees or representatives are authorized to give tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. Individuals are encouraged to seek tax or legal advice from an independent professional advisor.

This material must be preceded or accompanied by the current prospectus for Strategic Group Variable Universal Life[®] insurance policy and the prospectuses (or summary prospectuses, if available) for its underlying investment choices. Before purchasing a Strategic Group Variable Universal Life[®] policy, investors should carefully consider the investment objectives, risks, charges and expenses of the policy and its underlying investment choices. Please read the prospectuses carefully before investing or sending money.

Strategic GUL (GULPM-9700 and GULCM-9700) is participating, group flexible premium adjustable life insurance. Strategic GVUL (GVULPM-9700 and GVULCM-9700) is participating, group flexible premium adjustable life insurance with a Variable Rider. In Maryland this product is issued as a Strategic GVUL certificate. Dividends are not expected to be paid. The GUL and GVUL policies and certificates are issued by MassMutual, Springfield, MA 01111-0001.

Principal Underwriters: MML Investors Services, LLC. MML Distributors, LLC. Subsidiaries of MassMutual, Springfield, MA 01111-0001

Securities offered through registered representatives of MML Investors Services, LLC, Springfield, MA 01111, or a broker-dealer that has a selling agreement with MML Distributors, LLC.

