Providing financial security today
MassMutual’s insurance coverage can help provide the following “living benefits” for you and your family:

- Whole life insurance products (as long as the policy is in force) offer a guaranteed, cash value accumulation, which is tax-deferred and can be borrowed for any purpose. With supplemental retirement income, educational funding and a source of funds for emergencies, these products can offer comfort for you during your lifetime.¹
- Term life insurance products offer death benefit coverage for a specified time frame and can provide policy owners with the ability to convert the policy during the conversion period to a permanent MassMutual policy, regardless of changes in the insured’s health.
- Disability income insurance benefits can help pay your mortgage or rent, medical bills and other expenses, if you are too sick and cannot work.

A lengthy, chronic healthcare issue can affect so many parts of your life: from placing caregiving burdens on your family and potential asset depletion, to fulfilling your desire to live independently. A MassMutual professional will work with you and those closest to you to develop a strategy to address these concerns.

¹ Distributions under a policy (including cash dividends, withdrawals and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (the cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty.

Access to cash values through borrowing, withdrawals or partial surrenders can reduce the policy’s cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

Protecting your family over the long term
Usual Medical Underwriting Requirements:
- Abbreviated medical examination (breast and gynecologic exams not required)
- Blood and urine studies
- Records from your physicians, to include:
  – Pathology and surgery reports
  – Records of any other treatment
  – Follow-up visits and mammograms

To learn more, contact a MassMutual financial professional at www.massmutual.com

Insurance Solutions
for Breast Cancer Survivors

For more than 48 years, we’ve been providing protection for breast cancer survivors – and those who love them.
Massachusetts Mutual Life Insurance Company (MassMutual) has been proudly providing insurance coverage for breast cancer survivors since 1964. Today, thanks to the continuous evaluation of our underwriting guidelines, we believe more survivors than ever are qualifying for coverage with shorter waiting periods and lower premiums.

We work to ensure that the benefits of the most up-to-date diagnostic and treatment advancements are considered. As you take the next step in your journey, you can be assured that MassMutual will help you explore your various coverage options.

Eligibility for coverage – For those currently in good health with no evidence of recurrent cancer, MassMutual uses the following general guidelines:

### Coverage guidelines for breast cancer survivors

<table>
<thead>
<tr>
<th>Type of cancer</th>
<th>When you can be considered for life coverage</th>
<th>Life contract terms that may be available</th>
<th>When you can be considered for disability income coverage</th>
<th>Disability income contract terms that may be available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Noninvasive cancer (stage 0) best cases</td>
<td>Upon completion of definitive treatment</td>
<td>Best premium rates possible</td>
<td>Upon completion of definitive treatment</td>
<td>Best premium rates possible</td>
</tr>
<tr>
<td>Noninvasive cancer (stage 0) other cases</td>
<td>Upon completion of definitive treatment</td>
<td>Temporary (4 years additional premium)</td>
<td>One year after completion of definitive treatment</td>
<td>Modified and with additional premium. After 3 years, best premium rates possible</td>
</tr>
<tr>
<td>Tumors, 1cm or less in size, without lymph node involvement</td>
<td>Upon completion of definitive treatment, or up to two years after</td>
<td>Temporary (4 years additional premium)</td>
<td>One to three years after completion of definitive treatment</td>
<td>Modified and with additional premium. After 3 years, best premium rates possible</td>
</tr>
<tr>
<td>Tumors, over 1cm but no more than 2cm in size, without lymph node involvement</td>
<td>One to three years after definitive treatment</td>
<td>Temporary (5 years additional premium)</td>
<td>One to three years after completion of definitive treatment</td>
<td>Modified and with additional premium. After 3 years, best premium rates possible</td>
</tr>
<tr>
<td>Tumors, over 2cm but no more than 5cm, without lymph node involvement OR no more than 2cm, with minimal lymph node involvement</td>
<td>Three to five years after definitive treatment</td>
<td>Temporary (5 years additional premium)</td>
<td>Three to ten years after completion of definitive treatment</td>
<td>May be eligible for disability income coverage</td>
</tr>
<tr>
<td>Tumors over 5cm without lymph node involvement OR no more than 5cm with up to 3 lymph nodes involved</td>
<td>Five to seven years after definitive treatment</td>
<td>Temporary (5 years additional premium) and permanent additional premium</td>
<td>Five to ten years after completion of definitive treatment</td>
<td>May be eligible for disability income coverage</td>
</tr>
<tr>
<td>Tumors over 5cm with up to 3 lymph nodes involved OR tumors extending out of the breast without lymph node involvement</td>
<td>Ten to twelve years after definitive treatment</td>
<td>Temporary (5 years additional premium) and permanent additional premium</td>
<td>Ten years after completion of definitive treatment</td>
<td>May be eligible for disability income coverage</td>
</tr>
<tr>
<td>Tumors with more than 3 lymph nodes involved OR any metastases OR tumors extending out of the breast with any lymph node involvement</td>
<td>Offers are not available</td>
<td>Offers are not available</td>
<td>Offers are not available</td>
<td>Offers are not available</td>
</tr>
</tbody>
</table>

1 If no permanent additional premium, temporary rating period followed by standard premium rates; preferred rates not available until ten years after the temporary rating period ends provided no family history of breast or ovarian cancer in close relatives prior to age 50.

2 Consideration of better premium rates is subject to review of current medical evidence.

The above is a summary of MassMutual’s general underwriting guidelines. Because each person’s medical situation is unique, actual offers may vary depending on the specific factors involved. Certain family histories of cancer may preclude preferred rates.