

Classic Products, Innovative Results

MassMutual® life insurance products at-a-glance for Brokers

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Quality Service

The value that MassMutual Brokerage provides to you and your clients is a balanced blend of strength, products and service. We're dedicated to supporting you and helping to grow your business by offering:

Local support:

It's what sets us apart from many other financial services companies. As a financial professional with MassMutual Brokerage, you will work directly with a Brokerage Team that will provide the training, marketing, and technical support necessary to successfully build your business and best serve your clients.

Your Brokerage Director will be your one-stop shop for:

- Marketing support
- Product expertise and positioning
- Illustration support
- Case design and consultation
- Developmental training and seminars
- Estate and business planning resources

For more information, contact your local MassMutual Brokerage Director.

Quality Products

Whether the need is for protecting a family or business, MassMutual has a life insurance solution you can be proud and confident to present to your clients.

Personal needs:

- Family income replacement
- Retirement planning
- Education funding
- Estate planning

If you're looking for life insurance for your client's qualified pension plan, nearly all MassMutual individual life insurance products can be used in qualified plans. You can choose from products offering guarantees, fixed or flexible premiums and a broad range of funding options.

Business needs:

- Buy-sell plan funding
- Key person
- Executive bonus
- Deferred compensation
- Split dollar

Participating whole life insurance is the cornerstone of MassMutual's portfolio. That's because whole life insurance delivers a financial resource your clients can count on throughout their whole lives.

WHOLE LIFE INSURANCE

Whole Life Legacy 100SM

Whole Life Legacy 10/12/15/20 Pay

Product Summary	Level premium, participating life insurance policy that provides a level, guaranteed face amount for the lifetime of the insured. Premiums are payable to age 100. The policy provides guaranteed cash value accumulation and is eligible to receive dividend payments. ¹ Offers the ability to increase the face amount. Each increase will require evidence of insurability and will have its own risk classification.	Level premium, participating life insurance policies that provides a level, guaranteed face amount for the lifetime of the insured. Guaranteed to be fully paid after 10, 12, 15 or 20 premium-paying years. These policies provide guaranteed cash value accumulation and are eligible to receive dividend payments. ¹ Face amount increases are not allowed. All base 10 Pay policies will be modified endowment contracts (MECs). 12 Pay base policies with the LTCAccess Rider will be MECs.
Markets	Non-qualified and Qualified	Non-qualified and Qualified
Minimum Face Amount	• Non-qualified – \$25,000 • Qualified – \$10,000 Minimum increase – \$25,000	• \$25,000 for both Non-qualified and Qualified
Issue Ages / Gender*	• Non-qualified – 0 to 90 • Qualified – 17 to 90 *Non-qualified policies are issued on a gender-distinct basis in all states except Montana, where they are issued unisex. Unisex policies may be requested for non-qualified Norris cases. Qualified policies are issued unisex in all states.	• Non-qualified – 0 to 75 • Qualified – 17 to 75 *Non-qualified policies are issued on a gender-distinct basis in all states except Montana, where they are issued unisex. Unisex policies may be requested for non-qualified Norris cases. Qualified policies are issued unisex in all states.
Premiums	The annual premium equals the basic annual premium plus the policy fee (\$50), any classified (substandard) premium and any rider premiums. Face amount increases will not be subject to an additional policy fee.	The annual premium equals the basic annual premium plus any substandard premium and any rider premiums. Basic annual premiums vary based on issue age, gender, underwriting class and base policy face amount.
Policy Size Bands	• Band 1 = \$1,000 – \$24,999 (Used only for below minimum issue sizes due to GLR option exercises and full-term conversions.) • Band 2 = \$25,000 – \$99,999 • Band 3 = \$100,000 – \$249,999 • Band 4 = \$250,000 – \$999,999 • Band 5 = \$1,000,000 and greater Premiums and dividends vary based on the above face amount bands.	• Band 1* = \$25,000 – \$99,999 • Band 2 = \$100,000 – \$249,999 • Band 3 = \$250,000 – \$999,999 • Band 4 (10, 15 and 20 Pay) = \$1,000,000 and greater 12 Pay Only: • Band 4 = \$1,000,000 – \$4,999,999 • Band 5 = \$5,000,000 and greater Premiums and dividends vary based on the above face amount bands. *Legacy 10 Pay not available under \$100,000.
Underwriting/ Substandard Classifications	• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, J, L and P • Flat Extras For policies with face amounts below \$50,000 and for face amount increases below \$50,000, only the Non-Tobacco and Tobacco underwriting classes are available.	• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, J, L and P • Flat Extras For policies with face amounts below \$50,000 only the Non-Tobacco and Tobacco underwriting classes are available. *Legacy 10 Pay not available under \$100,000.
Riders	• Waiver of Premium • LTCAccess*² • Additional Life Insurance • Planned Additional Life Insurance • Life Insurance Supplement • Guaranteed Insurability • Renewable Term* • Accelerated Death Benefit • Transfer of Insured • Yearly Term Purchase* *Not available for Qualified cases	• Waiver of Premium • LTCAccess*² • Additional Life Insurance[#] • Planned Additional Life Insurance[#] • Life Insurance Supplement • Guaranteed Insurability • Renewable Term* • Accelerated Death Benefit • Transfer of Insured • Yearly Term Purchase* *Not available for Qualified cases [#] Availability limited with Legacy 15 pay

Whole Life Legacy 65SM

Level premium, participating life insurance policy that provides a level, guaranteed face amount for the lifetime of the insured. Premiums are payable to age 65. The policy provides guaranteed cash value accumulation and is eligible to receive dividend payments. ¹ Offers the ability to increase the face amount. Each increase will require evidence of insurability and will have its own risk classification.	
Non-qualified and Qualified	
• \$25,000 for both Non-qualified and Qualified Minimum increase – \$25,000	
• Non-qualified – 0 to 60 • Qualified – 17 to 60	
The annual premium equals the basic annual premium plus the policy fee (\$50), any classified (substandard) premium and any rider premiums. Face amount increases will not be subject to an additional policy fee.	
• Band 1 = \$25,000 – \$99,999 • Band 2 = \$100,000 – \$249,999 • Band 3 = \$250,000 – \$999,999 • Band 4 = \$1,000,000 and greater Premiums and dividends vary based on the above face amount bands.	
• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, J, L and P • Flat Extras <i>For policies with face amounts below \$50,000 and for face amount increases below \$50,000, only the Non-Tobacco and Tobacco underwriting classes are available.</i>	
• Waiver of Premium • LTCAccess*² • Additional Life Insurance • Planned Additional Life Insurance • Life Insurance Supplement • Guaranteed Insurability • Renewable Term* • Accelerated Death Benefit • Transfer of Insured • Yearly Term Purchase* *Not available for Qualified cases	

Whole Life Legacy High Early Cash ValueSM

Level premium, participating life insurance policy that provides a level, guaranteed face amount for the lifetime of the insured and is designed to provide high early cash values. Premiums are payable to age 85. The policy provides guaranteed cash value accumulation and is eligible to receive dividend payments. ¹ Offers the ability to increase the face amount. Each increase will require evidence of insurability and will have its own risk classification.	
Non-qualified and Qualified	
• \$100,000 for both Non-qualified and Qualified Minimum increase – \$25,000	
• Non-qualified – 0 to 75 • Qualified – 17 to 75	
The annual premium equals the basic annual premium plus the policy fee (\$50), any classified (substandard) premium and any rider premiums. Face amount increases will not be subject to an additional policy fee.	
• Band 1 = \$100,000 – \$249,999 • Band 2 = \$250,000 – \$999,999 • Band 3 = \$1,000,000 and greater Dividends ¹ will vary based on the above face amount bands.	
• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, J, L and P • Flat Extras	
• Waiver of Premium • LTCAccess*² • Additional Life Insurance • Planned Additional Life Insurance • Life Insurance Supplement • Guaranteed Insurability • Renewable Term* • Accelerated Death Benefit • Transfer of Insured • Yearly Term Purchase* *Not available for Qualified cases	

Riders are subject to state availability and may have an additional cost.

¹ Dividends are not guaranteed.

² Check LTCAccess Rider State Availability Chart (LI6052) for details.

SURVIVORSHIP WHOLE LIFE INSURANCE

Survivor Legacy 100

Product Summary	Survivorship Whole Life Legacy 100 (Survivor Legacy 100) is a level premium, second-to-die, participating whole life insurance policy offering a guaranteed death benefit and cash value, and the potential to earn dividends, which are not guaranteed. Premiums for the base policy are payable to age 100 of the younger insured. Survivor Legacy 100 also offers the ability to increase coverage using coverage segments. Each increase will require evidence of insurability and will have its own risk classification.
Markets	Non-qualified and Qualified
Minimum Face Amount	\$100,000
Issue Ages	18 – 85 Maximum difference in age between the two insureds is 25 years.
Premiums	The annual premium equals the basic annual premium plus any substandard premium, and any rider premiums. Basic annual premiums vary based on issue age, gender, underwriting class and base policy face amount. Premiums are payable until age 100 of the younger insured.
Policy Size Bands	N/A
Underwriting/ Substandard Classifications	• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table ratings (permanent or temporary): A, B, C, D, E, F, H, J, L, P, and U (used for an uninsurable) are available. • Flat Extras
Riders	• Accelerated Death Benefit for Terminal Illness of Surviving Insured • Estate Protection • Policy Split Option • Survivorship Additional Life Insurance • Survivorship Life Insurance Supplement • Waiver of Premium • Waiver of Premium upon Death of Specified Insured

Riders are subject to state availability and may have an additional cost.

UNIVERSAL LIFE INSURANCE

	Universal Life Guard	Survivorship Universal Life Guard
Product Summary	Flexible premium universal life insurance offering the ability to guarantee the death benefit.	Flexible premium, second-to-die universal life insurance offering the ability to guarantee the death benefit.
Markets	Non-qualified and Qualified	Non-qualified and Qualified
Minimum Face Amount	\$50,000 No increases after issue	\$100,000 No increases after issue
Issue Ages	18 to 85	18 to 85 (both insureds must be in this range)
No-Lapse Guarantee	Any duration up to lifetime	Any duration up to lifetime
Death Benefit Options	• Death Benefit Option (DBO) 1 – face amount • DBO 4 – face amount plus Specified Premium Account value (SPA)	• DBO 1 – face amount • DBO 4 – face amount plus Specified Premium Account value (SPA)
Maturity	Policy does not mature at any age. To continue coverage beyond the insured's age 121, the policy must have \$0.01 of cash value as of the attained age 121 or must have satisfied the GDB Safety Test at the insured's attained age 121.	Policy does not mature at any age. To continue coverage beyond the younger insured's age 121, the policy must have \$0.01 of cash value as of the younger insured's attained age 121 or must have satisfied the GDB Safety Test at the younger insured's attained age 121.
Underwriting/ Substandard Classifications	• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, J, L and P • Flat Extras	• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Uninsurable class • Table Ratings: B, C, D, E, F, H, J, L, and P • Flat Extras
Riders	• Accelerated Death Benefit • Substitute of Insured • Waiver of Specified Premium	• Accelerated Death Benefit • Estate Protection • Policy Split Option • Substitute of Insured

Riders are subject to state availability and may have an additional charges.

CONVERTIBLE TERM LIFE INSURANCE

	Vantage Term-Annually Renewable Term® (VT-ART)	Vantage Term®-10 (VT-10)	Vantage Term®-15 (VT-15) Vantage Term®-15 ECP (VT-15 ECP)
Product Summary	The lowest initial premium of the Vantage Term product portfolio. Provides the flexibility to address your clients' long-term protection needs. Renewable, convertible with the option to add riders.	Affordable coverage with the flexibility to address your clients' long-term protection needs. Renewable, convertible with the option to add riders.	Affordable coverage with the flexibility to address your clients' long-term protection needs. Renewable, convertible with the option to add riders. ECP provides the added benefit of an Extended Conversion Period.
Level Premium Guarantee Period	1 year	10 years	15 years
Markets	Non-qualified and Qualified	Non-qualified and Qualified	Non-qualified and Qualified
Minimum Face Amount	The minimum policy face amount is \$100,000. The contract will terminate if the face amount drops below the minimum policy face amount for any reason.	The minimum policy face amount is \$100,000. The contract will terminate if the face amount drops below the minimum policy face amount for any reason.	The minimum policy face amount is \$100,000. The contract will terminate if the face amount drops below the minimum policy face amount for any reason.
Issue Ages	18 – 75 (Minimum Issue Age in WA is 19)	18 – 75 (Minimum Issue Age in WA is 19)	VT-15: 18 – 70 VT-15 ECP: 18 – 54 (Minimum Issue Age in WA is 19)
Renewability	Renewable to Age 90	Renewable to age 90. Premiums increase annually following the guaranteed level premium period.	Renewable to age 90. Premiums increase annually following the guaranteed level premium period.
Convertibility	Convertible to the earlier of the 10th anniversary and the age 65 anniversary – but with a minimum conversion period to the 5th anniversary.	Convertible to the earlier of the 10th anniversary and the age 65 anniversary – but with a minimum conversion period to the 2nd anniversary.	VT-15: Convertible to the earlier of the 10th anniversary (VT-15 ECP: 15th anniversary) and the age 65 anniversary – but with a minimum conversion period to the 2nd anniversary.
Policy Size Bands	• Band 1: \$100,000 – \$249,999 • Band 2: \$250,000 – \$499,999 • Band 3: \$500,000 – \$999,999 • Band 4: \$1,000,000 – \$4,999,999 • Band 5: \$5,000,000 and above	• Band 1: \$100,000 – \$249,999 • Band 2: \$250,000 – \$499,999 • Band 3: \$500,000 – \$999,999 • Band 4: \$1,000,000 – \$4,999,999 • Band 5: \$5,000,000 and above	• Band 1: \$100,000 – \$249,999 • Band 2: \$250,000 – \$499,999 • Band 3: \$500,000 – \$999,999 • Band 4: \$1,000,000 – \$4,999,999 • Band 5: \$5,000,000 and above
Policy Fee	\$75	\$75	\$75
Underwriting/ Substandard Classifications	• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H and J • Flat Extras	• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H and J • Flat Extras	• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H and J • Flat Extras
Riders	• Accelerated Death Benefit • Waiver of Premium	• Accelerated Death Benefit • Waiver of Premium	• Accelerated Death Benefit • Waiver of Premium

Riders are subject to state availability and may have an additional cost.

Vantage Term®-20 (VT-20) Vantage Term®-20 ECP (VT-20 ECP)	Vantage Term®-25 (VT-25) Vantage Term®-25ECP (VT-25 ECP)	Vantage Term®-30 (VT-30) Vantage Term®-30 ECP (VT-30 ECP)
Affordable coverage with the flexibility to address your clients' long-term protection needs. Renewable, convertible with the option to add riders. ECP provides the added benefit of an Extended Conversion Period.	Affordable coverage with the flexibility to address your clients' long-term protection needs. Renewable, convertible with the option to add riders. ECP provides the added benefit of an Extended Conversion Period.	Affordable coverage with the flexibility to address your clients' long-term protection needs. Renewable, convertible with the option to add riders. ECP provides the added benefit of an Extended Conversion Period.
20 years	25 years	30 years
Non-qualified and Qualified	Non-qualified and Qualified	Non-qualified and Qualified
The minimum policy face amount is \$100,000. The contract will terminate if the face amount drops below the minimum policy face amount for any reason.	The minimum policy face amount is \$100,000. The contract will terminate if the face amount drops below the minimum policy face amount for any reason.	The minimum policy face amount is \$100,000. The contract will terminate if the face amount drops below the minimum policy face amount for any reason.
VT-20: 18 – 65 VT-20 ECP: 18 – 54 (Minimum Issue Age in WA is 19)	VT-25: 18 – 60 (55 for tobacco classes) VT-25 ECP: 18 – 54 (Minimum Issue Age in WA is 19)	VT-30: 18 – 55 (50 for tobacco classes) VT-30 ECP: 18 – 54 (45 for tobacco classes) (Minimum Issue Age in WA is 19)
Renewable to age 90. Premiums increase annually following the guaranteed level premium period.	Renewable to age 90. Premiums increase annually following the guaranteed level premium period.	Renewable to age 90. Premiums increase annually following the guaranteed level premium period.
VT-20: Convertible to the earlier of the 10th anniversary (VT-20 ECP: 20th anniversary) and the age 65 anniversary – but with a minimum conversion period to the 2nd anniversary.	VT-25: Convertible to the earlier of the 10th anniversary (VT-25 ECP: 20th anniversary) and the age 65 anniversary.	VT-30: Convertible to the earlier of the 10th anniversary (VT-30 ECP: 20th anniversary) and the age 65 anniversary.
• Band 1: \$100,000 – \$249,999 • Band 2: \$250,000 – \$499,999 • Band 3: \$500,000 – \$999,999 • Band 4: \$1,000,000 – \$4,999,999 • Band 5: \$5,000,000 and above	• Band 1: \$100,000 – \$249,999 • Band 2: \$250,000 – \$499,999 • Band 3: \$500,000 – \$999,999 • Band 4: \$1,000,000 – \$4,999,999 • Band 5: \$5,000,000 and above	• Band 1: \$100,000 – \$249,999 • Band 2: \$250,000 – \$499,999 • Band 3: \$500,000 – \$999,999 • Band 4: \$1,000,000 – \$4,999,999 • Band 5: \$5,000,000 and above
\$75	\$75	\$75
• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H and J • Flat Extras	• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H and J • Flat Extras	• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco • Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H and J • Flat Extras
• Accelerated Death Benefit Rider • Waiver of Premium	• Accelerated Death Benefit Rider • Waiver of Premium	• Accelerated Death Benefit Rider • Waiver of Premium

VARIABLE UNIVERSAL LIFE INSURANCE

Variable Universal Life III

Product Summary	Participating, flexible premium, adjustable variable universal life insurance that provides – while in force – permanent death benefit protection with the ability to allocate net premiums to a Guaranteed Principal Account (GPA) and several investment divisions of the Separate Account.	
Markets	Non-qualified and Qualified	
Minimum Face Amount	• \$50,000 for both Non-qualified and Qualified • Increases allowed until age 90 • Minimum increase – \$25,000 • No face amount increases after age 70 with Death Benefit Option (DBO) 3	
Issue Ages	0 to 90. Maximum Issue Age for DBO 3 is 70. Maximum Issue Age (Owner Age) in California is 59.	
No-Lapse Guarantee	• 1st Guarantee Period (P-9): Guaranteed for the first nine years of the policy • 2nd Guarantee Period (P-Life): Guaranteed for the lifetime of the insured. (State restrictions may apply.) The P-9 and P-Life premiums vary by issue age, gender, underwriting class and Death Benefit Option. They are also impacted by substandard ratings and the addition/deletion of coverage segments and riders.	
Death Benefit Options	• DBO 1 – face amount • DBO 2 – face amount plus account value • DBO 3 – face amount plus premiums paid and not refunded, with interest for the first five policy years or without interest	
Maturity	VUL III provides coverage for as long as it remains in force. No charges (administrative, insurance or applicable rider charges) will be deducted from the Account Value beyond attained age 120. Premium payments will not be permitted beyond attained age 120. Loan interest will continue to accrue, and loan payments will be permitted beyond attained age 120. To remain in force beyond attained age 120, the policy must have \$0.01 of cash surrender value as of the insured's attained age 121 and beyond, or it must be supported by the secondary guarantee.	
Underwriting/Substandard Classifications	• Ultra Preferred Non-Tobacco • Select Preferred Non-Tobacco • Non-Tobacco	• Select Preferred Tobacco • Tobacco • Table Ratings: A, B, C, D, E, F, H, J, L and P • Flat Extras
Riders	• Accelerated Death Benefit • Disability Benefit • Guaranteed Insurability • Other Insured (spouse or child) • Substitute of Insured • Waiver of Monthly Charges • Waiver of Specified Premium	

LTC/LIFE COMBINATION

CareChoiceSM Products³

Product Summary	CareChoice policies provide long term care protection with permanent life insurance as a secondary benefit. The products provide guaranteed benefits to help your clients address three different possibilities: • The need for long term care: Clients can access up to the Maximum Monthly Benefit amount from the guaranteed LTC Benefit Pool to pay for covered expenses. • Long term care is never needed: The policy provides a guaranteed death benefit that will generally be paid income tax free to their beneficiaries. • The client chooses to surrender the policy: They can cancel their policy at any time and receive the Policy Surrender Value.
Markets	Non-qualified only.
Minimum Premium and Face Amount	CareChoice One: Minimum single premium: \$25,000 Minimum face amount will vary based on the single premium and insured. Minimum face amounts in California, New York, Washington State and Wisconsin may vary. CareChoice Select: Minimum face amount: \$40,000 Minimum face amount NY⁴: \$75,000 Minimum face amount WI: \$45,000
Issue Ages	Ages 35 – 69 (35 – 65 for Tobacco risk class) The minimum issue age in New York is 40. CareChoice policies are issued on a gender-distinct basis in all states except Montana, where they are issued unisex.
Premiums	CareChoice One: Single premium. CareChoice Select: Level guaranteed premiums for 12 years (annual, semi-annual, quarterly or monthly).
Underwriting/Classes	Non-Tobacco and Tobacco classes are available. Substandard ratings are not available. A paramedical exam is generally not needed, but may be required to determine insurability in certain circumstances.
Optional Riders	CareChoice One: None CareChoice Select: Waiver of Premium Rider – Premiums for the base policy and any riders will be waived if the insured becomes totally disabled.

Riders are subject to state availability and may have an additional cost.

³ Subject to state availability. Refer to the CareChoice Product State Availability Chart (LI7413) for details.

⁴ Subject to product approval in this state.



MassMutual...

Helping you secure what matters most.

Since 1851, MassMutual has been building a reputation for financial strength and integrity. At MassMutual, we operate for the benefit of our customers. Our business decisions are based on a single guiding principle: to help people secure their future and protect the ones they love.

Learn more at www.MassMutual.com.

Issuing Company information

This guide provides information on the following life insurance products issued by Massachusetts Mutual Life Insurance Company:

- Vantage Term Life Insurance Policies (policy form TL-2018 and ICC18TL in certain states, including North Carolina) are annually renewable term life insurance issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 0111-0001.
- Whole Life Legacy Series policies ((MMWL-2018 and ICC18-MMWL in certain states, including North Carolina)/ (MMWLA-2018 and ICC18-MMWLA in certain states, including North Carolina)).
- Single Premium Whole Life Insurance (SPWL-2013, SPWL-NY-2019, ICC13SPWL and ICC13SPWL in certain states, including North Carolina).
- Survivorship Whole Life Legacy (policy form SWL-2015, ICC15SWL and ICC15SWL in certain states, including North Carolina).
- Universal Life Guard (policy form P8-2005 in most states, P8-2005(NC) in certain states, including North Carolina, and P8-2019 in MD, MO, MT, NM, NY, OH, SC, and VT).
- Survivorship Universal Life Guard (policy form P9-2005 and P9-2005(NC) in North Carolina) and
- Limited Payment Whole Life Insurance (MMCCWL-2019, and ICC19-MMCCWL in certain states, including North Carolina) is a participating, permanent, level-premium life insurance policy issued by Massachusetts Mutual life Insurance Company, Springfield, MA 0111-0001.
- Variable Universal Life III (policy form P2-2008, ICC08-P2 and ICC08-P2X in certain states, including North Carolina).

Guarantees are based on the claims-paying ability of the issuing company.

Variable life insurance is sold by prospectus. Before purchasing a variable life insurance policy, investors should carefully consider the investment objectives, risks, charges and expenses of the variable life insurance policy and its underlying investment choices. For this and other information, obtain the prospectuses for the variable life insurance policy and its underlying investment choices. Please read the prospectus carefully before investing or sending money or recommending to a client.

You must be a registered representative of MML Investors Services or a broker-dealer having a selling agreement with MML Strategic Distributors, LLC to discuss or offer variable products to the public.

Principal Underwriters:

MML Investors Services

MML Strategic Distributors, LLC

Subsidiaries of Massachusetts Mutual Life Insurance Company

1295 State Street

Springfield, MA 01111-0001

