



Guaranteed to Fit Your Life

The value of whole life insurance throughout your lifetime

Participating whole life insurance offered by
Massachusetts Mutual Life Insurance Company (MassMutual®)



MassMutual participating whole life insurance offers a combination of life insurance protection, cash value accumulation, guarantees and income tax advantages.

Consider some of the ways that a whole life policy may help you address different financial needs over the course of your lifetime.

The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies. While the policy allows for loans, you should know that there may be little to no cash value available for loans in the policy's early years.

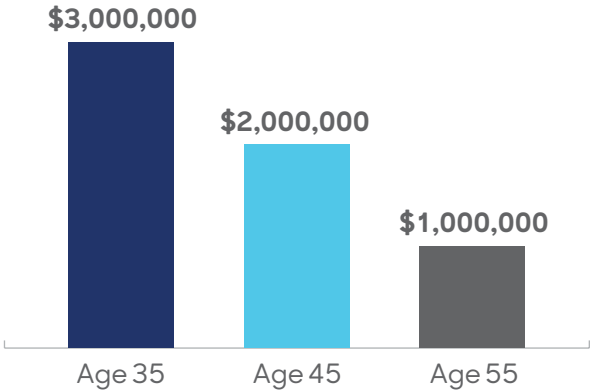
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NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA INSURED • MAY GO DOWN IN VALUE • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

Protect Your Value as a Provider

Protecting the value of what you provide for your family is a big responsibility. That's why it's important to have enough life insurance. A whole life policy can help meet your life insurance protection needs today and as they change over time.

HOW MUCH WILL YOU EARN OVER YOUR WORKING LIFE?



This chart shows the cumulative income earned for people at various ages assuming they make \$100,000 annually until age 65. It does not account for pay increases, inflation, taxes, the value of any other contributions, or the time value of money.

You may be unsure about how much life insurance you need. Your financial professional can help you determine the right amount and type of coverage to meet your protection needs while staying within your budget.

Build Your Financial Safety Net

Many recommend having six to eight months of normal living expenses as a safety net for emergencies such as disability, illness, or job loss. Competing financial goals may make it a challenge to maintain this level of cash reserves.

The cash value that your whole life policy builds over time may be an additional source of cash for emergencies. There may also be times when you need additional funds to help meet major expenses such as college tuition or the cost of a wedding.¹

A number of famous entrepreneurs borrowed against their life insurance policies to help their businesses succeed:

- **J.C. Penney** during the Great Depression to help meet his company's payroll.
- **Walt Disney** in 1953 to help fund his first theme park.
- **Ray Kroc** during the 1960s, to help pay key **McDonald's** employees and to create an ad campaign around Ronald McDonald.

Source: LifeHealthPro, 6 Famous Brands Started or Saved by Life Insurance, 2012. This is the most current data available.

¹ Distributions under a policy (including cash dividends 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 if the policyowner is under age 59½.

Access to cash values through borrowing or partial surrenders will 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.

Supplement Your Retirement Income

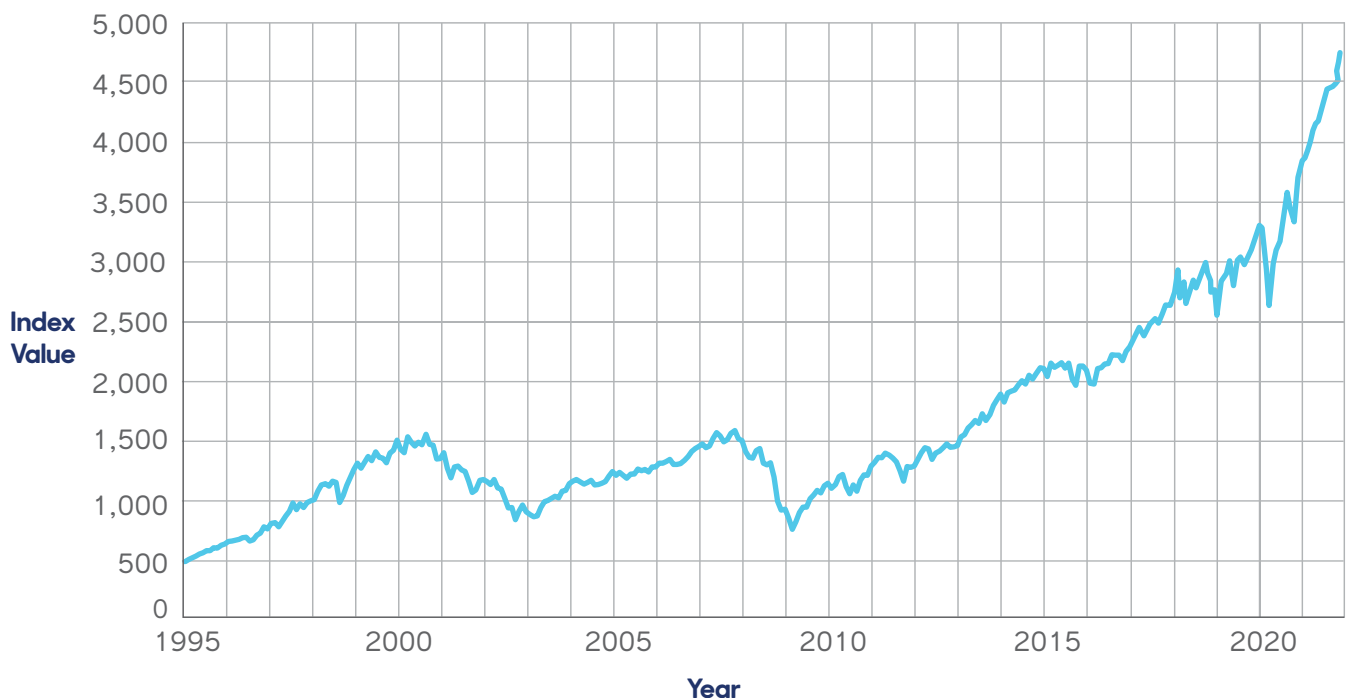
A whole life policy may be an effective way to accumulate additional funds to supplement your retirement income because it offers:

- A systematic and disciplined approach to setting aside funds.
- Stable and consistent tax-deferred growth in cash values.
- The ability to provide tax-advantaged income¹ during retirement.

The cash value that a whole life policy accumulates over time is guaranteed and will not fluctuate based on changes in the financial markets. This means it can be a reliable source of funds to help you weather market downturns.

During the Great Recession of 2007-2009, MassMutual whole life policyowners may have seen the value of their homes and investments decline. However, when they received their annual policy statements they found that their cash value increased each year during this time frame.

S&P 500® STOCK PRICE INDEX



The S&P 500 price index is a measure of common stock market performance in the U.S. This market index has been provided for informational purposes only; it is unmanaged and does not reflect investment fees or expenses. Individuals cannot invest directly in an index.

Live a More Secure and Comfortable Retirement

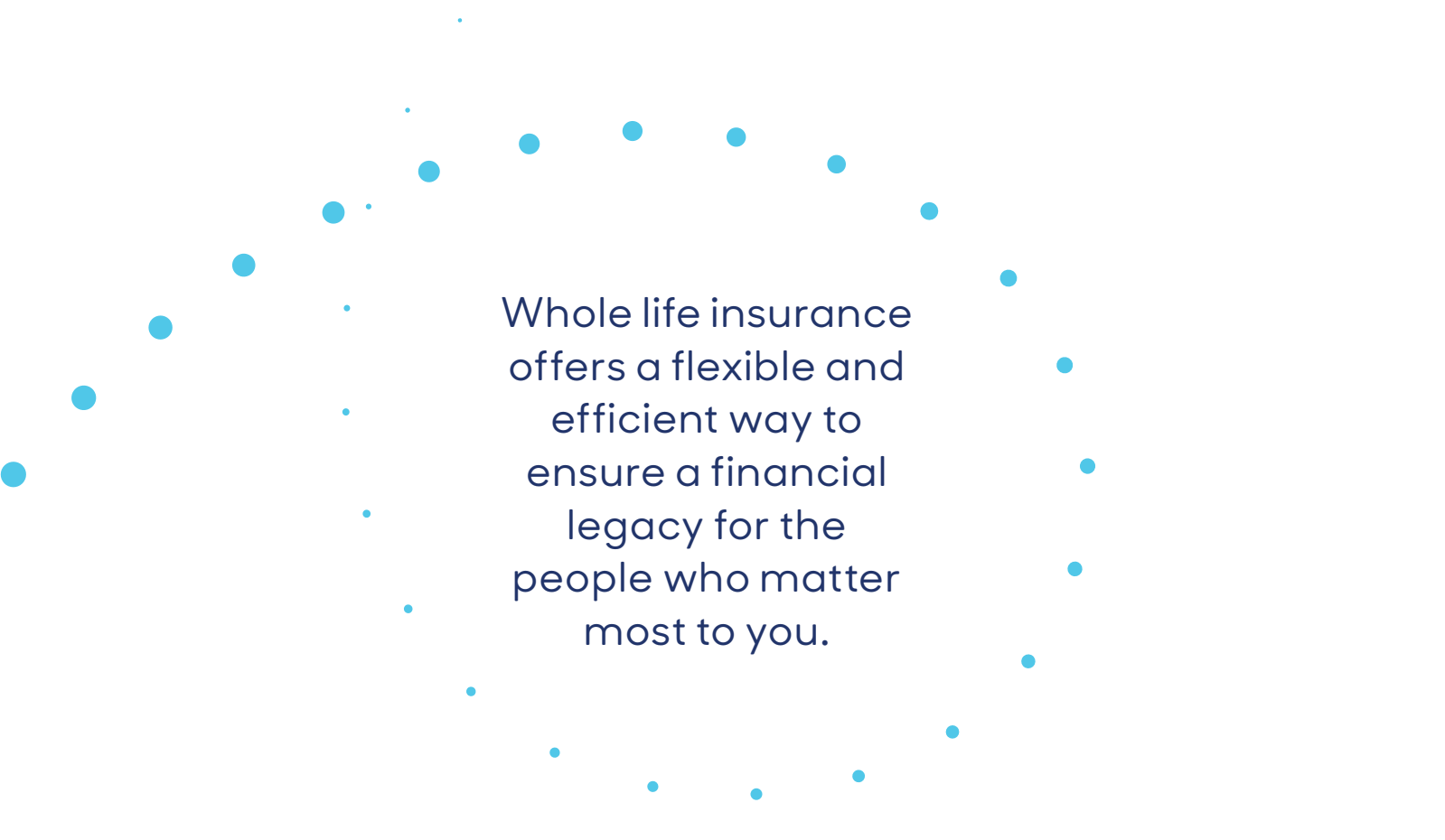
A common issue facing retired couples is that the benefits provided by Social Security, pensions and annuities may be reduced after one of them dies. This may occur at a time when the surviving spouse still needs this income. A whole life policy can help make up for the reduction in these benefits by providing an income tax-free death benefit.

Overall, the protection your whole life policy provides can help take some of the uncertainty out of retirement. It may give you the confidence to spend more of your other retirement assets and enjoy a more secure and comfortable retirement.

Many couples retiring today rely on their Social Security benefits as a basic source of guaranteed retirement income. However, when one of them dies, the amount received by the surviving spouse may be reduced by as much as 50%.²

² www.ssa.gov





Whole life insurance offers a flexible and efficient way to ensure a financial legacy for the people who matter most to you.

Leave a Financial Legacy for the Future

Many people who have worked hard to build wealth feel it is important to leave something to the next generation or a cause they care about. Whole life insurance offers a flexible and efficient way to ensure a financial legacy for the people or causes that matter most to them.

The life insurance benefit is generally paid income tax free directly to your beneficiaries. It avoids the costs and delays of probate and will not be part of any public record.

Prepare for Whatever Life Brings

Overall, a whole life insurance policy from MassMutual can help you protect your family during your working years, allow you and your spouse to live a more comfortable retirement and leave more for your children and grandchildren.

Ask your financial professional for a whole life illustration based on your specific situation and needs.

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.

MassMutual Whole Life series policies ((Policy Forms: MMWL-2018 and ICC18-MMWL in certain states, including North Carolina)/ (MMWLA-2018 and ICC18-MMWLA in certain states, including North Carolina)) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

