

MassMutual CareChoiceSM Policies

Prepare for the Possibilities

**CareChoice One and CareChoice Select are issued by
Massachusetts Mutual Life Insurance Company (MassMutual®).**

CareChoice policies are whole life insurance policies with riders that provide long-term care benefits. They are appropriate for individuals who need long-term care coverage and life insurance as a secondary benefit. CareChoice policies offer individuals a way to help prepare for their future long-term care needs. You may want to consider additional coverage options as a way to meet all of your life insurance and long-term care needs.

This brochure is not for use by residents in the following states: CA, NY

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Be Better Prepared with a CareChoice Policy

Many people will need long-term care at some point in their lives due to illness, injury, or a cognitive impairment.

MassMutual CareChoiceSM One (CareChoice One) and MassMutual CareChoiceSM Select (CareChoice Select) were designed to help pay for the cost of long-term care (LTC). A CareChoice policy can help you be better prepared to pay LTC expenses. However, if you never need LTC, the policy provides other guaranteed benefits.

CareChoice policies are participating whole life insurance with riders that provide LTC benefits. CareChoice One is a single premium policy. CareChoice Select has level premiums payable for 10 years.

Underwriting is necessary for both the life insurance policy and the LTC Riders. A medical exam is generally not required, but may be necessary in certain situations.



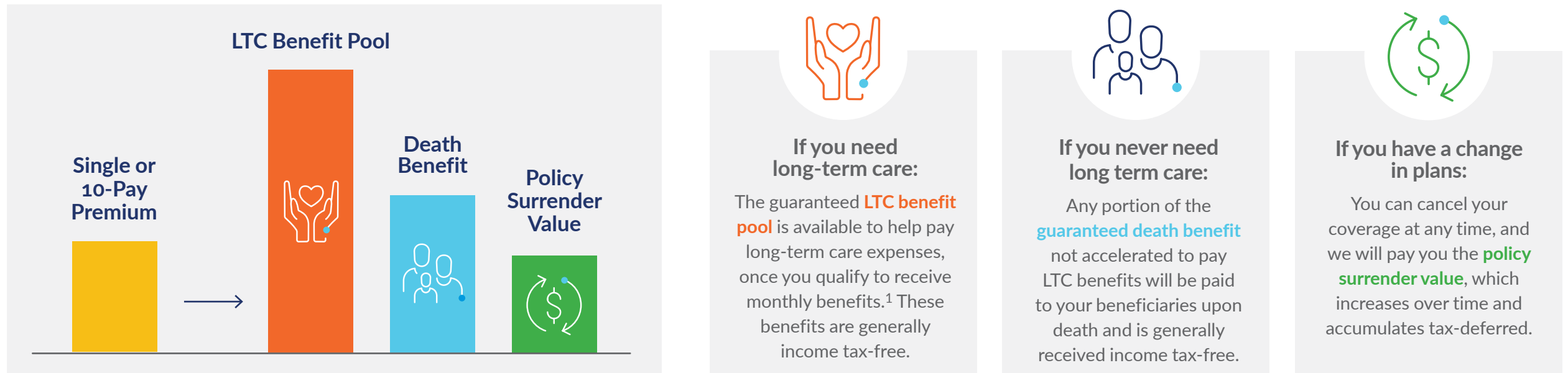


How a CareChoice Policy Works

You use a portion of your savings or income to pay the guaranteed single or annual 10-pay premium. The policy provides three important benefits that include:

- An LTC benefit pool that is substantially larger than the premiums you paid.
- A death benefit that will be paid if you never need LTC.
- A policy surrender value that is available if you have a change in plans.

The following diagram illustrates how the policy works and the guaranteed benefits it provides:



¹ LTC Rider benefits paid as an acceleration of death benefit reduce the policy death benefit payable dollar-for-dollar and the Cash Surrender Value portion of the Policy Surrender Value will be reduced proportionally.

The LTC Riders are intended to be a federally tax-qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code, as amended. Therefore, any long-term care benefits paid under the LTC Riders are generally received income tax-free and a portion of the premium paid for the LTC Riders may be deductible from gross income for federal income tax purposes.

Benefit payments received under the LTC Riders for Covered Services may be taxable if you receive benefit payments under other long-term care insurance coverage for the same services. You should carefully consider other long-term care coverage you may have before accessing benefits under the riders. Consult your tax advisor.



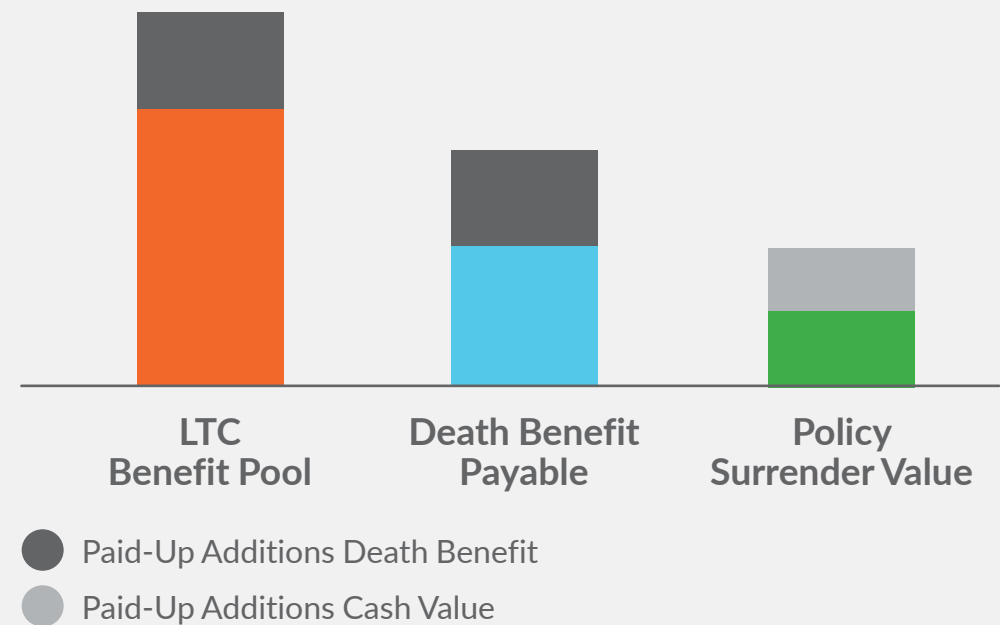
Policy Dividends

CareChoice policies are participating whole life insurance, which means that policyowners are eligible to receive annual dividends. While dividends are not guaranteed, MassMutual has paid them every year since 1869.

Policy dividends may be used to purchase additional paid-up whole life insurance (Paid-Up Additions), which increases your death benefit, LTC benefit pool, and policy surrender value over time. You can surrender Paid-Up Additions for their cash value at any time and for any reason.² CareChoice Select policyowners may elect to use dividends to reduce their out-of-pocket premiums during the first 10 years.

The chart at right illustrates how dividends may increase your policy benefits over time.

CARECHOICE POLICY BENEFITS WITH PAID-UP ADDITIONS



² Distributions under the policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (cost basis). If the policy is a Modified Endowment Contract (MEC), 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. Partial surrenders and policy loans reduce the Policy Surrender Value, Death Benefit Payable, and the LTC benefits available. Policy loans increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured. Most CareChoice One policies will be MECs. In general, the only non-MEC CareChoice One policies are those primarily funded with a tax-free exchange of another non-MEC life insurance policy under Internal Revenue Code Section 1035.



How LTC Benefits Are Paid

For policies without inflation protection, the guaranteed LTC benefit pool is equal to the base policy death benefit (face amount) plus an equal amount of extended LTC coverage. These LTC benefits will last for a minimum of 48 months at the maximum monthly benefit amount. Any Paid-Up Additions purchased with policy dividends will increase the LTC benefit pool and extend the minimum benefit period beyond 48 months.

Once you become eligible for benefits and satisfy the 90-day elimination period, monthly LTC benefits will be paid as follows:

1

Acceleration of Base Policy Face Amount³

LTC benefits are first paid as an acceleration of the base policy death benefit. These benefits are paid out over a minimum of 24 months.

2

Extended LTC Coverage Amount

Once the base policy death benefit has been paid out, additional LTC benefits are paid from the extended LTC coverage amount over a minimum of 24 months.

3

Acceleration of Paid-Up Additions Death Benefit³

Once the extended LTC coverage amount has been exhausted, additional LTC benefits will be paid as an acceleration of any Paid-Up Additions death benefit.

Benefit payments may continue until the LTC benefit pool has been reduced to zero.

³ LTC Rider benefits paid as an acceleration of death benefit reduce the policy death benefit payable dollar-for-dollar and the Cash Surrender Value portion of the Policy Surrender Value will be reduced proportionally.



Care Coordination Services

The policy provides care coordination services at no additional cost. These services may begin prior to satisfying the elimination period and will not reduce your LTC benefits. A licensed health care professional will:

- Assess your health care needs.
- Develop a personalized plan of care.
- Help coordinate appropriate care services.
- Facilitate the claims process.

The use of a care coordinator is not required.

Regardless of how your future unfolds,
a CareChoice policy provides benefits
to help you enjoy a more secure retirement.



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

The purpose of this material is the solicitation of insurance and an agent may contact you.

The products and/or certain features may not be available in all states. State variations will apply.

Single Premium Whole Life insurance, (SPWL-2013, ICC13SPWL and ICC13SPWL in North Carolina, SPWL-NY-2019 and SPWL-FL-2021), is a participating, permanent single premium life insurance policy issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

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 01111-0001.

For costs and further details of LTC Rider coverage, including exclusions and reductions or limitations, contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer.



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