

Retention Limits

MassMutual® provides clients with the coverage amounts they need to meet their financial goals with internal whole life retention limits of up to \$30 million for individuals, and up to \$35 million for survivorship policies (applicable on a case-by-case basis).

Additionally, retention limits have also increased for private pilots and some professional athletes.

Refer to the details listed below and [LI7500 LifeLines: Retention and capacity](#) for a brief overview:

INDIVIDUAL WHOLE LIFE (WL) INSURANCE

Issue age	Standard or better	Table A - D (125% - 200%)	Table E - H (225% - 300%)	Table J - P (350% - 500%)
17 - 60	\$30M	\$25M	\$12.5M	\$12.5M
61 - 65	\$20M	\$12.5M	\$12.5M	\$12.5M
66 - 75	\$20M	\$12.5M	\$12.5M	\$12.5M
76 - 80 ¹	\$10M	\$10M	\$10M	\$5M
81 - 85	\$10M	None	None	None
86 - 90	\$1M	None	None	None

Individual consideration for ages 0-16.

SURVIVORSHIP WHOLE LIFE INSURANCE

Issue age	Standard or better	Table A - D (125% - 200%)	Table E - H (225% - 300%)	Table J - P (350% - 500%)
18 - 60	\$35M	\$30M	\$15M	\$12.5M
61 - 65	\$25M	\$17.5M	\$15M	\$12.5M
66 - 75	\$25M	\$17.5M	\$15M	\$12.5M
76 - 80	\$15M	\$12.5M	\$10M	\$5M
81 - 85	\$10M	\$10M	None	None
86 - 90	\$1M	None	None	None

¹ Clients ages 80 and above must be rated Standard or better with no flat extra to qualify for an offer.

Professional athletes

Major League Baseball (MLB), National Basketball Association (NBA), National Football League (NFL), and National Hockey League (NHL) professional athletes are subject to the retention limits listed below.

Issue age	Personal coverage	Team coverage
16 - 21	WL: \$10M Non-WL: \$5M	\$3M
22+	WL: \$20M Non-WL: \$15M	\$3M

For professional athletes of other sports, the retention limits are unreduced from what is listed above.

High-risk avocation, high-risk occupation, and private aviation

The Company's corporate retention limit is reduced by 50% for all products with ratable occupations. The retention limit for ratable aviation and avocation may be reduced by 50% in some instances. Contact Underwriting for case-specific details.

SuperPool™

This program offers additional capacity for high net worth clients, up to \$50 million for whole life policies. For more information on the MassMutual SuperPool™ please refer to [LI7160 MassMutual's SuperPool™ flyer](#).

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All underwriting offers are subject to usual requirements and guidelines, complete medical history, and underwriter discretion. Available capacity may vary by age, plan, and medical history and is subject to Home Office review and approval and Reinsurance capacity.

All existing and pending coverage with MassMutual reduces available retention.

