

# ABC Hospital

EXHIBIT A

2/28/2020

Initial Death Benefit	\$14,611,873.00
10 Pay WL Premium	\$800,000.05
WL SPIA Purchase	\$7,080,000.00
<b>Total Loan</b>	<b>\$7,880,000.05</b>

## Supplemental Executive Retirement Plan IRC Section 7872 Guidelines

2020 WL Dividend: 6.20%

Dividends are not guaranteed. Policy performance will vary over future years and therefore projected Non-Taxable Benefit will also vary.

### Healthcare Executive

Long Term AFR: 2.00%

Year	Age	Hospital Corporate Account									Executive Account		
		(1) Annual Policy Premium	(2) Total Loan Outlay	(3) Corporate Cash Value	(4) Annual Interest 2.00%	(5) Total Accrued Interest	(6) Corp. DB Loan Repayment Col (2) + Col (5)	(7) Kay Man Insurance (SPIA DB)	(8) Planned Gift from Exec. DB	(9) Total Corp. Death Benefit	(10) Non-Taxable Benefit (Policy Disb.)	(11) Executive Death Benefit	
1	2020	55	\$800,000	\$7,880,000	\$295,306	\$157,600	\$157,600	\$8,037,600	\$7,080,000	\$668,316	\$15,785,916	\$0	\$6,014,846
2	2021	56	\$800,000	\$7,880,000	\$801,640	\$160,752	\$318,352	\$8,198,352	\$6,487,583	\$667,414	\$15,353,349	\$0	\$6,006,729
3	2022	57	\$800,000	\$7,880,000	\$1,553,559	\$163,967	\$482,319	\$8,362,319	\$5,676,635	\$671,180	\$14,710,134	\$0	\$6,040,616
4	2023	58	\$800,000	\$7,880,000	\$2,355,284	\$167,246	\$649,565	\$8,529,565	\$4,865,687	\$679,809	\$14,075,062	\$0	\$6,118,284
5	2024	59	\$800,000	\$7,880,000	\$3,209,100	\$170,591	\$820,157	\$8,700,157	\$4,054,739	\$693,000	\$13,447,896	\$0	\$6,237,004
6	2025	60	\$800,000	\$7,880,000	\$4,107,648	\$174,003	\$994,160	\$8,874,160	\$3,243,791	\$708,275	\$12,826,226	\$0	\$6,374,476
7	2026	61	\$800,000	\$7,880,000	\$5,054,013	\$177,483	\$1,171,643	\$9,051,643	\$2,432,844	\$725,657	\$12,210,144	\$0	\$6,530,917
8	2027	62	\$800,000	\$7,880,000	\$6,050,281	\$181,033	\$1,352,676	\$9,232,676	\$1,621,896	\$745,099	\$11,599,671	\$0	\$6,705,893
9	2028	63	\$800,000	\$7,880,000	\$7,099,366	\$184,654	\$1,537,329	\$9,417,330	\$810,948	\$766,573	\$10,994,851	\$0	\$6,899,159
10	2029	64	\$800,000	\$7,880,000	\$8,204,510	\$188,347	\$1,725,676	\$9,605,676	\$0	\$790,027	\$10,395,703	\$0	\$7,110,239
11	2030	65	\$0	\$7,880,000	\$8,653,534	\$192,114	\$1,917,790	\$9,797,790	\$0	\$812,028	\$10,609,818	\$0	\$7,308,256
12	2031	66	\$0	\$7,880,000	\$9,125,345	\$195,956	\$2,113,745	\$9,993,745	\$0	\$835,087	\$10,828,832	\$0	\$7,515,782
13	2032	67	\$0	\$7,880,000	\$9,357,190	\$199,875	\$2,313,620	\$10,193,620	\$0	\$807,750	\$11,001,371	\$250,000	\$7,269,752
14	2033	68	\$0	\$7,880,000	\$9,598,226	\$203,872	\$2,517,493	\$10,397,493	\$0	\$781,581	\$11,179,073	\$250,000	\$7,034,225
15	2034	69	\$0	\$7,880,000	\$9,848,616	\$207,950	\$2,725,443	\$10,605,443	\$0	\$756,476	\$11,361,919	\$250,000	\$6,808,288
16	2035	70	\$0	\$7,880,000	\$10,108,637	\$212,109	\$2,937,551	\$10,817,551	\$0	\$732,430	\$11,549,981	\$250,000	\$6,591,866
17	2036	71	\$0	\$7,880,000	\$10,378,828	\$216,351	\$3,153,902	\$11,033,902	\$0	\$709,379	\$11,743,281	\$250,000	\$6,384,410
18	2037	72	\$0	\$7,880,000	\$10,659,113	\$220,678	\$3,374,580	\$11,254,581	\$0	\$687,224	\$11,941,804	\$250,000	\$6,185,015
19	2038	73	\$0	\$7,880,000	\$10,947,551	\$225,092	\$3,599,672	\$11,479,672	\$0	\$665,562	\$12,145,234	\$250,000	\$5,990,059
20	2039	74	\$0	\$7,880,000	\$11,242,730	\$229,593	\$3,829,266	\$11,709,266	\$0	\$644,174	\$12,353,439	\$250,000	\$5,797,562

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**2020 WL Dividend: 6.20%**

Dividends are not guaranteed. Policy performance will vary over future years and therefore projected Non-Taxable Benefit will also vary.

### Healthcare Executive

**Long Term AFR: 2.00%**

			Hospital Corporate Account								Executive Account		
Year	Age	(1) Annual Policy Premium	(2) Total Loan Outlay	(3) Corporate Cash Value	(4) Annual Interest 2.00%	(5) Total Accrued Interest	(6) Corp. DB Loan Repayment Col (2) + Col (5)	(7) Key Man Insurance (SPIA DB)	(8) Planned Gift from Exec. DB	(9) Total Corp. Death Benefit	(10) Non-Taxable Benefit (Policy Disb.)	(11) Executive Death Benefit	
21	2040	75	\$0	\$7,880,000	\$11,549,035	\$234,185	\$4,063,451	\$11,943,451	\$0	\$623,742	\$12,567,193	\$250,000	\$5,613,679
22	2041	76	\$0	\$7,880,000	\$11,863,858	\$238,869	\$4,302,320	\$12,182,320	\$0	\$603,809	\$12,786,129	\$250,000	\$5,434,285
23	2042	77	\$0	\$7,880,000	\$12,185,953	\$243,646	\$4,545,966	\$12,425,966	\$0	\$584,273	\$13,010,240	\$250,000	\$5,258,459
24	2043	78	\$0	\$7,880,000	\$12,517,789	\$248,519	\$4,794,486	\$12,674,486	\$0	\$565,451	\$13,239,937	\$250,000	\$5,089,060
25	2044	79	\$0	\$7,880,000	\$12,858,188	\$253,490	\$5,047,975	\$12,927,975	\$0	\$547,215	\$13,475,190	\$250,000	\$4,924,931
26	2045	80	\$0	\$7,880,000	\$13,186,535	\$258,560	\$5,306,535	\$13,186,535	\$0	\$529,623	\$13,716,158	\$250,000	\$4,766,606
27	2046	81	\$0	\$7,880,000	\$13,450,266	\$263,731	\$5,570,265	\$13,450,266	\$0	\$512,665	\$13,962,930	\$250,000	\$4,613,983
28	2047	82	\$0	\$7,880,000	\$13,719,271	\$269,005	\$5,839,271	\$13,719,271	\$0	\$496,605	\$14,215,875	\$250,000	\$4,469,441
29	2048	83	\$0	\$7,880,000	\$13,993,656	\$274,385	\$6,113,656	\$13,993,656	\$0	\$481,579	\$14,475,236	\$250,000	\$4,334,215
30	2049	84	\$0	\$7,880,000	\$14,273,529	\$279,873	\$6,393,529	\$14,273,529	\$0	\$467,504	\$14,741,033	\$250,000	\$4,207,534
31	2050	85	\$0	\$7,880,000	\$14,559,000	\$285,471	\$6,679,000	\$14,559,000	\$0	\$453,564	\$15,012,564	\$250,000	\$4,082,077
32	2051	86	\$0	\$7,880,000	\$14,850,180	\$291,180	\$6,970,180	\$14,850,180	\$0	\$440,576	\$15,290,756	\$250,000	\$3,965,183
33	2052	87	\$0	\$7,880,000	\$15,147,184	\$297,004	\$7,267,184	\$15,147,184	\$0	\$460,117	\$15,607,301	\$0	\$4,141,057
34	2053	88	\$0	\$7,880,000	\$15,450,127	\$302,944	\$7,570,127	\$15,450,127	\$0	\$480,352	\$15,930,480	\$0	\$4,323,171
35	2054	89	\$0	\$7,880,000	\$15,759,130	\$309,003	\$7,879,130	\$15,759,130	\$0	\$501,242	\$16,260,372	\$0	\$4,511,176
36	2055	90	\$0	\$7,880,000	\$16,074,312	\$315,183	\$8,194,312	\$16,074,312	\$0	\$522,806	\$16,597,119	\$0	\$4,705,255
37	2056	91	\$0	\$7,880,000	\$16,395,799	\$321,486	\$8,515,799	\$16,395,799	\$0	\$544,868	\$16,940,667	\$0	\$4,903,814
38	2057	92	\$0	\$7,880,000	\$16,723,715	\$327,916	\$8,843,715	\$16,723,715	\$0	\$567,641	\$17,291,356	\$0	\$5,108,769
39	2058	93	\$0	\$7,880,000	\$17,058,189	\$334,474	\$9,178,189	\$17,058,189	\$0	\$590,641	\$17,648,830	\$0	\$5,315,769
40	2059	94	\$0	\$7,880,000	\$17,399,353	\$341,164	\$9,519,353	\$17,399,353	\$0	\$613,304	\$18,012,657	\$0	\$5,519,738

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**2020 WL Dividend: 6.20%**

Dividends are not guaranteed. Policy performance will vary over future years and therefore projected Non-Taxable Benefit will also vary.

## Healthcare Executive

**Long Term AFR: 2.00%**

Year	Age	Hospital Corporate Account									Executive Account		
		(1) Annual Policy Premium	(2) Total Loan Outlay	(3) Corporate Cash Value	(4) Annual Interest 2.00%	(5) Total Accrued Interest	(6) Corp. DB Loan Repayment Col (2) + Col (5)	(7) Kay Man Insurance (SPIA DB)	(8) Planned Gift from Exec. DB	(9) Total Corp. Death Benefit	(10) Non-Taxable Benefit (Policy Disb.)	(11) Executive Death Benefit	
41	2060	95	\$0	\$7,880,000	\$17,747,340	\$347,987	\$9,867,340	\$17,747,340	\$0	\$633,921	\$18,381,261	\$0	\$5,705,291
42	2061	96	\$0	\$7,880,000	\$18,102,287	\$354,947	\$10,222,286	\$18,102,287	\$0	\$653,384	\$18,755,671	\$0	\$5,880,456
43	2062	97	\$0	\$7,880,000	\$18,464,332	\$362,046	\$10,584,332	\$18,464,332	\$0	\$670,342	\$19,134,674	\$0	\$6,033,080
44	2063	98	\$0	\$7,880,000	\$18,833,619	\$369,287	\$10,953,619	\$18,833,619	\$0	\$683,204	\$19,516,823	\$0	\$6,148,839
45	2064	99	\$0	\$7,880,000	\$19,210,291	\$376,672	\$11,330,291	\$19,210,291	\$0	\$689,302	\$19,899,594	\$0	\$6,203,720
46	2065	100	\$0	\$7,880,000	\$19,594,497	\$384,206	\$11,714,497	\$19,594,497	\$0	\$802,009	\$20,396,506	\$0	\$7,218,078

# ABC Hospital

EXHIBIT B

2/28/2020

Initial Death Benefit	\$14,611,873.00
10 Pay WL Premium	\$800,000.05
WL SPIA Purchase	\$7,080,000.00
<b>Total Loan</b>	<b>\$7,880,000.05</b>

## Supplemental Executive Retirement Plan Corporate Asset and Accrued Interest Healthcare Executive

<u>Year</u>		(1) <b>Corporate Asset Investment</b>	(2) <b>Annual Interest 2.00%</b>	(3) <b>Total Accrued Interest</b>	(4) <b>Corporate Cash Value</b>	(5) <b>Corporate Death Benefit</b>
1	2020	\$7,880,000	\$157,600	\$157,600	\$295,306	\$8,037,600
2	2021	\$0	\$160,752	\$318,352	\$801,640	\$8,198,352
3	2022	\$0	\$163,967	\$482,319	\$1,553,559	\$8,362,319
4	2023	\$0	\$167,246	\$649,565	\$2,355,284	\$8,529,565
5	2024	\$0	\$170,591	\$820,157	\$3,209,100	\$8,700,157
6	2025	\$0	\$174,003	\$994,160	\$4,107,648	\$8,874,160
7	2026	\$0	\$177,483	\$1,171,643	\$5,054,013	\$9,051,643
8	2027	\$0	\$181,033	\$1,352,676	\$6,050,281	\$9,232,676
9	2028	\$0	\$184,654	\$1,537,329	\$7,099,366	\$9,417,330
10	2029	\$0	\$188,347	\$1,725,676	\$8,204,510	\$9,605,676
11	2030	\$0	\$192,114	\$1,917,790	\$8,653,534	\$9,797,790
12	2031	\$0	\$195,956	\$2,113,745	\$9,125,345	\$9,993,745
13	2032	\$0	\$199,875	\$2,313,620	\$9,357,190	\$10,193,620
14	2033	\$0	\$203,872	\$2,517,493	\$9,598,226	\$10,397,493
15	2034	\$0	\$207,950	\$2,725,443	\$9,848,616	\$10,605,443
16	2035	\$0	\$212,109	\$2,937,551	\$10,108,637	\$10,817,551
17	2036	\$0	\$216,351	\$3,153,902	\$10,378,828	\$11,033,902
18	2037	\$0	\$220,678	\$3,374,580	\$10,659,113	\$11,254,581
19	2038	\$0	\$225,092	\$3,599,672	\$10,947,551	\$11,479,672
20	2039	\$0	\$229,593	\$3,829,266	\$11,242,730	\$11,709,266

# ABC Hospital

EXHIBIT B

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10 Pay WL Premium	\$800,000.05
WL SPIA Purchase	\$7,080,000.00
<b>Total Loan</b>	<b>\$7,880,000.05</b>

## Supplemental Executive Retirement Plan Corporate Asset and Accrued Interest Healthcare Executive

Year		(1) Corporate Asset Investment	(2) Annual Interest 2.00%	(3) Total Accrued Interest	(4) Corporate Cash Value	(5) Corporate Death Benefit
21	2040	\$0	\$234,185	\$4,063,451	\$11,549,035	\$11,943,451
22	2041	\$0	\$238,869	\$4,302,320	\$11,863,858	\$12,182,320
23	2042	\$0	\$243,646	\$4,545,966	\$12,185,953	\$12,425,966
24	2043	\$0	\$248,519	\$4,794,486	\$12,517,789	\$12,674,486
25	2044	\$0	\$253,490	\$5,047,975	\$12,858,188	\$12,927,975
26	2045	\$0	\$258,560	\$5,306,535	\$13,186,535	\$13,186,535
27	2046	\$0	\$263,731	\$5,570,265	\$13,450,266	\$13,450,266
28	2047	\$0	\$269,005	\$5,839,271	\$13,719,271	\$13,719,271
29	2048	\$0	\$274,385	\$6,113,656	\$13,993,656	\$13,993,656
30	2049	\$0	\$279,873	\$6,393,529	\$14,273,529	\$14,273,529
31	2050	\$0	\$285,471	\$6,679,000	\$14,559,000	\$14,559,000
32	2051	\$0	\$291,180	\$6,970,180	\$14,850,180	\$14,850,180
33	2052	\$0	\$297,004	\$7,267,184	\$15,147,184	\$15,147,184
34	2053	\$0	\$302,944	\$7,570,127	\$15,450,127	\$15,450,127
35	2054	\$0	\$309,003	\$7,879,130	\$15,759,130	\$15,759,130
36	2055	\$0	\$315,183	\$8,194,312	\$16,074,312	\$16,074,312
37	2056	\$0	\$321,486	\$8,515,799	\$16,395,799	\$16,395,799
38	2057	\$0	\$327,916	\$8,843,715	\$16,723,715	\$16,723,715
39	2058	\$0	\$334,474	\$9,178,189	\$17,058,189	\$17,058,189
40	2059	\$0	\$341,164	\$9,519,353	\$17,399,353	\$17,399,353

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10 Pay WL Premium	\$800,000.05
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<b>Total Loan</b>	<b>\$7,880,000.05</b>

## Supplemental Executive Retirement Plan Corporate Asset and Accrued Interest Healthcare Executive

<u>Year</u>		(1) <b>Corporate Asset Investment</b>	(2) <b>Annual Interest 2.00%</b>	(3) <b>Total Accrued Interest</b>	(4) <b>Corporate Cash Value</b>	(5) <b>Corporate Death Benefit</b>
41	2060	\$0	\$347,987	\$9,867,340	\$17,747,340	\$17,747,340
42	2061	\$0	\$354,947	\$10,222,286	\$18,102,287	\$18,102,287
43	2062	\$0	\$362,046	\$10,584,332	\$18,464,332	\$18,464,332
44	2063	\$0	\$369,287	\$10,953,619	\$18,833,619	\$18,833,619
45	2064	\$0	\$376,672	\$11,330,291	\$19,210,291	\$19,210,291
46	2065	\$0	\$384,206	\$11,714,497	\$19,594,497	\$19,594,497

# ABC Hospital

EXHIBIT C

2/28/2020

Initial Death Benefit	#####
10 Pay WL Premium	\$800,000.05
WL SPIA Purchase	\$7,080,000.00
<b>Total Loan</b>	<b>\$7,880,000.05</b>

## Supplemental Executive Retirement Plan Single Premium Immediate Annuity (SPIA) Healthcare Executive

SPIA VALUES ARE ESTIMATED

Year		(1) Annual Policy Premium	(2) Executive Funding Account	(3) SPIA Surrender Value	(4) SPIA Death Benefit	(5) Corporate Death Benefit	(6) Executive Death Benefit
1	2020	\$800,000	\$7,080,000	\$7,080,000	\$7,080,000	\$8,037,600	\$6,683,162
2	2021	\$800,000	-\$810,948	\$5,968,576	\$6,487,583	\$8,198,352	\$6,674,143
3	2022	\$800,000	-\$810,948	\$5,120,892	\$5,676,635	\$8,362,319	\$6,711,796
4	2023	\$800,000	-\$810,948	\$4,436,533	\$4,865,687	\$8,529,565	\$6,798,094
5	2024	\$800,000	-\$810,948	\$3,736,442	\$4,054,739	\$8,700,157	\$6,930,005
6	2025	\$800,000	-\$810,948	\$3,020,619	\$3,243,791	\$8,874,160	\$7,082,751
7	2026	\$800,000	-\$810,948	\$2,289,062	\$2,432,844	\$9,051,643	\$7,256,574
8	2027	\$800,000	-\$810,948	\$1,541,774	\$1,621,896	\$9,232,676	\$7,450,992
9	2028	\$800,000	-\$810,948	\$778,753	\$810,948	\$9,417,330	\$7,665,732
10	2029	\$800,000	-\$810,948	\$0	\$0	\$9,605,676	\$7,900,266

### How the Prepaid Single Payment Plan Works

- (1) In year 1, the first premium is paid and the additional prepayment balance is advanced to the Executive as a loan.
- (2) Executive purchases a Single Premium Immediate Annuity (SPIA) and assigns the Funding Account to the Hospital
- (3) Subsequent annual premiums are guaranteed and paid from the Executive Funding Account.

Discount Amount	\$120,000
Ann Taxable Amount	\$24,328
Est. Annual Tax	\$10,948
Assumed Nominal Tax Rate	45.00%

# Whole Life Legacy 10 Pay

## Basic Life Insurance Illustration

**Prepared for:**

Valued Client  
Female, Age 55

**Presented by:**

Mass Mutual  
101 Federal Street  
Boston, MA 02110

February 28, 2020

**CRN: 249020**



## Narrative Summary

**Whole Life Legacy 10 Pay** is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable for 10 years. This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown.

### Client Information

Prepared for  
Underwriting Class

Valued Client, Female, Age 55  
Non-Tobacco

**All coverages, premiums, riders and underwriting classes are subject to Home Office approval.**

**You may be required to provide medical information, and an exam may be necessary.**

### Policy Information

Issuing Company	Massachusetts Mutual Life Insurance Company
Policy	Limited Payment Whole Life with Premiums Payable for 10 Years
Generic Policy Name	Whole Life Policy
Policy Form Number	ICC18-MMWL
MEC Status	No
Initial Base Dividend Option	Paid-Up Additions

### Initial Premium Information

Premium Payment Mode	Annual
Base Premium	\$800,000.05
Accelerated Death Benefit for Terminal Illness Rider	No Premium Charge
Transfer of Insured Rider	No Premium Charge
Total Initial Premium	\$800,000.05

### Initial Coverage Information

Base Policy Face Amount	\$14,611,873.00
Total Initial Death Benefit	\$14,611,873.00

**Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.**

**What is Whole Life Legacy 10 Pay?** Whole Life Legacy 10 Pay is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable for 10 years. The duration of premiums for riders varies according to the terms of the rider. The policy provides for cash value accumulation and for the payment of dividends as may be determined by the company.

**What This Illustration Shows:** This illustration describes the important features of this MassMutual Whole Life Legacy 10 Pay life insurance policy. The following pages provide a summary (and year-by-year figures) for required premiums, cash surrender values, death benefits, anticipated out-of-pocket premium payments and other values for this policy on a guaranteed and non-guaranteed basis. It is designed to help you understand how this policy works. It is not a projection of how it will perform. **Many of the values contained in this illustration depend on non-guaranteed dividends.**

Your illustration may show policy changes, such as face amount decreases, dividend option changes, the Alternate Payment Option (APO) strategy, loans, partial surrenders or changes to certain rider premiums. Policy changes are not automatic. You must submit a request to our Home Office.

## Narrative Summary

**IMPORTANT INFORMATION ABOUT DIVIDENDS** Whole Life Legacy 10 Pay is a participating policy and is eligible to receive dividends, which are not guaranteed. The non-guaranteed values shown in this illustration are based on the company's 2020 dividend schedule. This illustration assumes a policy with an adjustable policy loan interest rate provision. Dividends are a reflection of the company's mortality experience (death claims), investment earnings and expenses, and will change over time. **This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown. For this reason, we strongly recommend reviewing an illustration showing a lower dividend schedule to see the impact this would have on policy values.** *Transfer of policy ownership to a qualified pension or profit sharing plan could result in different dividends.*

*This illustration assumes that the dividend option is Paid-Up Additions for all years shown.* The annual dividend, if any, is used to buy additional level paid-up life insurance, adding to the policy's death benefit and total cash value. "Paid-up" means that no further premiums are required on the additional life insurance. This additional insurance is also eligible to receive dividends. Paid-up additions may be surrendered for their cash value as long as they are not being used as collateral for policy debt.

### **Additional Coverage Provided by Rider(s)**

**Accelerated Death Benefit for Terminal Illness Rider (ABR):** The Accelerated Death Benefit for Terminal Illness Rider allows the policyowner to receive an advance of a portion of the available policy death benefit when we receive proof that the insured has a terminal illness expected to result in death within the period set forth in the rider. No further receipts/evidence are necessary. The funds may be used for any purpose. This rider terminates upon acceleration. There is no charge for this rider unless it is exercised.

**Transfer of Insured Rider (TIR):** The Transfer of Insured Rider provides the policyowner with the right to transfer or exchange a new insured in place of the current insured under the policy, provided an insurable interest exists between the owner and the substitute insured, the new insured is not older than age 75 and evidence of insurability is provided. There is no annual premium for this rider however there is a cost due if the rider is exercised.

### **IMPORTANT TAX INFORMATION**

**Based on the assumptions in this illustration, the following Modified Endowment Contract (MEC) determinations were made:**

- **This policy is not a MEC, based on the Tabular Values**
- **This policy is not a MEC, based on the Supplemental Values**

**Changes to the assumptions as illustrated could cause the policy to become a MEC or change the year that the policy is illustrated to become a MEC under the Internal Revenue Code.**

A Modified Endowment Contract (MEC) distinguishes between a policy purchased primarily for death protection and a policy purchased primarily for the tax advantages afforded to life insurance cash values. Once a policy is classified as a MEC, it receives less advantageous federal income tax treatment (see below). To determine if a contract is a MEC, a premium limit (the MEC limit) is established for the maximum amount of premium allowed during the first seven years, based upon rules set by the Internal Revenue Code. Under the MEC test, a MEC results if the cumulative amount paid at any time in the first seven years exceeds the cumulative MEC limit applicable in that policy year. Certain changes to the policy can subject the policy to MEC testing beyond the first seven years or can cause premiums already paid to be re-tested.

Surrenders and distributions are subject to income tax to the extent they exceed the policy's cost basis. If the policy is a MEC, distributions and loans are taxable to the extent of gain and may be subject to a 10% tax penalty.

Death benefit proceeds from this policy are generally excludable from the beneficiary's gross income for income tax purposes (IRC Section 101(a)(1)). Policy loans on non-MEC policies are not treated as distributions or subject to income tax when taken (IRC Section 72). However, if the policy is not held until death, taxes are generally due on surrender or lapse and may in fact exceed the policy's Net Surrender Value if prior loans and surrenders were extensive.

**The information provided above is not written or intended as specific tax advice. Individuals are strongly encouraged to seek advice from their own personal tax or legal counsel.**

## Narrative Summary

**Interest Adjusted Cost (IAC) Comparison Index**

	Policy Year	
	10	20
Life Insurance Surrender Cost Index	\$12.30	\$6.87
Life Insurance Net Payment Cost Index	\$47.79	\$24.71
Equivalent Level Annual Dividend at 5%	\$6.96	\$9.21

The Interest Adjusted Cost Comparison Indices provide two means of comparing the relative cost of similar plans of insurance issued by the same company or by different companies. A low index number represents a lower cost than a higher one. These indices reflect the time value of money by applying a 5% interest factor to policy premiums, dividends, and for the surrender cost index, the 10 and 20 year cash values. The dividends used in calculating these indices are based on the illustrated dividend schedule and are neither guarantees nor estimates of future dividends.

The indices do not consider: (1) the value of the services of an agent or company; (2) the relative strength and reputation of the company and its actual dividend performance; or (3) differences in the policy provisions.

This illustration does not recognize the time value of money and should not be used to compare policy costs.

**Additional Information About This Illustration**

The fully allocated expense method is used to allocate overhead expenses for all illustrations.

This illustration, using a 5% policy loan interest rate, is for a policy issued in Massachusetts on February 28, 2020. This rate may change on each policy anniversary date. This illustration assumes no policy loans.

**Key Terms Used in the Illustration**

**Attained Age:** Issue age plus policy duration years.

**Beg Year:** The first day of the policy year.

**Death Benefit:** The amount payable upon death of the insured.

**End Year:** The last day of the policy year. Dividends are assumed to be credited on this date. All cash values are shown as of the end of the policy year.

**Midpoint Assumptions:** Values are calculated assuming that the dividends are reduced by 50% and any policy charges included are an average between the guaranteed and non-guaranteed charges.

**Column Heading Definitions**

**Age End Year:** The age of the insured at the end of the policy year.

**Annual Dividend End Year:** The total amount of annual dividend payable. These values are based on the illustrated dividend schedule and are not guaranteed.

**Annual Net Outlay:** This is the out-of-pocket cost, which is the Contract Premium adjusted for any dividends paid in cash, dividends used to reduce the premium, partial surrenders, decreases in face amount, loans taken, loan repayments or taxes due for the policy year.

**Annual Outlay:** This is the out-of-pocket cost, which is the Contract Premium adjusted for any dividends paid in cash, dividends used to reduce the premium, partial surrenders, decreases in face amount, loans taken and loan repayments for the policy year, with no adjustments for taxes due.

**Annual Surrender:** The amount of dividends used and/or paid-up additions surrendered. These values are based on the illustrated dividend schedule and are not guaranteed.

**Basic Policy Cash Value End Year:** The guaranteed cash value of the base policy as of the end of the policy year. This does not include the cash value from paid-up additions (PUAs) or any other policy riders.

**Cash Value of Additions End Year:** The total cash value as of the end of the policy year of the paid-up additions purchased by dividends earned on the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

## Narrative Summary

**Contract Premium:** The premium that is required to be paid each policy year for the benefits shown in this illustration. It is assumed premiums are paid when due at the beginning of each modal period.

**Guaranteed Cash Value End Year:** The cash value which is guaranteed under this policy based upon the illustrated Contract Premium for Guaranteed Values as of the end of the policy year.

**Guaranteed Death Benefit End Year:** The amount of death benefit which is guaranteed to be payable for this policy at death based upon the illustrated Contract Premium for Guaranteed Values as of the end of the policy year.

**Internal Rate of Return (%) End Year:** The Internal Rate of Return (IRR) is the rate at which the out-of-pocket payments would accumulate each year to equal the policy value in this policy year.

**Net Cash Value End Year:** The cash value as of the end of the policy year reduced by outstanding loans and loan interest. These values are based on the illustrated dividend schedule and are not guaranteed.

**Net Death Benefit End Year:** The death benefit of the policy as of the end of the policy year reduced by outstanding loans and loan interest. These values are based on the illustrated dividend schedule and are not guaranteed.

**Paid-Up Additions End Year:** The additional paid-up insurance death benefit as of the end of the policy year purchased by dividends earned on the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

**Total Cash Value End Year:** The total cash value as of the end of the policy year including all guaranteed and non-guaranteed values. These values are based on the illustrated dividend schedule and are not guaranteed.

**Total Cash Value of Additions End Year:** The total cash value as of the end of the policy year of the paid-up additions purchased by dividends. These values are based on the illustrated dividend schedule and are not guaranteed.

**Total Death Benefit End Year:** This is the amount that would be payable if death occurred at the end of the policy year. These values are based on the illustrated dividend schedule and are not guaranteed.

**Total Paid-Up Additions End Year:** The death benefit at the end of the policy year of additional paid-up insurance purchased with dividends. These values are based on the illustrated dividend schedule and are not guaranteed.

**Total Paid-Up Insurance End Year:** The amount of fully paid-up insurance that could be purchased if the policy were converted to a fully paid-up policy as of the end of the policy year. These values are based on the illustrated dividend schedule and are not guaranteed.

**Year:** The number of years the policy is assumed to have been in force at the end of the policy year.

**Premium Payment Options:** Changing the premium payment mode may increase the overall cost of the policy. You may pay premiums once a year (annually), twice a year (semi-annually), four times a year (quarterly) or twelve times a year (monthly). You may pay premiums twelve times a year (monthly) only by pre-authorized electronic transfer. If you pay annual premiums by installments, there will be an additional charge. The additional charge is shown in dollars and as annual percentage rates in the table below.

Premium Frequency	Premium Payment (Including Installment Payment Charge)	Number of Payments Per Year	Total Premium Per Year	Additional Charge (In Dollars)	Additional Charge (As the Annual Percentage Rate or APR)
Annual	\$800,000.05	1	\$800,000.05	\$0.00	-
Semi-Annual	\$409,360.03	2	\$818,720.06	\$18,720.01	9.6%
Quarterly	\$207,120.01	4	\$828,480.04	\$28,479.99	9.5%
Monthly	\$69,600.00	12	\$835,200.00	\$35,199.95	9.5%

## Narrative Summary

**Consider Additional Coverage:** In some cases, the cost per unit of the Whole Life Legacy 10 Pay policy may be lower with a higher Base Policy Face Amount. You should consult with your agent about whether applying for more coverage is appropriate. Additional underwriting requirements may apply to larger face amounts, and premiums may be higher.

## Numeric Summary and Signature Page

**Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.**

To help you understand how changes in non-guaranteed dividends may affect your future policy values, this Numeric Summary and Signature Page shows how your policy would perform based on each of the following dividend scenarios:

- 1) Guaranteed: The guaranteed policy values, i.e., zero dividends.
- 2) Non-Guaranteed Midpoint: 50% of the company's currently illustrated dividend.
- 3) Non-Guaranteed Current: The company's currently illustrated dividend.

	Contract Premium	Guaranteed Values		Non-Guaranteed Values			
		Total Cash Value	Death Benefit	Midpoint Assumptions		Current Assumptions	
		Total Cash Value	Death Benefit	Total Cash Value	Death Benefit	Total Cash Value	Death Benefit
Year 5	800,000	2,800,950	14,611,873	3,001,929	15,113,293	3,209,100	15,630,161
Year 10	800,000	6,848,147	14,611,873	7,501,698	16,006,353	8,204,510	17,505,942
Year 20	0	9,050,594	14,611,873	11,190,372	18,066,471	13,737,935	22,179,424
Age 70	0	7,919,927	14,611,873	9,213,490	16,998,432	10,677,759	19,699,935

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to significant fluctuations and could be either higher or lower. The agent has told me they are not guaranteed. I understand that this illustration is not a contract. I also understand that any policy changes reflected in this illustration are not automatic, but must be submitted in writing to the Home Office. The terms of the policy constitute the actual agreement of coverage. I further understand I have the right to request a hypothetical lower schedule illustration to see the potential impact of a lower dividend interest rate on my policy values. I have read and understand the IMPORTANT TAX INFORMATION section in the Narrative Summary.

\_\_\_\_\_  
Applicant (At time of application)  
Owner (At time of delivery)

\_\_\_\_\_  
Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with this illustration.

\_\_\_\_\_  
Agent

\_\_\_\_\_  
Date

Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	14,611,873	800,000.05	409,360.03	207,120.01	69,600.00
Total Initial Modal Premium (Annualized)		800,000.05	818,720.06	828,480.04	835,200.00

## Tabular Values

		Non-Guaranteed Values*								
Year	Age End Year	Contract Premium	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Annual Dividend End Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions End Year	Total Death Benefit End Year	Total Paid-Up Insurance End Year
1	56	800,000	257,023	14,611,873	38,283	38,283	295,306	108,889	14,720,762	839,939
2	57	800,000	706,922	14,611,873	55,145	94,718	801,640	260,622	14,872,495	2,205,762
3	58	800,000	1,379,945	14,611,873	75,726	173,614	1,553,559	462,242	15,074,115	4,136,315
4	59	800,000	2,077,516	14,611,873	98,390	277,768	2,355,284	715,786	15,327,659	6,069,381
5	60	800,000	2,800,950	14,611,873	121,249	408,150	3,209,100	1,018,288	15,630,161	8,006,337
6	61	800,000	3,550,977	14,611,873	135,232	556,671	4,107,648	1,345,038	15,956,911	9,924,972
7	62	800,000	4,329,352	14,611,873	150,074	724,661	5,054,013	1,696,344	16,308,217	11,830,832
8	63	800,000	5,137,096	14,611,873	165,488	913,185	6,050,281	2,071,795	16,683,668	13,726,618
9	64	800,000	5,975,964	14,611,873	181,564	1,123,402	7,099,366	2,471,189	17,083,062	15,616,731
10	65	800,000	6,848,147	14,611,873	198,191	1,356,363	8,204,510	2,894,069	17,505,942	17,505,942
11	66	0	7,056,804	14,611,873	199,039	1,596,730	8,653,534	3,306,201	17,918,074	17,918,074
12	67	0	7,268,530	14,611,873	212,179	1,856,815	9,125,345	3,732,742	18,344,615	18,344,615
13	68	0	7,483,179	14,611,873	225,269	2,136,918	9,620,096	4,172,608	18,784,481	18,784,481
14	69	0	7,700,311	14,611,873	238,138	2,437,061	10,137,372	4,624,492	19,236,365	19,236,365
15	70	0	7,919,927	14,611,873	251,264	2,757,831	10,677,759	5,088,062	19,699,935	19,699,935
16	71	0	8,141,736	14,611,873	265,130	3,100,198	11,241,934	5,563,888	20,175,761	20,175,761
17	72	0	8,365,882	14,611,873	279,463	3,465,011	11,830,893	6,051,999	20,663,872	20,663,872
18	73	0	8,592,220	14,611,873	293,887	3,852,644	12,444,863	6,551,781	21,163,654	21,163,654
19	74	0	8,820,603	14,611,873	305,555	4,260,603	13,081,206	7,057,951	21,669,824	21,669,824
20	75	0	9,050,594	14,611,873	315,646	4,687,341	13,737,935	7,567,551	22,179,424	22,179,424
21	76	0	9,281,900	14,611,873	330,631	5,137,766	14,419,667	8,088,041	22,699,914	22,699,914
22	77	0	9,514,229	14,611,873	342,823	5,609,189	15,123,418	8,614,546	23,226,419	23,226,419
23	78	0	9,746,704	14,611,873	354,074	6,100,321	15,847,024	9,145,360	23,757,233	23,757,233
24	79	0	9,979,179	14,611,873	370,142	6,615,965	16,595,144	9,687,335	24,299,208	24,299,208
25	80	0	10,210,923	14,611,873	385,598	7,155,204	17,366,127	10,239,127	24,851,000	24,851,000
26	81	0	10,441,498	14,611,873	401,648	7,718,425	18,159,924	10,801,194	25,413,067	25,413,067
27	82	0	10,669,151	14,611,873	418,692	8,305,400	18,974,551	11,374,611	25,986,484	25,986,484
28	83	0	10,893,005	14,611,873	439,858	8,919,517	19,812,522	11,964,636	26,576,509	26,576,509
29	84	0	11,112,622	14,611,873	463,796	9,563,141	20,675,763	12,574,477	27,186,350	27,186,350
30	85	0	11,326,539	14,611,873	487,575	10,234,807	21,561,346	13,203,477	27,815,350	27,815,350

**\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2020 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

Refer to the Narrative Summary for assumptions, explanations and additional information.

Prepared for: Valued Client (Female, 55, Non-Tobacco)  
 Presented by: Mass Mutual  
 Prepared on: February 28, 2020

**MEC Limit: \$804,179.88**  
**Version: MMD Web2020-02-01(MA)**

**Tabular Values**

Age End Year	Year	Contract Premium	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Non-Guaranteed Values*					
					Annual Dividend End Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions End Year	Total Death Benefit End Year	Total Paid-Up Insurance End Year
31	86	0	11,533,736	14,611,873	501,466	10,923,498	22,457,234	13,838,774	28,450,647	28,450,647
32	87	0	11,733,042	14,611,873	526,996	11,639,254	23,372,296	14,495,074	29,106,947	29,106,947
33	88	0	11,924,750	14,611,873	552,289	12,381,718	24,306,468	15,171,815	29,783,688	29,783,688
34	89	0	12,108,859	14,611,873	575,688	13,148,571	25,257,431	15,866,503	30,478,376	30,478,376
35	90	0	12,285,663	14,611,873	599,145	13,939,701	26,225,364	16,579,093	31,190,966	31,190,966
36	91	0	12,456,037	14,611,873	623,283	14,756,296	27,212,334	17,310,251	31,922,124	31,922,124
37	92	0	12,622,320	14,611,873	646,174	15,599,461	28,221,782	18,058,276	32,670,149	32,670,149
38	93	0	12,786,704	14,611,873	674,713	16,477,330	29,264,034	18,829,298	33,441,171	33,441,171
39	94	0	12,952,549	14,611,873	696,020	17,387,062	30,339,611	19,614,483	34,226,356	34,226,356
40	95	0	13,127,745	14,611,873	711,710	18,333,950	31,461,695	20,406,654	35,018,527	35,018,527
41	96	0	13,320,037	14,611,873	711,800	19,314,302	32,634,339	21,187,487	35,799,360	35,799,360
42	97	0	13,536,878	14,611,873	719,856	20,348,580	33,885,458	21,964,509	36,576,382	36,576,382
43	98	0	13,797,261	14,611,873	710,944	21,450,932	35,248,193	22,717,429	37,329,302	37,329,302
44	99	0	14,135,088	14,611,873	684,759	22,660,918	36,796,006	23,425,285	38,037,158	38,037,158
45	100	0	14,611,873	14,611,873	628,049	24,053,334	38,665,207	24,053,334	38,665,207	38,665,207
46	101	0	14,611,873	14,611,873	2,217,249	26,270,582	40,882,455	26,270,582	40,882,455	40,882,455
47	102	0	14,611,873	14,611,873	2,341,858	28,612,440	43,224,313	28,612,440	43,224,313	43,224,313
48	103	0	14,611,873	14,611,873	2,473,470	31,085,911	45,697,784	31,085,911	45,697,784	45,697,784
49	104	0	14,611,873	14,611,873	2,612,479	33,698,390	48,310,263	33,698,390	48,310,263	48,310,263
50	105	0	14,611,873	14,611,873	2,759,301	36,457,691	51,069,564	36,457,691	51,069,564	51,069,564
51	106	0	14,611,873	14,611,873	2,914,373	39,372,064	53,983,937	39,372,064	53,983,937	53,983,937
52	107	0	14,611,873	14,611,873	3,078,161	42,450,226	57,062,099	42,450,226	57,062,099	57,062,099
53	108	0	14,611,873	14,611,873	3,251,154	45,701,379	60,313,252	45,701,379	60,313,252	60,313,252
54	109	0	14,611,873	14,611,873	3,433,869	49,135,248	63,747,121	49,135,248	63,747,121	63,747,121
55	110	0	14,611,873	14,611,873	3,626,852	52,762,100	67,373,973	52,762,100	67,373,973	67,373,973
56	111	0	14,611,873	14,611,873	3,830,681	56,592,782	71,204,655	56,592,782	71,204,655	71,204,655
57	112	0	14,611,873	14,611,873	4,045,966	60,638,747	75,250,620	60,638,747	75,250,620	75,250,620
58	113	0	14,611,873	14,611,873	4,273,349	64,912,096	79,523,969	64,912,096	79,523,969	79,523,969
59	114	0	14,611,873	14,611,873	4,513,511	69,425,607	84,037,480	69,425,607	84,037,480	84,037,480
60	115	0	14,611,873	14,611,873	4,767,170	74,192,777	88,804,650	74,192,777	88,804,650	88,804,650
61	116	0	14,611,873	14,611,873	5,035,085	79,227,863	93,839,736	79,227,863	93,839,736	93,839,736
62	117	0	14,611,873	14,611,873	5,318,057	84,545,920	99,157,793	84,545,920	99,157,793	99,157,793
63	118	0	14,611,873	14,611,873	5,616,932	90,162,852	104,774,725	90,162,852	104,774,725	104,774,725
64	119	0	14,611,873	14,611,873	5,932,604	96,095,455	110,707,328	96,095,455	110,707,328	110,707,328
65	120	0	14,611,873	14,611,873	6,266,016	102,361,471	116,973,344	102,361,471	116,973,344	116,973,344

**\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2020 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

Refer to the Narrative Summary for assumptions, explanations and additional information.

**Prepared for:** Valued Client (Female, 55, Non-Tobacco)  
**Presented by:** Mass Mutual  
**Prepared on:** February 28, 2020

**MEC Limit:** \$804,179.88  
**Version:** MMD Web2020-02-01(MA)



## Tabular Values

Age End Year	Year	Contract Premium	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Non-Guaranteed Values*					
					Annual Dividend End Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions End Year	Total Death Benefit End Year	Total Paid-Up Insurance End Year
66	121	0	14,611,873	14,611,873	6,618,166	108,979,637	123,591,510	108,979,637	123,591,510	123,591,510

**\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2020 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

Refer to the Narrative Summary for assumptions, explanations and additional information.

**Prepared for:** Valued Client (Female, 55, Non-Tobacco)

**Presented by:** Mass Mutual

**Prepared on:** February 28, 2020

**MEC Limit:** \$804,179.88  
**Version:** MMD Web2020-02-01(MA)

Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	14,611,873	800,000.05	409,360.03	207,120.01	69,600.00
<b>Total Initial Modal Premium (Annualized)</b>		<b>800,000.05</b>	<b>818,720.06</b>	<b>828,480.04</b>	<b>835,200.00</b>

## Supplemental Values

Non-Guaranteed Values\*

Year	Age End Year	Annual Outlay	Annual Surrender	Annual Net Outlay	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
1	56	800,000	0	800,000	38,283	257,023	38,283	295,306	108,889	14,720,762
2	57	800,000	0	800,000	55,145	706,922	94,718	801,640	260,622	14,872,495
3	58	800,000	0	800,000	75,726	1,379,945	173,614	1,553,559	462,242	15,074,115
4	59	800,000	0	800,000	98,390	2,077,516	277,768	2,355,284	715,786	15,327,659
5	60	800,000	0	800,000	121,249	2,800,950	408,150	3,209,100	1,018,288	15,630,161
6	61	800,000	0	800,000	135,232	3,550,977	556,671	4,107,648	1,345,038	15,956,911
7	62	800,000	0	800,000	150,074	4,329,352	724,661	5,054,013	1,696,344	16,308,217
8	63	800,000	0	800,000	165,488	5,137,096	913,185	6,050,281	2,071,795	16,683,668
9	64	800,000	0	800,000	181,564	5,975,964	1,123,402	7,099,366	2,471,189	17,083,062
10	65	800,000	0	800,000	198,191	6,848,147	1,356,363	8,204,510	2,894,069	17,505,942
11	66	0	0	0	199,039	7,056,804	1,596,730	8,653,534	3,306,201	17,918,074
12	67	0	0	0	212,179	7,268,530	1,856,815	9,125,345	3,732,742	18,344,615
13	68	-250,000	250,000	-250,000	219,745	7,483,179	1,874,011	9,357,190	3,659,249	18,271,122
14	69	-250,000	250,000	-250,000	226,781	7,700,311	1,897,915	9,598,226	3,601,425	18,213,298
15	70	-250,000	250,000	-250,000	233,774	7,919,927	1,928,688	9,848,616	3,558,335	18,170,208
16	71	-250,000	250,000	-250,000	241,199	8,141,736	1,966,901	10,108,637	3,529,974	18,141,847
17	72	-250,000	250,000	-250,000	248,778	8,365,882	2,012,947	10,378,828	3,515,818	18,127,691
18	73	-250,000	250,000	-250,000	256,251	8,592,220	2,066,894	10,659,113	3,514,946	18,126,819
19	74	-250,000	250,000	-250,000	261,761	8,820,603	2,126,948	10,947,551	3,523,421	18,135,294
20	75	-250,000	250,000	-250,000	266,248	9,050,594	2,192,136	11,242,730	3,539,128	18,151,001
21	76	-250,000	250,000	-250,000	275,364	9,281,900	2,267,135	11,549,035	3,568,999	18,180,872
22	77	-250,000	250,000	-250,000	282,005	9,514,229	2,349,630	11,863,858	3,608,541	18,220,414
23	78	-250,000	250,000	-250,000	288,316	9,746,704	2,439,249	12,185,953	3,656,826	18,268,699
24	79	-250,000	250,000	-250,000	297,144	9,979,179	2,538,610	12,517,789	3,717,124	18,328,997
25	80	-250,000	250,000	-250,000	305,507	10,210,923	2,647,265	12,858,188	3,788,247	18,400,120
26	81	-250,000	250,000	-250,000	314,702	10,441,498	2,766,100	13,207,598	3,870,891	18,482,764
27	82	-250,000	250,000	-250,000	324,195	10,669,151	2,895,153	13,564,305	3,965,040	18,576,913
28	83	-250,000	250,000	-250,000	336,059	10,893,005	3,036,711	13,929,716	4,073,443	18,685,316
29	84	-250,000	250,000	-250,000	349,447	11,112,622	3,192,342	14,304,964	4,197,578	18,809,451
30	85	-250,000	250,000	-250,000	362,650	11,326,539	3,361,632	14,688,171	4,336,694	18,948,567

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**Prepared for:** Valued Client (Female, 55, Non-Tobacco)  
**Presented by:** Mass Mutual  
**Prepared on:** February 28, 2020

**MEC Limit:** \$804,179.88  
**Version:** MMD Web2020-02-01(MA)

## Supplemental Values

Non-Guaranteed Values\*

Year	Age End Year	Annual Outlay	Annual Surrender	Annual Net Outlay	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
31	86	-250,000	250,000	-250,000	369,875	11,533,736	3,538,428	15,072,164	4,482,768	19,094,641
32	87	-250,000	250,000	-250,000	383,839	11,733,042	3,729,092	15,462,134	4,644,066	19,255,939
33	88	0	0	0	401,864	11,924,750	4,191,886	16,116,635	5,136,486	19,748,359
34	89	0	0	0	418,736	12,108,859	4,675,341	16,784,200	5,641,778	20,253,651
35	90	0	0	0	435,447	12,285,663	5,179,054	17,464,717	6,159,674	20,771,547
36	91	0	0	0	452,509	12,456,037	5,703,385	18,159,422	6,690,501	21,302,374
37	92	0	0	0	468,293	12,622,320	6,247,816	18,870,136	7,232,608	21,844,481
38	93	0	0	0	486,238	12,786,704	6,815,421	19,602,125	7,788,252	22,400,125
39	94	0	0	0	500,372	12,952,549	7,404,190	20,356,739	8,352,726	22,964,599
40	95	0	0	0	510,125	13,127,745	8,014,464	21,142,209	8,920,521	23,532,394
41	96	0	0	0	505,164	13,320,037	8,637,022	21,957,060	9,474,679	24,086,552
42	97	0	0	0	509,143	13,536,878	9,286,769	22,823,647	10,024,254	24,636,127
43	98	0	0	0	501,990	13,797,261	9,967,391	23,764,652	10,555,882	25,167,755
44	99	0	0	0	481,661	14,135,088	10,693,105	24,828,192	11,053,790	25,665,663
45	100	0	0	0	437,651	14,611,873	11,491,441	26,103,314	11,491,441	26,103,314
46	101	0	0	0	1,511,270	14,611,873	13,002,711	27,614,584	13,002,711	27,614,584
47	102	0	0	0	1,596,204	14,611,873	14,598,915	29,210,788	14,598,915	29,210,788
48	103	0	0	0	1,685,910	14,611,873	16,284,825	30,896,698	16,284,825	30,896,698
49	104	0	0	0	1,780,658	14,611,873	18,065,483	32,677,356	18,065,483	32,677,356
50	105	0	0	0	1,880,731	14,611,873	19,946,215	34,558,088	19,946,215	34,558,088
51	106	0	0	0	1,986,429	14,611,873	21,932,643	36,544,516	21,932,643	36,544,516
52	107	0	0	0	2,098,066	14,611,873	24,030,709	38,642,582	24,030,709	38,642,582
53	108	0	0	0	2,215,977	14,611,873	26,246,686	40,858,559	26,246,686	40,858,559
54	109	0	0	0	2,340,515	14,611,873	28,587,201	43,199,074	28,587,201	43,199,074
55	110	0	0	0	2,472,052	14,611,873	31,059,253	45,671,126	31,059,253	45,671,126
56	111	0	0	0	2,610,981	14,611,873	33,670,235	48,282,108	33,670,235	48,282,108
57	112	0	0	0	2,757,718	14,611,873	36,427,953	51,039,826	36,427,953	51,039,826
58	113	0	0	0	2,912,702	14,611,873	39,340,655	53,952,528	39,340,655	53,952,528
59	114	0	0	0	3,076,396	14,611,873	42,417,051	57,028,924	42,417,051	57,028,924
60	115	0	0	0	3,249,290	14,611,873	45,666,341	60,278,214	45,666,341	60,278,214
61	116	0	0	0	3,431,900	14,611,873	49,098,240	63,710,113	49,098,240	63,710,113
62	117	0	0	0	3,624,772	14,611,873	52,723,013	67,334,886	52,723,013	67,334,886
63	118	0	0	0	3,828,485	14,611,873	56,551,497	71,163,370	56,551,497	71,163,370
64	119	0	0	0	4,043,645	14,611,873	60,595,143	75,207,016	60,595,143	75,207,016
65	120	0	0	0	4,270,898	14,611,873	64,866,041	79,477,914	64,866,041	79,477,914

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**Prepared for:** Valued Client (Female, 55, Non-Tobacco)

**Presented by:** Mass Mutual

**Prepared on:** February 28, 2020

**MEC Limit:** \$804,179.88  
**Version:** MMD Web2020-02-01(MA)

### Supplemental Values

Non-Guaranteed Values\*

<u>Year</u>	<u>Age End Year</u>	<u>Annual Outlay</u>	<u>Annual Surrender</u>	<u>Annual Net Outlay</u>	<u>Annual Dividend End Year</u>	<u>Basic Policy Cash Value End Year</u>	<u>Total Cash Value of Additions End Year</u>	<u>Net Cash Value End Year</u>	<u>Total Paid-Up Additions End Year</u>	<u>Net Death Benefit End Year</u>
66	121	0	0	0	4,510,923	14,611,873	69,376,964	83,988,837	69,376,964	83,988,837

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**MEC Limit:** \$804,179.88  
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## Internal Rate of Return on Cash Value

Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Internal Rate of Return(%) End Year
1	56	800,000	295,306	-63.09
2	57	800,000	801,640	-38.10
3	58	800,000	1,553,559	-20.22
4	59	800,000	2,355,284	-11.89
5	60	800,000	3,209,100	-7.26
6	61	800,000	4,107,648	-4.43
7	62	800,000	5,054,013	-2.56
8	63	800,000	6,050,281	-1.25
9	64	800,000	7,099,366	-0.28
10	65	800,000	8,204,510	0.46
11	66	0	8,653,534	1.21
12	67	0	9,125,345	1.75
13	68	-250,000	9,357,190	2.16
14	69	-250,000	9,598,226	2.48
15	70	-250,000	9,848,616	2.72
16	71	-250,000	10,108,637	2.93
17	72	-250,000	10,378,828	3.09
18	73	-250,000	10,659,113	3.23
19	74	-250,000	10,947,551	3.34
20	75	-250,000	11,242,730	3.44
21	76	-250,000	11,549,035	3.52
22	77	-250,000	11,863,858	3.59
23	78	-250,000	12,185,953	3.65
24	79	-250,000	12,517,789	3.70
25	80	-250,000	12,858,188	3.75

The Internal Rate of Return is a measure that can be used to evaluate performance and is based on the current dividend schedule. It is the amount at which outlays (out-of-pocket costs) up to that year must be compounded each year to generate the Net Cash Value. For example, you would have to earn 4.50% on your investment in order to equal the Net Cash Value from the proposed Whole Life Legacy 10 Pay over 66 years.

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## Internal Rate of Return on Cash Value

Non-Guaranteed Values*				
Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Internal Rate of Return(%) End Year
26	81	-250,000	13,207,598	3.79
27	82	-250,000	13,564,305	3.82
28	83	-250,000	13,929,716	3.84
29	84	-250,000	14,304,964	3.87
30	85	-250,000	14,688,171	3.89
31	86	-250,000	15,072,164	3.90
32	87	-250,000	15,462,134	3.91
33	88	0	16,116,635	3.92
34	89	0	16,784,200	3.93
35	90	0	17,464,717	3.93
36	91	0	18,159,422	3.93
37	92	0	18,870,136	3.93
38	93	0	19,602,125	3.93
39	94	0	20,356,739	3.93
40	95	0	21,142,209	3.93
41	96	0	21,957,060	3.93
42	97	0	22,823,647	3.93
43	98	0	23,764,652	3.93
44	99	0	24,828,192	3.94
45	100	0	26,103,314	3.97
46	101	0	27,614,584	4.00
47	102	0	29,210,788	4.04
48	103	0	30,896,698	4.07
49	104	0	32,677,356	4.10
50	105	0	34,558,088	4.13

The Internal Rate of Return is a measure that can be used to evaluate performance and is based on the current dividend schedule. It is the amount at which outlays (out-of-pocket costs) up to that year must be compounded each year to generate the Net Cash Value. For example, you would have to earn 4.50% on your investment in order to equal the Net Cash Value from the proposed Whole Life Legacy 10 Pay over 66 years.

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## Internal Rate of Return on Cash Value

Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Internal Rate of Return(%) End Year
51	106	0	36,544,516	4.16
52	107	0	38,642,582	4.19
53	108	0	40,858,559	4.22
54	109	0	43,199,074	4.24
55	110	0	45,671,126	4.27
56	111	0	48,282,108	4.29
57	112	0	51,039,826	4.32
58	113	0	53,952,528	4.34
59	114	0	57,028,924	4.36
60	115	0	60,278,214	4.38
61	116	0	63,710,113	4.40
62	117	0	67,334,886	4.42
63	118	0	71,163,370	4.44
64	119	0	75,207,016	4.46
65	120	0	79,477,914	4.48
66	121	0	83,988,837	4.50

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## Internal Rate of Return on Death Benefit

Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Net Death Benefit End Year	Internal Rate of Return(%) End Year
1	56	800,000	14,720,762	1,740.10
2	57	800,000	14,872,495	284.06
3	58	800,000	15,074,115	125.67
4	59	800,000	15,327,659	73.88
5	60	800,000	15,630,161	49.51
6	61	800,000	15,956,911	35.72
7	62	800,000	16,308,217	27.03
8	63	800,000	16,683,668	21.15
9	64	800,000	17,083,062	16.96
10	65	800,000	17,505,942	13.87
11	66	0	17,918,074	12.26
12	67	0	18,344,615	11.04
13	68	-250,000	18,271,122	9.92
14	69	-250,000	18,213,298	9.05
15	70	-250,000	18,170,208	8.34
16	71	-250,000	18,141,847	7.77
17	72	-250,000	18,127,691	7.29
18	73	-250,000	18,126,819	6.89
19	74	-250,000	18,135,294	6.55
20	75	-250,000	18,151,001	6.26
21	76	-250,000	18,180,872	6.00
22	77	-250,000	18,220,414	5.78
23	78	-250,000	18,268,699	5.59
24	79	-250,000	18,328,997	5.41
25	80	-250,000	18,400,120	5.26

The Internal Rate of Return is a measure that can be used to evaluate performance and is based on the current dividend schedule. It is the amount at which outlays (out-of-pocket costs) up to that year must be compounded each year to generate the Net Death Benefit. For example, you would have to earn 4.50% on your investment in order to equal the Net Death Benefit from the proposed Whole Life Legacy 10 Pay over 66 years.

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## Internal Rate of Return on Death Benefit

Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Net Death Benefit End Year	Internal Rate of Return(%) End Year
26	81	-250,000	18,482,764	5.13
27	82	-250,000	18,576,913	5.01
28	83	-250,000	18,685,316	4.90
29	84	-250,000	18,809,451	4.80
30	85	-250,000	18,948,567	4.71
31	86	-250,000	19,094,641	4.63
32	87	-250,000	19,255,939	4.56
33	88	0	19,748,359	4.51
34	89	0	20,253,651	4.45
35	90	0	20,771,547	4.40
36	91	0	21,302,374	4.35
37	92	0	21,844,481	4.31
38	93	0	22,400,125	4.27
39	94	0	22,964,599	4.22
40	95	0	23,532,394	4.18
41	96	0	24,086,552	4.14
42	97	0	24,636,127	4.10
43	98	0	25,167,755	4.06
44	99	0	25,665,663	4.01
45	100	0	26,103,314	3.97
46	101	0	27,614,584	4.00
47	102	0	29,210,788	4.04
48	103	0	30,896,698	4.07
49	104	0	32,677,356	4.10
50	105	0	34,558,088	4.13

The Internal Rate of Return is a measure that can be used to evaluate performance and is based on the current dividend schedule. It is the amount at which outlays (out-of-pocket costs) up to that year must be compounded each year to generate the Net Death Benefit. For example, you would have to earn 4.50% on your investment in order to equal the Net Death Benefit from the proposed Whole Life Legacy 10 Pay over 66 years.

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## Internal Rate of Return on Death Benefit

Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Net Death Benefit End Year	Internal Rate of Return(%) End Year
51	106	0	36,544,516	4.16
52	107	0	38,642,582	4.19
53	108	0	40,858,559	4.22
54	109	0	43,199,074	4.24
55	110	0	45,671,126	4.27
56	111	0	48,282,108	4.29
57	112	0	51,039,826	4.32
58	113	0	53,952,528	4.34
59	114	0	57,028,924	4.36
60	115	0	60,278,214	4.38
61	116	0	63,710,113	4.40
62	117	0	67,334,886	4.42
63	118	0	71,163,370	4.44
64	119	0	75,207,016	4.46
65	120	0	79,477,914	4.48
66	121	0	83,988,837	4.50

The Internal Rate of Return is a measure that can be used to evaluate performance and is based on the current dividend schedule. It is the amount at which outlays (out-of-pocket costs) up to that year must be compounded each year to generate the Net Death Benefit. For example, you would have to earn 4.50% on your investment in order to equal the Net Death Benefit from the proposed Whole Life Legacy 10 Pay over 66 years.

**\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2020 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

Refer to the Narrative Summary for assumptions, explanations and additional information. This illustration is not valid unless accompanied by or preceded by a Basic Life Insurance Illustration dated 02/28/2020. Refer to the Basic Life Insurance Illustration for guaranteed elements and other important information.

Prepared for: Valued Client (Female, 55, Non-Tobacco)

Presented by: Mass Mutual

Prepared on: February 28, 2020

MEC Limit: \$804,179.88

Version: MMD Web2020-02-01(MA)

# Client Input Summary

Company: MMD

February 28, 2020

Product: Leg 10 WL

## Insured

First Name	Valued
Last Name	Client
Sex	Female
Issue Age	55
Retirement Age	65
Life Expectancy	To Specified Age
Specified Age	85
Class	Non-Tobacco
Table Rating	None
Tax Bracket Percent	1 to 66 - 28
Contract State	Massachusetts

## Design

Design	Base
Premium Mode	Annual
Known	Initial Premium
Initial Modal Premium Amount	1 to 66 - 800,000
Dividend Option	1 to 66 - Paid-Up Additions
Dividend Rate	Current
Loan Rate	Adjustable
Illustrate APO	N
Illustrate Flexible Outlay	N
Single Payment Program [SPP]	N
1035 Exchange	N

## Options

Product Type	Non-Qualified
Policy Owner	Insured
Reduced Paid Up	N
Print to Age/Year/Max	Max

## Riders

Waiver of Premium [WP]	N
Renewable Term Rider [RTR]	N
Guaranteed Insurability Rider [GIR]	N
Additional Life Ins. Rider [ALIR] - Scheduled	N
Additional Life Ins. Rider [ALIR] - Unscheduled	N
Additional Life Ins. Rider [ALIR] - Planned	N

## Disbursements

Disbursements	Y
Disbursement Option	Switch at Basis
Disbursements	13 to 32 - 250,000 33 to 66 - 0

# Client Input Summary

Company: MMD

February 28, 2020

Product: Leg 10 WL

## Disbursements

Loan Interest Option	Borrow from Policy
Repay Loans	N

## Reports

New Business Report	N
Short Form	N
Outlay	N
Cash Value Increase	N
Monthly Life Income Option / Paid-Up Insurance	N
Internal Rate of Return on Cash Value	Y
Internal Rate of Return on Death Benefit	Y
MassMutual Dividends	N
Revised Illustration	N
Convert Basic Illustration	Y
'Wealth In Motion®'	N
The Value of Whole Life Insurance	N

## Agent Info

Agent First Name	Mass
Agent Last Name	Mutual
Agent Address1	101 Federal Street
Agent City	Boston
Agent State	Massachusetts
Agent Zip Code	02110
Bank Sale	N

## Concept

Concept	<None>
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