

# ABC Hospital

EXHIBIT A

2/21/2020

Initial Death Benefit	\$2,911,814.00
10 Pay WL Premium	\$105,000.01
WL SPIA Purchase	\$930,000.00
<b>Total Loan</b>	<b>\$1,035,000.01</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.

### Executive / Physician

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	40	\$105,000	\$1,035,000	\$39,484	\$20,700	\$20,700	\$1,055,700	\$930,000	\$188,182	\$2,173,882	\$0	\$1,693,642
2	2021	41	\$105,000	\$1,035,000	\$107,132	\$21,114	\$41,814	\$1,076,814	\$851,495	\$189,746	\$2,118,055	\$0	\$1,707,711
3	2022	42	\$105,000	\$1,035,000	\$207,179	\$21,536	\$63,350	\$1,098,350	\$745,058	\$192,301	\$2,035,709	\$0	\$1,730,706
4	2023	43	\$105,000	\$1,035,000	\$314,112	\$21,967	\$85,317	\$1,120,317	\$638,621	\$195,812	\$1,954,751	\$0	\$1,762,308
5	2024	44	\$105,000	\$1,035,000	\$428,309	\$22,406	\$107,724	\$1,142,724	\$532,185	\$200,257	\$1,875,165	\$0	\$1,802,312
6	2025	45	\$105,000	\$1,035,000	\$547,915	\$22,854	\$130,578	\$1,165,578	\$425,748	\$204,779	\$1,796,104	\$0	\$1,843,009
7	2026	46	\$105,000	\$1,035,000	\$673,194	\$23,312	\$153,890	\$1,188,890	\$319,311	\$209,370	\$1,717,571	\$0	\$1,884,331
8	2027	47	\$105,000	\$1,035,000	\$804,542	\$23,778	\$177,667	\$1,212,667	\$212,874	\$214,052	\$1,639,593	\$0	\$1,926,465
9	2028	48	\$105,000	\$1,035,000	\$942,153	\$24,253	\$201,921	\$1,236,921	\$106,437	\$218,801	\$1,562,158	\$0	\$1,969,206
10	2029	49	\$105,000	\$1,035,000	\$1,086,382	\$24,738	\$226,659	\$1,261,659	\$0	\$223,626	\$1,485,285	\$0	\$2,012,630
11	2030	50	\$0	\$1,035,000	\$1,146,802	\$25,233	\$251,892	\$1,286,892	\$0	\$228,614	\$1,515,507	\$0	\$2,057,529
12	2031	51	\$0	\$1,035,000	\$1,210,289	\$25,738	\$277,630	\$1,312,630	\$0	\$233,645	\$1,546,275	\$0	\$2,102,801
13	2032	52	\$0	\$1,035,000	\$1,277,027	\$26,253	\$303,883	\$1,338,883	\$0	\$238,738	\$1,577,621	\$0	\$2,148,641
14	2033	53	\$0	\$1,035,000	\$1,347,157	\$26,778	\$330,661	\$1,365,661	\$0	\$243,890	\$1,609,550	\$0	\$2,195,009
15	2034	54	\$0	\$1,035,000	\$1,392,974	\$27,313	\$357,974	\$1,392,974	\$0	\$249,136	\$1,642,110	\$0	\$2,242,228
16	2035	55	\$0	\$1,035,000	\$1,420,833	\$27,859	\$385,833	\$1,420,833	\$0	\$254,469	\$1,675,302	\$0	\$2,290,220
17	2036	56	\$0	\$1,035,000	\$1,449,250	\$28,417	\$414,250	\$1,449,250	\$0	\$259,871	\$1,709,121	\$0	\$2,338,843
18	2037	57	\$0	\$1,035,000	\$1,478,235	\$28,985	\$443,235	\$1,478,235	\$0	\$265,326	\$1,743,561	\$0	\$2,387,937
19	2038	58	\$0	\$1,035,000	\$1,507,800	\$29,565	\$472,800	\$1,507,800	\$0	\$270,831	\$1,778,631	\$0	\$2,437,479
20	2039	59	\$0	\$1,035,000	\$1,537,956	\$30,156	\$502,956	\$1,537,956	\$0	\$276,437	\$1,814,393	\$0	\$2,487,934

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

### Executive / Physician

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) 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	60	\$0	\$1,035,000	\$1,568,715	\$30,759	\$533,715	\$1,568,715	\$0	\$282,330	\$1,851,045	\$0	\$2,540,970
22	2041	61	\$0	\$1,035,000	\$1,600,089	\$31,374	\$565,089	\$1,600,089	\$0	\$288,434	\$1,888,523	\$0	\$2,595,904
23	2042	62	\$0	\$1,035,000	\$1,632,091	\$32,002	\$597,091	\$1,632,091	\$0	\$294,768	\$1,926,858	\$0	\$2,652,908
24	2043	63	\$0	\$1,035,000	\$1,664,733	\$32,642	\$629,733	\$1,664,733	\$0	\$301,319	\$1,966,052	\$0	\$2,711,873
25	2044	64	\$0	\$1,035,000	\$1,698,027	\$33,295	\$663,027	\$1,698,027	\$0	\$308,055	\$2,006,082	\$0	\$2,772,495
26	2045	65	\$0	\$1,035,000	\$1,731,988	\$33,961	\$696,988	\$1,731,988	\$0	\$299,721	\$2,031,709	\$75,000	\$2,697,490
27	2046	66	\$0	\$1,035,000	\$1,766,628	\$34,640	\$731,628	\$1,766,628	\$0	\$291,745	\$2,058,372	\$75,000	\$2,625,703
28	2047	67	\$0	\$1,035,000	\$1,801,960	\$35,333	\$766,960	\$1,801,960	\$0	\$284,090	\$2,086,051	\$75,000	\$2,556,814
29	2048	68	\$0	\$1,035,000	\$1,837,999	\$36,039	\$802,999	\$1,837,999	\$0	\$276,750	\$2,114,749	\$75,000	\$2,490,747
30	2049	69	\$0	\$1,035,000	\$1,874,759	\$36,760	\$839,759	\$1,874,759	\$0	\$269,710	\$2,144,470	\$75,000	\$2,427,393
31	2050	70	\$0	\$1,035,000	\$1,912,254	\$37,495	\$877,254	\$1,912,254	\$0	\$262,976	\$2,175,230	\$75,000	\$2,366,780
32	2051	71	\$0	\$1,035,000	\$1,950,500	\$38,245	\$915,500	\$1,950,500	\$0	\$256,525	\$2,207,024	\$75,000	\$2,308,721
33	2052	72	\$0	\$1,035,000	\$1,989,510	\$39,010	\$954,510	\$1,989,510	\$0	\$250,361	\$2,239,871	\$75,000	\$2,253,253
34	2053	73	\$0	\$1,035,000	\$2,029,300	\$39,790	\$994,300	\$2,029,300	\$0	\$244,474	\$2,273,774	\$75,000	\$2,200,267
35	2054	74	\$0	\$1,035,000	\$2,069,886	\$40,586	\$1,034,886	\$2,069,886	\$0	\$238,864	\$2,308,750	\$75,000	\$2,149,779
36	2055	75	\$0	\$1,035,000	\$2,111,283	\$41,398	\$1,076,283	\$2,111,283	\$0	\$233,493	\$2,344,776	\$75,000	\$2,101,433
37	2056	76	\$0	\$1,035,000	\$2,153,509	\$42,226	\$1,118,509	\$2,153,509	\$0	\$228,347	\$2,381,856	\$75,000	\$2,055,125
38	2057	77	\$0	\$1,035,000	\$2,196,579	\$43,070	\$1,161,579	\$2,196,579	\$0	\$223,394	\$2,419,974	\$75,000	\$2,010,549
39	2058	78	\$0	\$1,035,000	\$2,240,511	\$43,932	\$1,205,511	\$2,240,511	\$0	\$218,602	\$2,459,113	\$75,000	\$1,967,422
40	2059	79	\$0	\$1,035,000	\$2,285,321	\$44,810	\$1,250,321	\$2,285,321	\$0	\$216,816	\$2,502,137	\$75,000	\$1,951,341

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### Executive / Physician

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) 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	
41	2060	80	\$0	\$1,035,000	\$2,331,027	\$45,706	\$1,296,027	\$2,331,027	\$0	\$214,649	\$2,545,676	\$75,000	\$1,931,837
42	2061	81	\$0	\$1,035,000	\$2,377,648	\$46,621	\$1,342,648	\$2,377,648	\$0	\$212,220	\$2,589,868	\$75,000	\$1,909,979
43	2062	82	\$0	\$1,035,000	\$2,425,201	\$47,553	\$1,390,201	\$2,425,201	\$0	\$209,498	\$2,634,699	\$75,000	\$1,885,481
44	2063	83	\$0	\$1,035,000	\$2,473,705	\$48,504	\$1,438,705	\$2,473,705	\$0	\$206,551	\$2,680,256	\$75,000	\$1,858,957
45	2064	84	\$0	\$1,035,000	\$2,523,179	\$49,474	\$1,488,179	\$2,523,179	\$0	\$203,370	\$2,726,549	\$75,000	\$1,830,330
46	2065	85	\$0	\$1,035,000	\$2,573,643	\$50,464	\$1,538,643	\$2,573,643	\$0	\$207,830	\$2,781,473	\$0	\$1,870,474
47	2066	86	\$0	\$1,035,000	\$2,625,116	\$51,473	\$1,590,116	\$2,625,116	\$0	\$212,436	\$2,837,552	\$0	\$1,911,925
48	2067	87	\$0	\$1,035,000	\$2,677,618	\$52,502	\$1,642,618	\$2,677,618	\$0	\$217,186	\$2,894,804	\$0	\$1,954,676
49	2068	88	\$0	\$1,035,000	\$2,731,170	\$53,552	\$1,696,170	\$2,731,170	\$0	\$222,081	\$2,953,251	\$0	\$1,998,729
50	2069	89	\$0	\$1,035,000	\$2,785,794	\$54,623	\$1,750,794	\$2,785,794	\$0	\$227,098	\$3,012,892	\$0	\$2,043,881
51	2070	90	\$0	\$1,035,000	\$2,841,510	\$55,716	\$1,806,509	\$2,841,510	\$0	\$232,236	\$3,073,745	\$0	\$2,090,122
52	2071	91	\$0	\$1,035,000	\$2,898,340	\$56,830	\$1,863,340	\$2,898,340	\$0	\$237,377	\$3,135,717	\$0	\$2,136,395
53	2072	92	\$0	\$1,035,000	\$2,956,306	\$57,967	\$1,921,306	\$2,956,306	\$0	\$242,453	\$3,198,759	\$0	\$2,182,075
54	2073	93	\$0	\$1,035,000	\$3,015,433	\$59,126	\$1,980,433	\$3,015,433	\$0	\$247,384	\$3,262,817	\$0	\$2,226,456
55	2074	94	\$0	\$1,035,000	\$3,075,741	\$60,309	\$2,040,741	\$3,075,741	\$0	\$252,063	\$3,327,804	\$0	\$2,268,568
56	2075	95	\$0	\$1,035,000	\$3,137,256	\$61,515	\$2,102,256	\$3,137,256	\$0	\$256,324	\$3,393,580	\$0	\$2,306,918
57	2076	96	\$0	\$1,035,000	\$3,200,001	\$62,745	\$2,165,001	\$3,200,001	\$0	\$260,033	\$3,460,035	\$0	\$2,340,301
58	2077	97	\$0	\$1,035,000	\$3,264,001	\$64,000	\$2,229,001	\$3,264,001	\$0	\$262,948	\$3,526,949	\$0	\$2,366,530
59	2078	98	\$0	\$1,035,000	\$3,329,281	\$65,280	\$2,294,281	\$3,329,281	\$0	\$264,634	\$3,593,915	\$0	\$2,381,703
60	2079	99	\$0	\$1,035,000	\$3,395,867	\$66,586	\$2,360,867	\$3,395,867	\$0	\$264,346	\$3,660,213	\$0	\$2,379,115

# ABC Hospital

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2/21/2020

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

<b>Initial Death Benefit</b>	<b>\$2,911,814.00</b>
<b>10 Pay WL Premium</b>	<b>\$105,000.01</b>
<b>WL SPIA Purchase</b>	<b>\$930,000.00</b>
<b>Total Loan</b>	<b>\$1,035,000.01</b>

### Executive / Physician

**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
61	2080	100	\$0	\$1,035,000	\$3,463,784	\$67,917	\$2,428,784	\$3,463,784	\$0	\$293,067	\$3,756,851	\$0	\$2,637,604

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EXHIBIT B

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## Supplemental Executive Retirement Plan Corporate Asset and Accrued Interest Executive / Physician

Year	(1) Corporate Asset Investment	(2) Annual Interest 2.00%	(3) Total Accrued Interest	(4) Corporate Cash Value	(5) Corporate Death Benefit	
1	2020	\$1,035,000	\$20,700	\$20,700	\$39,484	\$1,055,700
2	2021	\$0	\$21,114	\$41,814	\$107,132	\$1,076,814
3	2022	\$0	\$21,536	\$63,350	\$207,179	\$1,098,350
4	2023	\$0	\$21,967	\$85,317	\$314,112	\$1,120,317
5	2024	\$0	\$22,406	\$107,724	\$428,309	\$1,142,724
6	2025	\$0	\$22,854	\$130,578	\$547,915	\$1,165,578
7	2026	\$0	\$23,312	\$153,890	\$673,194	\$1,188,890
8	2027	\$0	\$23,778	\$177,667	\$804,542	\$1,212,667
9	2028	\$0	\$24,253	\$201,921	\$942,153	\$1,236,921
10	2029	\$0	\$24,738	\$226,659	\$1,086,382	\$1,261,659
11	2030	\$0	\$25,233	\$251,892	\$1,146,802	\$1,286,892
12	2031	\$0	\$25,738	\$277,630	\$1,210,289	\$1,312,630
13	2032	\$0	\$26,253	\$303,883	\$1,277,027	\$1,338,883
14	2033	\$0	\$26,778	\$330,661	\$1,347,157	\$1,365,661
15	2034	\$0	\$27,313	\$357,974	\$1,392,974	\$1,392,974
16	2035	\$0	\$27,859	\$385,833	\$1,420,833	\$1,420,833
17	2036	\$0	\$28,417	\$414,250	\$1,449,250	\$1,449,250
18	2037	\$0	\$28,985	\$443,235	\$1,478,235	\$1,478,235
19	2038	\$0	\$29,565	\$472,800	\$1,507,800	\$1,507,800
20	2039	\$0	\$30,156	\$502,956	\$1,537,956	\$1,537,956

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21	2040	\$0	\$30,759	\$533,715	\$1,568,715	\$1,568,715
22	2041	\$0	\$31,374	\$565,089	\$1,600,089	\$1,600,089
23	2042	\$0	\$32,002	\$597,091	\$1,632,091	\$1,632,091
24	2043	\$0	\$32,642	\$629,733	\$1,664,733	\$1,664,733
25	2044	\$0	\$33,295	\$663,027	\$1,698,027	\$1,698,027
26	2045	\$0	\$33,961	\$696,988	\$1,731,988	\$1,731,988
27	2046	\$0	\$34,640	\$731,628	\$1,766,628	\$1,766,628
28	2047	\$0	\$35,333	\$766,960	\$1,801,960	\$1,801,960
29	2048	\$0	\$36,039	\$802,999	\$1,837,999	\$1,837,999
30	2049	\$0	\$36,760	\$839,759	\$1,874,759	\$1,874,759
31	2050	\$0	\$37,495	\$877,254	\$1,912,254	\$1,912,254
32	2051	\$0	\$38,245	\$915,500	\$1,950,500	\$1,950,500
33	2052	\$0	\$39,010	\$954,510	\$1,989,510	\$1,989,510
34	2053	\$0	\$39,790	\$994,300	\$2,029,300	\$2,029,300
35	2054	\$0	\$40,586	\$1,034,886	\$2,069,886	\$2,069,886
36	2055	\$0	\$41,398	\$1,076,283	\$2,111,283	\$2,111,283
37	2056	\$0	\$42,226	\$1,118,509	\$2,153,509	\$2,153,509
38	2057	\$0	\$43,070	\$1,161,579	\$2,196,579	\$2,196,579
39	2058	\$0	\$43,932	\$1,205,511	\$2,240,511	\$2,240,511
40	2059	\$0	\$44,810	\$1,250,321	\$2,285,321	\$2,285,321

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Year		(1) Corporate Asset Investment	(2) Annual Interest 2.00%	(3) Total Accrued Interest	(4) Corporate Cash Value	(5) Corporate Death Benefit
41	2060	\$0	\$45,706	\$1,296,027	\$2,331,027	\$2,331,027
42	2061	\$0	\$46,621	\$1,342,648	\$2,377,648	\$2,377,648
43	2062	\$0	\$47,553	\$1,390,201	\$2,425,201	\$2,425,201
44	2063	\$0	\$48,504	\$1,438,705	\$2,473,705	\$2,473,705
45	2064	\$0	\$49,474	\$1,488,179	\$2,523,179	\$2,523,179
46	2065	\$0	\$50,464	\$1,538,643	\$2,573,643	\$2,573,643
47	2066	\$0	\$51,473	\$1,590,116	\$2,625,116	\$2,625,116
48	2067	\$0	\$52,502	\$1,642,618	\$2,677,618	\$2,677,618
49	2068	\$0	\$53,552	\$1,696,170	\$2,731,170	\$2,731,170
50	2069	\$0	\$54,623	\$1,750,794	\$2,785,794	\$2,785,794
51	2070	\$0	\$55,716	\$1,806,509	\$2,841,510	\$2,841,510
52	2071	\$0	\$56,830	\$1,863,340	\$2,898,340	\$2,898,340
53	2072	\$0	\$57,967	\$1,921,306	\$2,956,306	\$2,956,306
54	2073	\$0	\$59,126	\$1,980,433	\$3,015,433	\$3,015,433
55	2074	\$0	\$60,309	\$2,040,741	\$3,075,741	\$3,075,741
56	2075	\$0	\$61,515	\$2,102,256	\$3,137,256	\$3,137,256
57	2076	\$0	\$62,745	\$2,165,001	\$3,200,001	\$3,200,001
58	2077	\$0	\$64,000	\$2,229,001	\$3,264,001	\$3,264,001
59	2078	\$0	\$65,280	\$2,294,281	\$3,329,281	\$3,329,281
60	2079	\$0	\$66,586	\$2,360,867	\$3,395,867	\$3,395,867

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<b>Total Loan</b>	<b>\$1,035,000.01</b>

## Supplemental Executive Retirement Plan Corporate Asset and Accrued Interest Executive / Physician

<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>
61	2080	\$0	\$67,917	\$2,428,784	\$3,463,784	\$3,463,784



# ABC Hospital

EXHIBIT C

2/21/2020

Initial Death Benefit	\$2,911,814.00
10 Pay WL Premium	\$105,000.01
WL SPIA Purchase	<u>\$930,000.00</u>
<b>Total Loan</b>	<b>\$1,035,000.01</b>

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

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	\$105,000	\$930,000	\$930,000	\$930,000	\$1,055,700	\$1,881,825
2	2021	\$105,000	-\$106,437	\$783,376	\$851,495	\$1,076,814	\$1,897,457
3	2022	\$105,000	-\$106,437	\$672,117	\$745,058	\$1,098,350	\$1,923,006
4	2023	\$105,000	-\$106,437	\$582,295	\$638,621	\$1,120,317	\$1,958,119
5	2024	\$105,000	-\$106,437	\$490,408	\$532,185	\$1,142,724	\$2,002,569
6	2025	\$105,000	-\$106,437	\$396,456	\$425,748	\$1,165,578	\$2,047,787
7	2026	\$105,000	-\$106,437	\$300,439	\$319,311	\$1,188,890	\$2,093,702
8	2027	\$105,000	-\$106,437	\$202,358	\$212,874	\$1,212,667	\$2,140,516
9	2028	\$105,000	-\$106,437	\$102,211	\$106,437	\$1,236,921	\$2,188,007
10	2029	\$105,000	-\$106,437	\$0	\$0	\$1,261,659	\$2,236,256

### 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	\$15,000
Ann Taxable Amount	\$3,193
Est. Annual Tax	\$1,437
Assumed Nominal Tax Rate	45.00%

# Whole Life Legacy 10 Pay

## Basic Life Insurance Illustration

**Prepared for:**

Valued Client  
Male, Age 40

**Presented by:**

Mass Mutual  
101 Federal Street  
Boston, MA 02110

February 21, 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, Male, Age 40  
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	\$105,000.01
Accelerated Death Benefit for Terminal Illness Rider	No Premium Charge
Transfer of Insured Rider	No Premium Charge
Total Initial Premium	\$105,000.01

### Initial Coverage Information

Base Policy Face Amount	\$2,911,814.00
Total Initial Death Benefit	\$2,911,814.00

**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.

Taking a policy loan could have adverse tax consequences. If your aggregate policy loans substantially exceed your cost basis, you may incur a significant income tax liability if the policy terminates before the insured's death. You may have to make substantial payments to cover policy premiums and policy loan interest to prevent the termination of the policy and to avoid the potential income tax liability. Some of the indications that such a situation may arise include: (1) high outstanding debt relative to the policy's cash value and (2) lower than illustrated dividends. You can reduce the likelihood that either will incur a significant income tax liability should your policy terminate before the death of the insured, or that you will need to make substantial payments to cover policy premium and pay policy loan interest to keep your policy from terminating, by monitoring and reviewing all aspects of your policy on a regular basis with your tax advisor, your financial representative, and/or any other financial advisor you might have.

**Narrative Summary**

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.**

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

	<u>Policy Year</u>	
	10	20
Life Insurance Surrender Cost Index	\$7.87	\$4.19
Life Insurance Net Payment Cost Index	\$31.39	\$16.55
Equivalent Level Annual Dividend at 5%	\$4.67	\$5.79

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.

Annual Net Outlay is based on a tax bracket of 28%.

This illustration, using a 5% policy loan interest rate, is for a policy issued in Massachusetts on February 21, 2020. This rate may change on each policy anniversary date. A higher policy loan interest rate can impact policy values and the amounts available for future loans. For this reason, we strongly recommend that you look at a hypothetical higher loan interest rate available upon request. This illustration assumes policy loans.

This illustration assumes payment of interest when due. Loan interest may be satisfied by loaning against the cash value of the policy as long as the annual the annual interest due is less than the maximum loan amount.

**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.

## Narrative Summary

**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 Loan:** The amount of loan taken minus loan repayments for the policy year. This includes any amount of unpaid interest.

**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.

**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 Outstanding Loan End Year:** The loan principal as of the end of the policy year including any prior year capitalized loan interest.

**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.

## Narrative Summary

**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	\$105,000.01	1	\$105,000.01	\$0.00	-
Semi-Annual	\$53,728.51	2	\$107,457.02	\$2,457.01	9.6%
Quarterly	\$27,184.50	4	\$108,738.00	\$3,737.99	9.5%
Monthly	\$9,135.00	12	\$109,620.00	\$4,619.99	9.5%

**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	105,000	366,685	2,911,814	396,993	3,026,643	428,309	3,145,293
Year 10	105,000	904,351	2,911,814	991,866	3,193,593	1,086,382	3,497,915
Year 20	0	1,249,285	2,911,814	1,523,063	3,549,933	1,845,870	4,302,327
Age 70	0	1,670,595	2,911,814	2,275,210	3,965,647	3,055,725	5,326,068

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	2,911,814	105,000.01	53,728.51	27,184.50	9,135.00
<b>Total Initial Modal Premium (Annualized)</b>		<b>105,000.01</b>	<b>107,457.02</b>	<b>108,738.00</b>	<b>109,620.00</b>

## 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	41	105,000	33,515	2,911,814	5,969	5,969	39,484	25,711	2,937,525	170,065
2	42	105,000	92,159	2,911,814	8,809	14,973	107,132	62,457	2,974,271	446,884
3	43	105,000	180,067	2,911,814	11,654	27,113	207,179	109,542	3,021,356	837,054
4	44	105,000	271,527	2,911,814	14,589	42,585	314,112	166,623	3,078,437	1,229,016
5	45	105,000	366,685	2,911,814	17,646	61,624	428,309	233,479	3,145,293	1,622,752
6	46	105,000	465,716	2,911,814	18,556	82,200	547,915	301,551	3,213,365	2,010,034
7	47	105,000	568,794	2,911,814	19,492	104,400	673,194	370,777	3,282,591	2,390,856
8	48	105,000	676,152	2,911,814	20,535	128,390	804,542	441,370	3,353,184	2,765,795
9	49	105,000	787,937	2,911,814	21,563	154,216	942,153	513,114	3,424,928	3,134,763
10	50	105,000	904,351	2,911,814	22,668	182,031	1,086,382	586,101	3,497,915	3,497,915
11	51	0	934,576	2,911,814	24,111	212,226	1,146,802	661,222	3,573,036	3,573,036
12	52	0	965,761	2,911,814	25,220	244,528	1,210,289	737,262	3,649,076	3,649,076
13	53	0	997,908	2,911,814	26,452	279,119	1,277,027	814,448	3,726,262	3,726,262
14	54	0	1,031,044	2,911,814	27,725	316,112	1,347,157	892,746	3,804,560	3,804,560
15	55	0	1,065,142	2,911,814	29,183	355,749	1,420,891	972,524	3,884,338	3,884,338
16	56	0	1,100,200	2,911,814	30,674	398,133	1,498,333	1,053,708	3,965,522	3,965,522
17	57	0	1,136,161	2,911,814	32,169	443,315	1,579,475	1,136,151	4,047,965	4,047,965
18	58	0	1,172,995	2,911,814	33,651	491,338	1,664,333	1,219,685	4,131,499	4,131,499
19	59	0	1,210,732	2,911,814	35,181	542,326	1,753,059	1,304,296	4,216,110	4,216,110
20	60	0	1,249,285	2,911,814	36,990	596,586	1,845,870	1,390,513	4,302,327	4,302,327
21	61	0	1,288,623	2,911,814	39,692	655,063	1,943,686	1,480,201	4,392,015	4,392,015
22	62	0	1,328,661	2,911,814	42,168	717,583	2,046,244	1,572,613	4,484,427	4,484,427
23	63	0	1,369,339	2,911,814	44,835	784,388	2,153,727	1,667,952	4,579,766	4,579,766
24	64	0	1,410,599	2,911,814	47,552	855,575	2,266,174	1,766,111	4,677,925	4,677,925
25	65	0	1,452,442	2,911,814	50,206	931,160	2,383,602	1,866,763	4,778,577	4,778,577
26	66	0	1,494,838	2,911,814	53,313	1,011,654	2,506,491	1,970,613	4,882,427	4,882,427
27	67	0	1,537,845	2,911,814	56,371	1,097,130	2,634,976	2,077,347	4,989,161	4,989,161
28	68	0	1,581,464	2,911,814	59,444	1,187,692	2,769,157	2,186,795	5,098,609	5,098,609
29	69	0	1,625,753	2,911,814	62,691	1,283,645	2,909,398	2,299,079	5,210,893	5,210,893
30	70	0	1,670,595	2,911,814	66,079	1,385,130	3,055,725	2,414,254	5,326,068	5,326,068

**\*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 (Male, 40, Non-Tobacco)  
**Presented by:** Mass Mutual  
**Prepared on:** February 21, 2020

**MEC Limit:** \$105,537.89  
**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	71	0	1,715,903	2,911,814	69,717	1,492,412	3,208,315	2,532,560	5,444,374	5,444,374
32	72	0	1,761,473	2,911,814	73,407	1,605,454	3,366,927	2,653,906	5,565,720	5,565,720
33	73	0	1,807,130	2,911,814	77,356	1,724,423	3,531,553	2,778,549	5,690,363	5,690,363
34	74	0	1,852,671	2,911,814	81,435	1,849,315	3,701,986	2,906,539	5,818,353	5,818,353
35	75	0	1,897,979	2,911,814	85,762	1,980,302	3,878,281	3,038,112	5,949,926	5,949,926
36	76	0	1,943,053	2,911,814	89,990	2,117,322	4,060,376	3,172,969	6,084,783	6,084,783
37	77	0	1,987,866	2,911,814	94,348	2,260,502	4,248,368	3,311,169	6,222,983	6,222,983
38	78	0	2,032,504	2,911,814	98,585	2,409,848	4,442,352	3,452,405	6,364,219	6,364,219
39	79	0	2,076,997	2,911,814	102,721	2,565,321	4,642,318	3,596,413	6,508,227	6,508,227
40	80	0	2,121,227	2,911,814	106,993	2,726,944	4,848,171	3,743,283	6,655,097	6,655,097
41	81	0	2,165,108	2,911,814	110,391	2,893,746	5,058,854	3,891,745	6,803,559	6,803,559
42	82	0	2,208,465	2,911,814	115,107	3,066,801	5,275,266	4,043,511	6,955,325	6,955,325
43	83	0	2,251,298	2,911,814	119,798	3,246,079	5,497,377	4,198,457	7,110,271	7,110,271
44	84	0	2,293,054	2,911,814	125,592	3,431,876	5,724,930	4,357,938	7,269,752	7,269,752
45	85	0	2,333,499	2,911,814	131,636	3,624,044	5,957,543	4,522,198	7,434,012	7,434,012
46	86	0	2,372,313	2,911,814	138,003	3,822,328	6,194,641	4,691,584	7,603,398	7,603,398
47	87	0	2,409,206	2,911,814	144,528	4,026,298	6,435,504	4,866,264	7,778,078	7,778,078
48	88	0	2,443,944	2,911,814	151,140	4,235,493	6,679,436	5,046,338	7,958,152	7,958,152
49	89	0	2,476,265	2,911,814	157,856	4,449,363	6,925,628	5,231,960	8,143,774	8,143,774
50	90	0	2,506,315	2,911,814	164,385	4,667,742	7,174,057	5,422,941	8,334,755	8,334,755
51	91	0	2,534,239	2,911,814	171,030	4,890,778	7,425,017	5,619,453	8,531,267	8,531,267
52	92	0	2,560,504	2,911,814	176,107	5,117,573	7,678,076	5,819,722	8,731,536	8,731,536
53	93	0	2,585,866	2,911,814	180,508	5,348,770	7,934,636	6,022,983	8,934,797	8,934,797
54	94	0	2,611,315	2,911,814	184,145	5,585,556	8,196,871	6,228,319	9,140,133	9,140,133
55	95	0	2,638,511	2,911,814	186,807	5,830,536	8,469,047	6,434,476	9,346,290	9,346,290
56	96	0	2,670,017	2,911,814	187,966	6,088,124	8,758,141	6,639,465	9,551,279	9,551,279
57	97	0	2,707,230	2,911,814	187,971	6,360,947	9,068,177	6,841,641	9,753,455	9,753,455
58	98	0	2,754,256	2,911,814	185,795	6,657,235	9,411,490	7,038,064	9,949,878	9,949,878
59	99	0	2,818,083	2,911,814	179,215	6,990,724	9,808,807	7,223,240	10,135,054	10,135,054
60	100	0	2,911,814	2,911,814	164,399	7,387,639	10,299,453	7,387,639	10,299,453	10,299,453
61	101	0	2,911,814	2,911,814	587,642	7,975,281	10,887,095	7,975,281	10,887,095	10,887,095
62	102	0	2,911,814	2,911,814	620,668	8,595,948	11,507,762	8,595,948	11,507,762	11,507,762
63	103	0	2,911,814	2,911,814	655,549	9,251,497	12,163,311	9,251,497	12,163,311	12,163,311
64	104	0	2,911,814	2,911,814	692,391	9,943,888	12,855,702	9,943,888	12,855,702	12,855,702
65	105	0	2,911,814	2,911,814	731,303	10,675,191	13,587,005	10,675,191	13,587,005	13,587,005

**\*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.**

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Prepared for: Valued Client (Male, 40, Non-Tobacco)

Presented by: Mass Mutual

Prepared on: February 21, 2020

**MEC Limit: \$105,537.89**  
**Version: MMD Web2020-02-01(MA)**

**Tabular Values**

Year	Age End 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	106	0	2,911,814	2,911,814	772,403	11,447,594	14,359,408	11,447,594	14,359,408	14,359,408
67	107	0	2,911,814	2,911,814	815,812	12,263,405	15,175,219	12,263,405	15,175,219	15,175,219
68	108	0	2,911,814	2,911,814	861,660	13,125,066	16,036,880	13,125,066	16,036,880	16,036,880
69	109	0	2,911,814	2,911,814	910,085	14,035,151	16,946,965	14,035,151	16,946,965	16,946,965
70	110	0	2,911,814	2,911,814	961,232	14,996,383	17,908,197	14,996,383	17,908,197	17,908,197
71	111	0	2,911,814	2,911,814	1,015,253	16,011,637	18,923,451	16,011,637	18,923,451	18,923,451
72	112	0	2,911,814	2,911,814	1,072,311	17,083,947	19,995,761	17,083,947	19,995,761	19,995,761
73	113	0	2,911,814	2,911,814	1,132,575	18,216,522	21,128,336	18,216,522	21,128,336	21,128,336
74	114	0	2,911,814	2,911,814	1,196,225	19,412,747	22,324,561	19,412,747	22,324,561	22,324,561
75	115	0	2,911,814	2,911,814	1,263,453	20,676,200	23,588,014	20,676,200	23,588,014	23,588,014
76	116	0	2,911,814	2,911,814	1,334,459	22,010,660	24,922,474	22,010,660	24,922,474	24,922,474
77	117	0	2,911,814	2,911,814	1,409,456	23,420,115	26,331,929	23,420,115	26,331,929	26,331,929
78	118	0	2,911,814	2,911,814	1,488,667	24,908,783	27,820,597	24,908,783	27,820,597	27,820,597
79	119	0	2,911,814	2,911,814	1,572,330	26,481,113	29,392,927	26,481,113	29,392,927	29,392,927
80	120	0	2,911,814	2,911,814	1,660,695	28,141,808	31,053,622	28,141,808	31,053,622	31,053,622
81	121	0	2,911,814	2,911,814	1,754,026	29,895,835	32,807,649	29,895,835	32,807,649	32,807,649

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**Prepared for:** Valued Client (Male, 40, Non-Tobacco)  
**Presented by:** Mass Mutual  
**Prepared on:** February 21, 2020

**MEC Limit:** \$105,537.89  
**Version:** MMD Web2020-02-01(MA)

Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	2,911,814	105,000.01	53,728.51	27,184.50	9,135.00
<b>Total Initial Modal Premium (Annualized)</b>		<b>105,000.01</b>	<b>107,457.02</b>	<b>108,738.00</b>	<b>109,620.00</b>

## Supplemental Values

Non-Guaranteed Values*												
Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
1	41	105,000	0	0	105,000	5,969	33,515	5,969	0	39,484	25,711	2,937,525
2	42	105,000	0	0	105,000	8,809	92,159	14,973	0	107,132	62,457	2,974,271
3	43	105,000	0	0	105,000	11,654	180,067	27,113	0	207,179	109,542	3,021,356
4	44	105,000	0	0	105,000	14,589	271,527	42,585	0	314,112	166,623	3,078,437
5	45	105,000	0	0	105,000	17,646	366,685	61,624	0	428,309	233,479	3,145,293
6	46	105,000	0	0	105,000	18,556	465,716	82,200	0	547,915	301,551	3,213,365
7	47	105,000	0	0	105,000	19,492	568,794	104,400	0	673,194	370,777	3,282,591
8	48	105,000	0	0	105,000	20,535	676,152	128,390	0	804,542	441,370	3,353,184
9	49	105,000	0	0	105,000	21,563	787,937	154,216	0	942,153	513,114	3,424,928
10	50	105,000	0	0	105,000	22,668	904,351	182,031	0	1,086,382	586,101	3,497,915
11	51	0	0	0	0	24,111	934,576	212,226	0	1,146,802	661,222	3,573,036
12	52	0	0	0	0	25,220	965,761	244,528	0	1,210,289	737,262	3,649,076
13	53	0	0	0	0	26,452	997,908	279,119	0	1,277,027	814,448	3,726,262
14	54	0	0	0	0	27,725	1,031,044	316,112	0	1,347,157	892,746	3,804,560
15	55	0	0	0	0	29,183	1,065,142	355,749	0	1,420,891	972,524	3,884,338
16	56	0	0	0	0	30,674	1,100,200	398,133	0	1,498,333	1,053,708	3,965,522
17	57	0	0	0	0	32,169	1,136,161	443,315	0	1,579,475	1,136,151	4,047,965
18	58	0	0	0	0	33,651	1,172,995	491,338	0	1,664,333	1,219,685	4,131,499
19	59	0	0	0	0	35,181	1,210,732	542,326	0	1,753,059	1,304,296	4,216,110
20	60	0	0	0	0	36,990	1,249,285	596,586	0	1,845,870	1,390,513	4,302,327
21	61	0	0	0	0	39,692	1,288,623	655,063	0	1,943,686	1,480,201	4,392,015
22	62	0	0	0	0	42,168	1,328,661	717,583	0	2,046,244	1,572,613	4,484,427
23	63	0	0	0	0	44,835	1,369,339	784,388	0	2,153,727	1,667,952	4,579,766
24	64	0	0	0	0	47,552	1,410,599	855,575	0	2,266,174	1,766,111	4,677,925
25	65	0	0	0	0	50,206	1,452,442	931,160	0	2,383,602	1,866,763	4,778,577
26	66	-75,000	0	75,000	-75,000	51,840	1,494,838	932,991	0	2,427,829	1,817,385	4,729,199
27	67	-75,000	0	75,000	-75,000	53,326	1,537,845	936,002	0	2,473,848	1,772,262	4,684,076
28	68	-75,000	0	75,000	-75,000	54,745	1,581,464	940,168	0	2,521,633	1,731,050	4,642,864
29	69	-75,000	0	75,000	-75,000	56,236	1,625,753	945,633	0	2,571,387	1,693,682	4,605,496
30	70	-75,000	0	75,000	-75,000	57,772	1,670,595	952,419	0	2,623,014	1,660,048	4,571,862

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**Prepared for:** Valued Client (Male, 40, Non-Tobacco)

**Presented by:** Mass Mutual

**Prepared on:** February 21, 2020

**MEC Limit:** \$105,537.89  
**Version:** MMD Web2020-02-01(MA)

**Supplemental Values**

Non-Guaranteed Values\*

Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
31	71	-75,000	0	75,000	-75,000	59,443	1,715,903	960,658	0	2,676,561	1,630,196	4,542,010
32	72	-75,000	0	75,000	-75,000	61,103	1,761,473	970,282	0	2,731,755	1,603,931	4,515,745
33	73	-75,000	0	75,000	-75,000	62,905	1,807,130	981,392	0	2,788,522	1,581,309	4,493,123
34	74	-75,000	0	75,000	-75,000	64,748	1,852,671	993,982	0	2,846,653	1,562,226	4,474,040
35	75	-75,000	0	75,000	-75,000	66,724	1,897,979	1,008,180	0	2,906,159	1,546,715	4,458,529
36	76	-75,000	0	75,000	-75,000	68,560	1,943,053	1,023,902	0	2,966,956	1,534,395	4,446,209
37	77	-75,000	0	75,000	-75,000	70,430	1,987,866	1,041,216	0	3,029,082	1,525,167	4,436,981
38	78	-75,000	0	75,000	-75,000	72,176	2,032,504	1,060,089	0	3,092,593	1,518,709	4,430,523
39	79	-75,000	0	75,000	-75,000	73,798	2,076,997	1,080,451	0	3,157,448	1,514,722	4,426,536
40	80	-75,000	75,000	0	-75,000	76,996	2,121,227	1,180,455	75,000	3,222,933	1,620,414	4,453,478
41	81	-75,000	78,750	0	-75,000	79,354	2,165,108	1,284,229	153,750	3,287,900	1,727,136	4,477,513
42	82	-75,000	82,688	0	-75,000	82,789	2,208,465	1,392,736	236,437	3,352,942	1,836,292	4,499,847
43	83	-75,000	86,822	0	-75,000	86,204	2,251,298	1,505,952	323,259	3,417,827	1,947,788	4,520,180
44	84	-75,000	91,163	0	-75,000	90,369	2,293,054	1,624,252	414,422	3,482,162	2,062,542	4,539,213
45	85	-75,000	95,721	0	-75,000	94,703	2,333,499	1,747,603	510,143	3,545,452	2,180,715	4,556,879
46	86	0	25,507	0	0	99,275	2,372,313	1,875,947	535,651	3,685,827	2,302,566	4,651,947
47	87	0	26,783	0	0	103,963	2,409,206	2,009,083	562,433	3,827,734	2,428,218	4,749,477
48	88	0	28,122	0	0	108,718	2,443,944	2,146,770	590,555	3,970,631	2,557,749	4,849,480
49	89	0	29,528	0	0	113,534	2,476,265	2,288,695	620,082	4,113,873	2,691,252	4,951,980
50	90	0	31,004	0	0	118,220	2,506,315	2,434,689	651,087	4,257,363	2,828,600	5,056,773
51	91	0	32,554	0	0	122,957	2,534,239	2,584,772	683,641	4,401,189	2,969,876	5,163,867
52	92	0	34,182	0	0	126,746	2,560,504	2,738,306	717,823	4,545,096	3,114,012	5,272,112
53	93	0	35,891	0	0	130,019	2,585,866	2,895,449	753,714	4,689,914	3,260,420	5,380,834
54	94	0	37,686	0	0	132,734	2,611,315	3,056,678	791,400	4,837,024	3,408,428	5,489,273
55	95	0	39,570	0	0	134,696	2,638,511	3,223,209	830,970	4,989,202	3,557,076	5,596,372
56	96	0	41,548	0	0	135,483	2,670,017	3,397,179	872,518	5,151,052	3,704,828	5,700,498
57	97	0	43,626	0	0	135,412	2,707,230	3,579,938	916,144	5,325,217	3,850,473	5,800,335
58	98	0	45,807	0	0	133,599	2,754,256	3,775,723	961,951	5,519,930	3,991,715	5,893,480
59	99	0	48,098	0	0	128,371	2,818,083	3,991,593	1,010,049	5,749,124	4,124,356	5,975,618
60	100	0	50,502	0	0	116,738	2,911,814	4,241,093	1,060,551	6,039,328	4,241,093	6,039,328
61	101	0	53,028	0	0	410,806	2,911,814	4,651,900	1,113,579	6,394,456	4,651,900	6,394,456
62	102	0	55,679	0	0	433,894	2,911,814	5,085,793	1,169,258	6,769,886	5,085,793	6,769,886
63	103	0	58,463	0	0	458,278	2,911,814	5,544,071	1,227,721	7,166,779	5,544,071	7,166,779
64	104	0	61,386	0	0	484,034	2,911,814	6,028,105	1,289,107	7,586,357	6,028,105	7,586,357
65	105	0	64,455	0	0	511,236	2,911,814	6,539,341	1,353,562	8,029,915	6,539,341	8,029,915

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Prepared for: Valued Client (Male, 40, Non-Tobacco)

Presented by: Mass Mutual

Prepared on: February 21, 2020

**MEC Limit: \$105,537.89**  
**Version: MMD Web2020-02-01(MA)**

**Supplemental Values**

Non-Guaranteed Values\*

Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
66	106	0	67,678	0	0	539,968	2,911,814	7,079,309	1,421,240	8,498,821	7,079,309	8,498,821
67	107	0	71,062	0	0	570,314	2,911,814	7,649,623	1,492,302	8,994,519	7,649,623	8,994,519
68	108	0	74,615	0	0	602,366	2,911,814	8,251,988	1,566,917	9,518,539	8,251,988	9,518,539
69	109	0	78,346	0	0	636,218	2,911,814	8,888,207	1,645,263	10,072,494	8,888,207	10,072,494
70	110	0	82,263	0	0	671,974	2,911,814	9,560,181	1,727,526	10,658,092	9,560,181	10,658,092
71	111	0	86,376	0	0	709,739	2,911,814	10,269,920	1,813,903	11,277,136	10,269,920	11,277,136
72	112	0	90,695	0	0	749,626	2,911,814	11,019,546	1,904,598	11,931,532	11,019,546	11,931,532
73	113	0	95,230	0	0	791,755	2,911,814	11,811,301	1,999,828	12,623,296	11,811,301	12,623,296
74	114	0	99,991	0	0	836,252	2,911,814	12,647,553	2,099,819	13,354,557	12,647,553	13,354,557
75	115	0	104,991	0	0	883,249	2,911,814	13,530,802	2,204,810	14,127,566	13,530,802	14,127,566
76	116	0	110,241	0	0	932,888	2,911,814	14,463,690	2,315,051	14,944,701	14,463,690	14,944,701
77	117	0	115,753	0	0	985,316	2,911,814	15,449,006	2,430,803	15,808,477	15,449,006	15,808,477
78	118	0	121,540	0	0	1,040,691	2,911,814	16,489,697	2,552,343	16,721,551	16,489,697	16,721,551
79	119	0	127,617	0	0	1,099,178	2,911,814	17,588,875	2,679,961	17,686,730	17,588,875	17,686,730
80	120	0	133,998	0	0	1,160,952	2,911,814	18,749,826	2,813,959	18,706,984	18,749,826	18,706,984
81	121	0	140,698	0	0	1,226,197	2,911,814	19,976,023	2,954,656	19,785,448	19,976,023	19,785,448

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**Presented by:** Mass Mutual  
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**MEC Limit:** \$105,537.89  
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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	41	105,000	39,484	-62.40
2	42	105,000	107,132	-37.29
3	43	105,000	207,179	-19.53
4	44	105,000	314,112	-11.29
5	45	105,000	428,309	-6.71
6	46	105,000	547,915	-3.98
7	47	105,000	673,194	-2.20
8	48	105,000	804,542	-0.96
9	49	105,000	942,153	-0.06
10	50	105,000	1,086,382	0.62
11	51	0	1,146,802	1.35
12	52	0	1,210,289	1.89
13	53	0	1,277,027	2.30
14	54	0	1,347,157	2.63
15	55	0	1,420,891	2.89
16	56	0	1,498,333	3.11
17	57	0	1,579,475	3.28
18	58	0	1,664,333	3.43
19	59	0	1,753,059	3.56
20	60	0	1,845,870	3.67
21	61	0	1,943,686	3.77
22	62	0	2,046,244	3.85
23	63	0	2,153,727	3.93
24	64	0	2,266,174	3.99
25	65	0	2,383,602	4.05

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 4.56% on your investment in order to equal the Net Cash Value from the proposed Whole Life Legacy 10 Pay over 81 years.

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Prepared for: Valued Client (Male, 40, Non-Tobacco)  
Presented by: Mass Mutual  
Prepared on: February 21, 2020

MEC Limit: \$105,537.89  
Version: MMD Web2020-02-01(MA)

## 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	66	-75,000	2,427,829	4.10
27	67	-75,000	2,473,848	4.14
28	68	-75,000	2,521,633	4.18
29	69	-75,000	2,571,387	4.21
30	70	-75,000	2,623,014	4.24
31	71	-75,000	2,676,561	4.26
32	72	-75,000	2,731,755	4.29
33	73	-75,000	2,788,522	4.31
34	74	-75,000	2,846,653	4.32
35	75	-75,000	2,906,159	4.34
36	76	-75,000	2,966,956	4.35
37	77	-75,000	3,029,082	4.36
38	78	-75,000	3,092,593	4.36
39	79	-75,000	3,157,448	4.37
40	80	-75,000	3,222,933	4.37
41	81	-75,000	3,287,900	4.37
42	82	-75,000	3,352,942	4.37
43	83	-75,000	3,417,827	4.37
44	84	-75,000	3,482,162	4.37
45	85	-75,000	3,545,452	4.36
46	86	0	3,685,827	4.36
47	87	0	3,827,734	4.35
48	88	0	3,970,631	4.34
49	89	0	4,113,873	4.33
50	90	0	4,257,363	4.32

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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	91	0	4,401,189	4.30
52	92	0	4,545,096	4.29
53	93	0	4,689,914	4.27
54	94	0	4,837,024	4.25
55	95	0	4,989,202	4.24
56	96	0	5,151,052	4.22
57	97	0	5,325,217	4.21
58	98	0	5,519,930	4.21
59	99	0	5,749,124	4.21
60	100	0	6,039,328	4.22
61	101	0	6,394,456	4.24
62	102	0	6,769,886	4.26
63	103	0	7,166,779	4.28
64	104	0	7,586,357	4.30
65	105	0	8,029,915	4.32
66	106	0	8,498,821	4.33
67	107	0	8,994,519	4.35
68	108	0	9,518,539	4.37
69	109	0	10,072,494	4.39
70	110	0	10,658,092	4.40
71	111	0	11,277,136	4.42
72	112	0	11,931,532	4.44
73	113	0	12,623,296	4.45
74	114	0	13,354,557	4.47
75	115	0	14,127,566	4.48

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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
76	116	0	14,944,701	4.50
77	117	0	15,808,477	4.51
78	118	0	16,721,551	4.52
79	119	0	17,686,730	4.54
80	120	0	18,706,984	4.55
81	121	0	19,785,448	4.56

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 4.56% on your investment in order to equal the Net Cash Value from the proposed Whole Life Legacy 10 Pay over 81 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
1	41	105,000	2,937,525	2,697.64
2	42	105,000	2,974,271	384.57
3	43	105,000	3,021,356	166.79
4	44	105,000	3,078,437	98.60
5	45	105,000	3,145,293	67.10
6	46	105,000	3,213,365	49.40
7	47	105,000	3,282,591	38.24
8	48	105,000	3,353,184	30.66
9	49	105,000	3,424,928	25.22
10	50	105,000	3,497,915	21.16
11	51	0	3,573,036	18.58
12	52	0	3,649,076	16.58
13	53	0	3,726,262	14.99
14	54	0	3,804,560	13.71
15	55	0	3,884,338	12.65
16	56	0	3,965,522	11.76
17	57	0	4,047,965	11.00
18	58	0	4,131,499	10.35
19	59	0	4,216,110	9.79
20	60	0	4,302,327	9.30
21	61	0	4,392,015	8.86
22	62	0	4,484,427	8.48
23	63	0	4,579,766	8.14
24	64	0	4,677,925	7.83
25	65	0	4,778,577	7.56

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 4.56% on your investment in order to equal the Net Death Benefit from the proposed Whole Life Legacy 10 Pay over 81 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	66	-75,000	4,729,199	7.23
27	67	-75,000	4,684,076	6.95
28	68	-75,000	4,642,864	6.70
29	69	-75,000	4,605,496	6.47
30	70	-75,000	4,571,862	6.27
31	71	-75,000	4,542,010	6.09
32	72	-75,000	4,515,745	5.92
33	73	-75,000	4,493,123	5.78
34	74	-75,000	4,474,040	5.64
35	75	-75,000	4,458,529	5.52
36	76	-75,000	4,446,209	5.42
37	77	-75,000	4,436,981	5.32
38	78	-75,000	4,430,523	5.23
39	79	-75,000	4,426,536	5.14
40	80	-75,000	4,453,478	5.08
41	81	-75,000	4,477,513	5.02
42	82	-75,000	4,499,847	4.97
43	83	-75,000	4,520,180	4.91
44	84	-75,000	4,539,213	4.86
45	85	-75,000	4,556,879	4.81
46	86	0	4,651,947	4.76
47	87	0	4,749,477	4.72
48	88	0	4,849,480	4.67
49	89	0	4,951,980	4.63
50	90	0	5,056,773	4.59

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Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Net Death Benefit End Year	Internal Rate of Return(%) End Year
51	91	0	5,163,867	4.55
52	92	0	5,272,112	4.52
53	93	0	5,380,834	4.48
54	94	0	5,489,273	4.44
55	95	0	5,596,372	4.41
56	96	0	5,700,498	4.37
57	97	0	5,800,335	4.33
58	98	0	5,893,480	4.30
59	99	0	5,975,618	4.26
60	100	0	6,039,328	4.22
61	101	0	6,394,456	4.24
62	102	0	6,769,886	4.26
63	103	0	7,166,779	4.28
64	104	0	7,586,357	4.30
65	105	0	8,029,915	4.32
66	106	0	8,498,821	4.33
67	107	0	8,994,519	4.35
68	108	0	9,518,539	4.37
69	109	0	10,072,494	4.39
70	110	0	10,658,092	4.40
71	111	0	11,277,136	4.42
72	112	0	11,931,532	4.44
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78	118	0	16,721,551	4.52
79	119	0	17,686,730	4.54
80	120	0	18,706,984	4.55
81	121	0	19,785,448	4.56

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# Client Input Summary

Company: MMD

February 21, 2020

Product: Leg 10 WL

## Insured

First Name	Valued
Last Name	Client
Sex	Male
Issue Age	40
Retirement Age	65
Life Expectancy	To Specified Age
Specified Age	85
Class	Non-Tobacco
Table Rating	None
Tax Bracket Percent	1 to 81 - 28
Contract State	Massachusetts

## Design

Design	Base
Premium Mode	Annual
Known	Initial Premium
Initial Modal Premium Amount	1 to 81 - 105,000
Dividend Option	1 to 81 - 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	26 to 45 - 75,000 46 to 81 - 0

# Client Input Summary

Company: MMD

February 21, 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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