

Transition Rules - August 2022

MassMutual Whole Life 12 Pay and Survivorship Whole Life 12 Pay

Key Dates

- Illustrations for Whole Life 12 Pay will become available on June 1, 2022.
- Illustrations for Survivorship Whole Life 12 Pay will become available on July 1, 2022.
- The first day applications for both products can be submitted is August 20, 2022.

Plan Changes for Policies Pending Issue

- For policies pending issue, plan changes to one of the new products will be allowed if the request is received on or after August 20, 2022 and before the policy is issued.
 - A single life whole life policy that is pending issue can be changed to a new Whole Life 12 Pay.
 - A Survivorship Whole Life 100 policy that is pending issue can be changed to a new Survivorship Whole Life 12 Pay policy.

Plan Changes for Issued Policies

- For issued policies, 90-day reissue requests to change to one of the new policies will be allowed if a reissue request is received on or after August 20, 2022.
 - A single life whole life policy can be reissued to a new Whole Life 12 Pay.
 - A Survivorship Whole Life 100 policy can be reissued to a new Survivorship Whole Life 12 Pay policy. Note that requests to reissue a single life policy to survivorship policy require a new application to be entered and additional forms.

Other Transition and 90-Day Reissue Rules

- Policies beyond the 90-day reissue period will require a new signed Part 1 and a new application to be entered, and normal replacement rules will apply when the original policy has passed the Free Look provision period.
- Redating a reported policy or changing the owner/beneficiary is not allowed.
- All reissue requests are subject to review and approval by Underwriting.
- Products are subject to state availability.
- Normal backdating rules to "save age" apply.