

LifeLines

Retention and capacity

MassMutual® boasts some of the most competitive limits in the industry

Waiver of premium limits

(Maximum face amount waived while keeping policy in force):

Age	Limit ¹
0 to 49 years	\$8 million (\$6 million for Whole Life 10, 12, and 15 Pay ¹)
50 to 59 years	\$5 million (\$4 million for Whole Life 10, 12, and 15 Pay ¹)

Internal retention limits

(Maximum amount held by MassMutual, including applied for and in-force coverage):

Individual Life Limits ²	Survivorship Limits ²
Up to \$15 million (other than whole life products)	Up to \$20 million (other than survivorship whole life)
Up to \$30 million for whole life products	Up to \$35 million for whole life products

Automatic reinsurance (U.S. and Canadian citizens)

(Maximum amount eligible for automatic ceding to reinsurers per MassMutual's agreements; not available if Jumbo limit, below, is exceeded):

Age or Product	Limit ²
17 to 75 years	\$50 million
All Annually Renewable Term (ART) products	\$10 million

Jumbo limits

(Maximum amount of coverage in force and applied for with all companies, including any coverage being replaced):

Age	Limit
Zero to 80 years	\$65 million
81 to 85 years	\$50 million

¹ The lower WP limits for Whole Life 10, 12, and 15 Pay apply when the client has at least one of these products.

² Limits can be reduced for age, rating, professional athlete, foreign residence or private pilots, as well as product (ART is \$10 million).

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NOT FOR USE WITH THE PUBLIC.**



All underwriting offers are subject to usual requirements and guidelines, complete medical history and underwriter discretion.

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