

LIFELINES COMPETITIVE UNDERWRITING ALERT

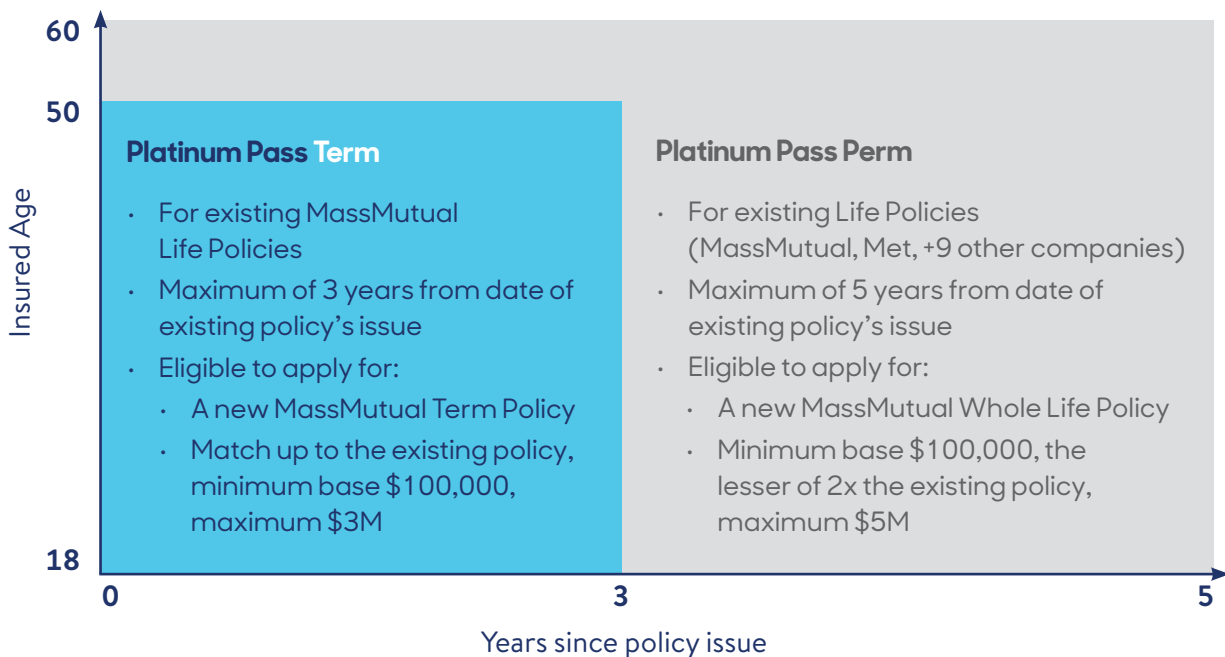
# Platinum Pass Term Underwriting Program

Match your client’s existing MassMutual® life coverage up to \$3 million with a new term policy.

At MassMutual, our priority is helping people secure their future and protect the ones they love. As part of our commitment to support our customers, we are expanding the Platinum Pass Term program to a year-round program. Now, you will be able to help clients recently underwritten by MassMutual (standard or better) boost their coverage without the need for a new exam or labs.

## EXPANDING PLATINUM PASS EXPRESS UNDERWRITING TO INCLUDE TERM POLICIES

Applies to fully underwritten insureds



The Platinum Pass Term Underwriting Program allows you to increase your client’s coverage by matching up to their existing MassMutual coverage from \$100,000 to \$3 million, without any new medical tests or paramedical exams. This program is exclusively for clients who purchased insurance from MassMutual in the past 3 years, and were fully underwritten using a full blood/urine profile.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

These clients may qualify for a new Vantage Term policy (exception: ART is not eligible) up to their existing policy face amount. MassMutual will match the existing underwriting class (standard or better) provided there has been no significant change in the client’s risk profile since approval.

### CRITERIA TO QUALIFY FOR PLATINUM PASS TERM

<b>Insurance Age</b>	18–50
<b>Original Policy Criteria</b>	<ul style="list-style-type: none"> <li>• Minimum base policy of \$100,000, applied for with MassMutual in the past 3 years</li> <li>• Traditionally underwritten with blood/urine testing</li> <li>• Standard or better rate class, not the result of exceptions, Mass Advantage or reinsurance</li> <li>• Policy must be in force, premium paying and will not be replaced</li> </ul>
<b>Available Riders</b>	Waiver of Premium

Platinum Pass is available only for a new, additional life policy and may not be used for face increases due to regulatory filing limitations of the Client Medical Interview. This is not a guaranteed-issue program. Some underwriting may be necessary to assess a change in health. The new policy is subject to MassMutual’s financial underwriting guidelines and retention.

### Submission Instructions

1. Review the Platinum Pass Term Eligibility Checklist ([LI7455](#)) to determine if your client qualifies for this program.
2. If so, **submit form LI7208 with your application.** [Platinum Pass Application Submission form \(LI7208\)](#). **Complete only the fields in the top portion.** This form ensures your application will be assigned to the Platinum Pass underwriters.
3. Have the client complete a CMI. The client must accurately answer all questions, even if the information was disclosed on the existing policy.

**FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.**

