



## MassMutual Term<sup>®</sup>

Help protect the financial security of your family

You have people in your life who depend on you. Protect your family's financial well-being with life insurance.

MassMutual Term offers flexible protection with versatile conversion features to help plan for the long term.

And it is backed by the financial strength and stability of MassMutual.<sup>®</sup>

NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY ANY BANK OR CREDIT UNION



## Affordable, flexible term life insurance to help meet your needs:



You choose the coverage to meet your family's goals: like protection until your child's college years or until your retirement age goal.



Term insurance from MassMutual provides guaranteed life insurance protection with affordable premiums that will not increase during your coverage period.



## Convertibility options to support your long-term goals

MassMutual Term includes the ability to convert your coverage to a permanent life insurance policy. This can address your long-term protection needs and help to protect at every stage of life.



### Conversion privileges

Convertible for 10 years (or age 65 if earlier). No medical questions or exams are required at the time of conversion.



### Convert to MassMutual permanent policies

Option to convert term coverage to a full suite of permanent life insurance policies.<sup>1</sup>



Whole Life

Universal Life

Variable Life



### Extend the conversion period

The flexibility of the Extended Conversion Period (ECP) option provides you more time to convert, should you need it in the future. The conversion period is extended up to 20 years (15 years for 15 year term coverage), or age 65 if earlier.



### Choose to convert to existing whole life policy

The ability to convert a term policy to certain existing MassMutual whole life policies.<sup>1</sup> An easy way to secure additional permanent coverage in the future.

<sup>1</sup> Not available on policies with LTC Rider



## Choose an additional layer of protection



### Enhance your coverage — Waiver of Premium Rider

A benefit that waives your policy’s premium if you become totally disabled.<sup>2</sup>



### On conversion — Option to include Waiver of Premium Rider

If you convert a Term policy with the Waiver of Premium Rider, you may also include the rider<sup>3</sup> on the permanent policy.



### What if disabled during the conversion period?

Ability to immediately convert to our lowest premium whole life policy.<sup>4</sup>

Waiver of Premium Rider<sup>3</sup> will be included on the new policy, and whole life premiums will be waived.



### What if disabled after the conversion period?

Premiums will be waived to the end of the term period, and then able to convert to the lowest premium whole life policy<sup>4</sup>. Waiver of Premium Rider<sup>3</sup> will be included on the new policy, and the whole life premiums will also be waived.



## Offered by a company committed to financial strength

MassMutual was founded more than 170 years ago. Our long-term strategy as a mutual company helps ensure our policyowners and their loved ones can rely on us to be there when they need us most. MassMutual earns some of the highest financial strength ratings<sup>5</sup> of any company in any industry.



<b>A.M. Best Company:</b>	<b>A++ (Superior)</b>
<b>Fitch Ratings:</b>	<b>AA+ (Very Strong)</b>
<b>Moody’s Investors Service:</b>	<b>Aa3 (High Quality)</b>
<b>Standard &amp; Poor’s:</b>	<b>AA+ (Very Strong)</b>

<sup>2</sup> Eligibility for benefits is based on the definition of disability in the rider.

<sup>3</sup> Waiver of Premium Rider included with the new permanent policy will be the one in use by MassMutual on the policy date of the new policy.

<sup>4</sup> Whole Life product that is offered at that time.

<sup>5</sup> Financial strength ratings are as of May 1, 2022: Best: A++ (Superior); Fitch Ratings: AA+ (Very Strong); Moody’s Investors Service: Aa3 (High Quality); and Standard & Poor’s: AA+ (Very Strong). Ratings apply to Massachusetts Mutual Life Insurance Company (MassMutual) and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, Springfield, MA 01111-0001. Ratings are subject to change.

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MassMutual Term provides financial security  
for an affordable premium.

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Any guarantees explicitly referenced herein are based on the claims-paying ability of the issuing insurance company.

The products and/or certain features may not be available in all states. State variations will apply.

Vantage Term life series policies (Policy Forms: TL-2018 and ICC18TL in certain states, including North Carolina) and MassMutual Convertible Term life series policies on the digital platform (Policy Forms: SCT, TFC and ICC18TFC in certain states, including North Carolina), are non-participating, annually renewable term life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

