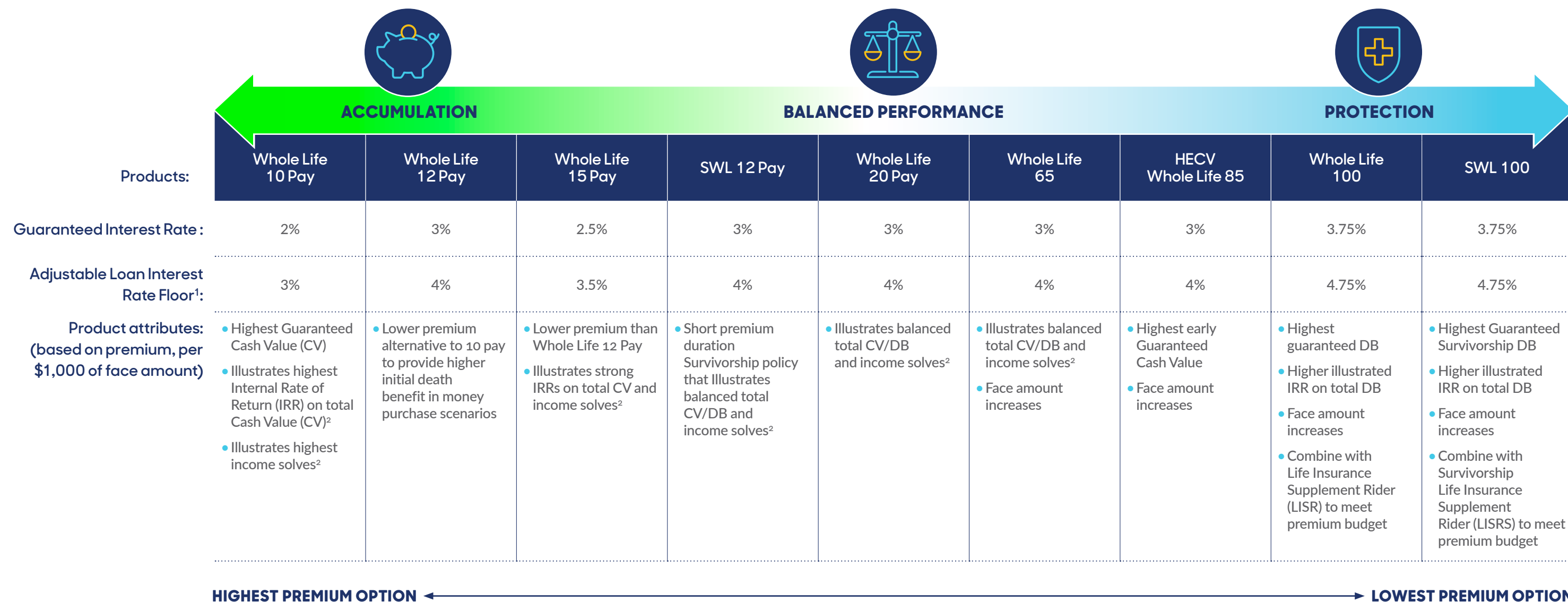


The MassMutual Whole Life Portfolio Meeting Different Financial Goals

Whole Life (WL) and Survivorship Whole Life (SWL) Insurance

The MassMutual whole Life insurance portfolio can help meet different client needs, from life insurance protection to cash value accumulation. The spectrum shown below can help you identify which products may best meet your client's long-term financial goals.



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¹ The maximum Adjustable Loan Rate (ALR) is based on the monthly average of the composite yield on seasoned corporate bonds as published by Moody's Investor Service or, if higher, the policy's guaranteed interest rate plus 1%.

² Illustrated values include dividends, which are not guaranteed.

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

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

Whole Life Legacy series policies ((Policy Forms: MMWL-2018 and ICC18-MMWL in certain states, including North Carolina)/ (MMWLA-2018 and ICC18-MMWLA in certain states, including North Carolina)) and MassMutual Whole Life series policies on the Coverpath platform (Policy Forms: WL-2018 and ICC18WL in certain states, including North Carolina) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual®), Springfield, MA 01111-0001