

# Platinum Pass Term Underwriting Program

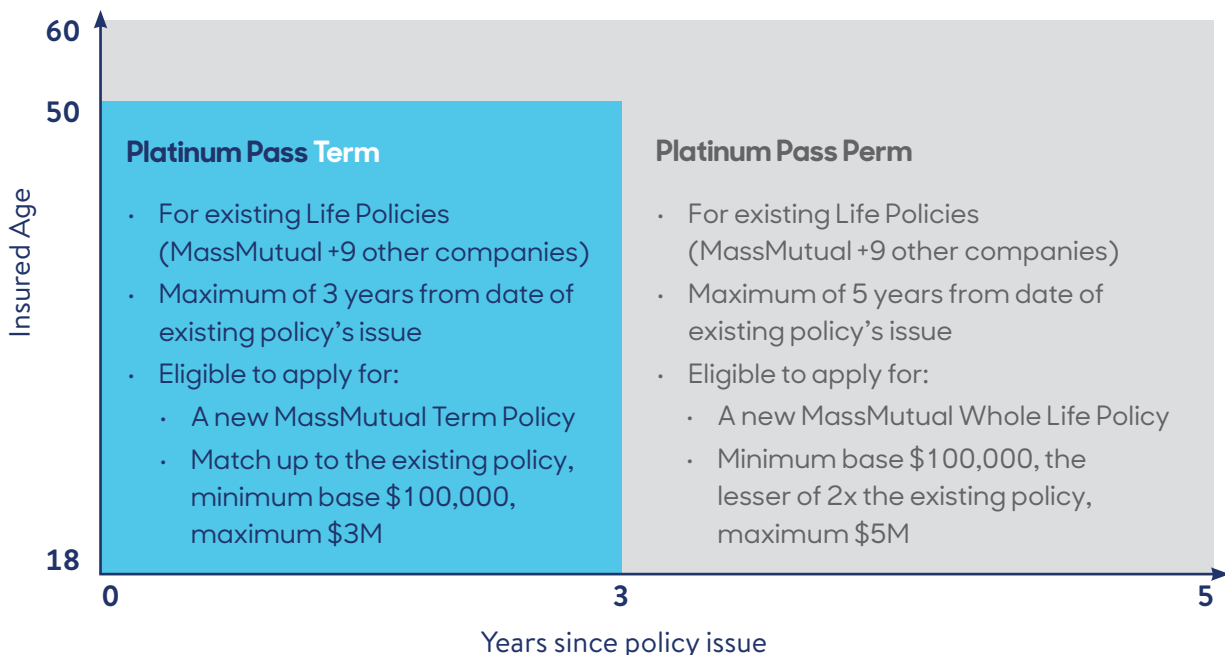
Match your client’s existing life insurance coverage up to \$3 million with a new term policy.

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 **temporarily** expanding the Platinum Pass Term program to include several approved carriers in addition to MassMutual. **This expansion is available until the end of 2023.** With this change, you will be able to help clients recently underwritten by MassMutual or an approved carrier (standard or better) boost their coverage without the need for a new exam or labs.

## PLATINUM PASS TERM AND PERM PROGRAMS

**Note:** Applies to fully underwritten insureds.

For more information about the Platinum Pass Perm Program, refer to **LI7210**.



The Platinum Pass Term Underwriting Program allows you to increase your client’s coverage by matching up to their existing 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 or an approved carrier in the past 3 years, and were fully underwritten using a full blood/urine profile.

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These clients may qualify for a new MassMutual Term policy (exception: ART is not eligible) up to their existing policy face amount. MassMutual will offer a comparable 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 or an approved carrier in the past 3 years</li> <li>• Traditionally underwritten with blood/urine testing</li> <li>• Standard or better rate class, not the result of accelerated underwriting programs, “step up” or table shave programs, exceptions, facultative reinsurance, or special reinsurance programs (e.g., Mass Advantage program).</li> <li>• Must be in force and premium paying.</li> <li>• May only be replaced if it is term coverage from one of the approved carriers listed below, and is outside of New York.</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.

## APPROVED CARRIERS AND RISK CLASSES

### Classes Comparable to MassMutual's

Approved Carrier <sup>1</sup>	Standard Non-Tobacco	Select Preferred Non-Tobacco	Ultra Preferred Non-Tobacco
<b>AIG/American General</b> (Policies effective before 5/31/2019) Policies effective 5/31/2019 and later Standard is the best available class.	Not Applicable	Preferred	Preferred Plus
<b>AXA Equitable</b>	Standard Plus Non-Tobacco, Standard Non-Tobacco	Preferred	Preferred Elite
<b>Constellation Insurance Inc.</b> (formerly Ohio National)	Select	Preferred	Super Preferred
<b>Guardian</b> (assumes no table shave program was used.)	Preferred Non-Tobacco, Non-Smoker	Preferred Plus Non-Tobacco	Not Applicable
<b>New York Life</b>	Non-Smoker and Preferred II	Preferred/Select Standard	Select Preferred Non-Smoker
<b>Northwestern Mutual</b>	Standard Plus Non-Tobacco	Preferred Non-Tobacco	Premier Non-Tobacco
<b>Principal</b>	Standard or better rate class	Not Applicable	Not Applicable
<b>Protective</b>	Standard	Preferred	Select Preferred
<b>Prudential</b>	Non-Smoker Plus, Non-Smoker	Preferred	Preferred Best

### Submission Instructions

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

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<sup>1</sup> Carriers may be removed at MassMutual's discretion at any time. If a carrier (or subsidiary carrier) is not listed, it may not be used in the program. MassMutual will determine whether tobacco or non-tobacco rates will be applied based on our tobacco use guidelines, regardless of tobacco class originally issued. If MassMutual has previously rated or declined a client, and the client subsequently sought coverage with an approved Platinum Pass carrier receiving a better offer, that policy may not be used under this program. The client may not use an older MassMutual offer if a more recent offer was less favorable.

