

Platinum Pass Application Submission

Please process this application under the Platinum Pass Program.

Refer to **LI7210 Platinum Pass Program**, **LI7455 Platinum Pass TERM Checklist** and **LI7193 Platinum Pass PERM Checklist** for program details.

Pending Policy # _____

Agency _____

Agent Name _____

Agent Phone Number _____

Client Name _____

Client Date of Birth _____

Issue Date of Original Policy _____

Original Policy Issuer _____

Original Policy Number _____

Required Materials Enclosed (please check all that apply)

A | For all cases:

- An application package for a new MassMutual Whole Life individual policy with Client Medical Interview (CMI) part 2 (non-med part 2 is also acceptable), or
- An application package for a new MassMutual Term policy (except ART), with a CMI Part 2 (a non-med part 2 is also acceptable).

B | For outside company cases (available only on Platinum Pass Perm):

(To avoid processing delays, please submit the application and all other requirements at the same time.)

- A copy of the original policy specification page
- A copy of the original policy application (part 1) and medical declarations (part 2)

Using Platinum Pass with existing MassMutual® Policies:

Platinum Pass is only available for new individual MassMutual Whole Life policies or MassMutual Term policies (except ART) and cannot be used for face increases due to regulatory filing limitations of the CMI. If the existing policy is a Whole Life 65, 100, or High Early Cash Value, it may be in the client's best interest to submit as a policy change and increase existing coverage if a pricing band is being crossed. Please review the pricing of face increase vs utilizing the Platinum Pass Program.

Note: Platinum Pass is not a guaranteed-issue program. Some underwriting is required. All cases will be underwritten financially. Coverage amounts are subject to MassMutual internal retention limits. MassMutual reserves the right to request full underwriting if there have been changes in health since the original policy was issued, or the history appears inconsistent with the risk class. Lifetime maximum to be issued under Platinum Pass Program (and former EZ Pass/EZ Pass Platinum Programs) is \$5 million including riders. See the [Platinum Pass Program Guide \(LI7210\)](#) for full program details.

