

MassMutual Dividends

At A Glance

Consistently Strong, Historical Results

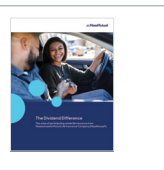





Participating whole life insurance from Massachusetts Mutual Life Insurance Company (MassMutual®) offers a combination of life insurance protection, cash value accumulation, guarantees, and income tax advantages. Additionally, MassMutual whole life policyowners are eligible to receive policy dividends.¹

MassMutual has a history of paying dividends to eligible participating policyowners

Dividends are generally declared and paid annually and, although policy dividends are not guaranteed, MassMutual has paid them every year since 1869. Dividends can help policyowners build more value in their participating policies, reinforcing policy base and our overall financial strength.¹

Consumer Materials

Take advantage of these materials to help solidify a sale or reinforce your client's good decision.

<p>The Dividend Difference LI1011</p>		<p>Educational guide that provides a high-level description of what dividends are and the value they provide to MassMutual's eligible participating whole life policyowners.</p>
<p>Historical Dividend Results for Participating Whole Life Insurance LI1020</p>		<p>This two-page brochure provides an overview of the historical dividend results for a whole life insurance policy issued by MassMutual to a hypothetical insured in 1995.</p>
<p>MassMutual's Dividend Interest Rate LI7097</p>		<p>This brochure demonstrates that MassMutual's dividend interest rate (DIR) has delivered competitive results with substantially less variability than hypothetical VUL investment options invested in equities, fixed income, and other types of assets.</p>
<p>A Simplified Look at How the Dividend Interest Rate is Applied LI7159</p>		<p>Explaining the dividend interest rate (DIR) has never been easier. Use this short piece to help educate clients about how the DIR is applied to eligible participating whole life policies.</p>
<p>Dividend Interest Rates for Participating Life Insurance Policies LI7255</p>		<p>This reference guide lists the current and historical dividend interest rates (DIR) going back to 1978.</p>
<p>A Commitment to Financial Strength and Value LI7286</p>		<p>This four-page brochure provides an overview of MassMutual's most recent financial results, company ratings and ranking, and investment philosophy.</p>

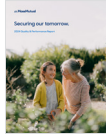
¹ Dividends are determined annually, subject to change, and not guaranteed.

A 100-Year History of
MassMutual's Dividends
LI7354



This client brochure looks at MassMutual's dividends paid back to 1924, demonstrating a history of solid performance in all phases of the economic cycle.

2024 Quality &
Performance Report
LI7602



This brochure provides a detailed look at key competitive measures that help differentiate MassMutual in the current marketplace; use to demonstrate the company's enduring strength and long tradition of providing quality products and services to help customers achieve financial security.

Historical Dividend Studies
LI7954



Technical guide that includes historical dividend experience for three hypothetical policies dating back to 1995, including actual policy values, such as annual dividends paid, total cash value, total death benefit, and internal rates of return.

MassMutual's Dividend Interest
Rate Explained
LI9189



This client-approved flyer explains what the dividend interest rate (DIR) is and how it impacts policyowners. The flyer includes a graph that shows the relative stability of MassMutual's DIR compared to three common fixed income measures over an extended period of time.

MassMutual Whole Life
Insurance Dividends
VID2729



Use this client-approved video to highlight the value of dividends and explain how they can enhance the overall benefits of a MassMutual participating Whole Life policy.

Producer Materials

Whole Life Historical Dividend
Interest Rate
CI1059LI



A 20-year dividend history for MassMutual and other competitors in the whole life insurance market.

Creating Value for
Policyowners – The Evolution
of MassMutual's Distributable
Other Business Earnings
LI7486



Learn how distributable earnings from MassMutual's strategic businesses and investments contribute to the dividend.

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Participating whole life insurance policies are issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

