

Basic Life Insurance Policy Illustration 10 Payment Whole Life

Prepared for:

Mr. Client

Presented by:

Jace Rosenbluth

., CT 00000

March 27, 2006



1295 State St.
Springfield, MA 01111-0001

Prepared for: Mr. Client

Male, 38, Preferred Nonsmoker

Policy: Limited Payment Whole Life Policy (10 Payment)
Amount of Insurance/Guaranteed Death Benefit: \$260,131

Annual Premium: \$10,000.00

Dividend Option: Dividends used to purchase Paid-Up Additions. *Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all non-guaranteed values.*

What This Illustration Shows

This illustration explains the important features of this MassMutual insurance policy and shows values over time on a guaranteed and non-guaranteed basis. It is designed to help you understand how this policy works. It is not a projection of how it will perform.

The following pages provide a summary (and year-by-year figures) for required premiums, cash surrender values and death benefits, anticipated out-of-pocket premium payments, and other values for the policy you chose. Many of the current values contained in this illustration depend on non-guaranteed dividends. To help you understand how changes in non-guaranteed dividends may affect your future policy values, the Numeric Summary and Signature Page of this illustration shows how your policy would perform based on the following three different dividend scenarios:

- 1) Guaranteed: The guaranteed policy values, i.e., zero dividends.
- 2) Midpoint: 50% of the Company's currently illustrated dividend scale.
- 3) Non-Guaranteed: The Company's currently illustrated dividend scale.

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Policy: Limited Payment Whole Life Policy (10 Payment)
Generic Policy Name: Limited Payment Whole Life Policy (10 Payment)
Policy Form Number: 124-CT-9400

Ten Payment Whole Life is a level-premium permanent life insurance policy providing a level guaranteed face amount. Premiums are payable for 10 years. The policy provides cash value accumulation and the payment of dividends.

Underwriting Information

Smoker Status: Preferred Nonsmoker
All underwriting classes are subject to approval.

Key Terms Used in the Illustration

Beg Year

The first day of the policy year. All premium payments and other outlays are assumed to be made at the beginning of the year.

End Year

The last day of the policy year. Dividends are assumed to be credited on this date. All cash values are shown as of the end of the policy year.

Cash Surrender Value

The value available upon surrender of the contract.

Death Benefit

The value available upon death of the insured.

Midpoint Assumptions

Values are calculated assuming that the dividends are reduced by 50% and any policy charges included are an average between the current and guaranteed charges.

Column Heading Definitions

Year

The number of years the policy is assumed to have been in force.

Age End Year

The age of the insured at the end of the policy year.

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Contract Premium Beg Year

The gross premium that is required to be paid under this policy, including premiums for all riders for which benefits are shown in the illustration.

Guaranteed Cash Value End Year

The amount of the cash surrender value which is guaranteed under this policy.

Annual Dividend End Year

The total annual dividend payable under the non-guaranteed scale illustrated.

Cash Value of Additions End Year

The total cash value at the end of the year of the dividends used to purchase additional paid-up insurance. *These non-guaranteed values are based on the illustrated dividend scale.*

Total Cash Value End Year

The total cash surrender value including all guaranteed and non-guaranteed values.

Paid-Up Additions End Year

The death benefit at the end of the year from dividends used to purchase additional paid-up insurance. *This amount is based on the illustrated dividend scale and is not guaranteed.*

Total Death Benefit End Year

This is the amount which would be payable if death occurred at the end of the policy year. *This amount is based on the illustrated dividend scale and is not guaranteed.*

Total Paid-Up Insurance End Year

The amount of fully paid-up insurance which could be purchased if the policy were converted to a fully paid-up policy based on the illustrated dividend scale, which is not guaranteed.

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Numeric Summary and Signature Page

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		<u>Guaranteed Values</u>	<u>Non-Guaranteed Values</u>	
			Midpoint Assumptions	Current Assumptions
Year 5	Cash Surrender Value	39,753	41,608	43,578
	Death Benefit	260,131	265,813	271,849
	Contract Premium	10,000	10,000	10,000
Year 10	Cash Surrender Value	99,081	105,427	112,573
	Death Benefit	260,131	276,792	295,552
	Contract Premium	10,000	10,000	10,000
Year 20	Cash Surrender Value	131,769	169,185	216,504
	Death Benefit	260,131	333,995	427,408
	Contract Premium	0	0	0
Age 70	Cash Surrender Value	174,824	284,894	457,253
	Death Benefit	260,131	423,912	680,376
	Contract Premium	0	0	0

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to significant fluctuations and could be either higher or lower. The agent has told me they are not guaranteed. I understand that this illustration is not a contract. The terms of the policy constitute the actual agreement of coverage. I further understand I have the right to request a hypothetical lower scale illustration to see the potential impact of a lower dividend interest rate on my policy values.

Applicant (At time of application)
Owner (At time of delivery)

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with this illustration.

Agent

Date

**10 Payment Whole Life
Life Insurance Illustration**

Tabular Values

Prepared for: Mr. Client

Male, 38, Preferred Nonsmoker

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Year	Age End Year	Contract Premium Beg Year	Guaranteed Cash Value End Year	Annual Dividend End Year	---Non-Guaranteed Values---				
					Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions End Year	Total Death Benefit End Year	Total Paid-Up Insurance End Year
1	39	10,000	0	538	538	538	1,875	262,006	0
2	40	10,000	9,097	622	1,178	10,275	3,972	264,103	34,644
3	41	10,000	18,948	706	1,923	20,871	6,278	266,409	68,139
4	42	10,000	29,161	815	2,801	31,961	8,856	268,987	101,070
5	43	10,000	39,753	934	3,825	43,578	11,718	271,849	133,508
6	44	10,000	50,741	1,077	5,024	55,765	14,915	275,046	165,559
7	45	10,000	62,148	1,374	6,557	68,705	18,870	279,001	197,724
8	46	10,000	73,989	1,697	8,459	82,448	23,604	283,735	230,064
9	47	10,000	86,293	2,037	10,759	97,053	29,118	289,249	262,653
10	48	10,000	99,081	2,401	13,492	112,573	35,421	295,552	295,552
11	49	0	102,107	4,292	18,195	120,302	46,355	306,486	
12	50	0	105,197	4,594	23,340	128,537	57,714	317,845	
13	51	0	108,352	4,909	28,948	137,301	69,499	329,630	
14	52	0	111,565	5,257	35,064	146,629	81,757	341,888	
15	53	0	114,830	5,632	41,722	156,551	94,515	354,646	
16	54	0	118,141	6,045	48,970	167,111	107,826	367,957	
17	55	0	121,492	6,496	56,855	178,347	121,735	381,866	
18	56	0	124,881	6,971	65,412	190,294	136,256	396,387	
19	57	0	128,307	7,486	74,693	203,000	151,433	411,564	
20	58	0	131,769	8,026	84,734	216,504	167,277	427,408	
21	59	0	135,273	8,573	95,560	230,834	183,763	443,894	
22	60	0	138,816	9,160	107,224	246,040	200,929	461,060	
23	61	0	142,393	9,790	119,776	262,169	218,813	478,944	
24	62	0	145,996	10,467	133,274	279,270	237,463	497,594	
25	63	0	149,617	11,194	147,773	297,390	256,925	517,056	
26	64	0	153,241	11,984	163,335	316,576	277,267	537,398	
27	65	0	156,862	12,834	180,029	336,890	298,550	558,681	
28	66	0	160,472	13,732	197,905	358,377	320,811	580,942	
29	67	0	164,070	14,683	217,024	381,094	344,090	604,221	
30	68	0	167,662	15,672	237,448	405,110	368,405	628,536	

Coverage Insurance	Amount	Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
	260,131	10,000.00	5,117.00	2,589.00	870.00

Non-guaranteed values include dividends which are neither estimates nor guarantees, but are based on the 2006 dividend scale. The dividend scale is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. Due to this fact, we strongly recommend you look at a hypothetical lower scale illustration available upon request. Refer to the Footnote Page for footnotes, assumptions and explanations.

**10 Payment Whole Life
Life Insurance Illustration**

Tabular Values

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Annual Premium: \$10,000.00

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					---Non-Guaranteed Values---				
Year	Age End Year	Contract Premium Beg Year	Guaranteed Cash Value End Year	Annual Dividend End Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions End Year	Total Death Benefit End Year	Total Paid-Up Insurance End Year
31	69	0	171,247	16,703	259,228	430,475	393,778	653,909	
32	70	0	174,824	17,788	282,430	457,253	420,245	680,376	
33	71	0	178,382	18,938	307,117	485,499	447,862	707,993	
34	72	0	181,907	20,198	333,383	515,290	476,745	736,876	
35	73	0	185,375	21,579	361,317	546,691	507,026	767,157	
36	74	0	188,761	23,092	391,010	579,771	538,848	798,979	
37	75	0	192,050	24,714	422,535	614,585	572,324	832,455	
38	76	0	195,234	26,426	455,966	651,200	607,534	867,665	
39	77	0	198,319	28,069	491,241	689,560	644,352	904,483	
40	78	0	201,318	29,588	528,258	729,576	682,583	942,714	
41	79	0	204,247	31,274	567,218	771,465	722,414	982,545	
42	80	0	207,119	32,979	608,172	815,291	763,834	1,023,965	
43	81	0	209,931	34,598	651,027	860,958	806,705	1,066,836	
44	82	0	212,673	36,456	695,986	908,658	851,296	1,111,427	
45	83	0	215,321	38,490	743,142	958,462	897,796	1,157,927	
46	84	0	217,847	40,499	792,358	1,010,205	946,156	1,206,287	
47	85	0	220,240	42,761	843,824	1,064,064	996,662	1,256,793	
48	86	0	222,506	44,834	897,339	1,119,844	1,049,077	1,309,208	
49	87	0	224,654	47,098	953,102	1,177,757	1,103,613	1,363,744	
50	88	0	226,712	49,284	1,011,116	1,237,828	1,160,162	1,420,293	
51	89	0	228,707	51,135	1,071,150	1,299,857	1,218,323	1,478,454	
52	90	0	230,682	53,130	1,133,527	1,364,208	1,278,236	1,538,367	
53	91	0	232,672	55,059	1,198,364	1,431,036	1,339,793	1,599,924	
54	92	0	234,734	56,632	1,265,622	1,500,356	1,402,553	1,662,684	
55	93	0	236,935	58,433	1,335,921	1,572,856	1,466,707	1,726,838	
56	94	0	239,354	60,252	1,409,813	1,649,167	1,532,189	1,792,320	
57	95	0	242,047	61,924	1,487,596	1,729,642	1,598,740	1,858,871	
58	96	0	245,046	64,389	1,570,418	1,815,464	1,667,093	1,927,224	
59	97	0	248,318	67,760	1,659,150	1,907,468	1,738,076	1,998,207	
60	98	0	251,739	71,556	1,753,561	2,005,301	1,812,017	2,072,148	
61	99	0	255,095	74,557	1,851,493	2,106,588	1,888,046	2,148,177	
62	100	0	260,131	60,220	1,948,266	2,208,397	1,948,266	2,208,397	

Non-guaranteed values include dividends which are neither estimates nor guarantees, but are based on the 2006 dividend scale. The dividend scale is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. Due to this fact, we strongly recommend you look at a hypothetical lower scale illustration available upon request. Refer to the Footnote Page for footnotes, assumptions and explanations.

**10 Payment Whole Life
Life Insurance Illustration**

Supplemental Values

Prepared for: Mr. Client

Male, 38, Preferred Nonsmoker

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Annual Premium: \$10,000.00

Dividend Option: Dividends used to purchase Paid-Up Additions. Dividends are *not guaranteed* and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all *non-guaranteed* values.

----Non-Guaranteed Values----

Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Paid-Up Additions End Year	Net Death Benefit End Year
1	39	10,000	0	0	10,000	538	0	538	0	538	1,875	262,006
2	40	10,000	0	0	10,000	622	9,097	1,178	0	10,275	3,972	264,103
3	41	10,000	0	0	10,000	706	18,948	1,923	0	20,871	6,278	266,409
4	42	10,000	0	0	10,000	815	29,161	2,801	0	31,961	8,856	268,987
5	43	10,000	0	0	10,000	934	39,753	3,825	0	43,578	11,718	271,849
6	44	10,000	0	0	10,000	1,077	50,741	5,024	0	55,765	14,915	275,046
7	45	10,000	0	0	10,000	1,374	62,148	6,557	0	68,705	18,870	279,001
8	46	10,000	0	0	10,000	1,697	73,989	8,459	0	82,448	23,604	283,735
9	47	10,000	0	0	10,000	2,037	86,293	10,759	0	97,053	29,118	289,249
10	48	10,000	0	0	10,000	2,401	99,081	13,492	0	112,573	35,421	295,552
11	49	0	0	0	0	4,292	102,107	18,195	0	120,302	46,355	306,486
12	50	0	0	0	0	4,594	105,197	23,340	0	128,537	57,714	317,845
13	51	0	0	0	0	4,909	108,352	28,948	0	137,301	69,499	329,630
14	52	0	0	0	0	5,257	111,565	35,064	0	146,629	81,757	341,888
15	53	0	0	0	0	5,632	114,830	41,722	0	156,551	94,515	354,646
16	54	0	0	0	0	6,045	118,141	48,970	0	167,111	107,826	367,957
17	55	0	0	0	0	6,496	121,492	56,855	0	178,347	121,735	381,866
18	56	0	0	0	0	6,971	124,881	65,412	0	190,294	136,256	396,387
19	57	0	0	0	0	7,486	128,307	74,693	0	203,000	151,433	411,564
20	58	0	0	0	0	8,026	131,769	84,734	0	216,504	167,277	427,408
21	59	0	0	0	0	8,573	135,273	95,560	0	230,834	183,763	443,894
22	60	0	0	0	0	9,160	138,816	107,224	0	246,040	200,929	461,060
23	61	0	0	0	0	9,790	142,393	119,776	0	262,169	218,813	478,944
24	62	0	0	0	0	10,467	145,996	133,274	0	279,270	237,463	497,594
25	63	0	0	0	0	11,194	149,617	147,773	0	297,390	256,925	517,056
26	64	0	0	0	0	11,984	153,241	163,335	0	316,576	277,267	537,398
27	65	-23,257	0	23,257	-23,257	11,926	156,862	155,315	0	312,176	257,566	517,697
28	66	-23,257	0	23,257	-23,257	11,848	160,472	146,946	0	307,418	238,204	498,335
29	67	-23,257	0	23,257	-23,257	11,747	164,070	138,209	0	302,279	219,129	479,260
30	68	-23,257	0	23,257	-23,257	11,613	167,662	129,082	0	296,744	200,273	460,404

Coverage Insurance	Amount	Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
	260,131	10,000.00	5,117.00	2,589.00	870.00

Non-guaranteed values include dividends which are neither estimates nor guarantees, but are based on the 2006 dividend scale. The dividend scale is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. Due to this fact, we strongly recommend you look at a hypothetical lower scale illustration available upon request. Refer to the Footnote Page for footnotes, assumptions and explanations. This illustration is not valid unless accompanied by or preceded by a Basic Illustration dated 03/27/2006. Refer to the Basic Illustration for guaranteed elements and other important information.

**10 Payment Whole Life
Life Insurance Illustration**
Supplemental Values

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----Non-Guaranteed Values----

Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Paid-Up Additions End Year	Net Death Benefit End Year
31	69	-23,257	16,285	6,972	-23,257	12,099	171,247	136,819	16,285	290,835	207,834	450,734
32	70	-23,257	24,203	0	-23,257	12,884	174,824	152,561	40,488	284,545	227,005	444,296
33	71	-23,257	25,609	0	-23,257	13,717	178,382	169,383	66,097	277,829	247,008	437,202
34	72	-23,257	27,097	0	-23,257	14,628	181,907	187,358	93,194	270,657	267,926	429,449
35	73	-23,257	28,671	0	-23,257	15,628	185,375	206,557	121,865	262,986	289,856	421,041
36	74	-23,257	30,337	0	-23,257	16,722	188,761	227,053	152,203	254,769	312,901	411,986
37	75	-23,257	32,100	0	-23,257	17,895	192,050	248,904	184,302	245,943	337,140	402,261
38	76	-23,257	33,965	0	-23,257	19,133	195,234	272,163	218,267	236,448	362,633	391,815
39	77	-23,257	35,938	0	-23,257	20,323	198,319	296,787	254,206	226,131	389,290	380,446
40	78	-23,257	38,026	0	-23,257	21,423	201,318	322,699	292,232	214,806	416,972	367,893
41	79	-23,257	40,236	0	-23,257	22,645	204,247	350,038	332,467	202,502	445,812	354,159
42	80	-23,257	42,573	0	-23,257	23,879	207,119	378,839	375,041	189,127	475,803	339,103
43	81	-23,257	45,047	0	-23,257	25,053	209,931	409,035	420,087	174,471	506,846	322,483
44	82	-23,257	47,664	0	-23,257	26,399	212,673	440,775	467,751	158,520	539,135	304,338
45	83	-23,257	50,433	0	-23,257	27,870	215,321	474,134	518,185	141,163	572,805	284,645
46	84	-23,257	53,363	0	-23,257	29,326	217,847	509,021	571,548	122,113	607,823	263,199
47	85	-23,257	56,464	0	-23,257	30,963	220,240	545,576	628,012	101,317	644,394	240,026
48	86	0	36,487	0	0	32,466	222,506	583,655	664,499	103,054	682,350	239,374
49	87	0	38,607	0	0	34,105	224,654	623,396	703,107	104,093	721,841	238,015
50	88	0	40,851	0	0	35,689	226,712	664,795	743,957	104,326	762,791	235,741
51	89	0	43,224	0	0	37,032	228,707	707,678	787,181	103,468	804,911	232,126
52	90	0	45,735	0	0	38,479	230,682	752,266	832,917	101,638	848,302	227,124
53	91	0	48,392	0	0	39,878	232,672	798,633	881,309	98,792	892,886	220,504
54	92	0	51,204	0	0	41,022	234,734	846,735	932,513	94,778	938,346	211,785
55	93	0	54,179	0	0	42,330	236,935	897,004	986,692	89,920	984,820	200,932
56	94	0	57,327	0	0	43,651	239,354	949,813	1,044,019	84,491	1,032,260	187,715
57	95	0	60,657	0	0	44,867	242,047	1,005,364	1,104,676	78,553	1,080,479	171,752
58	96	0	64,182	0	0	46,654	245,046	1,064,476	1,168,858	72,753	1,130,005	153,367
59	97	0	67,911	0	0	49,096	248,318	1,127,787	1,236,769	67,481	1,181,436	132,942
60	98	0	71,856	0	0	51,845	251,739	1,195,168	1,308,625	62,251	1,235,009	110,484
61	99	0	76,031	0	0	54,021	255,095	1,265,121	1,384,656	55,111	1,290,097	85,123
62	100	0	80,449	0	0	43,686	260,131	1,333,783	1,465,105	43,687	1,333,783	43,687

Non-guaranteed values include dividends which are neither estimates nor guarantees, but are based on the 2006 dividend scale. The dividend scale is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. Due to this fact, we strongly recommend you look at a hypothetical lower scale illustration available upon request. Refer to the Footnote Page for footnotes, assumptions and explanations. This illustration is not valid unless accompanied by or preceded by a Basic Illustration dated 03/27/2006. Refer to the Basic Illustration for guaranteed elements and other important information.

Prepared for: Mr. Client

Male, 38, Preferred Nonsmoker

Policy: Limited Payment Whole Life Policy (10 Payment)
Amount of Insurance/Guaranteed Death Benefit: \$260,131

Annual Premium: \$10,000.00

Dividend Option: Dividends used to purchase Paid-Up Additions. Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all non-guaranteed values.

This illustration, using a 5.81% policy loan interest rate, is for a policy issued in Connecticut in March, 2006. The rate may change on each policy anniversary date.

This illustration assumes no further loans after policy year 62 and payment of interest when due.

In general, policy loan interest is not deductible. If the policy is owned by a business, deductibility is extremely limited. Please see your tax counsel for advice.

Net outlay is based on a tax bracket of 40%.

This illustration does not recognize the time value of money and should not be used to compare policy costs. See attached page for policy cost information.

The fully allocated expense method is used to allocate overhead expenses for all illustrations.

IMPORTANT DIVIDEND INFORMATION

Non-guaranteed values are based on the 2006 dividend schedule for policies with adjustable policy loan interest rate provision. Dividends are not guaranteed and can fluctuate significantly over the lifetime of the policy. We strongly recommend you look at an illustration showing a lower dividend scale. This illustration is neither a projection nor an estimate of future results. Transfer of policy ownership to a qualified pension or profit sharing plan could result in a different dividend schedule. The first year dividend, although included in this illustration, is contingent on payment of the entire second year premium. The first year dividend is not used in the calculation of first year paid-up insurance.

Prepared for: Mr. Client

Male, 38, Preferred Nonsmoker

Policy: Limited Payment Whole Life Policy (10 Payment)
Amount of Insurance/Guaranteed Death Benefit: \$260,131

Annual Premium: \$10,000.00

Dividend Option: Dividends used to purchase Paid-Up Additions. *Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all non-guaranteed values.*

IMPORTANT TAX INFORMATION

As illustrated, this policy would not become a Modified Endowment Contract (MEC) under the Internal Revenue Code. Changes made to the policy may cause the policy to become a MEC.

Taking a policy loan could have adverse tax consequences. If your aggregate policy loans substantially exceed your cost basis, you may incur a significant income tax liability if the policy terminates before the insured's death. You may have to make substantial payments to cover policy charges and policy loan interest to prevent the termination of the policy and to avoid the potential income tax liability. Some of the indications that such a situation may arise include: (1) high outstanding debt relative to the policy's account value; (2) low account value relative to a high death benefit; and (3) lower-than-expected interest credited to your account value. You also should understand that generally your insurance risk charge rates increase annually as the age of the insured increases, and that your risk charge increases as the amount of policy risk increases. You can reduce the likelihood that you either will incur a significant income tax liability should your policy terminate before the death of the insured, or that you will need to make substantial payments to keep your policy from terminating, by monitoring and reviewing all aspects of your policy on a regular basis with your tax advisor, your financial representative, and / or any other financial advisor you might have.

Withdrawals and distributions are subject to income tax to the extent they exceed the policy's cost basis. If the policy is a MEC, withdrawals and loans are taxable to the extent of gain and are subject to a 10% tax penalty.

Death benefit proceeds from this policy are generally excludable from the beneficiary's gross income for income tax purposes (IRC Section 101(a)(1)). Policy loans on non-MEC policies are not treated as distributions or subject to income tax (IRC Section 72). However, if the policy is not held until death, taxes are generally due on surrender or lapse and may in fact exceed the policy's Net Surrender Value if prior loans and surrenders were extensive.

The information provided above is not written or intended as tax advice and may not be relied on for purposes of avoiding any federal tax penalty. Individuals are encouraged to seek advice from their own personal tax or legal counsel.

Interest Adjusted Cost Comparison Index

Prepared for: Mr. Client

Male, 38, Preferred Nonsmoker

Policy: Limited Payment Whole Life Policy (10 Payment)

Amount of Insurance/Guaranteed Death Benefit: \$260,131

Annual Premium: \$10,000.00

Dividend Option: Dividends used to purchase Paid-Up Additions. *Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all non-guaranteed values.*

	Policy Year	
	10	20
Life Insurance Surrender Cost Index	\$ 5.89	N/A
Life Insurance Net Payment Cost Index	\$ 34.73	N/A

The Interest Adjusted Cost Comparison Indices provide two means of comparing the relative cost of similar plans of insurance issued by the same company or by different companies. A low index number represents a lower cost than a higher one. These indices reflect the time value of money by applying a 5% interest factor to policy premiums, dividends, and for the surrender cost index, the 10 and 20 year cash values. The dividends used in calculating these indices are based on current year's scale and are not guarantees nor estimates of future dividends.

The indices do not consider: (1) the value of the services of an agent or company; (2) the relative strength and reputation of the Company and its actual dividend performance; or (3) differences in the policy provisions.

Client: #1

Name: Mr. Client M/38

Company/ Product: MassMutual/ Ten Payment Life (10PL)

Product Warning(s)

- Premium has been adjusted!