

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, 45, Preferred Nonsmoker

Policy: Limited Payment Whole Life Policy (10 Payment)
Amount of Insurance/Guaranteed Death Benefit: \$426,374

Annual Premium: \$20,000.00

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	81,105	84,332	87,775
	Death Benefit	426,374	434,353	442,867
	Contract Premium	20,000	20,000	20,000
Year 10	Cash Surrender Value	199,134	210,781	223,908
	Death Benefit	426,374	451,313	479,419
	Contract Premium	20,000	20,000	20,000
Year 20	Cash Surrender Value	257,108	332,014	427,160
	Death Benefit	426,374	550,595	708,380
	Contract Premium	0	0	0
Age 70	Cash Surrender Value	286,549	410,279	582,409
	Death Benefit	426,374	610,480	866,602
	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

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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	46	20,000	1,416	1,006	1,006	2,422	2,808	429,182	3,950
2	47	20,000	20,266	1,106	2,144	22,409	5,802	432,176	60,647
3	48	20,000	39,811	1,228	3,438	43,248	9,026	435,400	113,546
4	49	20,000	60,076	1,385	4,928	65,004	12,555	438,929	165,608
5	50	20,000	81,105	1,593	6,670	87,775	16,493	442,867	217,050
6	51	20,000	102,939	1,822	8,692	111,632	20,868	447,242	268,004
7	52	20,000	125,610	2,499	11,449	137,058	26,694	453,068	319,573
8	53	20,000	149,167	3,220	15,004	164,171	33,989	460,363	371,907
9	54	20,000	173,649	3,991	19,427	193,076	42,776	469,150	425,129
10	55	20,000	199,134	4,796	24,774	223,908	53,045	479,419	479,419
11	56	0	204,689	9,034	34,499	239,189	71,863	498,237	
12	57	0	210,305	9,680	45,126	255,430	91,488	517,862	
13	58	0	215,980	10,352	56,695	272,675	111,924	538,298	
14	59	0	221,723	11,058	69,261	290,984	133,189	559,563	
15	60	0	227,530	11,821	82,896	310,426	155,340	581,714	
16	61	0	233,393	12,662	97,693	331,086	178,471	604,845	
17	62	0	239,298	13,557	113,722	353,021	202,627	629,001	
18	63	0	245,233	14,531	131,074	376,307	227,891	654,265	
19	64	0	251,173	15,576	149,824	400,997	254,332	680,706	
20	65	0	257,108	16,688	170,052	427,160	282,006	708,380	
21	66	0	263,026	17,823	191,789	454,815	310,897	737,271	
22	67	0	268,923	19,071	215,160	484,083	341,134	767,508	
23	68	0	274,811	20,373	240,244	515,055	372,743	799,117	
24	69	0	280,686	21,734	267,115	547,801	405,758	832,132	
25	70	0	286,549	23,166	295,860	582,409	440,228	866,602	
26	71	0	292,382	24,695	326,577	618,959	476,240	902,614	
27	72	0	298,159	26,359	359,389	657,548	513,934	940,308	
28	73	0	303,843	28,185	394,424	698,267	553,485	979,859	
29	74	0	309,394	30,175	431,806	741,200	595,069	1,021,443	
30	75	0	314,783	32,330	471,658	786,441	638,860	1,065,234	

Coverage Insurance	Amount 426,374	Premiums			
		Annually 20,000.00	Semi-Annually 10,234.00	Quarterly 5,178.00	Monthly 1,740.00

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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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
31	76	0	320,002	34,596	514,073	834,075	684,956	1,111,330	
32	77	0	325,059	36,804	559,001	884,060	733,231	1,159,605	
33	78	0	329,975	38,874	606,328	936,303	783,461	1,209,835	
34	79	0	334,776	41,037	656,188	990,964	835,727	1,262,101	
35	80	0	339,483	43,206	708,621	1,048,104	889,992	1,316,366	
36	81	0	344,092	45,272	763,513	1,107,605	946,089	1,372,463	
37	82	0	348,586	47,583	821,067	1,169,654	1,004,290	1,430,664	
38	83	0	352,927	50,120	881,411	1,234,338	1,064,841	1,491,215	
39	84	0	357,067	52,584	944,335	1,301,401	1,127,631	1,554,005	
40	85	0	360,990	55,338	1,010,047	1,371,036	1,192,992	1,619,366	
41	86	0	364,703	58,023	1,078,460	1,443,163	1,260,826	1,687,200	
42	87	0	368,225	60,953	1,149,827	1,518,052	1,331,404	1,757,778	
43	88	0	371,598	63,783	1,224,141	1,595,739	1,404,589	1,830,963	
44	89	0	374,868	66,182	1,301,096	1,675,964	1,479,864	1,906,238	
45	90	0	378,104	68,767	1,381,095	1,759,199	1,557,409	1,983,783	
46	91	0	381,366	71,265	1,464,274	1,845,640	1,637,085	2,063,459	
47	92	0	384,747	73,307	1,550,564	1,935,311	1,718,324	2,144,698	
48	93	0	388,354	75,643	1,640,745	2,029,099	1,801,373	2,227,747	
49	94	0	392,320	78,002	1,735,500	2,127,819	1,886,146	2,312,520	
50	95	0	396,732	80,172	1,835,193	2,231,926	1,972,308	2,398,682	
51	96	0	401,649	83,365	1,941,299	2,342,947	2,060,805	2,487,179	
52	97	0	407,012	87,728	2,054,953	2,461,965	2,152,707	2,579,081	
53	98	0	412,619	92,641	2,175,902	2,588,522	2,248,437	2,674,811	
54	99	0	418,119	96,530	2,301,437	2,719,556	2,346,872	2,773,246	
55	100	0	426,374	78,035	2,424,907	2,851,281	2,424,907	2,851,281	

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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
1	46	20,000	0	0	20,000	1,006	1,416	1,006	0	2,422	2,808	429,182
2	47	20,000	0	0	20,000	1,106	20,266	2,144	0	22,409	5,802	432,176
3	48	20,000	0	0	20,000	1,228	39,811	3,438	0	43,248	9,026	435,400
4	49	20,000	0	0	20,000	1,385	60,076	4,928	0	65,004	12,555	438,929
5	50	20,000	0	0	20,000	1,593	81,105	6,670	0	87,775	16,493	442,867
6	51	20,000	0	0	20,000	1,822	102,939	8,692	0	111,632	20,868	447,242
7	52	20,000	0	0	20,000	2,499	125,610	11,449	0	137,058	26,694	453,068
8	53	20,000	0	0	20,000	3,220	149,167	15,004	0	164,171	33,989	460,363
9	54	20,000	0	0	20,000	3,991	173,649	19,427	0	193,076	42,776	469,150
10	55	20,000	0	0	20,000	4,796	199,134	24,774	0	223,908	53,045	479,419
11	56	0	0	0	0	9,034	204,689	34,499	0	239,189	71,863	498,237
12	57	0	0	0	0	9,680	210,305	45,126	0	255,430	91,488	517,862
13	58	0	0	0	0	10,352	215,980	56,695	0	272,675	111,924	538,298
14	59	0	0	0	0	11,058	221,723	69,261	0	290,984	133,189	559,563
15	60	0	0	0	0	11,821	227,530	82,896	0	310,426	155,340	581,714
16	61	0	0	0	0	12,662	233,393	97,693	0	331,086	178,471	604,845
17	62	0	0	0	0	13,557	239,298	113,722	0	353,021	202,627	629,001
18	63	0	0	0	0	14,531	245,233	131,074	0	376,307	227,891	654,265
19	64	0	0	0	0	15,576	251,173	149,824	0	400,997	254,332	680,706
20	65	-30,558	0	30,558	-30,558	15,477	257,108	137,562	0	394,669	228,125	654,499
21	66	-30,558	0	30,558	-30,558	15,313	263,026	124,780	0	387,805	202,272	628,646
22	67	-30,558	0	30,558	-30,558	15,160	268,923	111,494	0	380,416	176,772	603,146
23	68	-30,558	0	30,558	-30,558	14,961	274,811	97,669	0	372,480	151,535	577,909
24	69	-30,558	0	30,558	-30,558	14,723	280,686	83,269	0	363,955	126,489	552,863
25	70	-30,558	0	30,558	-30,558	14,451	286,549	68,262	0	354,811	101,572	527,946
26	71	-30,558	13,907	16,651	-30,558	14,722	292,382	67,384	13,907	345,051	98,264	509,923
27	72	-30,558	31,366	0	-30,558	15,711	298,159	84,427	45,273	334,683	120,732	499,203
28	73	-30,558	33,188	0	-30,558	16,798	303,843	102,834	78,461	323,657	144,304	487,658
29	74	-30,558	35,117	0	-30,558	17,981	309,394	122,694	113,578	311,911	169,084	475,281
30	75	-30,558	37,157	0	-30,558	19,261	314,783	144,092	150,735	299,383	195,173	462,054

Coverage Insurance	Amount 426,374	Premiums			
		Annually 20,000.00	Semi-Annually 10,234.00	Quarterly 5,178.00	Monthly 1,740.00

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.

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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	76	-30,558	39,316	0	-30,558	20,606	320,002	167,088	190,051	285,997	222,629	447,910
32	77	-30,558	41,600	0	-30,558	21,922	325,059	191,649	231,651	271,599	251,383	432,647
33	78	-30,558	44,017	0	-30,558	23,156	329,975	217,704	275,668	255,995	281,304	415,994
34	79	-30,558	46,574	0	-30,558	24,446	334,776	245,318	322,242	239,129	312,439	397,849
35	80	-30,558	49,280	0	-30,558	25,739	339,483	274,506	371,523	220,881	344,766	378,032
36	81	-30,558	52,144	0	-30,558	26,974	344,092	305,207	423,666	201,018	378,190	356,283
37	82	-30,558	55,173	0	-30,558	28,354	348,586	337,547	478,839	179,473	412,871	332,585
38	83	-30,558	58,379	0	-30,558	29,864	352,927	371,614	537,218	156,110	448,950	306,894
39	84	-30,558	61,770	0	-30,558	31,336	357,067	407,309	598,988	130,586	486,368	278,952
40	85	-30,558	65,359	0	-30,558	32,977	360,990	444,760	664,348	102,804	525,318	248,746
41	86	0	38,599	0	0	34,581	364,703	483,917	702,946	104,832	565,746	248,333
42	87	0	40,841	0	0	36,326	368,225	524,916	743,787	106,140	607,809	247,182
43	88	0	43,214	0	0	38,015	371,598	567,739	787,001	106,611	651,428	245,076
44	89	0	45,725	0	0	39,452	374,868	612,188	832,726	105,948	696,301	241,567
45	90	0	48,381	0	0	40,997	378,104	658,470	881,108	104,274	742,532	236,606
46	91	0	51,192	0	0	42,492	381,366	706,642	932,300	101,542	790,039	229,946
47	92	0	54,167	0	0	43,720	384,747	756,627	986,467	97,594	838,489	221,083
48	93	0	57,314	0	0	45,122	388,354	808,843	1,043,780	92,773	888,028	209,978
49	94	0	60,644	0	0	46,537	392,320	863,639	1,104,424	87,367	938,605	196,388
50	95	0	64,167	0	0	47,842	396,732	921,196	1,168,591	81,442	990,022	179,910
51	96	0	67,895	0	0	49,751	401,649	982,362	1,236,486	75,684	1,042,836	160,884
52	97	0	71,840	0	0	52,354	407,012	1,047,834	1,308,326	70,507	1,097,680	139,714
53	98	0	76,014	0	0	55,283	412,619	1,117,552	1,384,340	65,401	1,154,806	116,410
54	99	0	80,430	0	0	57,607	418,119	1,190,057	1,464,770	58,303	1,213,551	90,052
55	100	0	85,103	0	0	46,698	426,374	1,260,249	1,549,873	46,702	1,260,249	46,702

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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 55 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, 45, Preferred Nonsmoker

Policy: Limited Payment Whole Life Policy (10 Payment)
Amount of Insurance/Guaranteed Death Benefit: \$426,374

Annual Premium: \$20,000.00

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, 45, Preferred Nonsmoker

Policy: Limited Payment Whole Life Policy (10 Payment)
Amount of Insurance/Guaranteed Death Benefit: \$426,374

Annual Premium: \$20,000.00

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	\$ 7.38	N/A
Life Insurance Net Payment Cost Index	\$ 42.74	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/45

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

Product Warning(s)

- Premium has been adjusted!