

SERFF Tracking Number: MASS-126089666 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 42085
Company Tracking Number: ORNQ-09
TOI: A05I Individual Annuities- Immediate Non- Variable Sub-TOI: A05I.000 Annuities - Immediate Non-variable
Product Name: NQ Endorsement-RMA.2
Project Name/Number: ORNQ-09/ORNQ-09

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: NQ Endorsement-RMA.2 SERFF Tr Num: MASS-126089666 State: Arkansas

TOI: A05I Individual Annuities- Immediate Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 42085

Sub-TOI: A05I.000 Annuities - Immediate Non- variable Co Tr Num: ORNQ-09 State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Diane Decoteau, Frances Henderson, Mary Ellen Smith,

Sandy Stanek, Amie Spaseff

Date Submitted: 04/09/2009

Disposition Date: 04/15/2009

Disposition Status: Approved-

Closed

Implementation Date:

Implementation Date Requested: 08/21/2009

State Filing Description:

General Information

Project Name: ORNQ-09

Project Number: ORNQ-09

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/15/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 04/15/2009

Created By: Mary Ellen Smith

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Sandy Stanek

Filing Description:

RE: Massachusetts Mutual Life Insurance Company NAIC #65935; Group #435; TIN #04-1590850

Owner's Rights Endorsement - Non-Qualified # ORNQ-09

The captioned form for use with our Immediate Annuity Contract form # MMFBA-05 which was previously approved by your Department on September 13, 2005, is being submitted for your approval. This form will be issued on a going

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forward basis, as applicable, for new contract owners only, and will replace form # ORNQ-07 previously approved on March 28, 2007. We added language to the endorsement to further explain the Ownership Rights upon the death of the Owner and the last surviving Annuitant for non-qualified contracts.

This form will be issued on a going forward basis, as applicable, for new contract owners only, and will be used for non-qualified markets. Solicitation will be conducted by properly licensed agents and brokers through direct contact with members of the public.

The material that is bracketed is intended to be illustrative and variable, and may be modified on a non-discriminatory basis. The only bracketing in the captioned form is the Company address and the titles "Secretary" and "President" to allow for future change in the address or titles of the officers authorized to sign the contract endorsement. The officers' signatures are also bracketed to allow for future variability.

We have enclosed a Certification of Readability which outlines the Flesch Readability Score for the captioned form.

At some point in the future, our Company may decide to change the policy print system that currently generates the above referenced policy form. In this event, it is our understanding that certain print functions pertaining to a new policy print system may slightly alter the appearance but not the text of the policy form.

If you have any questions regarding this filing, please call me, Sandra Stanek, at 1-800-234-5606, extension 42386 or my associate, Mary Ellen Smith, at extension 41842. My email address is sstanek@massmutual.com. We would appreciate your approval of this filing at your earliest convenience

Company and Contact

Filing Contact Information

Sandra Stanek, Compliance Specialist SStanek@MassMutual.com
1295 State Street 413-744-2386 [Phone]
Springfield, MA 01111-0001

Filing Company Information

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
1295 State Street Group Code: 435 Company Type:
MIP: M381 Group Name: State ID Number:
Springfield, MA 01111 FEIN Number: 04-1590850
(800) 767-1000 ext. [Phone]

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Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: \$20/form not filed with a policy
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$20.00	04/09/2009	27068056

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/15/2009	04/15/2009

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ORNQ-09	Policy/Cont Owner's Rights ract/Fratern Endorsement Non- al Qualified Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: ORNQ-07 Previous Filing #: MASS-125050877	55.600	ORNQ-09 08- 2009.pdf

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY
[1295 State Street
Springfield, MA 01111-0001]

OWNER'S RIGHTS ENDORSEMENT

NON-QUALIFIED

This Endorsement modifies the Contract to which it is attached. In case of a conflict with any provision in the Contract, the provisions of this Endorsement will control. The following hereby replaces the language in the OWNER'S RIGHTS provision appearing in the OWNER AND OWNERSHIP RIGHTS section of the Contract:

Owner's Rights:

- A. As long as the Owner is living and unless otherwise provided in this Contract, You may exercise all rights and privileges provided in this Contract or allowed by Us, such as:
- select an Annuity Income Benefit and specify the start of Annuity Payments;
 - name or change the Payee for any Annuity Income Benefit selected to the extent allowed by law;
 - make exchanges and modifications involving the various Annuity Income Benefits; and
 - make additional purchase payments into the Contract.
- B. Upon the Owner's death:
- If the Owner was not an Annuitant or Joint Annuitant under the Contract, then the named Beneficiary becomes the Owner and may exercise all ownership rights provided under the Contract.
 - If the Owner was an Annuitant or Joint Annuitant under the Contract and the Survivor Income Benefit was elected then the surviving Annuitant becomes the Owner and may exercise all ownership rights provided under the Contract.
 - If the Owner was the last surviving Annuitant and the Legacy Income Benefit was elected, the Beneficiary becomes the Owner and has the right to receive any remaining payments due under the Legacy Income Benefit.
- C. Upon the last surviving Annuitant's death:
- If the Owner was not an Annuitant or Joint Annuitant under the Contract and the Legacy Income Benefit was elected, then the named Beneficiary becomes the Owner and has the right to receive any remaining payments under the Contract.
 - If the Owner was not an Annuitant or Joint Annuitant under the Contract and the Legacy Income Benefit was not elected, the Contract terminates.

Signed for Massachusetts Mutual Life Insurance Company by:

[*My W. [Signature]*]

[PRESIDENT]

[*Christine C. [Signature]*]

[SECRETARY]

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Please see attached Certification of Readability. Attachment: AR Readability Certificate.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not applicable to this filing. Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: Not applicable to this filing. Comments:		

CERTIFICATION OF READABILITY

Arkansas

NEW POLICY FORMS	Form #	Flesch Readability Score
Owner's Rights Endorsement – Non-Qualified	ORNQ-09	55.6

I certify to the best of my knowledge and belief, the above-referenced form meets or exceeds the readability, legibility, and format requirements of any applicable laws and regulations in the state of Arkansas.

Massachusetts Mutual Life Insurance Company
(Company)



(Signature)

Michael E. DuBois, FSA, MAAA
(Name)

Second Vice President & Actuary
(Title)

03/26/2009
(Date)