

SERFF Tracking Number: MASS-126181576 State: Arkansas  
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 42596  
 Company Tracking Number: TZ117A  
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium  
 Product Name: TZ117a  
 Project Name/Number: TZ117a/TZ117a

## Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: TZ117a

SERFF Tr Num: MASS-126181576 State: Arkansas

TOI: L04I Individual Life - Term

SERFF Status: Closed-Approved- Closed State Tr Num: 42596

Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Co Tr Num: TZ117A

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Lynne Mahan, Robin Perez, Jennifer Dube

Disposition Date: 06/11/2009

Date Submitted: 06/09/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: TZ117a

Status of Filing in Domicile: Pending

Project Number: TZ117a

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/11/2009

Explanation for Other Group Market Type:

State Status Changed: 06/11/2009

Deemer Date:

Created By: Lynne Mahan

Submitted By: Lynne Mahan

Corresponding Filing Tracking Number:

Filing Description:

RE: Massachusetts Mutual Life Insurance Company

NAIC#: 435-65935

FEIN #: 04-1590850

TZ117a Endorsement – Modification Of Policy

SERFF Tracking Number: MASS-126181576 State: Arkansas  
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 42596  
Company Tracking Number: TZ117A  
TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -  
Fixed/Indeterminate Premium  
Product Name: TZ117a  
Project Name/Number: TZ117a/TZ117a

The above-referenced endorsement is being submitted for your department's review and approval. This endorsement is new and will not replace any previously approved form. The form is described below. The form is in final print format and variable material has been bracketed. Final print copies of the form along with any required certifications and filing fee are enclosed.

Endorsement TZ117a will be used with new issues of Renewable And Convertible Term Life Insurance Policy 410-AR-2006 which was approved by your department on 8/14/06. The purpose of this endorsement is to clarify certain portions of the contract and to promote consistency between this product and other traditional products in our individual Life portfolio. When approved and implemented, this endorsement will be attached to all new issues of form 410-AR-2006.

The following changes are being made to the policy as a result of the endorsement:

1. A "Refund Of Premium" provision is being added to the Premium Payments section in Part 2.
2. A "Policy Changes" provision is also being added.
3. The last paragraph of the "Partial Conversion" provision is being revised.

Along with the form included with this filing, we also wish to inform the department that we will be extending the use of Accelerated Death Benefit Rider ABR-2007 (approved by your department on 1/31/07) to the Renewable And Convertible Term Life Insurance Policy referenced above. This rider may also be used with other traditional life insurance products in the future.

## Company and Contact

### Filing Contact Information

Lynne A. Mahan, Compliance Assistant LMahan@MassMutual.com  
1295 State Street 860-562-3462 [Phone]  
M-381 860-562-6109 [FAX]  
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]

SERFF Tracking Number: MASS-126181576 State: Arkansas  
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 42596  
Company Tracking Number: TZ117A  
TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life -  
Fixed/Indeterminate Premium  
Product Name: TZ117a  
Project Name/Number: TZ117a/TZ117a

-----  
**Filing Fees**

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation: 20.00 for an endorsement filing  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$20.00	06/09/2009	28445573



*SERFF Tracking Number:*      *MASS-126181576*                      *State:*                      *Arkansas*  
*Filing Company:*              *Massachusetts Mutual Life Insurance Company*      *State Tracking Number:*      *42596*  
*Company Tracking Number:*      *TZ117A*  
*TOI:*                      *L04I Individual Life - Term*                      *Sub-TOI:*                      *L04I.103 Renewable - Single Life -  
Fixed/Indeterminate Premium*

*Product Name:*              *TZ117a*  
*Project Name/Number:*      *TZ117a/TZ117a*

## **Disposition**

Disposition Date: 06/11/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MASS-126181576 State: Arkansas  
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 42596  
 Company Tracking Number: TZ117A  
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -  
 Fixed/Indeterminate Premium  
 Product Name: TZ117a  
 Project Name/Number: TZ117a/TZ117a

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Compliance Cert		Yes
Form	Endorsement - Modification Of Policy		Yes



SERFF Tracking Number: MASS-126181576 State: Arkansas  
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 42596  
 Company Tracking Number: TZ117A  
 TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life - Fixed/Indeterminate Premium  
 Product Name: TZ117a  
 Project Name/Number: TZ117a/TZ117a

## Form Schedule

Lead Form Number: TZ117a

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TZ117a	Policy/Cont Endorsement - ract/Fratern Modification Of al Policy Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.300	TZ117a bracketed.PDF

## Endorsement

### Modification Of Policy

The following changes are added to this policy.

- Change No. 1            This change adds the following provision to the Premium Payments section in Part 2 of this policy.
- Refund Of Premium**    If this policy is surrendered or is converted to a different life insurance policy on the life of the Insured, a pro rata refund for the part of any premium paid beyond the date of surrender or the date of conversion will be refunded.
- Change No. 2            This change adds the following provision to the Life Benefits section in Part 3 of this policy.
- Policy Changes**        Policy changes, including face amount decreases, may be available subject to our approval and rules at the time of request.
- Change No. 3            This change replaces the last paragraph of the **Partial Conversion** provision of this policy with the following paragraph.
- "Partial conversion, and any costs or allowances for it, will be on a basis consistent with conversion of the entire amount. After partial conversion, the face amount for this policy will be reduced by the amount converted. Premiums for the reduced face amount of this policy will continue to be based on the same premium rates that applied to this policy prior to the partial conversion. "

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

 [ Christine C. Peaslee ]

SECRETARY

SERFF Tracking Number: MASS-126181576 State: Arkansas  
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 42596  
 Company Tracking Number: TZ117A  
 TOI: L041 Individual Life - Term Sub-TOI: L041.103 Renewable - Single Life - Fixed/Indeterminate Premium  
 Product Name: TZ117a  
 Project Name/Number: TZ117a/TZ117a

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<p><b>Satisfied - Item:</b> Flesch Certification  <b>Comments:</b>            Our Readability Cert is attached.  <b>Attachment:</b>            TZ117a Readability Cert.pdf</p>		
<p><b>Bypassed - Item:</b> Application  <b>Bypass Reason:</b> Not applicable to this endorsement filing.  <b>Comments:</b></p>		
<p><b>Bypassed - Item:</b> Life &amp; Annuity - Acturial Memo  <b>Bypass Reason:</b> Not applicable to this endorsement filing.  <b>Comments:</b></p>		
<p><b>Satisfied - Item:</b> Compliance Cert  <b>Comments:</b>            Attached is a PDF of our signed compliance certification which was inadvertently not included with our original submission.  <b>Attachment:</b>            AR comp cert.pdf</p>		

## READABILITY CERTIFICATION

I hereby certify the accuracy of the Flesch reading ease test score for the following policy forms. These forms are at least 10 (ten) point type, 2 (two) point leaded.

### FORM NUMBER AND TITLE

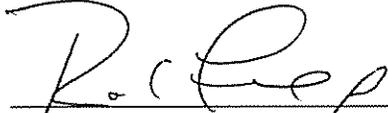
### FLESCH SCORE

TZ117a

Endorsement – Modification of Policy

50.3

Signature:

  
\_\_\_\_\_  
Roland Fawthrop  
Second Vice President & Actuary

Date:

June 5, 2009

## Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: Massachusetts Mutual Life Insurance Company

Form Number(s): TZ117a

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



---

Signature of Company Officer

Roland Fawthrop

---

Name

Second Vice President & Actuary

---

Title

6/08/097

---

Date