

SERFF Tracking Number: MASS-126228514 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 42979
Company Tracking Number: TZ119
TOI: L071 Individual Life - Whole Sub-TOI: L071.121 Graded Premium - Single Life
Product Name: TZ119
Project Name/Number: TZ119/TZ119

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: TZ119

SERFF Tr Num: MASS-126228514 State: Arkansas

TOI: L071 Individual Life - Whole

SERFF Status: Closed-Approved-
Closed State Tr Num: 42979

Sub-TOI: L071.121 Graded Premium - Single
Life

Co Tr Num: TZ119

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Lynne Mahan, Robin
Perez, Jennifer Dube

Disposition Date: 07/22/2009

Date Submitted: 07/15/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: TZ119

Status of Filing in Domicile: Pending

Project Number: TZ119

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: 07/22/2009

Explanation for Other Group Market Type:

State Status Changed: 07/22/2009

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

TZ119 Endorsement – Modification Of Automatic Premium Loan Plan Provision

The above-referenced endorsement is being submitted for your department's review and approval. This endorsement is

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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.

When approved and implemented, TZ119 will be attached to all new issues of Whole Life Policy forms WL-AR-2007 and WL-AR-2007U which were approved by your department on March 26, 2007. The purpose of this endorsement is to remove the restriction on the use of the Automatic Premium Loan Plan in the first Policy Year.

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]

Filing Fees

Fee Required? Yes
 Fee Amount: \$75.00
 Retaliatory? Yes
 Fee Explanation: 75.00 per form in Massachusetts
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$75.00	07/15/2009	29214291

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/22/2009	07/22/2009

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Endorsement-Modification Of Automatic Premium Loan Plan Provision		Yes

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Form Schedule

Lead Form Number: TZ119

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TZ119	Policy/Cont Endorsement-ract/Fratern Modification Of al Automatic Premium Certificate: Loan Plan Provision Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.500	TZ119 bracketed.PDF

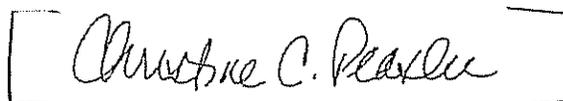
ENDORSEMENT

Modification of Automatic Premium Loan Plan Provision

This policy has been changed. The first paragraph of the **Automatic Premium Loan Plan** provision is removed and replaced with the following paragraph.

"The automatic premium loan plan is an optional benefit we offer. If elected, it can cover unpaid premiums due. Under this plan we will automatically make a loan to cover a premium not paid by the last day of the 31-day grace period. The loan will be made effective as of the premium due date. We will not make an automatic premium loan that exceeds the maximum loan available on this policy. Instead, we will loan enough to cover the next smaller premium (semiannual or quarterly -- but not less than quarterly) that will not exceed the maximum loan available. Premiums will then be payable at the new frequency."

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY



SECRETARY

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Attached are the Compliance and Readability Certifications.

Attachments:

ARK comp cert.pdf
signed readability cert.PDF

Item Status: **Status**
Date:

Bypassed - Item: Application

Bypass Reason: Not applicable to this endorsement filing.

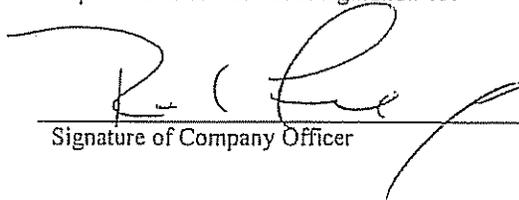
Comments:

**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: Massachusetts Mutual Life Insurance Company

Form Number(s): TZ119

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

7/15/09

Date

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.

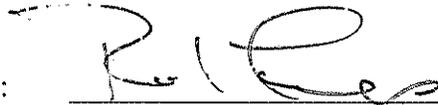
FORM NUMBER AND TITLE

FLESCH SCORE

TZ119 Endorsement – Modification Of Automatic Premium Loan Plan Provision

51.5

Signature:



Roland Fawthrop
Second Vice President & Actuary

Date:

07/14/09