

SERFF Tracking Number: MASS-126652545 State: Arkansas  
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 45897  
Company Tracking Number:  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: Legacy 100 v2  
Project Name/Number: Legacy 100 v2/Legacy 100 v2

## Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: Legacy 100 v2

TOI: L071 Individual Life - Whole

Sub-TOI: L071.101 Fixed/Indeterminate  
Premium - Single Life

Filing Type: Form

SERFF Tr Num: MASS-126652545 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 45897

Co Tr Num:

State Status: Approved-Closed

Authors: Lynne Mahan, Robin  
Perez, Jennifer Dube

Date Submitted: 06/08/2010

Reviewer(s): Linda Bird

Disposition Date: 06/16/2010

Disposition Status: Approved-  
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: Legacy 100 v2

Project Number: Legacy 100 v2

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/16/2010

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: 06/16/2010

Created By: Lynne Mahan

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Lynne Mahan

Filing Description:

RE: Massachusetts Mutual Life Insurance Company

NAIC#: 435-65935

FEIN #: 04-1590850

WL-AR-2007 v2 Whole Life Policy (Insert Pages)

WL-AR-2007U v2 Whole Life Policy (Insert Pages)

SERFF Tracking Number: MASS-126652545 State: Arkansas  
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WL-AR-2007 LP20 Whole Life Policy (Insert Pages)  
WL-AR-2007U LP20 Whole Life Policy (Insert Pages)

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

Previously approved applications A60AR1106 (approved by your Department on 10/30/06) and A50GE702 (approved on 10/28/02) will be used with these new forms.

Whole Life Policy forms WL-AR-2007 and WL-AR-2007U (approved on 3/26/07) and the accompanying riders and endorsements were previously approved for use by your department. We would like to extend the use of these policy forms to our two new whole life plans described below. New Policy Specifications Pages have been created for each of these new plans. A unique form number has been added to the lower left-hand corner of the pages.

#### WL-AR-2007 v2 & WL-AR-2007U v2

These Policy Specifications Pages will be used with our whole life product with a level death benefit and level premiums that are payable during the lifetime of the insured to age 100. This product will have a split interest design. WL-AR-2007 v2 will be issued on a sex-distinct basis; WL-AR-2007U v2 will be issued on a unisex basis.

#### WL-AR-2007 LP20 & WL-AR-2007U LP20

These Policy Specifications Pages will be used with our limited payment whole life product with a level death benefit and level premiums payable for 20 years. WL-AR-2007 LP20 will be issued on a sex-distinct basis; WL-AR-2007U LP20 will be issued on a unisex basis.

## 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:

SERFF Tracking Number: MASS-126652545 State: Arkansas  
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 45897  
 Company Tracking Number:  
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
 Product Name: Legacy 100 v2  
 Project Name/Number: Legacy 100 v2/Legacy 100 v2  
 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: \$150.00  
 Retaliatory? Yes  
 Fee Explanation: Massachusetts rate filing is \$150.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$150.00	06/08/2010	37064069
Massachusetts Mutual Life Insurance Company	\$50.00	06/15/2010	37225570

SERFF Tracking Number: MASS-126652545 State: Arkansas  
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 45897  
 Company Tracking Number:  
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
 Product Name: Legacy 100 v2  
 Project Name/Number: Legacy 100 v2/Legacy 100 v2

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/16/2010	06/16/2010

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	06/15/2010	06/15/2010	Lynne Mahan	06/15/2010	06/15/2010

*SERFF Tracking Number:*      *MASS-126652545*                      *State:*                      *Arkansas*  
*Filing Company:*              *Massachusetts Mutual Life Insurance Company*      *State Tracking Number:*      *45897*  
*Company Tracking Number:*  
*TOI:*                      *L071 Individual Life - Whole*                      *Sub-TOI:*                      *L071.101 Fixed/Indeterminate Premium - Single*  
*Life*  
*Product Name:*              *Legacy 100 v2*  
*Project Name/Number:*      *Legacy 100 v2/Legacy 100 v2*

## **Disposition**

Disposition Date: 06/16/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MASS-126652545 State: Arkansas  
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 45897  
 Company Tracking Number:  
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
 Product Name: Legacy 100 v2  
 Project Name/Number: Legacy 100 v2/Legacy 100 v2

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Schedule Pages		Yes
Form	Schedule Pages		Yes
Form	Schedule Pages		Yes
Form	Schedule Pages		Yes
Rate	LP20 Rates		Yes
Rate	WLv2 Rates		Yes

SERFF Tracking Number: MASS-126652545 State: Arkansas  
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 45897  
Company Tracking Number:  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: Legacy 100 v2  
Project Name/Number: Legacy 100 v2/Legacy 100 v2

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/15/2010  
Submitted Date 06/15/2010  
Respond By Date 07/15/2010

Dear Lynne A. Mahan,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$50.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

SERFF Tracking Number: MASS-126652545 State: Arkansas  
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 45897  
Company Tracking Number:  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: Legacy 100 v2  
Project Name/Number: Legacy 100 v2/Legacy 100 v2

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/15/2010  
Submitted Date 06/15/2010

Dear Linda Bird,

### Comments:

### Response 1

Comments: We have submitted an additional EFT for \$50.00

### Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$50.00 is received.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Jennifer Dube, Lynne Mahan, Robin Perez

SERFF Tracking Number: MASS-126652545 State: Arkansas  
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 45897  
 Company Tracking Number:  
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
 Product Name: Legacy 100 v2  
 Project Name/Number: Legacy 100 v2/Legacy 100 v2

## Form Schedule

### Lead Form Number: WL-AR-2007

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	WL-AR-2007 LP20	Schedule Pages	Schedule Pages	Initial		0.000	L20 Spec page (Submission Copy)AR final.pdf
	WL-AR-2007U LP20	Schedule Pages	Schedule Pages	Initial		0.000	L20 unisexSpec page (Submission Copy)AR final.pdf
	WL-AR-2007 v2	Schedule Pages	Schedule Pages	Initial		0.000	L100v2 Spec page (Submission Copy)AR final.pdf
	WL-AR-2007U v2	Schedule Pages	Schedule Pages	Initial		0.000	L100v2 unisexSpec page (Submission Copy)AR final.pdf

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>ISSUE AGE AND GENDER</b>	[35] [MALE]
<b>POLICY NUMBER</b>	[123456789]	<b>INITIAL FACE AMOUNT</b>	[\$500,000]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**BASIC POLICY INFORMATION**

**PLAN**            **Limited Payment Whole Life with Premiums Payable for 20 Years**

Subject to the terms of this policy, the Face Amount is adjustable. If the Face Amount is adjusted, then revised or additional Policy Specifications will be sent.

<b>MINIMUM FACE AMOUNT</b>	\$	[25,000]
<b>MINIMUM PAID-UP LIFE INSURANCE AMOUNT</b>	\$	[ 1,000]
<b>PREMIUM FREQUENCY</b>		[Annual]
<b>LOAN INTEREST RATE</b>		[Fixed]

**PREMIUM INFORMATION** (as of **January 1, 2010**)

**Payable To**

Annual Policy Premium (excluding Riders):	\$	[9,475.00]	[January 1, 2030]
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Total Initial Annual Premium:	\$	[9,475.00]
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Total Initial Annual Premium for other available premium frequencies:

Semi-Annually:	\$	[ 4,848.36]
Quarterly:	\$	[ 2,453.08]
Monthly:	\$	[ 824.33]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**PREMIUM PAYMENT OPTIONS**

Premium Frequency	Premium Payment (Including Installment Payment Charge)	Number of Payments Per Year	Total Premium Per Year	Additional Charge (In Dollars)	Additional Charge (As the Annual Percentage Rate or APR)
Annual	[\$9,475.00]	1	[\$9,475.00]	[\$0.00]	[0.0%]
Semi-Annual	[\$4,848.36]	2	[\$9,696.72]	[\$221.72]	[9.6%]
Quarterly	[\$2,453.08]	4	[\$9,812.32]	[\$337.32]	[9.7%]
Monthly	[\$824.33]	12	[\$9,891.96]	[\$416.96]	[9.8%]

**PREMIUM PAYMENT OPTIONS. YOU MAY PAY PREMIUMS ONCE A YEAR (ANNUALLY), TWICE A YEAR (SEMIANNUALLY), FOUR TIMES A YEAR (QUARTERLY), OR TWELVE TIMES A YEAR (MONTHLY). YOU MAY PAY PREMIUMS TWELVE TIMES A YEAR (MONTHLY) ONLY BY PRE-AUTHORIZED ELECTRONIC TRANSFER. IF YOU PAY ANNUAL PREMIUMS BY INSTALLMENTS, THERE WILL BE AN ADDITIONAL CHARGE. THE ADDITIONAL CHARGE BASED ON THE TOTAL INITIAL ANNUAL PREMIUM IS SHOWN IN DOLLARS AND AS ANNUAL PERCENTAGE RATES IN THE TABLE ABOVE. YOU MAY ACCESS OUR "MODAL CHARGE DISCLOSURE AND ANNUAL PERCENTAGE RATE CALCULATOR" LINK AT [WWW.MASSMUTUAL.COM/CALCULATORS](http://WWW.MASSMUTUAL.COM/CALCULATORS) TO DETERMINE THE ADDITIONAL CHARGE FOR RENEWAL PREMIUMS.**

<b>ISSUE AGE AND GENDER</b>	[35] [Male]
<b>RISK CLASS</b>	[NonTobacco]
<b>EFFECTIVE DATE</b>	[January 1, 2010]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**TABLE OF GUARANTEED BENEFITS FOR THE BASIC POLICY**

<u>Policy Anniversary Date</u>	<u>Policy and Loan Value</u>	<u>Participating Paid-Up Life Insurance</u>	<u>Extended Term Insurance To</u>
[Jan 01, 2011	\$1,865.00	\$8,548.00	Dec 28, 2013
Jan 01, 2012	\$3,245.00	\$14,365.00	Sep 29, 2016
Jan 01, 2013	\$11,835.00	\$50,601.00	Feb 20, 2026
Jan 01, 2014	\$20,725.00	\$85,596.00	Aug 04, 2032
Jan 01, 2015	\$29,940.00	\$119,460.00	Apr 07, 2037
Jan 01, 2016	\$39,480.00	\$152,199.00	Nov 08, 2040
Jan 01, 2017	\$49,355.00	\$183,866.00	Nov 19, 2043
Jan 01, 2018	\$59,570.00	\$214,503.00	Aug 08, 2046
Jan 01, 2019	\$70,125.00	\$244,130.00	Jan 16, 2049
Jan 01, 2020	\$81,025.00	\$272,805.00	Mar 27, 2051
Jan 01, 2021	\$91,595.00	\$298,357.00	Feb 21, 2053
Jan 01, 2022	\$102,515.00	\$323,146.00	Dec 05, 2054
Jan 01, 2023	\$113,795.00	\$347,215.00	Aug 07, 2056
Jan 01, 2024	\$125,500.00	\$370,669.00	Apr 07, 2058
Jan 01, 2025	\$137,645.00	\$393,540.00	Dec 19, 2059
Jan 01, 2026	\$150,230.00	\$415,832.00	Sep 13, 2061
Jan 01, 2027	\$163,265.00	\$437,589.00	Aug 16, 2063
Jan 01, 2028	\$176,740.00	\$458,841.00	Jan 05, 2066
Jan 01, 2029	\$190,660.00	\$479,615.00	Oct 27, 2069
Jan 01, 2030	\$205,040.00	\$500,000.00	Jan 01, 2096
Jan 01, 2031	\$211,395.00	- - -	- - -
Jan 01, 2032	\$217,845.00	- - -	- - -
Jan 01, 2033	\$224,375.00	- - -	- - -
Jan 01, 2034	\$231,045.00	- - -	- - -
Jan 01, 2035 #	\$237,840.00	- - -	- - -
Jan 01, 2036	\$244,740.00	- - -	- - -
Jan 01, 2037 #	\$251,705.00	- - -	- - -
Jan 01, 2038	\$258,695.00	- - -	- - -
Jan 01, 2039	\$265,690.00	- - -	- - -
Jan 01, 2040 #	\$272,705.00	- - -	- - -
Jan 01, 2041	\$279,735.00	- - -	- - -
Jan 01, 2042	\$286,800.00	- - -	- - -
Jan 01, 2043	\$293,935.00	- - -	- - -
Jan 01, 2044	\$301,130.00	- - -	- - -
Jan 01, 2045	\$308,410.00	- - -	- - - ]

Continued

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**TABLE OF GUARANTEED BENEFITS FOR THE BASIC POLICY (Continued)**

<u>Policy Anniversary Date</u>	<u>Policy and Loan Value</u>	<u>Participating Paid-Up Life Insurance</u>	<u>Extended Term Insurance To</u>
[Jan 01, 2046	\$315,745.00	- - -	- - -
Jan 01, 2047	\$323,115.00	- - -	- - -
Jan 01, 2048	\$330,415.00	- - -	- - -
Jan 01, 2049	\$337,670.00	- - -	- - -
Jan 01, 2050	\$344,890.00	- - -	- - -
Jan 01, 2051	\$352,070.00	- - -	- - -
Jan 01, 2052	\$359,205.00	- - -	- - -
Jan 01, 2053	\$366,260.00	- - -	- - -
Jan 01, 2054	\$373,175.00	- - -	- - -
Jan 01, 2055	\$379,900.00	- - -	- - -
Jan 01, 2056	\$386,435.00	- - -	- - -
Jan 01, 2057	\$392,730.00	- - -	- - -
Jan 01, 2058	\$398,825.00	- - -	- - -
Jan 01, 2059	\$404,725.00	- - -	- - -
Jan 01, 2060	\$410,425.00	- - -	- - -
Jan 01, 2061	\$415,880.00	- - -	- - -
Jan 01, 2062	\$421,055.00	- - -	- - -
Jan 01, 2063	\$425,940.00	- - -	- - -
Jan 01, 2064	\$430,535.00	- - -	- - -
Jan 01, 2065	\$434,850.00	- - -	- - -
Jan 01, 2066	\$438,915.00	- - -	- - -
Jan 01, 2067	\$442,905.00	- - -	- - -
Jan 01, 2068	\$446,885.00	- - -	- - -
Jan 01, 2069	\$450,960.00	- - -	- - -
Jan 01, 2070	\$455,270.00	- - -	- - -
Jan 01, 2071	\$460,050.00	- - -	- - -
Jan 01, 2072	\$465,865.00	- - -	- - -
Jan 01, 2073	\$473,435.00	- - -	- - -
Jan 01, 2074	\$484,035.00	- - -	- - -
Jan 01, 2075	\$500,000.00	- - -	- - -
Jan 01, 2076	\$500,000.00	- - -	- - -
Jan 01, 2077	\$500,000.00	- - -	- - -
Jan 01, 2078	\$500,000.00	- - -	- - -
Jan 01, 2079	\$500,000.00	- - -	- - -
Jan 01, 2080	\$500,000.00	- - -	- - -]

Continued

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**TABLE OF GUARANTEED BENEFITS FOR THE BASIC POLICY (Continued)**

<u>Policy Anniversary Date</u>	<u>Policy and Loan Value</u>	<u>Participating Paid-Up Life Insurance</u>	<u>Extended Term Insurance To</u>
[Jan 01, 2081]	\$500,000.00	- - -	- - -
Jan 01, 2082	\$500,000.00	- - -	- - -
Jan 01, 2083	\$500,000.00	- - -	- - -
Jan 01, 2084	\$500,000.00	- - -	- - -
Jan 01, 2085	\$500,000.00	- - -	- - -
Jan 01, 2086	\$500,000.00	- - -	- - -
Jan 01, 2087	\$500,000.00	- - -	- - -
Jan 01, 2088	\$500,000.00	- - -	- - -
Jan 01, 2089	\$500,000.00	- - -	- - -
Jan 01, 2090	\$500,000.00	- - -	- - -
Jan 01, 2091	\$500,000.00	- - -	- - -
Jan 01, 2092	\$500,000.00	- - -	- - -
Jan 01, 2093	\$500,000.00	- - -	- - -
Jan 01, 2094	\$500,000.00	- - -	- - -
Jan 01, 2095	\$500,000.00	- - -	- - -]

# Anniversaries nearest ages 60, 62 and 65

This table assumes all premiums have been paid to the policy anniversary dates shown. These figures do not reflect any policy debt, paid-up additions, dividend accumulations, or supplemental insurance.

For more information, see Part 3 of this policy.

**BASIS OF COMPUTATION FOR POLICY VALUES AND PAID-UP INSURANCE BENEFITS**

Mortality Table: 2001 Commissioners' Standard Ordinary Ultimate Mortality Composite Table  
(Age Nearest Birthday) – [Male]

Interest Rate: 4.00% per year to Attained Age 100  
0.00% thereafter.

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**OWNER INFORMATION**

**OWNER**

[THE INSURED]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**BENEFICIARY INFORMATION**

**BENEFICIARY**

[JANE C. DOE, WIFE OF THE INSURED]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>ISSUE AGE AND GENDER</b>	[35] [UNISEX]
<b>POLICY NUMBER</b>	[123456789]	<b>INITIAL FACE AMOUNT</b>	[\$500,000]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**BASIC POLICY INFORMATION**

**PLAN**            **Limited Payment Whole Life with Premiums Payable for 20 Years**

Subject to the terms of this policy, the Face Amount is adjustable. If the Face Amount is adjusted, then revised or additional Policy Specifications will be sent.

<b>MINIMUM FACE AMOUNT</b>	\$	[25,000]
<b>MINIMUM PAID-UP LIFE INSURANCE AMOUNT</b>	\$	[ 1,000]
<b>PREMIUM FREQUENCY</b>		[Annual]
<b>LOAN INTEREST RATE</b>		[Fixed]

**PREMIUM INFORMATION** (as of **January 1, 2010**)

**Payable To**

Annual Policy Premium (excluding Riders):	\$	[9,200.00]	[January 1, 2030]
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Total Initial Annual Premium:	\$	[ 9,200.00]
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Total Initial Annual Premium for other available premium frequencies:

Semi-Annually:	\$	[ 4,407.64]
Quarterly:	\$	[ 2,381.88]
Monthly:	\$	[ 800.40]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**PREMIUM PAYMENT OPTIONS**

Premium Frequency	Premium Payment (Including Installment Payment Charge)	Number of Payments Per Year	Total Premium Per Year	Additional Charge (In Dollars)	Additional Charge (As the Annual Percentage Rate or APR)
Annual	[\$9,200.00]	1	[\$9,200.00]	[\$0.00]	[0.0%]
Semi-Annual	[\$4,707.64]	2	[\$9,415.28]	[\$215.28]	[9.6%]
Quarterly	[\$2,381.88]	4	[\$9,527.52]	[\$327.52]	[9.7%]
Monthly	[\$800.40]	12	[\$9,604.80]	[\$404.80]	[9.8%]

**PREMIUM PAYMENT OPTIONS. YOU MAY PAY PREMIUMS ONCE A YEAR (ANNUALLY), TWICE A YEAR (SEMIANNUALLY), FOUR TIMES A YEAR (QUARTERLY), OR TWELVE TIMES A YEAR (MONTHLY). YOU MAY PAY PREMIUMS TWELVE TIMES A YEAR (MONTHLY) ONLY BY PRE-AUTHORIZED ELECTRONIC TRANSFER. IF YOU PAY ANNUAL PREMIUMS BY INSTALLMENTS, THERE WILL BE AN ADDITIONAL CHARGE. THE ADDITIONAL CHARGE BASED ON THE TOTAL INITIAL ANNUAL PREMIUM IS SHOWN IN DOLLARS AND AS ANNUAL PERCENTAGE RATES IN THE TABLE ABOVE. YOU MAY ACCESS OUR "MODAL CHARGE DISCLOSURE AND ANNUAL PERCENTAGE RATE CALCULATOR" LINK AT [WWW.MASSMUTUAL.COM/CALCULATORS](http://WWW.MASSMUTUAL.COM/CALCULATORS) TO DETERMINE THE ADDITIONAL CHARGE FOR RENEWAL PREMIUMS.**

<b>ISSUE AGE AND GENDER</b>	[35] [Unisex]
<b>RISK CLASS</b>	[NonTobacco]
<b>EFFECTIVE DATE</b>	[January 1, 2010]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**TABLE OF GUARANTEED BENEFITS FOR THE BASIC POLICY**

<u>Policy Anniversary Date</u>	<u>Policy and Loan Value</u>	<u>Participating Paid-Up Life Insurance</u>	<u>Extended Term Insurance To</u>
[Jan 01, 2011	\$1,820.00	\$8,541.00	Jan 10, 2014
Jan 01, 2012	\$3,170.00	\$14,368.00	Oct 28, 2016
Jan 01, 2013	\$11,560.00	\$50,606.00	May 25, 2026
Jan 01, 2014	\$20,245.00	\$85,609.00	Oct 27, 2032
Jan 01, 2015	\$29,250.00	\$119,488.00	Jun 29, 2037
Jan 01, 2016	\$38,575.00	\$152,245.00	Feb 21, 2041
Jan 01, 2017	\$48,230.00	\$183,933.00	Mar 28, 2044
Jan 01, 2018	\$58,220.00	\$214,588.00	Jan 13, 2047
Jan 01, 2019	\$68,550.00	\$244,249.00	Jun 25, 2049
Jan 01, 2020	\$79,220.00	\$272,953.00	Sep 27, 2051
Jan 01, 2021	\$89,575.00	\$298,534.00	Sep 02, 2053
Jan 01, 2022	\$100,275.00	\$323,348.00	Jun 25, 2055
Jan 01, 2023	\$111,325.00	\$347,426.00	Mar 22, 2057
Jan 01, 2024	\$122,790.00	\$370,890.00	Dec 08, 2058
Jan 01, 2025	\$134,665.00	\$393,727.00	Aug 21, 2060
Jan 01, 2026	\$146,970.00	\$415,998.00	Jun 12, 2062
Jan 01, 2027	\$159,700.00	\$437,711.00	Jun 09, 2064
Jan 01, 2028	\$172,855.00	\$458,913.00	Dec 14, 2066
Jan 01, 2029	\$186,450.00	\$479,662.00	Jan 28, 2071
Jan 01, 2030	\$200,480.00	\$500,000.00	Jan 01, 2096
Jan 01, 2031	\$206,695.00	- - -	- - -
Jan 01, 2032	\$212,995.00	- - -	- - -
Jan 01, 2033	\$219,380.00	- - -	- - -
Jan 01, 2034	\$225,890.00	- - -	- - -
Jan 01, 2035 #	\$232,520.00	- - -	- - -
Jan 01, 2036	\$239,255.00	- - -	- - -
Jan 01, 2037 #	\$246,055.00	- - -	- - -
Jan 01, 2038	\$252,900.00	- - -	- - -
Jan 01, 2039	\$259,770.00	- - -	- - -
Jan 01, 2040 #	\$266,665.00	- - -	- - -
Jan 01, 2041	\$273,590.00	- - -	- - -
Jan 01, 2042	\$280,560.00	- - -	- - -
Jan 01, 2043	\$287,605.00	- - -	- - -
Jan 01, 2044	\$294,705.00	- - -	- - -
Jan 01, 2045	\$301,895.00	- - -	- - - ]

Continued

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**TABLE OF GUARANTEED BENEFITS FOR THE BASIC POLICY (Continued)**

<u>Policy Anniversary Date</u>	<u>Policy and Loan Value</u>	<u>Participating Paid-Up Life Insurance</u>	<u>Extended Term Insurance To</u>
[Jan 01, 2046	\$309,130.00	- - -	- - -
Jan 01, 2047	\$316,400.00	- - -	- - -
Jan 01, 2048	\$323,620.00	- - -	- - -
Jan 01, 2049	\$330,795.00	- - -	- - -
Jan 01, 2050	\$337,950.00	- - -	- - -
Jan 01, 2051	\$345,060.00	- - -	- - -
Jan 01, 2052	\$352,135.00	- - -	- - -
Jan 01, 2053	\$359,130.00	- - -	- - -
Jan 01, 2054	\$366,010.00	- - -	- - -
Jan 01, 2055	\$372,725.00	- - -	- - -
Jan 01, 2056	\$379,280.00	- - -	- - -
Jan 01, 2057	\$385,600.00	- - -	- - -
Jan 01, 2058	\$391,710.00	- - -	- - -
Jan 01, 2059	\$397,635.00	- - -	- - -
Jan 01, 2060	\$403,360.00	- - -	- - -
Jan 01, 2061	\$408,850.00	- - -	- - -
Jan 01, 2062	\$414,125.00	- - -	- - -
Jan 01, 2063	\$419,105.00	- - -	- - -
Jan 01, 2064	\$423,810.00	- - -	- - -
Jan 01, 2065	\$428,255.00	- - -	- - -
Jan 01, 2066	\$432,535.00	- - -	- - -
Jan 01, 2067	\$436,970.00	- - -	- - -
Jan 01, 2068	\$441,590.00	- - -	- - -
Jan 01, 2069	\$446,435.00	- - -	- - -
Jan 01, 2070	\$451,595.00	- - -	- - -
Jan 01, 2071	\$457,220.00	- - -	- - -
Jan 01, 2072	\$463,835.00	- - -	- - -
Jan 01, 2073	\$472,115.00	- - -	- - -
Jan 01, 2074	\$483,590.00	- - -	- - -
Jan 01, 2075	\$500,000.00	- - -	- - -
Jan 01, 2076	\$500,000.00	- - -	- - -
Jan 01, 2077	\$500,000.00	- - -	- - -
Jan 01, 2078	\$500,000.00	- - -	- - -
Jan 01, 2079	\$500,000.00	- - -	- - -
Jan 01, 2080	\$500,000.00	- - -	- - -]

Continued

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**TABLE OF GUARANTEED BENEFITS FOR THE BASIC POLICY (Continued)**

<u>Policy Anniversary Date</u>	<u>Policy and Loan Value</u>	<u>Participating Paid-Up Life Insurance</u>	<u>Extended Term Insurance To</u>
[Jan 01, 2081	\$500,000.00	- - -	- - -
Jan 01, 2082	\$500,000.00	- - -	- - -
Jan 01, 2083	\$500,000.00	- - -	- - -
Jan 01, 2084	\$500,000.00	- - -	- - -
Jan 01, 2085	\$500,000.00	- - -	- - -
Jan 01, 2086	\$500,000.00	- - -	- - -
Jan 01, 2087	\$500,000.00	- - -	- - -
Jan 01, 2088	\$500,000.00	- - -	- - -
Jan 01, 2089	\$500,000.00	- - -	- - -
Jan 01, 2090	\$500,000.00	- - -	- - -
Jan 01, 2091	\$500,000.00	- - -	- - -
Jan 01, 2092	\$500,000.00	- - -	- - -
Jan 01, 2093	\$500,000.00	- - -	- - -
Jan 01, 2094	\$500,000.00	- - -	- - -
Jan 01, 2095	\$500,000.00	- - -	- - - ]

# Anniversaries nearest ages 60, 62 and 65

This table assumes all premiums have been paid to the policy anniversary dates shown. These figures do not reflect any policy debt, paid-up additions, dividend accumulations, or supplemental insurance.

For more information, see Part 3 of this policy.

**BASIS OF COMPUTATION FOR POLICY VALUES AND PAID-UP INSURANCE BENEFITS**

Mortality Table: 2001 Commissioners' Standard Ordinary Ultimate Mortality Composite Table (Age Nearest Birthday) – [Unisex (80)]

Interest Rate: 4.00% per year to Attained Age 100  
0.00% thereafter.

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]		
<b>POLICY DATE</b>	[JANUARY 1, 2010]	<b>POLICY NUMBER</b>	[123456789]
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**OWNER INFORMATION**

**OWNER**

[THE INSURED]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**BENEFICIARY INFORMATION**

**BENEFICIARY**

[JANE C. DOE, WIFE OF THE INSURED]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>ISSUE AGE AND GENDER</b>	[35] [MALE]
<b>POLICY NUMBER</b>	[123456789]	<b>INITIAL FACE AMOUNT</b>	[\$500,000]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**BASIC POLICY INFORMATION**

**PLAN**            Whole Life

Subject to the terms of this policy, the Face Amount is adjustable. If the Face Amount is adjusted, then revised or additional Policy Specifications will be sent.

<b>MINIMUM FACE AMOUNT</b>	[\$25,000]
<b>MINIMUM PAID-UP LIFE INSURANCE AMOUNT</b>	[\$1,000]
<b>MINIMUM FACE AMOUNT INCREASE</b>	[\$25,000]
<b>PREMIUM FREQUENCY</b>	[Annual]
<b>LOAN INTEREST RATE</b>	[Fixed]

**PREMIUM INFORMATION** (as of [January 1, 2010])

**Payable To**

Annual Policy Premium (excluding Riders):*	[\$5,960.00]	[January 1, 2075]
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\*All Annual Policy Premiums Include a \$50 Fee.

Total Initial Annual Premium:	[\$5,960.00]
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Total Initial Annual Premium for other available premium frequencies:

Semi-Annually:	[\$3,049.74]
Quarterly:	[\$1,543.05]
Monthly:	[\$ 518.52]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**PREMIUM PAYMENT OPTIONS**

Premium Frequency	Premium Payment (Including Installment Payment Charge)	Number of Payments Per Year	Total Premium Per Year	Additional Charge (In Dollars)	Additional Charge (As the Annual Percentage Rate or APR)
Annual	[\$5,960.00]	1	[\$5,960.00]	[\$0.00]	[0.0%]
Semi-Annual	[\$3,049.74]	2	[\$6,099.48]	[\$139.48]	[9.6%]
Quarterly	[\$1,543.05]	4	[\$6,172.20]	[\$212.20]	[9.7%]
Monthly	[\$518.52]	12	[\$6,222.24]	[\$262.24]	[9.8%]

**PREMIUM PAYMENT OPTIONS. YOU MAY PAY PREMIUMS ONCE A YEAR (ANNUALLY), TWICE A YEAR (SEMIANNUALLY), FOUR TIMES A YEAR (QUARTERLY), OR TWELVE TIMES A YEAR (MONTHLY). YOU MAY PAY PREMIUMS TWELVE TIMES A YEAR (MONTHLY) ONLY BY PRE-AUTHORIZED ELECTRONIC TRANSFER. IF YOU PAY ANNUAL PREMIUMS BY INSTALLMENTS, THERE WILL BE AN ADDITIONAL CHARGE. THE ADDITIONAL CHARGE BASED ON THE TOTAL INITIAL ANNUAL PREMIUM IS SHOWN IN DOLLARS AND AS ANNUAL PERCENTAGE RATES IN THE TABLE ABOVE. YOU MAY ACCESS OUR "MODAL CHARGE DISCLOSURE AND ANNUAL PERCENTAGE RATE CALCULATOR" LINK AT [WWW.MASSMUTUAL.COM/CALCULATORS](http://WWW.MASSMUTUAL.COM/CALCULATORS) TO DETERMINE THE ADDITIONAL CHARGE FOR RENEWAL PREMIUMS.**

<b>ISSUE AGE AND GENDER</b>	[35] [Male]
<b>RISK CLASS</b>	[NonTobacco]
<b>EFFECTIVE DATE</b>	[January 1, 2010]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**TABLE OF GUARANTEED BENEFITS FOR THE BASIC POLICY**

<u>Policy Anniversary Date</u>	<u>Policy and Loan Value</u>	<u>Participating Paid-Up Life Insurance</u>	<u>Extended Term Insurance To</u>
[Jan 1, 2011	\$0.00	\$0.00	- - -
Jan 1, 2012	\$0.00	\$0.00	- - -
Jan 1, 2013	\$5,415.00	\$23,152.00	Dec 23, 2019
Jan 1, 2014	\$11,265.00	\$46,525.00	Nov 05, 2025
Jan 1, 2015	\$17,305.00	\$69,047.00	Jul 02, 2030
Jan 1, 2016	\$23,550.00	\$90,787.00	Jan 10, 2034
Jan 1, 2017	\$29,980.00	\$111,687.00	Dec 15, 2036
Jan 1, 2018	\$36,605.00	\$131,810.00	May 10, 2039
Jan 1, 2019	\$43,415.00	\$151,143.00	Jun 03, 2041
Jan 1, 2020	\$50,405.00	\$169,710.00	Apr 14, 2043
Jan 1, 2021	\$56,795.00	\$185,001.00	Oct 16, 2044
Jan 1, 2022	\$63,345.00	\$199,675.00	Mar 11, 2046
Jan 1, 2023	\$70,055.00	\$213,754.00	Jun 23, 2047
Jan 1, 2024	\$76,990.00	\$227,393.00	Aug 30, 2048
Jan 1, 2025	\$84,140.00	\$240,564.00	Oct 10, 2049
Jan 1, 2026	\$91,505.00	\$253,283.00	Oct 25, 2050
Jan 1, 2027	\$99,070.00	\$265,532.00	Oct 17, 2051
Jan 1, 2028	\$106,800.00	\$277,267.00	Sep 18, 2052
Jan 1, 2029	\$114,690.00	\$288,509.00	Aug 02, 2053
Jan 1, 2030	\$122,715.00	\$299,251.00	May 31, 2054
Jan 1, 2031	\$130,850.00	\$309,489.00	Mar 16, 2055
Jan 1, 2032	\$139,095.00	\$319,255.00	Dec 19, 2055
Jan 1, 2033	\$147,450.00	\$328,579.00	Aug 28, 2056
Jan 1, 2034	\$155,980.00	\$337,555.00	May 06, 2057
Jan 1, 2035 #	\$164,670.00	\$346,179.00	Jan 13, 2058
Jan 1, 2036	\$173,495.00	\$354,450.00	Aug 28, 2058
Jan 1, 2037 #	\$182,405.00	\$362,342.00	Apr 14, 2059
Jan 1, 2038	\$191,345.00	\$369,830.00	Nov 30, 2059
Jan 1, 2039	\$200,300.00	\$376,940.00	Jun 26, 2060
Jan 1, 2040 #	\$209,270.00	\$383,694.00	Feb 03, 2061
Jan 1, 2041	\$218,260.00	\$390,121.00	Aug 23, 2061
Jan 1, 2042	\$227,300.00	\$396,267.00	Mar 17, 2062
Jan 1, 2043	\$236,425.00	\$402,173.00	Oct 04, 2062
Jan 1, 2044	\$245,625.00	\$407,840.00	Apr 17, 2063
Jan 1, 2045	\$254,940.00	\$413,313.00	Nov 05, 2063]

Continued

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**TABLE OF GUARANTEED BENEFITS FOR THE BASIC POLICY (Continued)**

<u>Policy Anniversary Date</u>	<u>Policy and Loan Value</u>	<u>Participating Paid-Up Life Insurance</u>	<u>Extended Term Insurance To</u>
[Jan 1, 2046	\$264,320.00	\$418,569.00	May 11, 2064
Jan 1, 2047	\$273,745.00	\$423,605.00	Dec 01, 2064
Jan 1, 2048	\$283,085.00	\$428,377.00	Jun 03, 2065
Jan 1, 2049	\$292,365.00	\$432,918.00	Dec 29, 2065
Jan 1, 2050	\$301,600.00	\$437,241.00	Jun 27, 2066
Jan 1, 2051	\$310,785.00	\$441,369.00	Jan 23, 2067
Jan 1, 2052	\$319,915.00	\$445,307.00	Aug 01, 2067
Jan 1, 2053	\$328,935.00	\$449,047.00	Feb 27, 2068
Jan 1, 2054	\$337,780.00	\$452,577.00	Sep 18, 2068
Jan 1, 2055	\$346,385.00	\$455,888.00	Apr 15, 2069
Jan 1, 2056	\$354,740.00	\$458,990.00	Nov 26, 2069
Jan 1, 2057	\$362,790.00	\$461,884.00	Jun 20, 2070
Jan 1, 2058	\$370,585.00	\$464,599.00	Feb 10, 2071
Jan 1, 2059	\$378,135.00	\$467,149.00	Sep 23, 2071
Jan 1, 2060	\$385,425.00	\$469,544.00	May 14, 2072
Jan 1, 2061	\$392,400.00	\$471,774.00	Jan 30, 2073
Jan 1, 2062	\$399,020.00	\$473,834.00	Oct 04, 2073
Jan 1, 2063	\$405,270.00	\$475,735.00	Jun 18, 2074
Jan 1, 2064	\$411,145.00	\$477,483.00	Mar 25, 2075
Jan 1, 2065	\$416,665.00	\$479,091.00	Jan 23, 2076
Jan 1, 2066	\$421,870.00	\$480,581.00	Dec 08, 2076
Jan 1, 2067	\$426,970.00	\$482,013.00	Dec 03, 2077
Jan 1, 2068	\$432,060.00	\$483,413.00	Feb 14, 2079
Jan 1, 2069	\$437,270.00	\$484,823.00	Feb 08, 2081
Jan 1, 2070	\$442,785.00	\$486,291.00	Jan 01, 2096
Jan 1, 2071	\$448,900.00	\$487,881.00	Jan 01, 2096
Jan 1, 2072	\$456,340.00	\$489,777.00	Jan 01, 2096
Jan 1, 2073	\$466,020.00	\$492,170.00	Jan 01, 2096
Jan 1, 2074	\$479,580.00	\$495,399.00	Jan 01, 2096
Jan 1, 2075	\$500,000.00	\$500,000.00	Jan 01, 2096
Jan 1, 2076	\$500,000.00	- - -	- - -
Jan 1, 2077	\$500,000.00	- - -	- - -
Jan 1, 2078	\$500,000.00	- - -	- - -
Jan 1, 2079	\$500,000.00	- - -	- - -
Jan 1, 2080	\$500,000.00	- - -	- - - ]

Continued

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**TABLE OF GUARANTEED BENEFITS FOR THE BASIC POLICY (Continued)**

<u>Policy Anniversary Date</u>	<u>Policy and Loan Value</u>	<u>Participating Paid-Up Life Insurance</u>	<u>Extended Term Insurance To</u>
[Jan 1, 2081	\$500,000.00	- - -	- - -
Jan 1, 2082	\$500,000.00	- - -	- - -
Jan 1, 2083	\$500,000.00	- - -	- - -
Jan 1, 2084	\$500,000.00	- - -	- - -
Jan 1, 2085	\$500,000.00	- - -	- - -
Jan 1, 2086	\$500,000.00	- - -	- - -
Jan 1, 2087	\$500,000.00	- - -	- - -
Jan 1, 2088	\$500,000.00	- - -	- - -
Jan 1, 2089	\$500,000.00	- - -	- - -
Jan 1, 2090	\$500,000.00	- - -	- - -
Jan 1, 2091	\$500,000.00	- - -	- - -
Jan 1, 2092	\$500,000.00	- - -	- - -
Jan 1, 2093	\$500,000.00	- - -	- - -
Jan 1, 2094	\$500,000.00	- - -	- - -
Jan 1, 2095	\$500,000.00	- - -	- - -]

# Anniversaries nearest ages 60, 62 and 65

This table assumes all premiums have been paid to the policy anniversary dates shown. These figures do not reflect any policy debt, paid-up additions, dividend accumulations, or supplemental insurance.

For more information, see Part 3 of this policy.

**BASIS OF COMPUTATION FOR POLICY VALUES AND PAID-UP INSURANCE BENEFITS**

Mortality Table: 2001 Commissioners' Standard Ordinary Ultimate Mortality Composite Table (Age Nearest Birthday) – [Male]

Interest Rate: 4.00% per year to Attained Age 100  
0.00% thereafter.

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**OWNER INFORMATION**

**OWNER**

[THE INSURED]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**BENEFICIARY INFORMATION**

**BENEFICIARY**

[JANE C. DOE, WIFE OF THE INSURED]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>ISSUE AGE AND GENDER</b>	[35] [UNISEX]
<b>POLICY NUMBER</b>	[123456789]	<b>INITIAL FACE AMOUNT</b>	[\$500,000]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**BASIC POLICY INFORMATION**

**PLAN**            Whole Life

Subject to the terms of this policy, the Face Amount is adjustable. If the Face Amount is adjusted, then revised or additional Policy Specifications will be sent.

<b>MINIMUM FACE AMOUNT</b>	[\$25,000]
<b>MINIMUM PAID-UP LIFE INSURANCE AMOUNT</b>	[\$1,000]
<b>MINIMUM FACE AMOUNT INCREASE</b>	[\$25,000]
<b>PREMIUM FREQUENCY</b>	[Annual]
<b>LOAN INTEREST RATE</b>	[Fixed]

**PREMIUM INFORMATION** (as of [January 1, 2010])

**Payable To**

Annual Policy Premium (excluding Riders):*	[\$5,730.00]	[January 1, 2075]
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\*All Annual Policy Premiums Include a \$50 Fee.

Total Initial Annual Premium:	[\$5,730.00]
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Total Initial Annual Premium for other available premium frequencies:

Semi-Annually:	[\$2,932.05]
Quarterly:	[\$1,483.50]
Monthly:	[\$ 498.51]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**PREMIUM PAYMENT OPTIONS**

Premium Frequency	Premium Payment (Including Installment Payment Charge)	Number of Payments Per Year	Total Premium Per Year	Additional Charge (In Dollars)	Additional Charge (As the Annual Percentage Rate or APR)
Annual	[\$5,730.00]	1	[\$5,730.00]	[\$0.00]	[0.0%]
Semi-Annual	[\$2,932.05]	2	[\$5,864.10]	[\$134.10]	[9.6%]
Quarterly	[\$1,483.50]	4	[\$5,934.00]	[\$204.00]	[9.7%]
Monthly	[\$498.51]	12	[\$5,982.12]	[\$252.12]	[9.8%]

**PREMIUM PAYMENT OPTIONS. YOU MAY PAY PREMIUMS ONCE A YEAR (ANNUALLY), TWICE A YEAR (SEMIANNUALLY), FOUR TIMES A YEAR (QUARTERLY), OR TWELVE TIMES A YEAR (MONTHLY). YOU MAY PAY PREMIUMS TWELVE TIMES A YEAR (MONTHLY) ONLY BY PRE-AUTHORIZED ELECTRONIC TRANSFER. IF YOU PAY ANNUAL PREMIUMS BY INSTALLMENTS, THERE WILL BE AN ADDITIONAL CHARGE. THE ADDITIONAL CHARGE BASED ON THE TOTAL INITIAL ANNUAL PREMIUM IS SHOWN IN DOLLARS AND AS ANNUAL PERCENTAGE RATES IN THE TABLE ABOVE. YOU MAY ACCESS OUR "MODAL CHARGE DISCLOSURE AND ANNUAL PERCENTAGE RATE CALCULATOR" LINK AT [WWW.MASSMUTUAL.COM/CALCULATORS](http://WWW.MASSMUTUAL.COM/CALCULATORS) TO DETERMINE THE ADDITIONAL CHARGE FOR RENEWAL PREMIUMS.**

<b>ISSUE AGE AND GENDER</b>	[35] [Unisex]
<b>RISK CLASS</b>	[NonTobacco]
<b>EFFECTIVE DATE</b>	[January 1, 2010]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**TABLE OF GUARANTEED BENEFITS FOR THE BASIC POLICY**

<u>Policy Anniversary Date</u>	<u>Policy and Loan Value</u>	<u>Participating Paid-Up Life Insurance</u>	<u>Extended Term Insurance To</u>
[Jan 01, 2011]	\$0.00	\$0.00	- - -
Jan 01, 2012	\$0.00	\$0.00	- - -
Jan 01, 2013	\$5,185.00	\$22,698.00	Dec 30, 2019
Jan 01, 2014	\$10,875.00	\$45,987.00	Dec 30, 2025
Jan 01, 2015	\$16,755.00	\$68,445.00	Aug 16, 2030
Jan 01, 2016	\$22,835.00	\$90,123.00	Feb 22, 2034
Jan 01, 2017	\$29,100.00	\$110,978.00	Feb 01, 2037
Jan 01, 2018	\$35,555.00	\$131,049.00	Jul 07, 2039
Jan 01, 2019	\$42,195.00	\$150,345.00	Aug 17, 2041
Jan 01, 2020	\$49,015.00	\$168,882.00	Jul 12, 2043
Jan 01, 2021	\$55,255.00	\$184,153.00	Jan 29, 2045
Jan 01, 2022	\$61,650.00	\$198,798.00	Jun 28, 2046
Jan 01, 2023	\$68,200.00	\$212,841.00	Oct 21, 2047
Jan 01, 2024	\$74,965.00	\$226,434.00	Jan 08, 2049
Jan 01, 2025	\$81,925.00	\$239,528.00	Feb 20, 2050
Jan 01, 2026	\$89,085.00	\$252,155.00	Mar 11, 2051
Jan 01, 2027	\$96,430.00	\$264,299.00	Mar 09, 2052
Jan 01, 2028	\$103,935.00	\$275,938.00	Feb 17, 2053
Jan 01, 2029	\$111,590.00	\$287,077.00	Jan 11, 2054
Jan 01, 2030	\$119,375.00	\$297,723.00	Nov 10, 2054
Jan 01, 2031	\$127,270.00	\$307,869.00	Aug 24, 2055
Jan 01, 2032	\$135,275.00	\$317,555.00	May 27, 2056
Jan 01, 2033	\$143,390.00	\$326,810.00	Feb 22, 2057
Jan 01, 2034	\$151,665.00	\$335,706.00	Nov 05, 2057
Jan 01, 2035 #	\$160,090.00	\$344,250.00	Jul 05, 2058
Jan 01, 2036	\$168,645.00	\$352,442.00	Mar 06, 2059
Jan 01, 2037 #	\$177,290.00	\$360,262.00	Oct 25, 2059
Jan 01, 2038	\$185,985.00	\$367,705.00	Jun 03, 2060
Jan 01, 2039	\$194,715.00	\$374,786.00	Jan 20, 2061
Jan 01, 2040 #	\$203,480.00	\$381,530.00	Aug 17, 2061
Jan 01, 2041	\$212,280.00	\$387,955.00	Mar 20, 2062
Jan 01, 2042	\$221,140.00	\$394,102.00	Oct 14, 2062
Jan 01, 2043	\$230,085.00	\$400,006.00	May 03, 2063
Jan 01, 2044	\$239,115.00	\$405,683.00	Nov 30, 2063
Jan 01, 2045	\$248,250.00	\$411,155.00	Jun 08, 2064]

Continued

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**TABLE OF GUARANTEED BENEFITS FOR THE BASIC POLICY (Continued)**

<u>Policy Anniversary Date</u>	<u>Policy and Loan Value</u>	<u>Participating Paid-Up Life Insurance</u>	<u>Extended Term Insurance To</u>
[Jan 01, 2046]	\$257,445.00	\$416,403.00	Jan 06, 2065
Jan 01, 2047	\$266,685.00	\$421,435.00	Jul 12, 2065
Jan 01, 2048	\$275,855.00	\$426,204.00	Feb 05, 2066
Jan 01, 2049	\$284,980.00	\$430,748.00	Aug 20, 2066
Jan 01, 2050	\$294,065.00	\$435,075.00	Mar 17, 2067
Jan 01, 2051	\$303,105.00	\$439,206.00	Oct 12, 2067
Jan 01, 2052	\$312,095.00	\$443,148.00	May 06, 2068
Jan 01, 2053	\$320,985.00	\$446,891.00	Dec 18, 2068
Jan 01, 2054	\$329,725.00	\$450,432.00	Jul 08, 2069
Jan 01, 2055	\$338,260.00	\$453,764.00	Feb 19, 2070
Jan 01, 2056	\$346,590.00	\$456,907.00	Sep 23, 2070
Jan 01, 2057	\$354,620.00	\$459,832.00	Apr 30, 2071
Jan 01, 2058	\$362,385.00	\$462,570.00	Dec 31, 2071
Jan 01, 2059	\$369,915.00	\$465,144.00	Jul 31, 2072
Jan 01, 2060	\$377,190.00	\$467,561.00	Apr 02, 2073
Jan 01, 2061	\$384,165.00	\$469,813.00	Dec 26, 2073
Jan 01, 2062	\$390,870.00	\$471,924.00	Sep 02, 2074
Jan 01, 2063	\$397,200.00	\$473,866.00	Jun 01, 2075
Jan 01, 2064	\$403,180.00	\$475,662.00	Mar 23, 2076
Jan 01, 2065	\$408,830.00	\$477,320.00	Feb 06, 2077
Jan 01, 2066	\$414,265.00	\$478,883.00	Jan 18, 2078
Jan 01, 2067	\$419,905.00	\$480,473.00	Feb 13, 2079
Jan 01, 2068	\$425,775.00	\$482,091.00	Jul 11, 2080
Jan 01, 2069	\$431,930.00	\$483,756.00	Mar 07, 2084
Jan 01, 2070	\$438,485.00	\$485,486.00	Jan 01, 2096
Jan 01, 2071	\$445,635.00	\$487,333.00	Jan 01, 2096
Jan 01, 2072	\$454,045.00	\$489,446.00	Jan 01, 2096
Jan 01, 2073	\$464,565.00	\$492,004.00	Jan 01, 2096
Jan 01, 2074	\$479,145.00	\$495,404.00	Jan 01, 2096
Jan 01, 2075	\$500,000.00	\$500,000.00	Jan 01, 2096
Jan 01, 2076	\$500,000.00	- - -	- - -
Jan 01, 2077	\$500,000.00	- - -	- - -
Jan 01, 2078	\$500,000.00	- - -	- - -
Jan 01, 2079	\$500,000.00	- - -	- - -
Jan 01, 2080	\$500,000.00	- - -	- - - ]

Continued

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**TABLE OF GUARANTEED BENEFITS FOR THE BASIC POLICY (Continued)**

<u>Policy Anniversary Date</u>	<u>Policy and Loan Value</u>	<u>Participating Paid-Up Life Insurance</u>	<u>Extended Term Insurance To</u>
[Jan 01, 2081]	\$500,000.00	- - -	- - -
Jan 01, 2082	\$500,000.00	- - -	- - -
Jan 01, 2083	\$500,000.00	- - -	- - -
Jan 01, 2084	\$500,000.00	- - -	- - -
Jan 01, 2085	\$500,000.00	- - -	- - -
Jan 01, 2086	\$500,000.00	- - -	- - -
Jan 01, 2087	\$500,000.00	- - -	- - -
Jan 01, 2088	\$500,000.00	- - -	- - -
Jan 01, 2089	\$500,000.00	- - -	- - -
Jan 01, 2090	\$500,000.00	- - -	- - -
Jan 01, 2091	\$500,000.00	- - -	- - -
Jan 01, 2092	\$500,000.00	- - -	- - -
Jan 01, 2093	\$500,000.00	- - -	- - -
Jan 01, 2094	\$500,000.00	- - -	- - -
Jan 01, 2095	\$500,000.00	- - -	- - -]

# Anniversaries nearest ages 60, 62 and 65

This table assumes all premiums have been paid to the policy anniversary dates shown. These figures do not reflect any policy debt, paid-up additions, dividend accumulations, or supplemental insurance.

For more information, see Part 3 of this policy.

**BASIS OF COMPUTATION FOR POLICY VALUES AND PAID-UP INSURANCE BENEFITS**

Mortality Table: 2001 Commissioners' Standard Ordinary Ultimate Mortality Composite Table  
(Age Nearest Birthday) – [Unisex (80)]

Interest Rate: 4.00% per year to Attained Age 100  
0.00% thereafter.

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**OWNER INFORMATION**

**OWNER**

[THE INSURED]

**POLICY SPECIFICATIONS  
WHOLE LIFE POLICY**

<b>INSURED</b>	[JOHN A. DOE]	<b>POLICY NUMBER</b>	[123456789]
<b>POLICY DATE</b>	[JANUARY 1, 2010]		
<b>ISSUE DATE</b>	[JANUARY 1, 2010]		

**BENEFICIARY INFORMATION**

**BENEFICIARY**

[JANE C. DOE, WIFE OF THE INSURED]

SERFF Tracking Number: MASS-126652545 State: Arkansas  
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 45897  
 Company Tracking Number:  
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
 Product Name: Legacy 100 v2  
 Project Name/Number: Legacy 100 v2/Legacy 100 v2

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	LP20 Rates	WL-AR-2007; WL-AR-2007U	New		LP20 Rates.pdf
	WLv2 Rates	WL-AR-2007; WL-AR-2007U	New		WLv2 Rates.pdf

**Massachusetts Mutual Life Insurance Company**  
**Whole Life Legacy 20 Pay**  
**Basic Annual Premiums Per \$1,000 (Face Amounts Of \$25,000-\$99,999)**

Issue Age	Male				Female				Unisex					
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco
0	-	-	9.12	-	-	-	8.66	-	-	-	-	9.06	-	-
1	-	-	9.22	-	-	-	8.78	-	-	-	-	9.17	-	-
2	-	-	9.35	-	-	-	8.91	-	-	-	-	9.29	-	-
3	-	-	9.50	-	-	-	9.04	-	-	-	-	9.45	-	-
4	-	-	9.66	-	-	-	9.18	-	-	-	-	9.60	-	-
5	-	-	9.80	-	-	-	9.31	-	-	-	-	9.74	-	-
6	-	-	10.01	-	-	-	9.50	-	-	-	-	9.95	-	-
7	-	-	10.21	-	-	-	9.70	-	-	-	-	10.14	-	-
8	-	-	10.42	-	-	-	9.90	-	-	-	-	10.35	-	-
9	-	-	10.63	-	-	-	10.09	-	-	-	-	10.56	-	-
10	-	-	10.83	-	-	-	10.29	-	-	-	-	10.77	-	-
11	-	-	11.07	-	-	-	10.50	-	-	-	-	10.98	-	-
12	-	-	11.27	-	-	-	10.71	-	-	-	-	11.20	-	-
13	-	-	11.50	-	-	-	10.91	-	-	-	-	11.42	-	-
14	-	-	11.70	-	-	-	11.12	-	-	-	-	11.63	-	-
15	-	-	11.88	-	12.12	-	11.29	-	11.51	-	-	11.79	-	12.03
16	-	-	12.02	-	12.27	-	11.42	-	11.66	-	-	11.94	-	12.19
17	12.16	12.16	12.16	12.41	12.54	11.55	11.68	11.79	11.91	12.07	12.07	12.20	12.32	12.45
18	12.31	12.31	12.31	12.61	12.74	11.70	11.88	11.99	12.11	12.23	12.23	12.39	12.52	12.65
19	12.46	12.46	12.46	12.80	12.94	11.84	12.05	12.17	12.29	12.36	12.36	12.58	12.70	12.84
20	12.60	12.60	12.87	13.00	13.13	11.97	12.23	12.35	12.47	12.51	12.51	12.77	12.90	13.04
21	12.83	12.83	13.14	13.27	13.41	12.20	12.48	12.60	12.72	12.74	12.74	13.03	13.16	13.30
22	13.07	13.07	13.40	13.54	13.68	12.41	12.73	12.85	12.98	12.98	12.98	13.30	13.43	13.57
23	13.31	13.31	13.68	13.81	13.95	12.65	13.00	13.12	13.25	13.20	13.20	13.57	13.70	13.84
24	13.54	13.54	13.95	14.09	14.23	12.87	13.27	13.38	13.53	13.44	13.44	13.85	13.98	14.12
25	13.79	13.79	14.24	14.37	14.52	13.10	13.53	13.65	13.79	13.67	13.67	14.12	14.25	14.40
26	14.21	14.21	14.71	14.85	15.03	13.52	13.98	14.12	14.29	14.10	14.10	14.59	14.73	14.91
27	14.65	14.65	15.19	15.34	15.56	13.94	14.46	14.59	14.80	14.54	14.54	15.07	15.21	15.44
28	15.11	15.11	15.70	15.85	16.12	14.38	14.93	15.07	15.33	14.99	14.99	15.59	15.73	15.98
29	15.60	15.60	16.23	16.39	16.70	14.84	15.43	15.58	15.87	15.46	15.46	16.10	16.26	16.55
30	16.09	16.09	16.78	16.95	17.30	15.29	15.94	16.10	16.44	15.96	15.96	16.65	16.81	17.16
31	16.61	16.61	17.36	17.57	17.96	15.71	16.40	16.61	16.98	16.45	16.45	17.20	17.39	17.79
32	17.13	17.13	17.95	18.21	18.66	16.13	16.90	17.14	17.56	16.96	16.96	17.77	18.01	18.47
33	17.69	17.69	18.58	18.87	19.38	16.56	17.38	17.66	18.14	17.49	17.49	18.38	18.67	19.16
34	18.26	18.26	19.23	19.57	20.15	16.99	17.90	18.22	18.75	18.03	18.03	18.97	19.33	19.88
35	18.87	18.87	19.91	20.31	20.95	17.45	18.42	18.79	19.38	18.60	18.60	19.63	20.03	20.65
36	19.63	19.63	20.73	21.15	21.80	18.16	19.16	19.55	20.17	19.37	19.37	20.43	20.85	21.49
37	20.44	20.44	21.56	22.01	22.69	18.91	19.95	20.37	21.00	20.15	20.15	21.26	21.70	22.37
38	21.27	21.27	22.45	22.90	23.63	19.68	20.76	21.19	21.86	20.99	20.99	22.14	22.60	23.30
39	22.15	22.15	23.36	23.84	24.60	20.49	21.61	22.07	22.75	21.83	21.83	23.02	23.52	24.25

**Massachusetts Mutual Life Insurance Company**  
**Whole Life Legacy 20 Pay**  
**Basic Annual Premiums Per \$1,000 (Face Amounts Of \$25,000-\$99,999)**

Issue Age	Male				Female				Unisex						
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Select Pref		
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	
40	23.06	23.06	23.06	24.32	24.83	21.33	21.33	22.50	22.98	22.74	22.74	22.74	23.97	24.48	25.25
41	23.79	23.79	23.79	25.12	25.81	21.88	21.88	23.11	23.72	23.43	23.43	23.43	24.73	25.42	26.33
42	24.56	24.56	24.56	25.94	26.84	22.47	22.47	23.74	24.55	24.16	24.16	24.16	25.51	26.39	27.46
43	25.34	25.34	25.34	26.80	27.88	23.04	23.04	24.36	25.37	24.89	24.89	24.89	26.31	27.42	28.60
44	26.15	26.15	26.15	27.66	28.99	23.65	23.65	25.02	26.23	25.66	25.66	25.66	27.14	28.46	29.82
45	26.97	26.97	26.97	28.56	30.13	24.26	24.26	25.70	27.12	26.44	26.44	26.44	27.99	29.54	31.09
46	28.20	28.20	28.20	29.85	31.50	25.08	25.08	26.55	28.02	27.56	27.56	27.56	29.17	30.81	32.42
47	29.45	29.45	29.45	31.19	32.92	25.94	25.94	27.47	28.98	28.74	28.74	28.74	30.43	32.12	33.79
48	30.80	30.80	30.80	32.60	34.40	26.80	26.80	28.38	29.97	29.98	29.98	29.98	31.74	33.49	35.28
49	32.20	32.20	32.20	34.10	36.00	27.71	27.71	29.36	30.98	31.29	31.29	31.29	33.14	34.97	36.82
50	33.72	33.72	33.72	35.69	37.69	28.66	28.66	30.34	32.03	32.66	32.66	32.66	34.58	36.51	38.43
51	35.34	35.34	35.34	37.42	39.50	30.06	30.06	31.83	33.58	34.26	34.26	34.26	36.26	38.28	40.28
52	37.04	37.04	37.04	39.20	41.40	31.54	31.54	33.38	35.24	35.90	35.90	35.90	38.00	40.14	42.25
53	38.85	38.85	38.85	41.13	43.45	33.04	33.04	35.00	36.94	37.65	37.65	37.65	39.87	42.06	44.28
54	40.74	40.74	40.74	43.11	45.55	34.65	34.65	36.68	38.75	39.47	39.47	39.47	41.81	44.12	46.47
55	42.74	42.74	42.74	45.24	47.78	36.32	36.32	38.47	40.61	41.40	41.40	41.40	43.84	46.27	48.71
56	44.86	44.86	44.86	47.50	50.14	38.17	38.17	40.43	42.68	43.48	43.48	43.48	46.05	48.61	51.15
57	47.12	47.12	47.12	49.91	52.69	40.15	40.15	42.52	44.89	45.65	45.65	45.65	48.36	51.03	53.74
58	49.56	49.56	49.56	52.47	55.37	42.19	42.19	44.68	47.17	48.01	48.01	48.01	50.83	53.65	56.47
59	52.13	52.13	52.13	55.20	58.27	44.36	44.36	46.98	49.60	50.49	50.49	50.49	53.47	56.40	59.41
60	54.87	54.87	54.87	58.11	61.31	46.63	46.63	49.39	52.15	53.13	53.13	53.13	56.28	59.38	62.52
61	57.80	57.80	57.80	61.23	64.62	49.14	49.14	52.04	54.94	55.98	55.98	55.98	59.30	62.58	65.86
62	60.95	60.95	60.95	64.54	68.13	51.80	51.80	54.85	57.91	59.00	59.00	59.00	62.47	65.93	69.40
63	64.26	64.26	64.26	68.06	71.81	54.63	54.63	57.84	61.10	62.21	62.21	62.21	65.87	69.54	73.20
64	67.84	67.84	67.84	71.82	75.80	57.66	57.66	61.04	64.47	65.64	65.64	65.64	69.47	73.35	77.23
65	71.63	71.63	71.63	75.85	80.07	60.88	60.88	64.45	68.07	69.32	69.32	69.32	73.38	77.48	81.54
66	75.35	75.35	75.35	79.82	84.25	64.18	64.18	67.90	71.72	72.91	72.91	72.91	77.21	81.51	85.81
67	79.44	79.44	79.44	84.14	88.79	67.67	67.67	71.65	75.63	76.87	76.87	76.87	81.38	85.89	90.40
68	83.86	83.86	83.86	88.81	93.76	71.48	71.48	75.64	79.91	81.09	81.09	81.09	85.89	90.69	95.43
69	88.78	88.78	88.78	94.00	99.22	75.55	75.55	80.01	84.48	85.79	85.79	85.79	90.85	95.90	100.88
70	94.12	94.12	94.12	99.70	105.22	80.02	80.02	84.70	89.43	90.88	90.88	90.88	96.27	101.60	106.92
71	99.62	99.62	99.62	105.47	111.32	84.69	84.69	89.66	94.69	96.16	96.16	96.16	101.79	107.42	113.12
72	105.62	105.62	105.62	111.82	118.03	89.83	89.83	95.06	100.40	101.83	101.83	101.83	107.86	113.81	119.77
73	112.06	112.06	112.06	118.65	125.24	95.35	95.35	100.98	106.54	108.05	108.05	108.05	114.36	120.67	127.06
74	119.23	119.23	119.23	126.25	133.27	101.44	101.44	107.37	113.31	114.77	114.77	114.77	121.55	128.25	134.95
75	127.11	127.11	127.11	134.50	141.99	108.02	108.02	114.36	120.70	122.23	122.23	122.23	129.35	136.47	143.68

**Massachusetts Mutual Life Insurance Company**  
**Whole Life Legacy 20 Pay**  
**Basic Annual Premiums Per \$1,000 (Face Amounts Of \$100,000-\$249,999)**

Issue Age	Male				Female				Unisex					
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Select Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco
0	-	-	8.27	-	-	-	7.03	-	-	-	-	-	8.05	-
1	-	-	8.37	-	-	-	7.13	-	-	-	-	-	8.16	-
2	-	-	8.50	-	-	-	7.25	-	-	-	-	-	8.27	-
3	-	-	8.64	-	-	-	7.36	-	-	-	-	-	8.43	-
4	-	-	8.80	-	-	-	7.49	-	-	-	-	-	8.57	-
5	-	-	8.94	-	-	-	7.60	-	-	-	-	-	8.71	-
6	-	-	9.16	-	-	-	7.78	-	-	-	-	-	8.93	-
7	-	-	9.37	-	-	-	7.97	-	-	-	-	-	9.13	-
8	-	-	9.60	-	-	-	8.16	-	-	-	-	-	9.34	-
9	-	-	9.82	-	-	-	8.34	-	-	-	-	-	9.56	-
10	-	-	10.03	-	-	-	8.53	-	-	-	-	-	9.78	-
11	-	-	10.28	-	-	-	8.73	-	-	-	-	-	10.00	-
12	-	-	10.49	-	-	-	8.92	-	-	-	-	-	10.22	-
13	-	-	10.74	-	-	-	9.11	-	-	-	-	-	10.45	-
14	-	-	10.95	-	-	-	9.31	-	-	-	-	-	10.67	-
15	-	-	11.14	-	11.37	-	9.47	-	9.66	-	-	-	10.83	11.06
16	-	-	11.29	-	11.52	-	9.60	-	9.79	-	-	-	10.99	11.22
17	11.44	-	11.55	11.79	11.67	9.72	9.82	9.92	10.02	11.13	11.13	11.35	11.24	11.47
18	11.61	-	11.76	12.01	11.89	9.87	10.02	10.12	10.22	11.31	11.31	11.44	11.57	11.69
19	11.78	-	11.98	12.23	12.10	10.02	10.18	10.29	10.39	11.45	11.45	11.65	11.76	11.89
20	11.94	-	12.19	12.44	12.32	10.15	10.36	10.47	10.57	11.62	11.62	11.85	11.98	12.11
21	12.17	-	12.46	12.72	12.59	10.36	10.58	10.70	10.79	11.85	11.85	12.11	12.24	12.37
22	12.42	-	12.72	12.99	12.86	10.55	10.81	10.92	11.03	12.09	12.09	12.37	12.50	12.63
23	12.66	-	13.00	13.27	13.14	10.77	11.05	11.17	11.27	12.30	12.30	12.64	12.77	12.90
24	12.90	-	13.27	13.55	13.42	10.97	11.30	11.40	11.53	12.54	12.54	12.91	13.04	13.17
25	13.15	-	13.56	13.84	13.70	11.18	11.53	11.65	11.76	12.77	12.77	13.18	13.31	13.45
26	13.57	-	14.03	14.35	14.18	11.55	11.93	12.07	12.20	13.19	13.19	13.64	13.78	13.95
27	14.01	-	14.52	14.88	14.67	11.93	12.36	12.49	12.66	13.63	13.63	14.11	14.25	14.47
28	14.48	-	15.03	15.44	15.19	12.32	12.79	12.92	13.13	14.07	14.07	14.63	14.77	14.99
29	14.97	-	15.57	16.02	15.73	12.74	13.24	13.38	13.62	14.54	14.54	15.13	15.29	15.55
30	15.46	-	16.12	16.62	16.29	13.14	13.70	13.85	14.13	15.03	15.03	15.67	15.83	16.15
31	15.98	-	16.70	17.28	16.91	13.60	14.20	14.39	14.70	15.53	15.53	16.23	16.42	16.79
32	16.50	-	17.29	17.98	17.55	14.06	14.74	14.96	15.31	16.05	16.05	16.81	17.05	17.48
33	17.06	-	17.93	18.70	18.22	14.53	15.25	15.51	15.93	16.58	16.58	17.43	17.71	18.17
34	17.63	-	18.58	19.47	18.92	15.00	15.81	16.11	16.57	17.13	17.13	18.03	18.38	18.90
35	18.24	-	19.26	20.27	19.66	15.50	16.37	16.71	17.23	17.71	17.71	18.70	19.09	19.68
36	19.00	-	20.08	21.12	20.50	16.15	17.05	17.40	17.95	18.47	18.47	19.49	19.90	20.51
37	19.81	-	20.91	22.01	21.36	16.84	17.77	18.15	18.71	19.24	19.24	20.31	20.73	21.37
38	20.65	-	21.81	22.95	22.25	17.54	18.52	18.90	19.50	20.06	20.06	21.17	21.62	22.29
39	21.53	-	22.72	23.92	23.19	18.29	19.30	19.71	20.32	20.89	20.89	22.04	22.52	23.22

**Massachusetts Mutual Life Insurance Company**  
**Whole Life Legacy 20 Pay**  
**Basic Annual Premiums Per \$1,000 (Face Amounts Of \$100,000-\$249,999)**

Issue Age	Male				Female				Unisex					
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref			
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco		
40	22.44	23.68	24.18	24.93	19.07	19.07	20.13	20.55	21.19	21.79	21.79	22.98	23.47	24.21
41	23.18	24.48	25.16	26.04	19.70	19.70	20.82	21.40	22.16	22.50	22.50	23.76	24.43	25.30
42	23.95	25.31	26.19	27.23	20.38	20.38	21.54	22.27	23.16	23.25	23.25	24.56	25.42	26.44
43	24.74	26.17	27.24	28.44	21.03	21.03	22.24	23.17	24.19	24.01	24.01	25.38	26.46	27.60
44	25.55	27.04	28.35	29.73	21.73	21.73	22.99	24.10	25.26	24.80	24.80	26.23	27.52	28.83
45	26.38	27.94	29.49	31.04	22.42	22.42	23.75	25.07	26.38	25.60	25.60	27.10	28.62	30.11
46	27.61	29.23	30.86	32.47	23.51	23.51	24.89	26.27	27.66	26.77	26.77	28.34	29.95	31.50
47	28.86	30.57	32.27	33.95	24.64	24.64	26.09	27.53	28.99	28.01	28.01	29.66	31.31	32.94
48	30.21	31.99	33.75	35.55	25.76	25.76	27.29	28.82	30.31	29.30	29.30	31.03	32.74	34.49
49	31.61	33.49	35.34	37.22	26.94	26.94	28.55	30.13	31.71	30.67	30.67	32.49	34.27	36.10
50	33.13	35.08	37.03	38.98	28.16	28.16	29.82	31.48	33.13	32.09	32.09	33.99	35.87	37.77
51	34.75	36.81	38.84	40.90	29.56	29.56	31.31	33.03	34.77	33.69	33.69	35.67	37.64	39.62
52	36.45	38.59	40.74	42.91	31.05	31.05	32.86	34.69	36.50	35.33	35.33	37.41	39.50	41.59
53	38.27	40.53	42.79	45.02	32.55	32.55	34.47	36.38	38.31	37.09	37.09	39.28	41.42	43.62
54	40.16	42.51	44.89	47.24	34.17	34.17	36.15	38.19	40.19	38.91	38.91	41.22	43.48	45.81
55	42.16	44.64	47.12	49.60	35.84	35.84	37.94	40.05	42.16	40.84	40.84	43.25	45.63	48.05
56	44.28	46.90	49.49	52.11	37.69	37.69	39.90	42.12	44.34	42.92	42.92	45.46	47.98	50.49
57	46.54	49.30	52.05	54.76	39.67	39.67	41.99	44.33	46.65	45.09	45.09	47.77	50.40	53.08
58	48.99	51.86	54.73	57.63	41.72	41.72	44.16	46.61	49.08	47.46	47.46	50.23	53.03	55.81
59	51.56	54.58	57.64	60.66	43.89	43.89	46.46	49.04	51.62	49.94	49.94	52.87	55.78	58.75
60	54.30	57.49	60.69	63.88	46.16	46.16	48.87	51.59	54.30	52.58	52.58	55.68	58.77	61.86
61	57.23	60.61	63.99	67.33	48.67	48.67	51.52	54.38	57.23	55.43	55.43	58.70	61.97	65.20
62	60.38	63.92	67.50	71.03	51.33	51.33	54.34	57.35	60.39	58.45	58.45	61.87	65.31	68.74
63	63.69	67.45	71.17	74.93	54.15	54.15	57.33	60.54	63.69	61.66	61.66	65.28	68.92	72.54
64	67.27	71.21	75.16	79.14	57.18	57.18	60.54	63.91	67.28	65.09	65.09	68.88	72.72	76.57
65	71.06	75.24	79.42	83.60	60.40	60.40	63.95	67.51	71.06	68.77	68.77	72.79	76.85	80.88
66	74.78	79.20	83.60	87.99	63.70	63.70	67.40	71.16	74.91	72.36	72.36	76.61	80.88	85.15
67	78.87	83.51	88.14	92.75	67.18	67.18	71.15	75.07	79.05	76.32	76.32	80.78	85.26	89.74
68	83.29	88.18	93.10	98.03	70.99	70.99	75.13	79.36	83.50	80.53	80.53	85.28	90.05	94.77
69	88.21	93.36	98.56	103.76	75.05	75.05	79.50	83.93	88.33	85.23	85.23	90.24	95.26	100.22
70	93.55	99.05	104.56	110.06	79.52	79.52	84.19	88.88	93.55	90.32	90.32	95.65	100.96	106.26
71	99.04	104.83	110.67	116.48	84.19	84.19	89.15	94.14	99.10	95.59	95.59	101.18	106.79	112.46
72	105.03	111.20	117.38	123.55	89.33	89.33	94.54	99.85	105.07	101.25	101.25	107.26	113.18	119.11
73	111.45	118.04	124.60	131.16	94.84	94.84	100.46	106.00	111.61	107.46	107.46	113.77	120.05	126.40
74	118.61	125.66	132.63	139.61	100.93	100.93	106.84	112.77	118.68	114.17	114.17	120.97	127.63	134.29
75	126.48	133.92	141.36	148.80	107.51	107.51	113.83	120.16	126.48	121.62	121.62	128.78	135.86	143.02

**Massachusetts Mutual Life Insurance Company**  
**Whole Life Legacy 20 Pay**  
**Basic Annual Premiums Per \$1,000 (Face Amounts Of \$250,000-\$999,999)**

Issue Age	Male				Female				Unisex					
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Select Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco
0	-	-	7.86	-	-	-	6.68	-	-	-	-	7.66	-	-
1	-	-	7.96	-	-	-	6.78	-	-	-	-	7.76	-	-
2	-	-	8.09	-	-	-	6.90	-	-	-	-	7.88	-	-
3	-	-	8.23	-	-	-	7.01	-	-	-	-	8.03	-	-
4	-	-	8.39	-	-	-	7.14	-	-	-	-	8.18	-	-
5	-	-	8.53	-	-	-	7.25	-	-	-	-	8.31	-	-
6	-	-	8.75	-	-	-	7.43	-	-	-	-	8.53	-	-
7	-	-	8.97	-	-	-	7.62	-	-	-	-	8.73	-	-
8	-	-	9.19	-	-	-	7.82	-	-	-	-	8.95	-	-
9	-	-	9.42	-	-	-	8.00	-	-	-	-	9.17	-	-
10	-	-	9.63	-	-	-	8.19	-	-	-	-	9.39	-	-
11	-	-	9.89	-	-	-	8.40	-	-	-	-	9.62	-	-
12	-	-	10.12	-	-	-	8.60	-	-	-	-	9.86	-	-
13	-	-	10.37	-	-	-	8.80	-	-	-	-	10.10	-	-
14	-	-	10.60	-	-	-	9.01	-	-	-	-	10.33	-	-
15	-	-	10.77	-	10.99	-	9.15	-	-	9.34	-	10.47	-	10.69
16	-	-	10.92	-	11.14	-	9.28	-	-	9.47	-	10.63	-	10.85
17	11.09	-	11.20	11.32	11.43	9.43	9.52	9.62	9.72	10.79	10.79	10.90	11.01	11.12
18	11.26	-	11.41	11.54	11.65	9.58	9.72	9.82	9.92	10.97	10.97	11.10	11.22	11.34
19	11.44	-	11.63	11.74	11.87	9.73	9.73	9.88	10.09	11.12	11.12	11.31	11.42	11.54
20	11.60	-	11.84	11.96	12.08	9.86	9.86	10.06	10.27	11.29	11.29	11.51	11.63	11.76
21	11.84	-	12.12	12.24	12.37	10.07	10.07	10.29	10.40	11.52	11.52	11.77	11.89	12.02
22	12.09	-	12.38	12.52	12.65	10.27	10.27	10.52	10.63	11.76	11.76	12.04	12.16	12.29
23	12.33	-	12.67	12.79	12.92	10.49	10.49	10.76	10.87	11.99	11.99	12.31	12.44	12.57
24	12.57	-	12.94	13.08	13.21	10.70	10.70	11.01	11.11	12.23	12.23	12.59	12.72	12.85
25	12.83	-	13.24	13.37	13.51	10.91	10.91	11.25	11.36	12.46	12.46	12.86	12.99	13.13
26	13.26	-	13.72	13.85	14.02	11.29	11.29	11.66	11.78	12.89	12.89	13.33	13.46	13.63
27	13.70	-	14.20	14.35	14.55	11.67	11.67	12.09	12.20	13.33	13.33	13.80	13.94	14.15
28	14.17	-	14.72	14.86	15.12	12.06	12.06	12.52	12.64	13.77	13.77	14.32	14.45	14.68
29	14.66	-	15.25	15.41	15.70	12.48	12.48	12.97	13.10	14.24	14.24	14.82	14.98	15.24
30	15.16	-	15.81	15.97	16.30	12.89	12.89	13.44	13.57	14.74	14.74	15.37	15.52	15.84
31	15.68	-	16.39	16.59	16.96	13.35	13.35	13.94	14.12	15.24	15.24	15.93	16.11	16.48
32	16.21	-	16.98	17.24	17.66	13.82	13.82	14.48	14.69	15.76	15.76	16.51	16.74	17.17
33	16.77	-	17.62	17.90	18.38	14.29	14.29	14.99	15.24	16.31	16.31	17.13	17.41	17.86
34	17.35	-	18.27	18.61	19.15	14.77	14.77	15.55	15.84	16.86	16.86	17.73	18.08	18.59
35	17.96	-	18.95	19.35	19.95	15.27	15.27	16.11	16.45	17.44	17.44	18.40	18.79	19.37
36	18.72	-	19.77	20.19	20.80	15.92	15.92	16.79	17.14	18.20	18.20	19.19	19.60	20.20
37	19.53	-	20.61	21.05	21.69	16.60	16.60	17.51	17.89	18.96	18.96	20.01	20.43	21.06
38	20.36	-	21.50	21.94	22.63	17.31	17.31	18.26	18.64	19.79	19.79	20.88	21.32	21.98
39	21.24	-	22.42	22.88	23.60	18.05	18.05	19.04	19.45	20.61	20.61	21.75	22.22	22.91

**Massachusetts Mutual Life Insurance Company**  
**Whole Life Legacy 20 Pay**  
**Basic Annual Premiums Per \$1,000 (Face Amounts Of \$250,000-\$999,999)**

Issue Age	Male				Female				Unisex					
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Select Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco
40	22.15	23.87	23.38	24.61	18.83	19.47	18.83	19.87	20.29	20.92	21.51	22.69	23.17	23.90
41	22.89	24.85	24.19	25.72	19.47	20.14	19.47	20.57	21.13	21.89	22.23	23.47	24.13	24.99
42	23.67	25.88	25.01	26.91	20.14	20.80	20.14	21.28	22.01	22.89	22.98	24.27	25.12	26.13
43	24.46	26.93	25.88	28.12	20.80	21.49	20.80	21.99	22.90	23.92	23.74	25.10	26.16	27.29
44	25.28	28.04	26.74	29.41	21.49	22.19	21.49	22.73	23.84	24.99	24.53	25.95	27.22	28.52
45	26.11	29.18	27.65	30.72	22.19	23.28	22.19	23.50	24.80	26.11	25.34	26.82	28.32	29.80
46	27.34	30.55	28.94	32.15	23.28	24.41	23.28	24.64	26.00	27.39	26.51	28.06	29.65	31.19
47	28.59	31.97	30.28	33.63	24.41	25.53	24.41	25.84	27.26	28.72	27.75	29.38	31.02	32.63
48	29.94	33.44	31.70	35.23	25.53	26.71	25.53	27.04	28.56	30.04	29.04	30.75	32.44	34.18
49	31.34	35.04	33.20	36.90	26.71	27.93	26.71	28.30	29.87	31.44	30.41	32.21	33.98	35.79
50	32.86	36.73	34.79	38.66	27.93	29.32	27.93	29.57	31.22	32.86	31.83	33.71	35.58	37.46
51	34.48	38.54	36.52	40.58	29.32	30.82	29.32	31.06	32.77	34.50	33.43	35.39	37.53	39.31
52	36.18	40.44	38.30	42.59	30.82	32.32	30.82	32.61	34.43	36.23	35.07	37.13	39.21	41.28
53	38.00	42.49	40.24	44.70	32.32	33.94	32.32	34.23	36.13	38.04	36.83	39.00	41.13	43.31
54	39.89	44.59	42.22	46.92	33.94	35.61	33.94	35.91	37.94	39.92	38.65	40.94	43.19	45.50
55	41.89	46.82	44.35	49.28	35.61	37.46	35.61	37.70	39.80	41.89	40.58	42.97	45.34	47.74
56	44.01	49.19	46.61	51.79	37.46	39.44	37.46	39.66	41.87	44.07	42.66	45.18	47.68	50.18
57	46.27	51.74	49.01	54.44	39.44	41.49	39.44	41.75	44.07	46.38	44.83	47.49	50.11	52.77
58	48.72	54.43	51.57	57.31	41.49	43.66	41.49	43.91	46.35	48.81	47.20	49.95	52.73	55.50
59	51.29	57.33	54.29	60.34	43.66	45.93	43.66	46.21	48.77	51.35	49.68	52.59	55.49	58.44
60	54.03	60.38	57.20	63.56	45.93	48.44	45.93	48.62	51.32	54.03	52.32	55.40	58.47	61.55
61	56.96	63.69	60.32	67.01	48.44	51.10	48.44	51.28	54.11	56.96	55.17	58.42	61.67	64.89
62	60.11	67.19	63.63	70.71	51.10	53.92	51.10	54.09	57.08	60.12	58.19	61.59	65.02	68.43
63	63.42	70.87	67.16	74.61	53.92	56.95	53.92	57.09	60.28	63.42	61.40	65.00	68.62	72.23
64	67.00	74.85	70.92	78.82	56.95	60.17	56.95	60.29	63.65	67.01	64.83	68.60	72.43	76.26
65	70.79	79.12	74.95	83.28	60.17	63.47	60.17	63.71	67.25	70.79	68.51	72.51	76.56	80.57
66	74.51	83.30	78.91	87.67	63.47	66.95	63.47	67.16	70.90	74.64	72.10	76.34	80.59	84.84
67	78.60	87.83	83.23	92.43	66.95	70.76	66.95	70.91	74.81	78.78	76.06	80.50	84.96	89.43
68	83.02	92.80	87.89	97.71	70.76	74.82	70.76	74.89	79.09	83.23	80.27	85.01	89.76	94.46
69	87.94	98.25	93.08	103.44	74.82	79.26	74.82	79.26	83.66	88.06	84.97	89.96	94.96	99.91
70	93.28	104.25	98.77	109.74	79.26	83.95	79.26	83.95	88.61	93.28	90.06	95.38	100.66	105.95
71	98.77	110.36	104.55	116.16	83.96	89.10	83.96	88.91	93.87	98.83	95.33	100.91	106.49	112.15
72	104.76	117.08	110.91	123.23	89.10	94.61	89.10	94.30	99.59	104.80	100.99	106.99	112.89	118.80
73	111.18	124.29	117.76	130.84	94.61	100.70	94.61	100.22	105.73	111.34	107.20	113.49	119.75	126.09
74	118.34	132.33	125.37	139.29	100.70	107.28	100.70	106.60	112.51	118.41	113.91	120.69	127.34	133.98
75	126.21	141.06	133.63	148.48	107.28	113.59	107.28	113.59	119.90	126.21	121.36	128.50	135.57	142.71

Massachusetts Mutual Life Insurance Company  
 Whole Life Legacy 20 Pay  
 Basic Annual Premiums Per \$1,000 (Face Amounts Of \$1,000,000 and Higher)

Issue Age	Male				Female				Unisex					
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Select Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco
0	-	-	7.72	-	-	-	6.56	-	-	-	-	-	7.52	-
1	-	-	7.82	-	-	-	6.66	-	-	-	-	-	7.63	-
2	-	-	7.95	-	-	-	6.78	-	-	-	-	-	7.74	-
3	-	-	8.09	-	-	-	6.89	-	-	-	-	-	7.90	-
4	-	-	8.25	-	-	-	7.02	-	-	-	-	-	8.04	-
5	-	-	8.39	-	-	-	7.13	-	-	-	-	-	8.18	-
6	-	-	8.62	-	-	-	7.32	-	-	-	-	-	8.41	-
7	-	-	8.84	-	-	-	7.52	-	-	-	-	-	8.61	-
8	-	-	9.08	-	-	-	7.71	-	-	-	-	-	8.84	-
9	-	-	9.31	-	-	-	7.90	-	-	-	-	-	9.06	-
10	-	-	9.53	-	-	-	8.10	-	-	-	-	-	9.29	-
11	-	-	9.79	-	-	-	8.31	-	-	-	-	-	9.52	-
12	-	-	10.02	-	-	-	8.52	-	-	-	-	-	9.76	-
13	-	-	10.27	-	-	-	8.72	-	-	-	-	-	10.00	-
14	-	-	10.50	-	-	-	8.93	-	-	-	-	-	10.23	-
15	-	-	10.64	-	10.86	-	9.04	-	9.23	-	-	-	10.35	10.57
16	-	-	10.79	-	11.01	-	9.17	-	9.36	-	-	-	10.51	10.72
17	10.97	10.97	11.08	11.20	11.31	9.32	9.32	9.42	9.52	10.67	10.67	10.78	10.98	11.01
18	11.14	11.14	11.29	11.41	11.53	9.47	9.47	9.61	9.71	10.85	10.85	10.98	11.11	11.22
19	11.31	11.31	11.50	11.62	11.74	9.62	9.62	9.78	9.89	10.99	10.99	11.19	11.30	11.42
20	11.47	11.47	11.71	11.83	11.95	9.75	9.75	9.95	10.06	11.16	11.16	11.39	11.51	11.63
21	11.71	11.71	11.99	12.11	12.24	9.97	9.97	10.18	10.29	11.40	11.40	11.65	11.78	11.90
22	11.97	11.97	12.26	12.40	12.52	10.17	10.17	10.41	10.53	11.65	11.65	11.93	12.06	12.17
23	12.22	12.22	12.55	12.68	12.81	10.39	10.39	10.67	10.78	11.88	11.88	12.20	12.33	12.45
24	12.47	12.47	12.83	12.98	13.10	10.60	10.60	10.92	11.03	12.13	12.13	12.49	12.62	12.73
25	12.73	12.73	13.13	13.27	13.40	10.82	10.82	11.16	11.28	12.37	12.37	12.76	12.90	13.02
26	13.16	13.16	13.61	13.75	13.91	11.20	11.20	11.57	11.70	12.80	12.80	13.23	13.37	13.52
27	13.60	13.60	14.09	14.25	14.44	11.58	11.58	12.00	12.12	13.23	13.23	13.70	13.84	14.04
28	14.07	14.07	14.61	14.76	15.01	11.97	11.97	12.43	12.56	13.68	13.68	14.22	14.36	14.58
29	14.56	14.56	15.14	15.31	15.59	12.39	12.39	12.88	13.02	14.14	14.14	14.72	14.88	15.14
30	15.06	15.06	15.70	15.87	16.19	12.80	12.80	13.35	13.49	14.64	14.64	15.27	15.42	15.74
31	15.59	15.59	16.28	16.49	16.85	13.26	13.26	13.85	14.03	15.14	15.14	15.83	16.01	16.38
32	16.11	16.11	16.88	17.13	17.55	13.73	13.73	14.39	14.60	15.67	15.67	16.41	16.64	17.06
33	16.68	16.68	17.51	17.80	18.27	14.20	14.20	14.90	15.15	16.21	16.21	17.03	17.31	17.76
34	17.25	17.25	18.17	18.50	19.04	14.68	14.68	15.46	15.75	16.77	16.77	17.63	17.98	18.48
35	17.87	17.87	18.85	19.24	19.84	15.18	15.18	16.02	16.35	17.35	17.35	18.30	18.69	19.26
36	18.63	18.63	19.67	20.08	20.69	15.83	15.83	16.70	17.04	18.10	18.10	19.09	19.50	20.09
37	19.44	19.44	20.51	20.94	21.58	16.51	16.51	17.43	17.79	18.87	18.87	19.91	20.34	20.95
38	20.26	20.26	21.40	21.84	22.52	17.22	17.22	18.17	18.55	19.69	19.69	20.79	21.22	21.87
39	21.14	21.14	22.32	22.78	23.49	17.96	17.96	18.96	19.36	20.52	20.52	21.66	22.13	22.80

**Massachusetts Mutual Life Insurance Company  
Whole Life Legacy 20 Pay  
Basic Annual Premiums Per \$1,000 (Face Amounts Of \$1,000,000 and Higher)**

Issue Age	Male				Female				Unisex					
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Unisex	
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco
40	22.05	23.28	22.05	23.77	18.74	19.79	18.74	20.20	21.41	21.41	22.60	21.41	22.60	23.79
41	22.79	24.09	22.79	24.75	19.38	20.49	19.38	21.05	22.13	22.13	23.38	22.13	23.38	24.88
42	23.57	24.91	23.57	25.78	20.06	21.20	20.06	21.92	22.89	22.89	24.18	22.89	24.18	26.02
43	24.37	25.78	24.37	26.83	20.72	21.91	20.72	22.82	23.64	23.64	25.01	23.64	25.01	27.18
44	25.19	26.64	25.19	27.94	21.42	22.65	21.42	23.75	24.44	24.44	25.86	24.44	25.86	28.41
45	26.02	27.55	26.02	29.08	22.12	23.42	22.12	24.72	25.25	25.25	26.73	25.25	26.73	29.69
46	27.25	28.84	27.25	30.45	23.21	24.56	23.21	25.92	26.42	26.42	27.97	26.42	27.97	31.08
47	28.50	30.19	28.50	31.86	24.33	25.77	24.33	27.18	27.66	27.66	29.29	27.66	29.29	32.52
48	29.85	31.60	29.85	33.34	25.46	26.96	25.46	28.47	28.95	28.95	30.66	28.95	30.66	34.07
49	31.25	33.11	31.25	34.93	26.63	28.23	26.63	29.78	30.32	30.32	32.12	30.32	32.12	35.68
50	32.77	34.70	32.77	36.62	27.85	29.50	27.85	31.13	31.74	31.74	33.62	31.74	33.62	37.35
51	34.39	36.43	34.39	38.43	29.25	30.99	29.25	32.68	33.34	33.34	35.30	33.34	35.30	39.20
52	36.09	38.21	36.09	40.33	30.73	32.53	30.73	34.34	34.98	34.98	37.04	34.98	37.04	41.17
53	37.90	40.14	37.90	42.38	32.24	34.15	32.24	36.03	36.73	36.73	38.91	36.73	38.91	43.20
54	39.79	42.12	39.79	44.48	33.85	35.82	33.85	37.84	38.55	38.55	40.85	38.55	40.85	45.39
55	41.79	44.25	41.79	46.71	35.52	37.61	35.52	39.70	40.48	40.48	42.88	40.48	42.88	47.63
56	43.91	46.51	43.91	49.08	37.37	39.57	37.37	41.77	42.56	42.56	45.09	42.56	45.09	50.07
57	46.17	48.92	46.17	51.64	39.35	41.66	39.35	43.98	44.73	44.73	47.40	44.73	47.40	52.66
58	48.62	51.47	48.62	54.32	41.40	43.83	41.40	46.26	47.10	47.10	49.86	47.10	49.86	55.39
59	51.19	54.20	51.19	57.23	43.57	46.13	43.57	48.69	49.58	49.58	52.50	49.58	52.50	58.33
60	53.93	57.11	53.93	60.28	45.84	48.54	45.84	51.24	52.22	52.22	55.31	52.22	55.31	61.44
61	56.86	60.23	56.86	63.58	48.35	51.19	48.35	54.03	55.07	55.07	58.33	55.07	58.33	64.78
62	60.01	63.54	60.01	67.09	51.01	54.01	51.01	57.00	58.09	58.09	61.50	58.09	61.50	68.32
63	63.32	67.06	63.32	70.76	53.84	57.00	53.84	60.19	61.30	61.30	64.90	61.30	64.90	72.12
64	66.90	70.82	66.90	74.75	56.87	60.21	56.87	63.56	64.73	64.73	68.50	64.73	68.50	76.15
65	70.69	74.85	70.69	79.01	60.09	63.62	60.09	67.16	68.41	68.41	72.41	68.41	72.41	80.46
66	74.41	78.81	74.41	83.19	63.39	67.07	63.39	70.81	72.00	72.00	76.24	72.00	76.24	84.73
67	78.50	83.13	78.50	87.73	66.87	70.82	66.87	74.72	75.96	75.96	80.40	75.96	80.40	89.32
68	82.93	87.79	82.93	92.69	70.68	74.81	70.68	79.01	80.18	80.18	84.91	80.18	84.91	94.36
69	87.85	92.98	87.85	98.15	74.74	79.18	74.74	83.58	84.88	84.88	89.86	84.88	89.86	99.81
70	93.19	98.67	93.19	104.15	79.21	83.87	79.21	88.53	89.97	89.97	95.28	89.97	95.28	105.85
71	98.68	104.45	98.68	110.26	83.88	88.82	83.88	93.79	95.24	95.24	100.81	95.24	100.81	111.89
72	104.66	110.81	104.66	116.97	89.01	94.22	89.01	99.50	100.90	100.90	106.89	100.90	106.89	118.38
73	111.09	117.66	111.09	124.19	94.53	100.13	94.53	105.65	107.10	107.10	113.39	107.10	113.39	125.51
74	118.24	125.27	118.24	132.22	100.61	106.52	100.61	112.42	113.81	113.81	120.59	113.81	120.59	133.24
75	126.11	133.53	126.11	140.95	107.19	113.50	107.19	119.81	121.26	121.26	128.40	121.26	128.40	141.81

Massachusetts Mutual Life Insurance Company  
 Whole Life Legacy 100  
 Basic Annual Premiums Per \$1,000 (Face Amounts less than \$25,000)

Issue Age	Male				Female				Unisex				
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	
0	-	-	6.17	-	-	-	5.79	-	-	-	-	6.09	-
1	-	-	6.23	-	-	-	5.85	-	-	-	-	6.16	-
2	-	-	6.31	-	-	-	5.91	-	-	-	-	6.23	-
3	-	-	6.41	-	-	-	5.98	-	-	-	-	6.32	-
4	-	-	6.50	-	-	-	6.05	-	-	-	-	6.40	-
5	-	-	6.59	-	-	-	6.12	-	-	-	-	6.50	-
6	-	-	6.71	-	-	-	6.19	-	-	-	-	6.61	-
7	-	-	6.82	-	-	-	6.28	-	-	-	-	6.71	-
8	-	-	6.94	-	-	-	6.34	-	-	-	-	6.82	-
9	-	-	7.06	-	-	-	6.44	-	-	-	-	6.94	-
10	-	-	7.19	-	-	-	6.53	-	-	-	-	7.06	-
11	-	-	7.35	-	-	-	6.66	-	-	-	-	7.22	-
12	-	-	7.51	-	-	-	6.79	-	-	-	-	7.37	-
13	-	-	7.70	-	-	-	6.92	-	-	-	-	7.54	-
14	-	-	7.88	-	-	-	7.06	-	-	-	-	7.72	-
15	-	-	8.09	-	-	8.75	7.21	-	-	7.80	-	7.91	-
16	-	-	8.31	-	-	9.00	7.37	-	-	7.98	-	8.12	-
17	8.60	8.60	8.66	9.24	7.49	9.27	7.53	8.15	8.38	8.18	8.38	8.43	9.02
18	8.85	8.85	8.91	9.54	7.74	9.63	7.78	8.37	8.62	8.47	8.62	8.67	9.31
19	9.11	9.11	9.16	9.83	7.98	9.97	8.05	8.60	8.89	8.79	8.89	8.94	9.58
20	9.35	9.35	9.41	10.15	8.25	10.35	8.32	8.85	9.13	9.11	9.13	9.19	9.89
21	9.66	9.66	9.75	10.47	8.52	10.75	8.62	9.16	9.44	9.47	9.44	9.52	10.21
22	9.98	9.98	10.10	10.82	8.80	11.19	8.91	9.48	9.76	9.84	9.76	9.86	10.55
23	10.32	10.32	10.44	11.18	9.09	11.63	9.21	9.82	10.07	10.25	10.07	10.20	10.92
24	10.65	10.65	10.81	11.57	9.39	12.10	9.53	10.17	10.40	10.66	10.40	10.56	11.28
25	11.00	11.00	11.20	11.98	9.68	12.61	9.86	10.55	10.74	11.10	10.74	10.93	11.69
26	11.33	11.33	11.51	12.34	9.93	13.04	10.13	10.87	11.06	11.43	11.06	11.23	12.04
27	11.68	11.68	11.83	12.72	10.20	13.50	10.43	11.21	11.38	11.80	11.38	11.54	12.41
28	12.03	12.03	12.16	13.11	10.47	13.96	10.73	11.54	11.73	12.15	11.73	11.89	12.81
29	12.41	12.41	12.52	13.53	10.78	14.47	11.06	11.92	12.09	12.55	12.09	12.23	13.22
30	12.82	12.82	12.93	14.01	11.08	15.02	11.39	12.31	12.47	12.95	12.47	12.62	13.67
31	13.26	13.26	13.37	14.62	11.37	15.60	11.65	12.71	12.87	13.41	12.87	13.02	14.24
32	13.73	13.73	13.83	15.25	11.68	16.21	11.94	13.15	13.31	13.91	13.31	13.45	14.84
33	14.22	14.22	14.35	15.95	12.00	16.89	12.24	13.59	13.78	14.42	13.78	13.92	15.47
34	14.75	14.75	14.88	16.65	12.35	17.58	12.56	14.07	14.27	14.96	14.27	14.41	16.14
35	15.30	15.30	15.42	17.40	12.71	18.31	12.91	14.57	14.78	15.53	14.78	14.92	16.83
36	15.97	15.97	16.14	18.20	13.25	19.08	13.43	15.14	15.41	16.15	15.41	15.59	17.59
37	16.68	16.68	16.88	19.05	13.82	19.90	13.98	15.74	16.10	16.81	16.10	16.29	18.39
38	17.42	17.42	17.67	19.93	14.40	20.73	14.55	16.36	16.81	17.51	16.81	17.04	19.21
39	18.19	18.19	18.47	20.84	15.01	21.61	15.15	17.02	17.57	18.23	17.57	17.81	20.08
													20.95

**Massachusetts Mutual Life Insurance Company**  
**Whole Life Legacy 100**  
**Basic Annual Premiums Per \$1,000 (Face Amounts less than \$25,000)**

Issue Age	Male				Female				Unisex			
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco
40	19.00	21.78	19.32	22.53	15.65	17.72	15.78	19.00	18.33	18.61	20.98	21.82
41	19.75	22.61	20.15	23.48	16.19	18.34	16.38	19.58	19.05	19.40	21.76	22.70
42	20.56	23.51	21.04	24.50	16.76	19.00	17.02	20.22	19.80	20.25	22.62	23.65
43	21.42	24.46	21.99	25.60	17.35	19.70	17.70	20.88	20.60	21.12	23.51	24.66
44	22.30	25.49	22.98	26.76	17.98	20.44	18.41	21.60	21.42	22.05	24.48	25.72
45	23.23	26.58	24.01	27.99	18.64	21.21	19.16	22.34	22.31	23.04	25.52	26.86
46	24.20	27.95	25.08	29.39	19.44	22.21	20.03	23.51	23.24	24.06	26.81	28.19
47	25.23	29.36	26.21	30.81	20.26	23.25	20.96	24.71	24.23	25.15	28.15	29.57
48	26.29	30.85	27.39	32.30	21.14	24.36	21.95	26.01	25.25	26.31	29.55	31.04
49	27.45	32.39	28.66	33.86	22.04	25.51	22.99	27.34	26.35	27.52	31.01	32.55
50	28.67	34.01	30.00	35.53	23.02	26.71	24.11	28.75	27.53	28.82	32.55	34.17
51	29.90	35.68	31.43	37.36	24.09	28.25	25.30	30.06	28.73	30.19	34.19	35.88
52	31.18	37.47	32.94	39.30	25.22	29.85	26.52	31.43	29.98	31.65	35.94	37.72
53	32.58	39.38	34.51	41.37	26.40	31.52	27.79	32.87	31.35	33.18	37.82	39.68
54	34.02	41.46	36.21	43.60	27.65	33.27	29.13	34.38	32.74	34.81	39.82	41.77
55	35.55	43.69	37.98	45.99	28.97	35.10	30.51	35.94	34.23	36.50	41.96	43.99
56	37.11	45.62	39.65	48.04	30.45	36.79	31.95	37.64	35.76	38.13	43.86	45.98
57	38.74	47.69	41.40	50.19	31.99	38.54	33.44	39.44	37.41	39.84	45.87	48.08
58	40.50	49.88	43.30	52.53	33.63	40.42	35.05	41.36	39.12	41.64	47.98	50.29
59	42.36	52.25	45.30	55.00	35.33	42.37	36.72	43.36	40.99	43.60	50.27	52.70
60	44.37	54.77	47.47	57.66	37.16	44.46	38.53	45.50	42.93	45.69	52.69	55.24
61	46.53	57.39	50.01	60.43	38.80	46.55	40.53	47.73	44.98	48.14	55.22	57.92
62	48.77	60.18	52.69	63.37	40.56	48.78	42.66	50.12	47.13	50.67	57.91	60.71
63	51.19	63.14	55.51	66.44	42.50	51.12	44.91	52.72	49.47	53.40	60.72	63.74
64	53.71	66.29	58.49	69.76	44.55	53.69	47.36	55.47	51.91	56.24	63.76	66.91
65	56.43	69.64	61.63	73.30	46.77	56.45	49.96	58.42	54.51	59.30	67.01	70.34
66	59.69	73.27	65.25	77.09	49.57	59.45	52.94	61.77	57.68	62.78	70.47	74.04
67	63.22	77.11	69.09	81.15	52.57	62.65	56.16	65.33	61.08	66.54	71.24	78.01
68	67.06	81.31	73.30	85.58	55.81	66.06	59.60	69.13	64.81	70.53	78.23	82.32
69	71.18	85.78	77.79	90.31	59.28	69.77	63.33	73.22	68.78	74.90	82.60	86.92
70	75.64	90.68	82.73	95.43	63.04	73.78	67.31	77.64	73.09	79.65	87.27	91.90
71	80.35	95.53	87.82	100.57	67.27	78.09	71.80	82.21	77.70	84.61	92.01	96.91
72	85.33	100.70	93.21	105.98	71.90	82.76	76.70	87.10	82.65	89.93	97.14	102.28
73	90.77	106.35	99.10	111.89	76.83	87.89	81.94	92.46	87.93	95.68	102.61	107.99
74	96.59	112.39	105.39	118.20	82.27	93.40	87.69	98.23	93.73	101.91	108.63	114.27
75	103.02	118.95	112.33	125.15	88.11	99.41	93.88	104.59	100.03	108.67	115.06	121.07
76	109.37	126.44	119.21	132.98	94.34	106.50	100.48	112.10	106.38	115.51	122.48	128.81
77	116.27	134.44	126.70	141.45	101.08	114.28	107.61	120.25	113.29	122.86	130.41	137.29
78	123.77	143.18	134.73	150.70	108.56	122.72	115.53	129.16	120.69	130.95	139.07	146.35
79	131.83	152.42	143.46	160.49	116.71	132.02	124.15	138.91	128.82	139.57	148.30	156.21

Massachusetts Mutual Life Insurance Company  
 Whole Life Legacy 100  
 Basic Annual Premiums Per \$1,000 (Face Amounts less than \$25,000)

Issue Age	Male				Female				Unisex					
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref	
	Non	Tob	Non	Tob	Non	Tob	Non	Tob	Non	Tob	Non	Tob	Non	Tob
80	140.54	171.01	140.54	162.47	125.79	142.14	125.79	133.75	137.63	147.10	149.03	137.63	147.10	158.35
81	149.99	182.56	149.99	173.38	135.23	151.98	135.23	143.84	147.10	158.93	158.93	147.10	158.93	169.06
82	160.07	194.82	160.07	185.08	145.42	162.57	145.42	154.85	157.21	169.76	169.76	157.21	169.76	180.56
83	171.16	208.20	171.16	197.88	156.55	173.99	156.55	166.77	168.32	181.33	181.33	168.32	181.33	193.11
84	183.02	222.43	183.02	211.48	168.69	186.53	168.69	179.90	180.23	194.06	194.06	180.23	194.06	206.51
85	195.96	237.83	195.96	226.03	181.96	200.19	181.96	194.12	193.23	207.56	207.56	193.23	207.56	220.86
86	210.42	254.68	210.42	242.03	196.21	214.50	196.21	208.47	207.66	222.51	222.51	207.66	222.51	236.55
87	225.83	272.70	225.83	259.14	211.51	229.79	211.51	223.79	223.05	238.40	238.40	223.05	238.40	253.35
88	241.92	292.10	241.92	277.57	228.19	246.50	228.19	240.26	239.39	255.43	255.43	239.39	255.43	271.46
89	259.16	312.42	259.16	296.87	246.02	264.46	246.02	257.94	256.71	273.21	273.21	256.71	273.21	290.50
90	277.34	333.90	277.34	317.27	266.00	284.88	266.00	277.70	275.17	292.09	292.09	275.17	292.09	310.85

**Massachusetts Mutual Life Insurance Company**  
**Whole Life Legacy 100**  
**Basic Annual Premiums Per \$1,000 (Face Amounts Of \$25,000-\$99,999)**

Issue Age	Male				Female				Unisex							
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco												
0	-	-	4.29	-	-	-	4.00	-	-	-	-	4.23	-	-	-	-
1	-	-	4.37	-	-	-	4.07	-	-	-	-	4.32	-	-	-	-
2	-	-	4.47	-	-	-	4.14	-	-	-	-	4.40	-	-	-	-
3	-	-	4.59	-	-	-	4.22	-	-	-	-	4.51	-	-	-	-
4	-	-	4.70	-	-	-	4.30	-	-	-	-	4.60	-	-	-	-
5	-	-	4.81	-	-	-	4.38	-	-	-	-	4.72	-	-	-	-
6	-	-	4.95	-	-	-	4.40	-	-	-	-	4.83	-	-	-	-
7	-	-	5.08	-	-	-	4.45	-	-	-	-	4.95	-	-	-	-
8	-	-	5.22	-	-	-	4.47	-	-	-	-	5.06	-	-	-	-
9	-	-	5.36	-	-	-	4.53	-	-	-	-	5.20	-	-	-	-
10	-	-	5.51	-	-	-	4.57	-	-	-	-	5.32	-	-	-	-
11	-	-	5.72	-	-	-	4.70	-	-	-	-	5.52	-	-	-	-
12	-	-	5.93	-	-	-	4.84	-	-	-	-	5.71	-	-	-	-
13	-	-	6.17	-	-	-	4.97	-	-	-	-	5.92	-	-	-	-
14	-	-	6.40	-	-	-	5.12	-	-	-	-	6.14	-	-	-	-
15	-	-	6.61	-	6.65	-	5.27	-	5.50	-	5.50	6.34	-	6.34	-	6.42
16	-	-	6.83	-	6.90	-	5.43	-	5.48	-	5.48	6.55	-	6.55	-	6.62
17	7.00	7.00	7.06	7.14	7.17	5.52	5.56	5.62	5.65	6.70	6.70	6.76	6.70	6.76	6.84	6.87
18	7.02	7.02	7.21	7.28	7.49	5.55	5.78	5.83	5.94	6.71	6.71	6.91	6.71	6.99	6.99	7.18
19	7.04	7.04	7.35	7.41	7.80	5.57	6.00	6.05	6.27	6.75	6.75	7.09	6.75	7.14	7.14	7.49
20	7.05	7.05	7.50	7.57	8.14	5.62	6.24	6.29	6.59	6.76	6.76	7.25	6.76	7.31	7.31	7.83
21	7.21	7.21	7.71	7.88	8.51	5.80	6.45	6.52	6.92	6.93	6.93	7.46	6.93	7.61	7.61	8.19
22	7.39	7.39	7.93	8.22	8.92	5.98	6.64	6.78	7.26	7.11	7.11	7.68	7.11	7.93	7.93	8.59
23	7.57	7.57	8.15	8.57	9.32	6.17	6.86	7.04	7.62	7.29	7.29	7.89	7.29	8.28	8.28	8.99
24	7.76	7.76	8.39	8.95	9.76	6.37	7.08	7.33	8.00	7.48	7.48	8.13	7.48	8.62	8.62	9.41
25	7.96	7.96	8.65	9.35	10.24	6.57	7.32	7.63	8.41	7.68	7.68	8.38	7.68	9.01	9.01	9.87
26	8.26	8.26	8.92	9.74	10.62	6.79	7.57	7.95	8.75	7.97	7.97	8.65	7.97	9.39	9.39	10.26
27	8.59	8.59	9.21	10.16	11.03	7.03	7.85	8.28	9.13	8.27	8.27	8.93	8.27	9.78	9.78	10.64
28	8.92	8.92	9.51	10.57	11.44	7.27	8.13	8.62	9.49	8.60	8.60	9.25	8.60	10.20	10.20	11.07
29	9.28	9.28	9.84	11.03	11.90	7.55	8.44	8.99	9.90	8.94	8.94	9.56	8.94	10.63	10.63	11.49
30	9.66	9.66	10.21	11.54	12.40	7.82	8.75	9.38	10.31	9.29	9.29	9.92	9.29	11.11	11.11	11.98
31	10.03	10.03	10.64	12.08	12.91	8.15	9.02	9.79	10.65	9.65	9.65	10.31	9.65	11.63	11.63	12.46
32	10.43	10.43	11.09	12.64	13.45	8.50	9.32	10.23	11.02	10.04	10.04	10.73	10.04	12.17	12.17	12.97
33	10.86	10.86	11.58	13.27	14.05	8.86	9.62	10.68	11.41	10.46	10.46	11.19	10.46	12.75	12.75	13.51
34	11.32	11.32	12.10	13.90	14.67	9.25	9.95	11.16	11.82	10.90	10.90	11.67	10.90	13.36	13.36	14.10
35	11.80	11.80	12.63	14.58	15.33	9.65	10.31	11.67	12.27	11.37	11.37	12.17	11.37	14.00	14.00	14.72
36	12.35	12.35	13.25	15.21	16.05	10.13	10.69	12.29	12.82	11.89	11.89	12.73	11.89	14.63	14.63	15.40
37	12.93	12.93	13.88	15.90	16.80	10.65	11.10	12.94	13.42	12.47	12.47	13.32	12.47	15.30	15.30	16.12
38	13.55	13.55	14.58	16.60	17.58	11.17	11.53	13.62	14.05	13.07	13.07	13.96	13.07	16.01	16.01	16.88
39	14.19	14.19	15.27	17.35	18.39	11.73	11.99	14.33	14.71	13.72	13.72	14.62	13.72	16.75	16.75	17.68

Massachusetts Mutual Life Insurance Company  
 Whole Life Legacy 100  
 Basic Annual Premiums Per \$1,000 (Face Amounts Of \$25,000-\$99,999)

Issue Age	Male				Female				Unisex							
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco												
40	14.88	14.88	16.02	18.12	12.31	12.31	12.48	15.08	15.41	14.37	14.37	15.31	15.31	17.52	17.52	18.49
41	15.39	15.39	16.81	19.10	12.79	12.79	13.14	15.68	16.13	15.05	15.05	16.08	16.08	18.42	18.42	19.42
42	16.36	16.36	17.66	20.15	13.31	13.31	13.85	16.32	16.89	15.75	15.75	16.93	16.93	19.39	19.39	20.43
43	17.18	17.18	18.56	21.26	13.83	13.83	14.58	16.98	17.69	16.51	16.51	17.76	17.76	20.40	20.40	21.50
44	18.02	18.02	19.51	22.44	14.41	14.41	15.36	17.70	18.53	17.28	17.28	18.66	18.66	21.48	21.48	22.62
45	18.91	18.91	20.50	23.68	15.01	15.01	16.17	18.45	19.41	18.13	18.13	19.63	19.63	22.64	22.64	23.81
46	19.89	19.89	21.58	24.82	15.76	15.76	17.02	19.32	20.32	19.05	19.05	20.65	20.65	23.72	23.72	25.00
47	20.92	20.92	22.73	25.99	16.53	16.53	17.92	20.22	21.27	20.03	20.03	21.75	21.75	24.84	24.84	26.26
48	21.99	21.99	23.91	27.24	17.35	17.35	18.89	21.21	22.31	21.06	21.06	22.92	22.92	26.03	26.03	27.59
49	23.15	23.15	25.20	28.54	18.20	18.20	19.90	22.22	23.39	22.15	22.15	24.14	24.14	27.27	27.27	28.98
50	24.38	24.38	26.55	29.93	19.13	19.13	21.00	23.29	24.54	23.32	23.32	25.44	25.44	28.60	28.60	30.46
51	25.50	25.50	27.80	31.64	20.11	20.11	22.01	24.49	25.82	24.42	24.42	26.62	26.62	30.20	30.20	32.07
52	26.68	26.68	29.12	33.46	21.15	21.15	23.06	25.76	27.16	25.57	25.57	27.90	27.90	31.91	31.91	33.82
53	27.98	27.98	30.50	35.40	22.23	22.23	24.15	27.09	28.55	26.84	26.84	29.24	29.24	33.75	33.75	35.67
54	29.32	29.32	32.01	37.51	23.39	23.39	25.32	28.51	30.03	28.13	28.13	30.69	30.69	35.71	35.71	37.67
55	30.74	30.74	33.60	39.78	24.62	24.62	26.52	30.00	31.56	29.52	29.52	32.19	32.19	37.81	37.81	39.79
56	32.28	32.28	35.32	41.76	25.94	25.94	27.94	31.56	33.19	31.00	31.00	33.85	33.85	39.73	39.73	41.81
57	33.89	33.89	37.10	43.89	27.31	27.31	29.40	33.19	34.91	32.59	32.59	35.59	35.59	41.76	41.76	43.94
58	35.63	35.63	39.05	46.14	28.78	28.78	30.99	34.94	36.77	34.26	34.26	37.42	37.42	43.89	43.89	46.19
59	37.47	37.47	41.08	48.57	30.31	30.31	32.63	36.77	38.69	36.07	36.07	39.41	39.41	46.20	46.20	48.63
60	39.46	39.46	43.30	51.14	31.98	31.98	34.42	38.73	40.76	37.96	37.96	41.53	41.53	48.64	48.64	51.20
61	41.59	41.59	45.61	53.86	33.82	33.82	36.38	40.93	43.05	40.02	40.02	43.78	43.78	51.27	51.27	53.98
62	43.81	43.81	48.05	56.74	35.78	35.78	38.47	43.28	45.50	42.20	42.20	46.12	46.12	54.06	54.06	56.87
63	46.19	46.19	50.65	59.81	37.91	37.91	40.67	45.74	48.16	44.55	44.55	48.66	48.66	56.98	56.98	59.98
64	48.69	48.69	53.39	63.05	40.16	40.16	43.08	48.43	50.97	47.02	47.02	51.31	51.31	60.12	60.12	63.25
65	51.38	51.38	56.30	66.50	42.58	42.58	45.64	51.30	53.98	49.63	49.63	54.17	54.17	63.47	63.47	66.78
66	54.50	54.50	59.78	70.14	45.26	45.26	48.50	54.30	57.13	52.67	52.67	57.51	57.51	66.94	66.94	70.44
67	57.89	57.89	63.47	73.98	48.14	48.14	51.60	57.51	60.50	55.93	55.93	61.13	61.13	70.72	70.72	74.37
68	61.59	61.59	67.54	78.19	51.26	51.26	54.92	60.93	64.09	59.52	59.52	64.98	64.98	74.70	74.70	78.65
69	65.57	65.57	71.88	82.66	54.61	54.61	58.53	64.65	67.99	63.35	63.35	69.21	69.21	79.08	79.08	83.21
70	69.89	69.89	76.68	87.57	58.25	58.25	62.39	68.66	72.21	67.53	67.53	73.82	73.82	83.76	83.76	88.15
71	74.41	74.41	81.61	92.57	62.33	62.33	66.72	73.16	76.97	71.96	71.96	78.62	78.62	88.66	88.66	93.32
72	79.20	79.20	86.85	97.88	66.81	66.81	71.46	78.01	82.06	76.73	76.73	83.79	83.79	93.94	93.94	98.85
73	84.45	84.45	92.57	103.68	71.59	71.59	76.54	83.32	87.60	81.82	81.82	89.37	89.37	99.56	99.56	104.72
74	90.08	90.08	98.71	109.86	76.88	76.88	82.13	89.01	93.57	87.44	87.44	95.45	95.45	105.73	105.73	111.16
75	96.32	96.32	105.49	116.57	82.57	82.57	88.16	95.21	100.12	93.56	93.56	102.05	102.05	112.32	112.32	118.12
76	102.65	102.65	112.44	123.85	88.81	88.81	94.77	102.01	107.32	99.90	99.90	108.95	108.95	119.51	119.51	125.68
77	109.53	109.53	120.00	131.64	95.56	95.56	101.91	109.50	115.16	106.79	106.79	116.36	116.36	127.21	127.21	133.98
78	117.02	117.02	128.10	140.17	103.04	103.04	109.83	117.64	123.76	114.19	114.19	124.51	124.51	135.66	135.66	142.87
79	125.06	125.06	136.90	149.20	111.20	111.20	118.46	126.65	133.20	122.30	122.30	133.19	133.19	144.66	144.66	152.55

Massachusetts Mutual Life Insurance Company  
 Whole Life Legacy 100  
 Basic Annual Premiums Per \$1,000 (Face Amounts Of \$25,000-\$99,999)

Issue Age	Male				Female				Unisex						
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	
80	133.75	146.39	133.75	159.04	167.71	120.29	120.29	128.07	136.48	143.59	131.10	131.10	142.71	154.48	162.88
81	143.17	156.21	143.17	169.48	178.82	129.60	129.60	138.16	146.12	153.74	140.53	140.53	152.52	164.78	173.81
82	153.23	166.82	153.23	180.72	190.64	139.66	139.66	149.16	156.51	164.58	150.58	150.58	163.25	175.86	185.45
83	164.29	178.15	164.29	193.06	203.58	150.66	150.66	161.07	167.71	176.50	161.65	161.65	174.73	188.01	198.17
84	176.13	190.39	176.13	206.20	217.37	162.67	162.67	174.19	180.05	189.37	173.50	173.50	187.36	200.99	211.79
85	189.04	203.96	189.04	220.28	232.33	175.81	175.81	188.41	193.51	203.52	186.46	186.46	200.77	214.93	226.55
86	203.60	218.88	203.60	237.22	250.04	190.03	190.03	202.55	208.97	219.77	200.97	200.97	215.63	231.60	244.00
87	219.11	234.97	219.11	255.28	268.93	205.30	205.30	217.66	225.41	237.19	216.43	216.43	231.43	249.38	262.59
88	235.30	251.75	235.30	274.65	289.19	221.95	221.95	233.91	243.27	255.99	232.85	232.85	248.39	268.49	282.58
89	252.64	269.67	252.64	294.90	310.38	239.75	239.75	251.38	262.38	276.25	250.24	250.24	266.08	288.51	303.53
90	270.92	288.24	270.92	316.24	332.72	259.70	259.70	270.93	283.95	298.94	268.78	268.78	284.87	309.84	325.88

Massachusetts Mutual Life Insurance Company  
Whole Life Legacy 100  
Basic Annual Premiums Per \$1,000 (Face Amounts Of \$100,000-\$249,999)

Issue Age	Male				Female				Unisex				
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	
0	-	-	3.39	-	-	-	2.74	-	-	-	-	3.26	-
1	-	-	3.48	-	-	-	2.79	-	-	-	-	3.35	-
2	-	-	3.59	-	-	-	2.84	-	-	-	-	3.44	-
3	-	-	3.72	-	-	-	2.90	-	-	-	-	3.55	-
4	-	-	3.84	-	-	-	2.96	-	-	-	-	3.65	-
5	-	-	3.96	-	-	-	3.02	-	-	-	-	3.77	-
6	-	-	4.09	-	-	-	3.11	-	-	-	-	3.89	-
7	-	-	4.21	-	-	-	3.22	-	-	-	-	4.01	-
8	-	-	4.34	-	-	-	3.31	-	-	-	-	4.13	-
9	-	-	4.47	-	-	-	3.43	-	-	-	-	4.27	-
10	-	-	4.61	-	-	-	3.54	-	-	-	-	4.40	-
11	-	-	4.82	-	-	-	3.67	-	-	-	-	4.60	-
12	-	-	5.03	-	-	-	3.81	-	-	-	-	4.79	-
13	-	-	5.27	-	-	-	3.94	-	-	-	-	5.00	-
14	-	-	5.50	-	-	-	4.09	-	-	-	-	5.22	-
15	-	-	5.71	-	5.75	-	4.24	-	4.27	-	-	5.42	-
16	-	-	5.93	-	6.00	-	4.40	-	4.45	-	-	5.62	-
17	6.10	6.10	6.16	6.24	6.27	4.52	4.56	4.62	4.65	5.78	5.78	5.84	5.95
18	6.17	6.17	6.29	6.44	6.36	4.67	4.73	4.81	4.86	5.86	5.86	5.97	6.22
19	6.24	6.24	6.42	6.63	6.84	4.82	4.91	5.02	5.10	5.96	5.96	6.12	6.49
20	6.30	6.30	6.55	6.85	7.15	4.99	5.10	5.24	5.34	6.04	6.04	6.26	6.79
21	6.48	6.48	6.77	7.18	7.50	5.16	5.32	5.54	5.69	6.22	6.22	6.48	7.14
22	6.67	6.67	7.00	7.53	7.89	5.33	5.53	5.86	6.05	6.41	6.41	6.71	7.53
23	6.87	6.87	7.23	7.90	8.28	5.52	5.76	6.19	6.44	6.60	6.60	6.94	7.92
24	7.07	7.07	7.48	8.29	8.70	5.71	6.00	6.54	6.84	6.80	6.80	7.19	8.33
25	7.29	7.29	7.75	8.71	9.16	5.90	6.25	6.91	7.27	7.01	7.01	7.45	8.78
26	7.58	7.58	8.09	9.10	9.55	6.15	6.51	7.23	7.60	7.30	7.30	7.77	9.17
27	7.88	7.88	8.44	9.52	9.97	6.41	6.80	7.57	7.97	7.58	7.58	8.11	9.57
28	8.20	8.20	8.81	9.94	10.40	6.68	7.09	7.91	8.33	7.91	7.91	8.48	10.00
29	8.53	8.53	9.20	10.40	10.87	6.98	7.41	8.29	8.73	8.23	8.23	8.85	10.44
30	8.90	8.90	9.64	10.91	11.38	7.28	7.73	8.68	9.13	8.58	8.58	9.26	10.93
31	9.30	9.30	10.06	11.43	11.94	7.61	8.09	9.09	9.56	8.96	8.96	9.66	11.47
32	9.74	9.74	10.50	11.97	12.53	7.96	8.48	9.53	10.02	9.38	9.38	10.09	12.03
33	10.20	10.20	10.99	12.57	13.18	8.32	8.87	9.98	10.50	9.83	9.83	10.56	12.64
34	10.70	10.70	11.50	13.18	13.85	8.71	9.29	10.46	11.00	10.30	10.30	11.05	13.28
35	11.21	11.21	12.02	13.84	14.56	9.11	9.74	10.97	11.54	10.79	10.79	11.56	13.96
36	11.75	11.75	12.59	14.52	15.26	9.53	10.20	11.52	12.12	11.29	11.29	12.09	14.63
37	12.32	12.32	13.17	15.25	16.00	9.98	10.70	12.10	12.74	11.85	11.85	12.67	15.35
38	12.93	12.93	13.81	16.00	16.76	10.44	11.21	12.71	13.40	12.42	12.42	13.28	16.09
39	13.56	13.56	14.45	16.79	17.56	10.93	11.76	13.35	14.08	13.05	13.05	13.93	16.89

Massachusetts Mutual Life Insurance Company  
 Whole Life Legacy 100  
 Basic Annual Premiums Per \$1,000 (Face Amounts Of \$100,000-\$249,999)

Issue Age	Male				Female				Unisex							
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco												
40	14.24	18.41	15.15	17.61	11.45	14.03	12.33	14.81	13.68	13.68	14.59	16.90	17.69			
41	14.94	19.39	15.97	18.52	11.98	14.68	12.90	15.48	14.36	14.36	15.37	17.76	18.61			
42	15.70	20.44	16.85	19.50	12.55	15.37	13.51	16.20	15.07	15.07	16.19	18.68	19.59			
43	16.51	21.56	17.78	20.54	13.13	16.09	14.15	16.95	15.83	15.83	17.05	19.65	20.65			
44	17.34	22.75	18.76	21.65	13.76	16.86	14.83	17.75	16.61	16.61	17.95	20.68	21.74			
45	18.22	24.01	19.78	22.82	14.41	17.66	15.55	18.58	17.46	17.46	18.93	21.80	22.92			
46	19.11	25.08	20.75	23.79	15.18	18.51	16.43	19.57	18.32	18.32	19.87	22.74	23.95			
47	20.06	26.17	21.78	24.80	15.97	19.40	17.37	20.60	19.24	19.24	20.88	23.73	25.04			
48	21.04	27.34	22.85	25.88	16.82	20.37	18.37	21.72	20.19	20.19	21.97	24.78	26.21			
49	22.12	28.57	24.02	27.02	17.69	21.37	19.42	22.88	21.22	21.22	23.10	25.89	27.43			
50	23.26	29.91	25.26	28.24	18.64	22.42	20.55	24.11	22.33	22.33	24.32	27.08	28.75			
51	24.42	31.79	26.57	30.05	19.56	23.60	21.49	25.27	23.44	23.44	25.54	28.76	30.47			
52	25.64	33.78	27.95	31.97	20.54	24.84	22.46	26.49	24.61	24.61	26.85	30.54	32.32			
53	26.97	35.90	29.40	34.02	21.56	26.15	23.48	27.77	25.90	25.90	28.23	32.46	34.28			
54	28.35	38.18	30.97	36.23	22.66	27.54	24.57	29.13	27.21	27.21	29.71	34.49	36.38			
55	29.81	40.62	32.62	38.60	23.83	29.01	25.70	30.54	28.61	28.61	31.25	36.67	38.61			
56	31.32	42.69	34.31	40.55	25.13	30.55	27.10	32.15	30.07	30.07	32.88	38.56	40.60			
57	32.91	44.87	36.07	42.64	26.48	32.16	28.54	33.85	31.64	31.64	34.60	40.56	42.70			
58	34.62	47.23	37.99	44.86	27.94	33.89	30.11	35.68	33.28	33.28	36.40	42.65	44.91			
59	36.44	49.73	40.00	47.25	29.45	35.70	31.73	37.58	35.07	35.07	38.37	44.93	47.32			
60	38.40	52.41	42.19	49.79	31.10	37.64	33.50	39.63	36.94	36.94	40.46	47.34	49.86			
61	40.51	55.28	44.48	52.51	32.92	39.80	35.44	41.88	38.98	38.98	42.69	49.96	52.63			
62	42.70	58.32	46.90	55.39	34.86	42.10	37.51	44.29	41.13	41.13	45.01	52.74	55.51			
63	45.06	61.50	49.47	58.45	36.97	44.52	39.69	46.90	43.46	43.46	47.52	55.65	58.62			
64	47.53	64.92	52.19	61.69	39.20	47.16	42.08	49.67	45.90	45.90	50.15	58.78	61.88			
65	50.20	68.56	55.08	65.14	41.60	49.99	44.62	52.64	48.49	48.49	52.99	62.12	65.40			
66	53.26	72.25	58.49	68.68	44.26	52.96	47.46	55.75	51.47	51.47	56.27	65.30	68.97			
67	56.58	76.21	62.11	72.42	47.12	56.13	50.54	59.08	54.68	54.68	59.83	69.19	72.81			
68	60.22	80.54	66.11	76.53	50.21	59.52	53.83	62.64	58.21	58.21	63.62	73.09	77.00			
69	64.13	85.17	70.38	80.90	53.54	63.20	57.42	66.50	61.99	61.99	67.79	77.38	81.47			
70	68.39	90.19	75.11	85.71	57.16	67.18	61.26	70.68	66.11	66.11	72.34	81.97	86.32			
71	72.89	95.43	79.98	90.66	61.22	71.63	65.57	75.39	70.52	70.52	77.09	86.82	91.44			
72	77.66	100.95	85.15	95.93	65.68	76.44	70.29	80.43	75.27	75.27	82.20	92.06	96.92			
73	82.89	106.96	90.81	101.68	70.45	81.70	75.35	85.93	80.34	80.34	87.73	97.63	102.74			
74	88.50	113.38	96.88	107.82	75.72	87.35	80.92	91.85	85.94	85.94	93.75	103.76	109.13			
75	94.72	120.43	103.60	114.48	81.39	93.50	86.93	98.35	92.04	92.04	100.30	110.30	116.04			
76	101.03	128.00	110.44	121.72	87.58	100.19	93.49	105.44	98.35	98.35	107.10	117.44	123.49			
77	107.89	136.21	117.89	129.47	94.28	107.57	100.58	113.17	105.22	105.22	114.41	125.09	131.68			
78	115.35	145.21	125.87	137.97	101.72	115.60	108.45	121.66	112.59	112.59	122.45	133.48	140.45			
79	123.37	154.74	134.56	146.96	109.83	124.50	117.03	130.99	120.68	120.68	131.03	142.43	150.02			

Massachusetts Mutual Life Insurance Company  
 Whole Life Legacy 100  
 Basic Annual Premiums Per \$1,000 (Face Amounts Of \$100,000-\$249,999)

Issue Age	Male				Female				Unisex					
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco
80	132.04	143.94	156.76	165.00	118.87	126.59	134.22	141.27	118.87	126.59	134.22	141.27	118.87	126.59
81	141.44	153.82	167.19	176.05	128.14	136.52	143.98	151.54	128.14	136.52	143.98	151.54	128.14	136.52
82	151.47	164.49	178.42	187.81	138.16	147.37	154.49	162.49	138.16	147.37	154.49	162.49	138.16	147.37
83	162.51	175.89	190.74	200.69	149.12	159.12	165.82	174.53	149.12	159.12	165.82	174.53	149.12	159.12
84	174.32	188.39	203.87	214.42	161.09	172.09	178.28	187.51	161.09	172.09	178.28	187.51	161.09	172.09
85	187.21	201.82	217.94	229.32	174.19	186.15	191.86	201.78	174.19	186.15	191.86	201.78	174.19	186.15
86	201.61	216.74	234.74	247.01	188.31	200.34	207.23	217.93	188.31	200.34	207.23	217.93	188.31	200.34
87	216.97	232.83	252.65	265.87	203.49	215.50	223.57	235.26	203.49	215.50	223.57	235.26	203.49	215.50
88	233.00	249.60	271.88	286.11	220.04	231.80	241.34	253.96	220.04	231.80	241.34	253.96	220.04	231.80
89	250.19	267.52	291.98	307.27	237.75	249.32	260.35	274.13	237.75	249.32	260.35	274.13	237.75	249.32
90	268.31	286.09	313.18	329.59	257.60	268.92	281.83	296.72	257.60	268.92	281.83	296.72	257.60	268.92

**Massachusetts Mutual Life Insurance Company**  
**Whole Life Legacy 100**  
**Basic Annual Premiums Per \$1,000 (Face Amounts Of \$250,000-\$999,999)**

Issue Age	Male				Female				Unisex					
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Select Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco
0	-	-	3.19	-	-	-	2.54	-	-	-	-	3.06	-	-
1	-	-	3.28	-	-	-	2.59	-	-	-	-	3.15	-	-
2	-	-	3.39	-	-	-	2.64	-	-	-	-	3.24	-	-
3	-	-	3.52	-	-	-	2.70	-	-	-	-	3.35	-	-
4	-	-	3.64	-	-	-	2.76	-	-	-	-	3.45	-	-
5	-	-	3.76	-	-	-	2.82	-	-	-	-	3.57	-	-
6	-	-	3.89	-	-	-	2.91	-	-	-	-	3.69	-	-
7	-	-	4.01	-	-	-	3.02	-	-	-	-	3.81	-	-
8	-	-	4.14	-	-	-	3.11	-	-	-	-	3.93	-	-
9	-	-	4.27	-	-	-	3.23	-	-	-	-	4.07	-	-
10	-	-	4.41	-	-	-	3.34	-	-	-	-	4.20	-	-
11	-	-	4.62	-	-	-	3.47	-	-	-	-	4.40	-	-
12	-	-	4.83	-	-	-	3.61	-	-	-	-	4.59	-	-
13	-	-	5.07	-	-	-	3.74	-	-	-	-	4.80	-	-
14	-	-	5.30	-	-	-	3.89	-	-	-	-	5.02	-	-
15	-	-	5.51	-	5.55	-	4.04	-	-	4.07	-	5.22	-	5.25
16	-	-	5.73	-	5.80	-	4.20	-	-	4.25	-	5.42	-	5.49
17	5.90	5.90	5.96	6.04	6.07	4.32	4.36	4.42	4.45	5.58	5.58	5.64	5.72	5.75
18	5.97	5.97	6.09	6.24	6.36	4.47	4.53	4.61	4.66	5.66	5.66	5.77	5.92	6.02
19	6.04	6.04	6.22	6.43	6.64	4.62	4.71	4.82	4.90	5.76	5.76	5.92	6.11	6.29
20	6.10	6.10	6.35	6.65	6.95	4.79	4.90	5.04	5.14	5.84	5.84	6.06	6.33	6.59
21	6.28	6.28	6.57	6.98	7.30	4.96	5.12	5.34	5.49	6.02	6.02	6.28	6.65	6.94
22	6.47	6.47	6.80	7.33	7.69	5.13	5.33	5.66	5.85	6.21	6.21	6.51	7.00	7.33
23	6.67	6.67	7.03	7.70	8.08	5.32	5.56	5.99	6.24	6.40	6.40	6.74	7.37	7.72
24	6.87	6.87	7.28	8.09	8.50	5.51	5.80	6.34	6.64	6.60	6.60	6.99	7.74	8.13
25	7.09	7.09	7.55	8.51	8.96	5.70	6.05	6.71	7.07	6.81	6.81	7.25	8.15	8.58
26	7.37	7.37	7.89	8.90	9.35	5.95	6.31	7.03	7.38	7.09	7.09	7.57	8.53	8.97
27	7.67	7.67	8.24	9.32	9.77	6.21	6.60	7.37	7.73	7.37	7.37	7.91	8.92	9.36
28	7.98	7.98	8.61	9.74	10.20	6.48	6.89	7.71	8.07	7.69	7.69	8.28	9.35	9.79
29	8.31	8.31	9.00	10.20	10.67	6.78	7.21	8.09	8.45	8.01	8.01	8.65	9.78	10.22
30	8.67	8.67	9.44	10.71	11.18	7.08	7.53	8.48	8.83	8.35	8.35	9.06	10.26	10.71
31	9.08	9.08	9.86	11.23	11.74	7.41	7.89	8.89	9.28	8.74	8.74	9.46	10.76	11.25
32	9.52	9.52	10.30	11.77	12.33	7.76	8.28	9.33	9.76	9.16	9.16	9.89	11.29	11.82
33	9.99	9.99	10.79	12.37	12.98	8.12	8.67	9.78	10.26	9.62	9.62	10.36	11.85	12.43
34	10.49	10.49	11.30	12.98	13.65	8.51	9.09	10.26	10.78	10.09	10.09	10.85	12.45	13.08
35	11.01	11.01	11.82	13.64	14.36	8.91	9.54	10.77	11.34	10.59	10.59	11.36	13.07	13.76
36	11.55	11.55	12.39	14.24	14.98	9.33	9.98	11.32	11.92	11.09	11.09	11.89	13.66	14.37
37	12.12	12.12	12.97	14.89	15.64	9.78	10.46	11.90	12.54	11.65	11.65	12.46	14.29	15.02
38	12.73	12.73	13.61	15.56	16.32	10.24	10.95	12.51	13.20	12.22	12.22	13.07	14.95	15.70
39	13.36	13.36	14.25	16.27	17.04	10.73	11.48	13.15	13.88	12.85	12.85	13.71	15.65	16.43

**Massachusetts Mutual Life Insurance Company**  
**Whole Life Legacy 100**  
**Basic Annual Premiums Per \$1,000 (Face Amounts Of \$250,000-\$999,999)**

Issue Age	Male				Female				Unisex			
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco
40	14.04	17.01	14.95	17.81	11.25	13.83	11.25	12.03	13.48	14.37	13.48	14.37
41	14.74	18.00	15.77	18.87	11.78	14.48	11.78	12.62	14.16	15.15	14.16	15.15
42	15.50	19.06	16.65	20.00	12.35	15.17	12.35	13.25	14.87	15.98	14.87	15.98
43	16.31	20.18	17.58	21.20	12.93	15.89	12.93	13.91	15.63	16.84	15.63	16.84
44	17.14	21.37	18.56	22.47	13.56	16.66	13.56	14.61	16.41	17.75	16.41	17.75
45	18.02	22.62	19.58	23.81	14.21	17.46	14.21	15.35	17.26	18.73	17.26	18.73
46	18.91	23.59	20.55	24.88	14.94	18.31	14.94	16.23	18.11	19.67	18.11	19.67
47	19.86	24.60	21.58	25.97	15.69	19.20	15.69	17.17	19.02	20.68	19.02	20.68
48	20.84	25.68	22.65	27.14	16.50	20.17	16.50	18.17	19.97	21.77	19.97	21.77
49	21.92	26.82	23.82	28.37	17.33	21.17	17.33	19.22	20.99	22.90	20.99	22.90
50	23.06	28.04	25.06	29.71	18.24	22.22	18.24	20.35	22.09	24.12	22.09	24.12
51	24.22	29.85	26.37	31.59	19.20	23.40	19.20	21.29	23.21	25.34	23.21	25.34
52	25.44	31.77	27.75	33.58	20.22	24.64	20.22	22.26	24.39	26.65	24.39	26.65
53	26.77	33.82	29.20	35.70	21.28	25.95	21.28	23.28	25.68	28.03	25.68	28.03
54	28.15	36.03	30.77	37.98	22.42	27.34	22.42	24.37	27.00	29.51	27.00	29.51
55	29.61	38.40	32.42	40.42	23.63	28.81	23.63	25.50	28.41	31.05	28.41	31.05
56	31.12	40.35	34.11	42.49	24.93	30.35	24.93	26.90	29.87	32.68	29.87	32.68
57	32.71	42.44	35.87	44.67	26.28	31.96	26.28	28.34	31.44	34.40	31.44	34.40
58	34.42	44.66	37.79	47.03	27.74	33.69	27.74	29.91	33.08	36.20	33.08	36.20
59	36.24	47.05	39.80	49.53	29.25	35.50	29.25	31.53	34.87	38.17	34.87	38.17
60	38.20	49.59	41.99	52.21	30.90	37.44	30.90	33.30	36.74	40.26	36.74	40.26
61	40.31	52.31	44.28	55.08	32.72	39.60	32.72	35.24	38.78	42.49	38.78	42.49
62	42.50	55.19	46.70	58.12	34.66	41.90	34.66	37.31	40.93	44.81	40.93	44.81
63	44.86	58.25	49.27	61.30	36.77	44.32	36.77	39.49	43.26	47.32	43.26	47.32
64	47.33	61.49	51.99	64.72	39.00	46.96	39.00	41.88	45.70	49.95	45.70	49.95
65	50.00	64.94	54.88	68.36	41.40	49.79	41.40	44.42	48.29	52.79	48.29	52.79
66	53.06	68.48	58.29	72.05	44.06	52.76	44.06	47.26	51.27	56.07	51.27	56.07
67	56.38	72.22	61.91	76.01	46.92	55.93	46.92	50.34	54.48	59.63	54.48	59.63
68	60.02	76.33	65.91	80.34	50.01	59.32	50.01	53.63	58.01	63.42	58.01	63.42
69	63.93	80.70	70.18	84.97	53.34	63.00	53.34	57.22	61.79	67.59	61.79	67.59
70	68.19	85.51	74.91	89.99	56.96	66.98	56.96	61.06	65.91	72.14	65.91	72.14
71	72.69	90.46	79.78	95.23	61.02	71.43	61.02	65.37	70.32	76.89	70.32	76.89
72	77.46	95.73	84.95	100.75	65.48	76.24	65.48	70.09	75.07	82.00	75.07	82.00
73	82.69	101.48	90.61	106.76	70.25	81.50	70.25	75.15	80.14	87.53	80.14	87.53
74	88.30	107.62	96.68	113.18	75.52	87.15	75.52	80.72	85.74	93.55	85.74	93.55
75	94.52	114.28	103.40	120.23	81.19	93.30	81.19	86.73	91.84	100.10	91.84	100.10
76	100.83	121.52	110.24	127.80	87.38	99.99	87.38	93.29	98.15	106.90	98.15	106.90
77	107.69	129.27	117.69	136.01	94.08	107.37	94.08	100.38	105.02	114.21	105.02	114.21
78	115.15	137.77	125.67	145.01	101.52	115.40	101.52	108.25	112.39	122.25	112.39	122.25
79	123.17	146.76	134.36	154.54	109.63	124.30	109.63	116.83	120.48	130.83	120.48	130.83

Massachusetts Mutual Life Insurance Company  
 Whole Life Legacy 100  
 Basic Annual Premiums Per \$1,000 (Face Amounts Of \$250,000-\$999,999)

Issue Age	Male				Female				Unisex							
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco												
80	131.84	156.56	143.74	164.80	118.67	126.39	118.67	134.02	118.67	126.39	118.67	134.02	129.25	140.25	129.25	160.04
81	141.24	166.99	153.62	175.85	127.94	136.32	127.94	143.78	127.94	136.32	127.94	143.78	138.65	150.08	138.65	170.95
82	151.27	178.22	164.29	187.61	137.96	147.17	137.96	154.29	137.96	147.17	137.96	154.29	148.68	160.83	148.68	182.56
83	162.31	190.54	175.69	200.49	148.92	158.92	148.92	165.62	148.92	158.92	148.92	165.62	159.72	172.33	159.72	193.26
84	174.12	203.67	188.19	214.22	160.89	171.89	160.89	178.08	160.89	171.89	160.89	178.08	171.55	184.98	171.55	208.85
85	187.01	217.74	201.62	229.12	173.99	185.95	173.99	191.66	173.99	185.95	173.99	191.66	184.48	198.41	184.48	223.59
86	201.41	234.54	216.54	246.81	188.11	200.14	188.11	207.03	188.11	200.14	188.11	207.03	198.84	213.28	198.84	241.00
87	216.77	252.45	232.63	265.67	203.29	215.30	203.29	223.37	203.29	215.30	203.29	223.37	214.16	229.09	214.16	259.56
88	232.80	271.68	249.40	285.91	219.84	231.60	219.84	241.14	219.84	231.60	219.84	241.14	230.43	246.05	230.43	279.51
89	249.99	291.78	267.32	307.07	237.55	249.12	237.55	260.15	237.55	249.12	237.55	260.15	247.68	263.75	247.68	300.43
90	268.11	312.98	285.89	329.39	257.40	268.72	257.40	281.63	257.40	268.72	257.40	281.63	266.07	282.55	266.07	322.74

Massachusetts Mutual Life Insurance Company  
 Whole Life Legacy 100  
 Basic Annual Premiums Per \$1,000 (Face Amounts Of \$1,000,000 or greater)

Issue Age	Male				Female				Unisex				
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	
0	-	-	3.09	-	-	-	2.44	-	-	-	-	2.96	-
1	-	-	3.18	-	-	-	2.49	-	-	-	-	3.05	-
2	-	-	3.29	-	-	-	2.54	-	-	-	-	3.14	-
3	-	-	3.42	-	-	-	2.60	-	-	-	-	3.25	-
4	-	-	3.54	-	-	-	2.66	-	-	-	-	3.35	-
5	-	-	3.66	-	-	-	2.72	-	-	-	-	3.47	-
6	-	-	3.79	-	-	-	2.81	-	-	-	-	3.59	-
7	-	-	3.91	-	-	-	2.92	-	-	-	-	3.71	-
8	-	-	4.04	-	-	-	3.01	-	-	-	-	3.83	-
9	-	-	4.17	-	-	-	3.13	-	-	-	-	3.97	-
10	-	-	4.31	-	-	-	3.24	-	-	-	-	4.10	-
11	-	-	4.52	-	-	-	3.37	-	-	-	-	4.30	-
12	-	-	4.73	-	-	-	3.51	-	-	-	-	4.49	-
13	-	-	4.97	-	-	-	3.64	-	-	-	-	4.70	-
14	-	-	5.20	-	-	-	3.79	-	-	-	-	4.92	-
15	-	-	5.41	-	-	-	3.94	-	-	-	-	5.12	-
16	-	-	5.63	-	-	-	4.10	-	-	-	-	5.32	-
17	5.80	5.80	5.86	5.94	4.22	4.22	4.26	4.32	4.35	5.48	5.48	5.54	5.62
18	5.87	5.87	5.99	6.14	4.37	4.37	4.43	4.51	4.56	5.56	5.56	5.67	5.82
19	5.94	5.94	6.12	6.33	4.52	4.52	4.61	4.72	4.80	5.66	5.66	5.82	6.01
20	6.00	6.00	6.25	6.55	4.69	4.69	4.80	4.94	5.04	5.74	5.74	5.96	6.23
21	6.18	6.18	6.47	6.88	4.86	4.86	5.02	5.24	5.39	5.92	5.92	6.18	6.55
22	6.37	6.37	6.70	7.23	5.03	5.03	5.23	5.56	5.75	6.11	6.11	6.41	6.90
23	6.57	6.57	6.93	7.60	5.22	5.22	5.46	5.89	6.14	6.30	6.30	6.64	7.27
24	6.77	6.77	7.18	7.99	5.41	5.41	5.70	6.24	6.54	6.50	6.50	6.89	7.64
25	6.99	6.99	7.45	8.41	5.60	5.60	5.95	6.61	6.97	6.71	6.71	7.15	8.05
26	7.27	7.27	7.79	8.80	5.85	5.85	6.21	6.93	7.28	6.99	6.99	7.47	8.43
27	7.57	7.57	8.14	9.22	6.11	6.11	6.50	7.27	7.63	7.27	7.27	7.81	8.82
28	7.88	7.88	8.51	9.64	6.38	6.38	6.79	7.61	7.97	7.59	7.59	8.18	9.25
29	8.21	8.21	8.90	10.10	6.68	6.68	7.11	7.99	8.35	7.91	7.91	8.55	9.68
30	8.57	8.57	9.34	10.61	6.98	6.98	7.43	8.38	8.73	8.25	8.25	8.96	10.16
31	8.98	8.98	9.76	11.13	7.31	7.31	7.79	8.79	9.18	8.64	8.64	9.36	10.66
32	9.42	9.42	10.20	11.67	7.66	7.66	8.18	9.23	9.66	9.06	9.06	9.79	11.19
33	9.89	9.89	10.69	12.27	8.02	8.02	8.57	9.68	10.16	9.52	9.52	10.26	11.75
34	10.39	10.39	11.20	12.88	8.41	8.41	8.99	10.16	10.68	9.99	9.99	10.75	12.33
35	10.91	10.91	11.72	13.54	8.81	8.81	9.44	10.67	11.24	10.49	10.49	11.26	12.97
36	11.45	11.45	12.29	14.14	9.23	9.23	9.88	11.22	11.82	10.99	10.99	11.79	13.56
37	12.02	12.02	12.87	14.79	9.68	9.68	10.36	11.80	12.44	11.55	11.55	12.36	14.19
38	12.63	12.63	13.51	15.46	10.14	10.14	10.85	12.41	13.10	12.12	12.12	12.97	14.85
39	13.26	13.26	14.15	16.17	10.63	10.63	11.38	13.05	13.78	12.75	12.75	13.61	15.55

**Massachusetts Mutual Life Insurance Company**  
**Whole Life Legacy 100**  
**Basic Annual Premiums Per \$1,000 (Face Amounts Of \$1,000,000 or greater)**

Issue Age	Male				Female				Unisex				
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	
40	13.94	16.91	14.85	17.71	11.15	11.93	13.73	14.51	13.38	13.38	14.27	16.28	17.07
41	14.64	17.90	15.67	18.77	11.68	12.52	14.38	15.18	14.06	14.06	15.05	17.20	18.05
42	15.40	18.96	16.55	19.90	12.25	13.15	15.07	15.90	14.77	14.77	15.88	18.19	19.10
43	16.21	20.08	17.48	21.10	12.83	13.81	15.79	16.65	15.53	15.53	16.74	19.22	20.22
44	17.04	21.27	18.46	22.37	13.46	14.51	16.56	17.45	16.31	16.31	17.65	20.32	21.38
45	17.92	22.52	19.48	23.71	14.11	15.25	17.36	18.28	17.16	17.16	18.63	21.50	22.62
46	18.81	23.49	20.45	24.78	14.84	16.13	18.21	19.27	18.01	18.01	19.57	22.44	23.65
47	19.76	24.50	21.48	25.87	15.59	17.07	19.10	20.30	18.92	18.92	20.58	23.43	24.74
48	20.74	25.58	22.55	27.04	16.40	18.07	20.07	21.42	19.87	19.87	21.67	24.48	25.91
49	21.82	26.72	23.72	28.27	17.23	19.12	21.07	22.58	20.89	20.89	22.80	25.59	27.13
50	22.96	27.94	24.96	29.61	18.14	20.25	22.12	23.81	21.99	21.99	24.02	26.78	28.45
51	24.12	29.75	26.27	31.49	19.10	21.19	23.30	24.97	23.11	23.11	25.24	28.46	30.17
52	25.34	31.67	27.65	33.48	20.12	22.16	24.54	26.19	24.29	24.29	26.55	30.24	32.02
53	26.67	33.72	29.10	35.60	21.18	23.18	25.85	27.47	25.58	25.58	27.93	32.16	33.98
54	28.05	35.93	30.67	37.88	22.32	24.27	27.24	28.83	26.90	26.90	29.41	34.19	36.08
55	29.51	38.30	32.32	40.32	23.53	25.40	28.71	30.24	28.31	28.31	30.95	36.37	38.31
56	31.02	40.25	34.01	42.39	24.83	26.80	30.25	31.85	29.77	29.77	32.58	38.26	40.30
57	32.61	42.34	35.77	44.57	26.18	28.24	31.86	33.55	31.34	31.34	34.30	40.26	42.40
58	34.32	44.56	37.69	46.93	27.64	29.81	33.59	35.38	32.98	32.98	36.10	42.35	44.61
59	36.14	46.95	39.70	49.43	29.15	31.43	35.40	37.28	34.77	34.77	38.07	44.63	47.02
60	38.10	49.49	41.89	52.11	30.80	33.20	37.34	39.33	36.64	36.64	40.16	47.04	49.56
61	40.21	52.21	44.18	54.98	32.62	35.14	39.50	41.58	38.68	38.68	42.39	49.66	52.33
62	42.40	55.09	46.60	58.02	34.56	37.21	41.80	43.99	40.83	40.83	44.71	52.44	55.21
63	44.76	58.15	49.17	61.20	36.67	39.39	44.22	46.60	43.16	43.16	47.22	55.35	58.32
64	47.23	61.39	51.89	64.62	38.90	41.78	46.86	49.37	45.60	45.60	49.85	58.48	61.58
65	49.90	64.84	54.78	68.26	41.30	44.32	49.69	52.34	48.19	48.19	52.69	61.82	65.10
66	52.96	68.38	58.19	71.95	43.96	47.16	52.66	55.45	51.17	51.17	55.97	65.20	68.67
67	56.28	72.12	61.81	75.91	46.82	50.24	55.83	58.78	54.38	54.38	59.53	68.89	72.51
68	59.92	76.23	65.81	80.24	49.91	53.53	59.22	62.34	57.91	57.91	63.32	72.79	76.70
69	63.83	80.60	70.08	84.87	53.24	57.12	62.90	66.20	61.69	61.69	67.49	77.08	81.17
70	68.09	85.41	74.81	89.89	56.86	60.96	66.88	70.38	65.81	65.81	72.04	81.67	86.02
71	72.59	90.36	79.68	95.13	60.92	65.27	71.33	75.09	70.22	70.22	76.79	86.52	91.14
72	77.36	95.63	84.85	100.65	65.38	69.99	76.14	80.13	74.97	74.97	81.90	91.76	96.62
73	82.59	101.38	90.51	106.66	70.15	75.05	81.40	85.63	80.04	80.04	87.43	97.33	102.44
74	88.20	107.52	96.58	113.08	75.42	80.62	87.05	91.55	85.64	85.64	93.45	103.46	108.83
75	94.42	114.18	103.30	120.13	81.09	86.63	93.20	98.05	91.74	91.74	100.00	110.00	115.74
76	100.73	121.42	110.14	127.70	87.28	93.19	99.89	105.14	98.05	98.05	106.80	117.14	123.19
77	107.59	129.17	117.59	135.91	93.98	100.28	107.27	112.87	104.92	104.92	114.11	124.79	131.38
78	115.05	137.67	125.57	144.91	101.42	108.15	115.30	121.36	112.29	112.29	122.15	133.18	140.15
79	123.07	146.66	134.26	154.44	109.53	116.73	124.30	130.69	120.38	120.38	130.73	142.13	149.72

Massachusetts Mutual Life Insurance Company  
 Whole Life Legacy 100  
 Basic Annual Premiums Per \$1,000 (Face Amounts Of \$1,000,000 or greater)

Issue Age	Male				Female				Unisex					
	Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref		Select Pref		Ultra Pref	
	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco	Nontobacco	Tobacco
80	131.74	131.74	143.64	156.46	118.57	126.29	133.92	140.97	129.15	129.15	140.15	151.90	159.94	
81	141.14	141.14	153.52	166.89	127.84	136.22	143.68	151.24	138.55	138.55	149.98	162.21	170.85	
82	151.17	151.17	164.19	178.12	137.86	147.07	154.19	162.19	148.58	148.58	160.73	173.31	182.46	
83	162.21	162.21	175.59	190.44	148.82	158.82	165.52	174.23	159.62	159.62	172.23	185.47	195.16	
84	174.02	174.02	188.09	203.57	160.79	171.79	177.98	187.21	171.45	171.45	184.88	198.47	208.75	
85	186.91	186.91	201.52	217.64	173.89	185.85	191.56	201.48	184.38	184.38	198.31	212.42	223.49	
86	201.31	201.31	216.44	234.44	188.01	200.04	206.93	217.63	198.74	198.74	213.18	228.96	240.90	
87	216.67	216.67	232.53	252.35	203.19	215.20	223.27	234.96	214.06	214.06	228.99	246.61	259.46	
88	232.70	232.70	249.30	271.58	219.74	231.50	241.04	253.66	230.33	230.33	245.95	265.58	279.41	
89	249.89	249.89	267.22	291.68	237.45	249.02	260.05	273.83	247.58	247.58	263.65	285.47	300.33	
90	268.01	268.01	285.79	312.88	257.30	268.62	281.53	296.42	265.97	265.97	282.45	306.67	322.64	

SERFF Tracking Number: MASS-126652545 State: Arkansas  
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 45897  
Company Tracking Number:  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: Legacy 100 v2  
Project Name/Number: Legacy 100 v2/Legacy 100 v2

## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Application

**Comments:**

Please see our Filing Description under the General Information tab.