

SERFF Tracking Number: MASS-127128527 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 48682
Company Tracking Number:
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTCi '11
Project Name/Number: LTCi '11/LTCi '11

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: LTCi '11

SERFF Tr Num: MASS-127128527 State: Arkansas

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Filed-Closed

State Tr Num: 48682

Sub-TOI: LTC06.000 Long Term Care - Other

Co Tr Num:

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer, Stephanie Fowler

Authors: Robin Perez, Jennifer Dube, Nick Sheehan

Disposition Date: 06/08/2011

Date Submitted: 05/05/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: LTCi '11

Status of Filing in Domicile: Not Filed

Project Number: LTCi '11

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 06/08/2011

State Status Changed: 06/08/2011

Deemer Date:

Created By: Jennifer Dube

Submitted By: Jennifer Dube

Corresponding Filing Tracking Number: LTCi '11

Filing Description:

Massachusetts Mutual Life Insurance Company

NAIC#: 435-65935

FEIN #: 04-1590850

LTC53000P, LTC53007P, LTC53401, LTC53450, LTC53700, LTC53008, LTC53009, CM1007f, CM1007v, CM1007p, SA3010, SA3011, LTC53062, LTC53033, LTC53034, LTC53035, LTC53091-95, 97, LTC53004, LTC53016, LTC53038 (Illustration)

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The forms noted above are being submitted for your review and approval. These advertising pieces will be used with Long Term Care Insurance Policy Form MM500-P-1-AR, which was submitted to your Department on May 4, 2011.

We have bracketed references to the Lifetime Benefit Period and to the policy form numbers in order to show variability. We would like to have the option to remove reference to the Lifetime Benefit Period in the future and also the flexibility to use this form with future policy filings that would not involve any material changes to these forms. We certify that use of these forms with future policy forms will be in compliance with all state laws and regulations.

In addition, within forms LTC53008 and LTC 53009, we have bracketed references to the policy form number and the agent personalization in order to show variability. We would like to have the flexibility to use these forms with future policy filings that would not involve any material changes to these forms. We certify that use of these forms with future policy forms will be in compliance with all state laws and regulations.

We are also providing an Illustration, form number LTC53038, for your review and approval.

Company and Contact

Filing Contact Information

Jennifer Dube, Compliance Assistant JenniferDube@massmutual.com
1295 State Street 860-562-3685 [Phone] 23685 [Ext]
MIP: M381 860-562-6109 [FAX]
Springfield, MA 01111-0001

Filing Company Information

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

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

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Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$50.00	05/05/2011	47274278
Massachusetts Mutual Life Insurance Company	\$1,200.00	05/06/2011	47321809

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/08/2011	06/08/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Letter	Jennifer Dube	05/05/2011	05/05/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Pending	Note To Filer	Stephanie Fowler	06/03/2011	06/03/2011
Filing fee	Note To Reviewer	Jennifer Dube	05/06/2011	05/06/2011
Filing Fees	Note To Filer	Stephanie Fowler	05/06/2011	05/06/2011
Fees	Note To Reviewer	Jennifer Dube	05/06/2011	05/06/2011

SERFF Tracking Number: *MASS-127128527* *State:* *Arkansas*
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Disposition

Disposition Date: 06/08/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Note To Filer

Created By:

Stephanie Fowler on 05/06/2011 10:02 AM

Last Edited By:

Stephanie Fowler

Submitted On:

06/08/2011 12:04 PM

Subject:

Filing Fees

Comments:

The filing fees submitted are incorrect; the new rates under Rule 57 were effective January 1, 2010. Please submit \$50 for each rate and each form.

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Amendment Letter

Submitted Date: 05/05/2011

Comments:

An amended cover letter is attached. The original cover letter contained a typo. I apologize for the inconvenience.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Letter

Comment:

AR letter.pdf

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/08/2011	LTC53000	P	Advertising Invitation to Contract	Initial		0.000	LTC53000p.pdf
Filed-Closed 06/08/2011	LTC53007	P	Advertising Invitation to Inquire	Initial		0.000	LTC53007P.pdf
Filed-Closed 06/08/2011	LTC53401		Advertising Invitation to Inquire	Initial		0.000	LTC53401.pdf
Filed-Closed 06/08/2011	LTC53450		Advertising Invitation to Inquire	Initial		0.000	LTC53450.pdf
Filed-Closed 06/08/2011	LTC53700		Advertising Invitation to Inquire	Initial		0.000	LTC53700.pdf
Filed-Closed 06/08/2011	LTC53008		Advertising Invitation to Inquire	Initial		0.000	LTC53008.pdf
Filed-Closed 06/08/2011	LTC53009		Advertising Invitation to Inquire	Initial		0.000	LTC53009.pdf
Filed-Closed 06/08/2011	CM1007f		Advertising Invitation to Inquire	Initial		0.000	CM1007f.pdf
Filed-Closed 06/08/2011	CM1007v		Advertising Invitation to Inquire	Initial		0.000	CM1007v (slides).pdf CM1007v (text).pdf
Filed-Closed 06/08/2011	CM1007p		Advertising Invitation to Inquire	Initial		0.000	CM1007p.pdf

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<i>Product Name:</i>	<i>LTCi '11</i>		
<i>Project Name/Number:</i>	<i>LTCi '11/LTCi '11</i>		
Filed- Closed 06/08/2011	SA3010 Advertising Invitation to Inquire	Initial	0.000 SA3010.pdf
Filed- Closed 06/08/2011	SA3011 Advertising Invitation to Inquire	Initial	0.000 SA3011.pdf
Filed- Closed 06/08/2011	LTC53062 Advertising Invitation to Inquire	Initial	0.000 LTC53062.pdf
Filed- Closed 06/08/2011	LTC53033 Advertising Invitation to Inquire	Initial	0.000 LTC53033.pdf
Filed- Closed 06/08/2011	LTC53034 Advertising Invitation to Inquire	Initial	0.000 LTC53034.pdf
Filed- Closed 06/08/2011	LTC53035 Advertising Invitation to Inquire	Initial	0.000 LTC53035.pdf
Filed- Closed 06/08/2011	LTC53091 Advertising Invitation to Inquire	Initial	0.000 LTC53091.pdf
Filed- Closed 06/08/2011	LTC53092 Advertising Invitation to Inquire	Initial	0.000 LTC53092.pdf
Filed- Closed 06/08/2011	LTC53093 Advertising Invitation to Inquire	Initial	0.000 LTC53093.pdf
Filed- Closed 06/08/2011	LTC53094 Advertising Invitation to Inquire	Initial	0.000 LTC53094.pdf
Filed- Closed 06/08/2011	LTC53095 Advertising Invitation to Inquire	Initial	0.000 LTC53095.pdf
Filed- Closed 06/08/2011	LTC53097 Advertising Invitation to Inquire	Initial	0.000 LTC53097.pdf
Filed- Closed	LTC53004 Advertising Invitation to Inquire	Initial	0.000 LTC53004.pdf

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06/08/2011
Filed- LTC53016 Advertising Invitation to Inquire Initial 0.000 LTC53016.pdf
Closed
06/08/2011

A **Solutions** Guide
for Individuals

It's about living life
on your terms.



SignatureCare[®] 500 Partnership Programs

Insurance Strategies



We'll help you get there.[®]

LTC53000P

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



Contents

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The need for long term care affects the entire family.

The need for long term care (LTC) can happen to anyone... at any time. It could be you, your spouse/partner, a parent, or even a sibling. The need for long term care may result from a lengthy, chronic illness or a severe cognitive impairment. However, something as unexpected as an accident or injury could also trigger the need for long term care.

Many important questions arise:

Who will take care of me?

Will I be able to stay at home?

How will I pay for care?

The choices you make today could impact your future lifestyle, and the quality of life you experience. Now, while you're healthy, is the time to think about and plan for those unexpected things that can happen in life.

Who will take care of me?

A need for long term care may have a substantial impact on your relationships with family or friends. Sacrifices may be made to provide for your care. Family or friends may have to give up free time, spend less time with their family, and take on the stress and physical strain of becoming your caregiver. In addition, those caregivers may need to take time off work or cut back on their work schedule, adding financial strain.

Long term care insurance (LTCi) can help relieve the emotional and financial strains that often accompany the need for care. The benefits that you may receive from your policy can help you get the care that you need and allow you to focus on spending quality time with your family and friends.

Long term care is a variety of services and supports to help meet personal care needs over an extended period of time. Long term care may involve non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs), which are: bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating. Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.

What is the likelihood of needing care?

Americans are living longer than ever before.¹ That means you – or your parents – could maintain good health and independence for many years. However, with longer life expectancy comes an increasing level of health conditions associated with aging. Thirty-six percent of 75-84 year olds reported having a limitation of activity caused by chronic conditions.²

What does long term care cost?

Long term care services can be very expensive. Nationally, home care from a home health care aide averages \$21 per hour.³ While getting care at home you will still have ordinary home and living expenses. The national average for a private room in a nursing home is \$83,585 annually.³

¹ Arias E. Rostron BL, Tejada-Vera B. United States life tables, 2005 National vital statistics reports: vol 58 no 10. Hyattsville, MD: National Center for Health Statistics, 2010.

² National Center for Health Statistics. Health, United States, 2009: With Special Feature on Medical Technology. Hyattsville, MD. 2010.

³ The MetLife Mature Market Institute. The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. October 2010.

Long term care costs on the rise*

Year	National Annual Nursing Home Costs
2010	\$83,585
2015	\$106,678
2020	\$136,151
2025	\$173,767
2030	\$221,776

* Based on national average 2010 annual costs for a private nursing home room. MetLife Mature Market Institute. The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. October 2010. Assumes a 5% inflation rate.

How will you pay for care?

People may begin paying for long term care services on their own, but find that their savings will only cover a limited amount of care. You may plan to rely on your health insurance or government programs, like Medicare or Medicaid, to help you.

Long term care typically isn't covered by traditional health insurance plans. Medicare generally provides for long term care if it is part of a rehabilitative plan or skilled care. Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Where is long term care provided?

Long term care may take place at home or in assisted living facilities and it can also be provided in a community setting, in a nursing home or in a hospice facility. People with long term care needs may initially receive assistance at home or in community based settings before moving into more intensive care settings.

Long term care insurance, depending on the type of policy purchased, may provide more choices and control over where and how you receive care. This may mean you could stay at home and remain an integral part of family activity.

Why should you consider long term care insurance?

Long term care insurance is one option that can help you plan for the high cost of care.

While you may also receive support from family or loved ones, one way to help ensure that you receive the type of care you want – in the setting you choose – is through a customized individual long term care insurance policy from Massachusetts Mutual Life Insurance Company (MassMutual).

This policy can help you:

- Protect your assets, retirement funds, and your estate – including your home.
- Maintain your spouse/partner's standard of living, financial security, and peace of mind.
- Help relieve family and friends from the burden of providing for your care.
- Preserve your independence, allowing you to live where you wish.
- Give you more choices and control over your care.

The following pages describe our SignatureCare® product and the many optional benefits available, such as choice of care, choice of settings, and choice of premium options. This flexibility allows you to select a policy that is designed to fit your lifestyle and your needs.

SignatureCare® 500 base policy

MassMutual's SignatureCare 500 Long Term Care Insurance provides you the freedom to design a policy that helps meet your unique and changing needs while helping you protect your assets, your family, and your future. Policy provisions and benefits may vary from state to state and some of the benefits illustrated here may not be available in your state.

Base policy design

SignatureCare offers two basic policy designs to help meet your personal needs.

1 | Facility services only policy

This cost-effective policy provides benefits for care provided in nursing homes, assisted living facilities or hospice facilities ("Facility"). Once you have satisfied the Elimination Period and are eligible for benefits, SignatureCare covers you for skilled, intermediate and custodial levels of qualified long term care. This policy pays 100% of eligible charges incurred, up to the Daily Benefit Amount (DBA) you select, for a stay in a Facility. **Facility Services Only base benefits include Facility Services, Facility Prescription Drug Benefit, Facility Bed Reservation, Optional Personal Care Advisor and Coverage Outside of the United States.**

Facility Bed Reservation Benefit

This benefit reserves your bed in a Facility in the event of a temporary absence from the facility. We will reimburse you the eligible daily charges you incur up to your DBA for a maximum of 60 times the DBA per policy year.

Facility Prescription Drug Benefit

This benefit allows you to be reimbursed for prescription drugs, up to one times the DBA per month, while you are staying in a Facility.

Optional Personal Care Advisor Benefit

This benefit provides an optional service at no additional cost, and will provide you with assistance in developing a Plan of Care, coordination of appropriate services, and ongoing monitoring of such services when desired by you or your designated representative.

2 | Comprehensive policy

Once you have satisfied the Elimination Period and are eligible for benefits, the Comprehensive Policy pays 100% of the eligible expenses you incur for both Facility Services and Home and Community Based Services, up to the Daily Benefit Amount you select. This policy provides you with the independence to receive care in a familiar home or community based setting. **Base benefits of the Comprehensive Policy include the benefits of the Facility Services Only Policy plus benefits for Home and Community Based Services, Caregiver Training, Ambulance Services, Emergency Response System, Respite Care and Alternative Plan of Care.**

Coverage Outside of the United States Benefit

We will pay for the eligible cost of Facility Services, and, if covered under the policy, Home and Community Based Services provided outside of the United States. This benefit is payable subject to certain limitations and up to the daily and lifetime maximums outlined in the policy.

Home and Community Based Services Benefit (HCBS)

This benefit reimburses 100% of your eligible expenses up to the Daily Benefit Amount (DBA) you select, for care provided by a licensed or certified (where required) home health care agency, independent home health caregiver, or for care provided through adult day care programs and hospice care programs. This benefit reimburses you for services provided by licensed or certified (where required) home care providers including:

- Professional Nurse (RN, LPN, LVN)
- Physical Therapist
- Speech Therapist
- Respiratory Therapist
- Occupational Therapist
- Home Health Aide

This benefit is not payable on days on which a benefit is payable for Facility Services.

Caregiver Training Benefit

Additionally, we will reimburse you for training provided to your informal caregiver, up to a lifetime maximum of five times your DBA.

Ambulance Services Benefit

This benefit will reimburse you for costs associated with ambulance transportation for a permanent transfer to a Facility or a temporary transfer to or from a Facility to receive respite care. Ambulance Benefit reimbursements are payable while you are receiving Home and Community Based Services benefits and are in addition to your selected Daily Benefit Amount. The maximum benefit per policy year is 4 times the Daily Benefit Amount.

Respite Care Benefit

Respite Care provides temporary relief to an informal caregiver (i.e., spouse/partner, friend, or family member) who is providing your care. The reimbursement may be for care provided in your home, a Facility, or through a community based program. No Elimination Period is required. The eligible daily charges you incur for Facility or HCBS services covered under the policy, up to the Daily Benefit Amount (DBA), will be reimbursed. The maximum benefit payable is 30 times the DBA per policy year.

Alternative Plan of Care Benefit

Under the Alternative Plan of Care, once you are eligible for benefits under your base policy, we will work with you and your licensed health care practitioner to determine if an Alternative Plan of Care is best for you. The Alternative Plan of Care benefit includes medical and non-medical services, such as oxygen tanks or modifications to your home for handicap accessibility.

Emergency Response System Benefit

The Emergency Response System benefit is available, up to one half of the DBA per month, to help defray the cost of systems such as a personal service to alert authorities when you are in need of help. Emergency Response System reimbursements are payable while you are receiving HCBS benefits and are in addition to your selected DBA.

Regardless of the type of policy you choose, you have the added security of knowing as long as you continue to pay your required premiums, your policy cannot be cancelled. In addition, there are no limitations on pre-existing conditions. Premiums may change subject to the approval of the appropriate regulatory authority of the state in which the policy was issued.

Customizing your policy

Daily Benefit Amount

This is the maximum amount your policy reimburses on any day that Facility Services and/or Home and Community Based Services (HCBS) are received. Daily Benefit Amounts (DBA) are available in \$10 increments, from \$50 to \$400 per day.

Elimination Period

This is the number of days that you must receive either Facility Services or HCBS (if covered under the policy) before reimbursement begins under the policy. For each day you receive covered services we will credit one day towards the satisfaction of the elimination period. SignatureCare offers a choice of 30, 60, 90 or 180 day Elimination Periods, and once you have satisfied your selected Elimination Period, no further Elimination Period is required for future benefits, if coverage is received within the United States. It is not necessary to satisfy the elimination period in order to use the Optional Personal Care Advisor Benefit or the Respite Care Benefit.

Total Benefit Amount

The Total Benefit Amount available over the life of the policy is determined by your choice of benefit period (2, 3, 4, 5, 6, 10 years[, or Lifetime]) and the DBA. The Total Benefit Amount is equal to 365 times the number of years in the benefit period times the DBA [and is unlimited with the Lifetime selection].

For example:

If you choose a \$200 DBA and a 5-year Benefit Period, your policy would provide an initial base value of \$365,000.

Payment Options

In addition to a Lifetime Premium payment option, you can obtain paid-up coverage after 10 years (10 Year Premium) or choose paid-up coverage at age 65 (Paid Up at Age 65 Premium).⁴

30-day free look

You will have 30 days from the date you receive your SignatureCare Policy to review it and all of the provisions you elected. Within this free look period, you may cancel and return the policy to your MassMutual insurance agent/producer or the company and your entire premium will be refunded.



⁴ Certain age restrictions may apply.

Added value

Loyal Customer Discount:⁵

If you are currently insured by or own a life insurance policy, disability insurance policy or certain annuity contracts through MassMutual, or have an application pending, you may receive a 5% discount each year on your LTC insurance premiums.



Covered Partner Discount⁵

This 30% discount applies to each policy when both people meet the criteria for the covered partner discount. Both partners must be approved and both must maintain coverage beyond the free look period.

Partner Discount⁵

This 15% discount applies to the policy if it is sold to one member of a couple meeting the criteria for a covered partner.

Note: To be eligible for the Covered Partner Discount or Partner Discount applicant(s) must certify that they are legally married or part of a civil union recognized by the state in which the Policy is issued; or certify that they have been living together for a number of years in a committed relationship as partners or as family members.

Dividends⁶

Because MassMutual's long term care insurance is a participating product, your policy may be credited with dividends. Due to the tax qualified nature of these policies, any dividends credited to the policy will first be used to reduce your future premiums and then to increase your future benefits.

⁵ Discounts are subject to state approval and may not be available in all states.

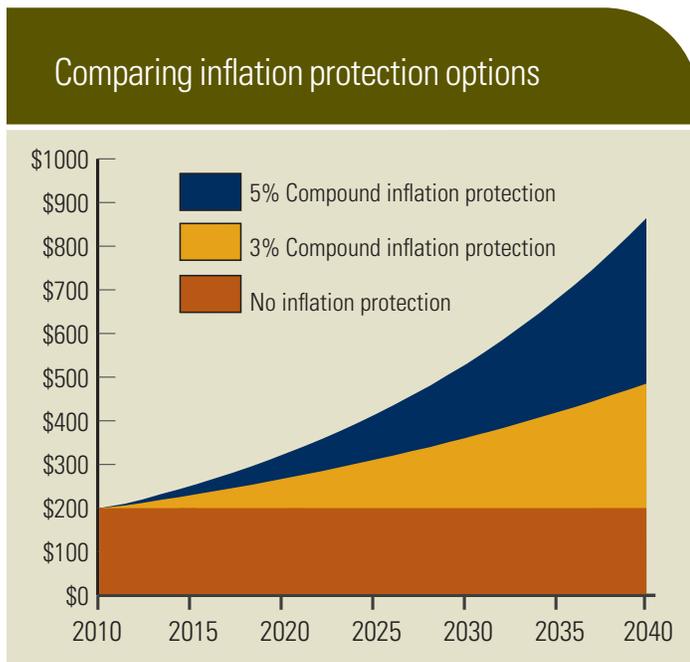
⁶ Dividends are not anticipated to be credited before the later of either the policy anniversary date after you turn 65 or the 10th policy anniversary date. Dividends will be used first to reduce future premiums or, if not in premium paying status, to increase future benefits. Dividends are not guaranteed.

SignatureCare® Riders

We offer a variety of optional riders, for an additional cost, that can be used to customize a policy to meet your individual needs. The availability of optional riders may be limited by the base policy selected as well as state or other restrictions.

Compound Inflation Protection Rider

- 5% Compound Inflation Protection Option increases the Daily Benefit Amount by 5% per year on a compound basis for the life of the policy, even while you are receiving benefits. Your premiums will remain the same as your Daily Benefit Amount increases.
- 3% Compound Inflation Protection Option increases the Daily Benefit Amount by 3% per year on a compound basis for the life of the policy, even while you are receiving benefits. Your premiums will remain the same as your Daily Benefit Amount increases.



Protection for Covered Partners

Shared Care Rider

This rider establishes a third pool of money to be used by you or your covered partner in the event that either of you exhausts the Total Benefit Amount of your individual policy. The use of the third pool by you will not deplete the Total Benefit Amount of your covered partner's policy. To purchase this rider both you and your covered partner must purchase and maintain identical policies (including all riders and endorsements). [This rider is not available with the Lifetime benefit period.]



For example:

If you and your covered partner purchase identical policies with a DBA of \$200 and a Benefit Period of 5 years, the Total Benefit Amount will be \$365,000 for each insured. Shared Total Benefit Amount of \$365,000 will also be available from which both partners can draw from if the Total Benefit Amount under their individual policy is exhausted.⁷

⁷ The Shared Total Benefit Amount will increase in accordance with an inflation protection rider attached to the policy and cannot be restored by the Restoration of Benefits Rider.

Waiver of Premium for Covered Partner Rider

We will waive the premium for the policy to which this rider is attached during any period in which the Covered Partner's premium is waived. Both partners must purchase and maintain the rider on their individual policies.

Paid-Up Survivor Benefit Rider

If you purchase a policy and both of the following occur:

- the end of the 10th policy year, and
- the death of your covered partner

The policy and any attached riders will be paid-up and no further premiums will be due for the surviving insured.

This rider is not available with the 10-year paid up or the paid-up at age 65 premium payment option.

Home and Community Based Services (HCBS)

HCBS Waiver of Elimination Period Rider

This rider pays HCBS benefits while the Elimination Period is being satisfied. Not available with Facility Services Only policy.

HCBS Monthly Benefit Rider

This rider changes the amount reimburseable under HCBS coverage from a Daily Benefit Amount (DBA) to a Monthly Benefit Amount, equal to 31 times the DBA less any Facility Service Benefits received during that calendar month. This rider gives you more flexibility around services you may not receive every day. For instance, if you need occupational therapy three times per week, this feature allows the cost to be covered on a monthly rather than daily basis. This rider is not available with the Facility Services Only policy.

For example:

If your DBA is \$200, this benefit will allow you to be reimbursed up to \$6,200 per month, rather than \$200 per day. This allows you to have more flexibility with the timing of your care services.

Other Protection Riders

Enhanced Elimination Period Rider

This rider allows you to progress more quickly through the Elimination Period. If you receive care in a Facility or through Home and Community Based Services at least once during any 7 calendar day period (Sunday through Saturday), 7 days will be counted toward satisfying the Elimination Period. Once the Elimination Period is satisfied, no future Elimination Period is required. This rider is not available with a Facility Services Only policy.

Shortened Benefit Period Nonforfeiture Rider

If you lapse your policy after it has been in force for at least three years, your coverage will continue under the rider. However, the new Total Benefit Amount is limited to the greater of the total of all of the premiums paid prior to the date of lapse, or 30 times the DBA in effect at the time of lapse. The policy will remain in force until the new benefit amount described above is exhausted or until you die. Upon your death, there is no return of any unpaid benefit amount.

Return of Premium

We offer two riders that provide for a return of premium on the policy.

- **Return of Premium on Death Rider:** If you are the policy owner and insured and you die while your policy is in force, we will reimburse your beneficiary the total premiums you have paid, less all the benefits paid under the policy.
- **Full Return of Premium on Death Rider:** If you are the policy owner and the insured and you die while your policy is in force, we will reimburse your beneficiary the total premiums you have paid under the policy, regardless of any benefits received.

If you have not designated a beneficiary, reimbursements will be made to your estate.

Restoration of Benefits Rider

If you make a claim and subsequently recover, we will restore the Total Benefit Amount to the original amount, after adjusting for the effects of any inflation riders attached to the policy. Benefits may be restored more than once, as long as the Total Benefit Amount has not been exhausted. The maximum amount that can be restored over the life of the policy is equal to the original Total Benefit Amount. [This rider is only available if you select a benefit period other than Lifetime.]



There's a clear advantage to buying long term care insurance at a younger age. You are more apt to be healthy and qualify for coverage and premiums are generally lower.

At claim time...

Benefit eligibility⁸

Provided all other eligibility requirements have been met, you will be eligible for SignatureCare benefits if, and within the last 12 months, a Licensed Health Care Practitioner certifies that you are chronically ill. A chronic illness is defined as:

- You are unable to perform at least 2 of 6 Activities of Daily Living (ADLs) due to loss of functional capacity. This means you require substantial assistance in at least 2 of the following ADLs, bathing, eating, dressing, transferring, toileting or continence, for a period expected to last at least 90 days.

–or–

- You have a severe Cognitive Impairment. This means you require continual supervision due to a deterioration or loss of intellectual capacity. This includes Alzheimer's disease or similar forms of dementia.

Premium waiver

Premiums will be waived once you begin receiving, and for as long as you continue to receive, Facility Service benefits or HCBS benefits under the policy. For example, if you have a Facility Services Only policy, premiums will be waived when you receive benefits for Facility Services; or if you have a Comprehensive Policy premiums will be waived when you receive benefits for Facility Services or HCBS.

Premiums will resume when you are no longer receiving benefits for Facility Services or HCBS at least once every week.

Personal Care Advisory services

A Personal Care Advisor is a Licensed Health Care Practitioner that helps assess and coordinate your overall care needs. The Personal Care Advisor is not employed by, or under contract to MassMutual. This service, which is optional, will provide you with assistance in developing a Plan of Care, coordinate appropriate services, and monitor ongoing delivery of such services.



⁸ Subject to all the terms and provisions of the policy.

Long Term Care Partnership program

A Long Term Care Partnership program is a joint effort by your state government and the private insurance industry that helps you plan to meet your future long-term care needs without depleting all of your assets to pay for care. This program allows you to protect some or all of your assets if your long term care needs extend beyond the period covered by your private insurance policy.

Partnership policyholders who apply for Medicaid coverage are able to earn dollar for dollar asset protection, lessening the burden to ‘spend down’ assets to qualify for the Medicaid program. Dollar for dollar asset protection allows you to protect an amount of your assets equal to your insurance benefit payments if in the future you need to apply for Medicaid.

Special requirements

In addition to the standards that all long term care insurance policies must meet, Partnership policies must satisfy certain additional requirements.

Inflation Protection

Partnership policies are required to include inflation protection coverage. The chart on the facing page outlines which SignatureCare riders must be purchased at which ages in order to meet Partnership inflation protection requirements. Aside from the inclusion of this required rider, there is no additional cost for adding Partnership protection to your policy.

Residency Requirements

The insured must reside in the state in which the partnership policy is purchased.

Reciprocity

To qualify for a State’s long term care insurance partnership program, the policy must cover an insured person who was a resident of the state when coverage first became effective under the policy. If the insured later relocates to another state,

SignatureCare Rider used to satisfy partnership inflation protection requirements

Age at Purchase	Inflation Protection Rider
Under 61 years old	Compound Inflation Protection Rider
Age 61 through age 75	Compound Inflation Protection Rider
Age 76 years or older	Inflation protection is not required

the Medicaid asset protection offered by the Partnership policy may be available subject to reciprocity rules.

Here’s how it works.

Design your policy and pay premiums.

You design your Partnership long term care insurance policy according to your needs and ability to pay. You pay the insurance premiums, generally until you need the care.

Have a long term care need.

Once you need long term care and you meet the benefit eligibility criteria (also known as the insured event) and deductible (elimination period) for the policy, MassMutual will pay benefits based on the policy terms you selected. MassMutual will continue to pay benefits as long as you need long term care and you continue to be eligible for benefits, or until all obligations of the policy, usually measured in number of years or a preset dollar amount, are met.

Share benefits with covered partner.

At an additional cost, covered partners can share a separate pool of benefits if each partner buys their own MassMutual policy and one partner depletes their benefits and still needs care. With this type of policy, keep in mind that only the covered partner who actually uses the benefits will earn Medicaid asset protection.

Apply for Medicaid assistance.

In the future, you may decide to apply for Medicaid assistance. Most Medicaid programs consider level of care, income and resource requirements in determining your eligibility.

With dollar-for-dollar asset protection, for every \$1 of benefits you receive from your Partnership policy, you will earn \$1 of asset protection. In determining your eligibility for Medicaid benefits, Medicaid will disregard your assets up to the amount of benefits received under your Partnership insurance policy. Once you are eligible for Medicaid assistance, you will be able to receive services covered under the Medicaid program. These services could be less than or more than the services provided to you under your Partnership insurance policy.

Benefits for policyholders

You may receive benefits from your SignatureCare 500 Partnership policy anywhere in the United States, based on the terms of the policy you select. Benefits received under the policy can accumulate Medicaid asset protection, even if you are in another state.

A policyholder who applies for Medicaid in a state other than the state where the policy was purchased may be eligible for Medicaid asset protection in that state. Eligibility will depend on whether the state in which the policy was purchased has Medicaid asset protection reciprocity with the other state at the time the policyholder applies to that state's Medicaid program.



Limitations and exclusions

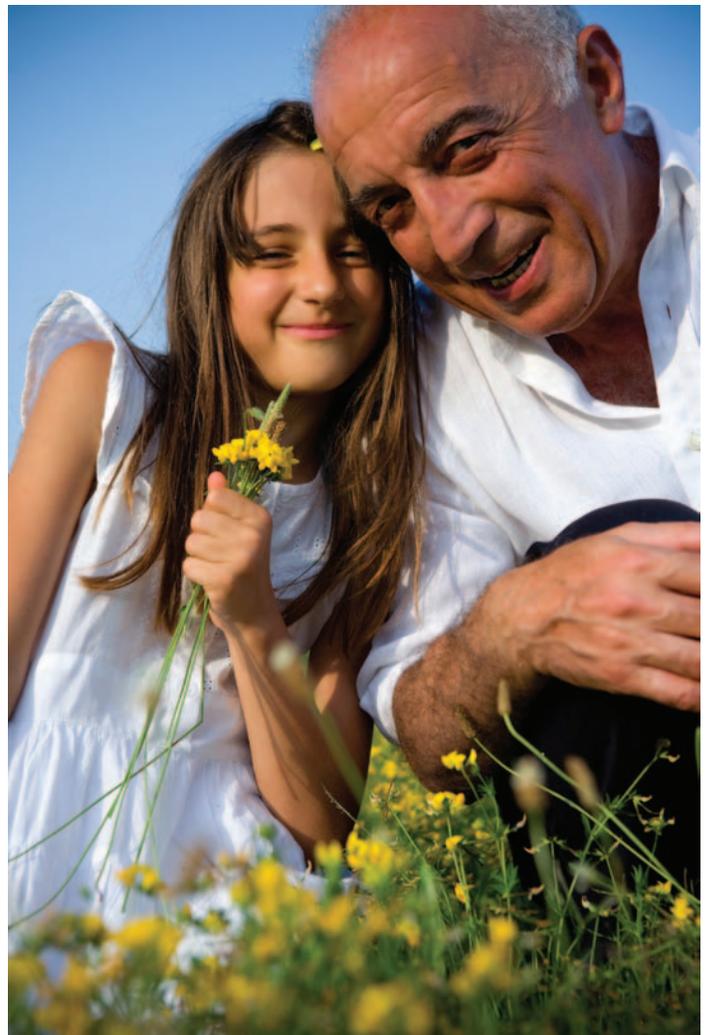
No benefits will be reimbursed and the Elimination Period will not be satisfied for any confinement, care, treatment, or service(s):

- provided by a Family Member;
- provided Outside the United States except as described under Coverage Outside the United States;
- for which You or the Insured have no financial liability or that is provided at no charge in the absence of insurance;
- provided in facilities operated primarily for the treatment of alcoholism or drug addiction;
- provided in facilities operated primarily for the treatment of Mental or Nervous Disorders;

Non-Duplication of benefits

Benefits are not payable under the policy for expenses incurred to the extent that such expenses are reimbursable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount; or for any other state or federal worker's compensation plan, or other governmental program (except Medicaid). For purposes of satisfying the Elimination Period, days on which you are eligible for benefits, but coverage is excluded due to the Non-Duplication of Benefits provision, will count toward satisfaction of the Elimination Period.

These provisions may not apply or may vary depending on the state in which you live at time of policy issue. Please refer to your state's Outline of Coverage for the exact language in your state. For more information on SignatureCare® 500, or any of MassMutual's suite of insurance products, contact your MassMutual insurance agent/producer.



Since 1851, Massachusetts Mutual Life Insurance Company has been operating for the benefit of our members and policyholders.

For 160 years, we've made business decisions based on their need. Our mutuality, along with our long-term business approach, has helped keep us strong. In 2000, we expanded our broad portfolio of products to include long term care insurance.

The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State Street, Springfield, MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you.

The purpose of this material is the solicitation of insurance.

This brochure is intended solely to provide an overview of the SignatureCare policy. It is not a contract and if there is a discrepancy the terms of the policy govern.



SignatureCare[®] 500 At-A-Glance Partnership Programs



As a Partnership policy, SignatureCare 500 is required to include some very important consumer protection features, such as compound inflation protection at certain purchase ages. It may also help you to protect an amount of your assets equal to your insurance benefit payment.

Benefit highlights

Policy provisions and benefits may vary from state to state and some of the benefits illustrated here may not be available in your state.

Policy Design	Facility Services Only or Comprehensive (Facility and Home and Community Based Services (HCBS))
Daily Benefit Amount	Up to \$400 per day
Elimination Period	30, 60, 90 or 180 service days
Benefit Periods	2 years, 3 years, 4 years, 5 years, 6 years, 10 years, [or Lifetime]
Payment Options (some age restrictions apply for 10-Year and Paid-Up at 65 options)	Standard Premium for Life, Discounted Renewal Premium, 10-Year Premium Payment Option, Paid-Up at Age 65 Premium Payment Option
Facility Bed Reservation Benefit	A maximum benefit per policy year equal to 60 times the Daily Benefit Amount
Facility Prescription Drug Benefit	A maximum monthly benefit equal to the Daily Benefit Amount
Alternative Plan of Care ¹ Benefit	Yes
Optional Personal Care Advisor Benefit	Yes (optional, at no additional costs)
Respite Care Benefit ¹	A maximum benefit per policy year equal to 30 times the Daily Benefit Amount
Ambulance Services Benefit ¹	A maximum benefit per policy year equal to 4 times the Daily Benefit Amount
Emergency Response System Benefit ¹	A maximum monthly benefit equal to ½ of the Daily Benefit Amount
Caregiver Training Benefit ¹	A lifetime maximum benefit equal to five times the Daily Benefit Amount
Annual Discounts	30% Covered Partner Discounts on each policy when both partners are covered 15% Partner Discount when one of two partners is covered 5% Loyal Customer Discount if you own or are insured by certain MassMutual products or have an application in process
Free Look Period	30 days
Waiver of Premium	Once the Elimination Period is satisfied, premiums will be waived while receiving benefits.



We'll help you get there.®

LTC53007P

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

Benefit highlights

Rider Needed to meet Partnership Criteria (Available at additional cost)	Inflation protection requirements vary by age as of date of purchase. For a person who is less than 61 years of age, compound inflation protection is required. For a person who is 61-75 years, of age, either simple or compound inflation protection is required. For a person who is 76 years of age or older, inflation protection is not required. <ul style="list-style-type: none"> • Compound Inflation Protection Rider (3% or 5% options)
Riders (Available at additional cost)	Riders available to everyone <ul style="list-style-type: none"> • HCBS Monthly Benefit Rider¹ • Enhanced Elimination Period Rider¹ or HCBS Waiver of Elimination Period Rider¹ (may choose only one) • Restoration of Benefit Rider [(not available with a Lifetime Benefit Period)] • Shortened Benefit Period Nonforfeiture Rider • Return of Premium on Death Rider or Full Return of Premium on Death Rider (not available to issue ages over 65) (may choose only one) Riders available only to Covered Partners <ul style="list-style-type: none"> • Waiver of Premium for Covered Partner Rider • Paid-Up Survivor Benefit Rider (not available with 10-year and Paid-Up at Age 65 premium payment options) • Shared Care [(not available with a Lifetime Benefit Period)]
Limitations and Exclusions	No benefits will be paid and the Elimination Period will not be satisfied for any confinement, care, treatment, or service(s): <ul style="list-style-type: none"> • Provided by a Family Member; • Provided Outside the United States except as described under Coverage Outside the United States; • For which You or the Insured have no financial liability or that is provided at no charge in the absence of insurance; • Provided in facilities operated primarily for the treatment of alcoholism or drug addiction; • Provided in facilities operated primarily for the treatment of Mental or Nervous Disorders
Reciprocity	To qualify for a State's long term care insurance partnership program, the policy must cover an insured person who was a resident of the state when coverage first became effective under the policy. If the insured later relocates to another state, the Medicaid asset protection offered by the Partnership policy may be available subject to reciprocity rules.

¹ Benefit is not available with Facility Services Only Policy.

Read your policy carefully.

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The purpose of this material is the solicitation of insurance.



SignatureCare® 500 Guide for Managers



Give your
company a
competitive
advantage

Insurance Strategies



We'll help you get there.®

LTC53401

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



**Long term care
insurance made
available through the
workplace may be
good for business.**

Worksite long term care insurance

Help employees prepare if the need for long term care should arise.

Coverage may be made available through the work-site. An individual long term care insurance policy may help your employees preserve their assets and help protect themselves and their loved ones from the financial and emotional stress that comes with providing ongoing care.

Key advantages

There are several key advantages to a SignatureCare[®] policy from Massachusetts Mutual Life Insurance Company (MassMutual):

Premium discounts*

Typically, individual long term care insurance policies made available through the worksite will qualify for a discount on premiums for all years.

A Loyal Customer Discount may be applied to premium if the customer is currently insured by or owns a life insurance policy, disability insurance policy or certain annuity contracts through MassMutual or has an application pending.

SignatureCare may also be available at discounted rates to the employee's spouse or civil union/ domestic partner, adult children, parents, in-laws, and grandparents.

Guaranteed renewable

The policy cannot be cancelled by the insurer as long as premiums are paid on time. However, we may change premiums, subject to the appropriate regulatory authority of the state in which the policy was issued.

* Discounts subject to approval.

Portability

If an employee leaves the company or retires, all applicable discounts and benefits will remain in place. Fully portable, the employee may continue the policy and coverage.

Tax advantages**

In general, premiums paid by an employer for their employees' tax-qualified long term care insurance policy are fully deductible as a business expense, yet not considered part of employees' gross income.

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Long term care insurance made available through the workplace may be good for business.

Retain employees

Hiring and training new employees can be expensive for companies. Most employers prefer to retain their employees by offering benefits valued by their employees. Individual long term care insurance made available through the workplace to your employees and their extended family members can help them protect themselves and their loved ones against the many burdens – both financial and emotional – associated with a long term care need.

Attract new employees

A worksite offer of long term care insurance may be attractive to new employees.

MassMutual will help you get there.

Since 1851, Massachusetts Mutual Life Insurance Company has been operating for the benefit of our members and policyholders.

For 160 years, we've made business decisions based on their need. Our mutuality, along with our long-term business approach, has helped keep us strong. In 2000, we expanded our broad portfolio of products to include long term care insurance.

Help retain your employees and enhance your company's voluntary benefits while taking advantage of tax savings. Talk to a MassMutual agent/producer about individual long term care insurance coverage.

There may be implications under the Employment Retirement Income Security Act (“ERISA”) depending on how long term care insurance policies are made available to the employees and whether such an arrangement constitutes an “employee benefit plan” under ERISA. Employers should consult their own tax and legal advisors for further information on potential ERISA implications.

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State Street, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you.

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Solutions
for Executives



A meaningful
benefit for your
executives...

SignatureCare® 500
Long Term Care Insurance

Insurance Strategies



We'll help you get there.®

LTC53450

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



Give your firm a competitive advantage¹

One way to help attract and retain the best executives is with SignatureCare[®] long term care insurance made available through the worksite.

As part of your executive benefits program, SignatureCare can help provide your employees with peace of mind — knowing that they have a plan in place to help protect their assets, preserve their estate and relieve their families from the emotional and financial strains of caregiving.

¹ Long Term Care Insurance provided by an employer to its employees may be subject to ERISA.

Key Advantages

There are several key benefits to a SignatureCare® policy from Massachusetts Mutual Life Insurance Company (MassMutual):

Premium Discounts*

Typically, individual long term care insurance policies made available through the worksite will qualify for a discount on premiums for all years. A Loyal Customer Discount may be applied to the premium if the customer is currently insured by or owns a life insurance policy, disability insurance policy or certain annuity contracts through MassMutual or has an application pending. SignatureCare may also be available at discounted rates to the employee's spouse or civil union/ domestic partner, adult children, parents, in-laws, and grandparents.

Guaranteed Renewable

The policy cannot be cancelled by the insurer as long as premiums are paid on time. However, we may change premiums, subject to the appropriate regulatory authority of the state in which the policy was issued.

* Discounts subject to approval.

Portability

If an employee leaves the company or retires, all applicable discounts and benefits will remain in place. Fully portable, the employee may continue the policy and coverage.

Tax Advantages**

In general, premiums paid by an employer for their employees' tax-qualified long term care insurance policy are fully deductible as a business expense, yet not considered part of employees' gross income.

Attract and retain key executives while you take advantage of tax savings. Talk to a MassMutual agent/producer about individual long term care insurance coverage.

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Make your company stand out from the crowd.

Retain Top Executives

Hiring and training new employees can be expensive for companies. Most employers prefer to retain their employees by offering benefits valued by their employees. Individual long term care insurance made available through the workplace to your employees and their extended family members can help them protect themselves and their loved ones against the many burdens – both financial and emotional – associated with a long term care need.

Attract New Employees

A workplace offer of long term care insurance may be attractive to new employees.

10-Pay Option¹

The 10-Pay option maximizes tax deductions for employers who qualify. This option can be chosen to completely “pay-up” the policy before your key executive retires, providing a valuable and portable benefit for select employees.

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There may be implications under the Employment Retirement Income Security Act (“ERISA”) depending on how long term care insurance policies are made available to the employees and whether such an arrangement constitutes an “employee benefit plan” under ERISA. Employers should consult their own tax and legal advisors for further information on potential ERISA implications.

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**A Long Term Care Solution
for Association Members**



**Add value for
Association
members**

**SignatureCare® 500
Long Term Care Insurance**

Insurance Strategies



We'll help you get there.®

LTC53700

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



Help your members plan for
future long term care needs.

Consider long term care insurance.

Individual long term care insurance made available through the association can help association members preserve their assets and protect themselves and their loved ones from the financial and emotional stress that comes with providing ongoing care.

Give your members access to valuable long term care coverage

There are several key benefits to a SignatureCare® policy from Massachusetts Mutual Life Insurance Company (MassMutual):

Premium Discounts¹

Typically, individual long term care insurance policies made available through an association will qualify for a discount on premiums for all years. SignatureCare is also available at the same discount to the eligible member's spouse, adult children, parents, in-laws, and grandparents.

Guaranteed Renewable

The individual policy cannot be cancelled by the insurer as long as premiums are paid on time. However, we may change premiums, subject to the appropriate regulatory authority of the state in which the policy was issued.

Portability

An individual SignatureCare long term care insurance policy is fully portable. If a member leaves the association all applicable discounts and benefits will remain in place.

Tax Advantages²

Premiums paid by an individual for a tax qualified long term care policy are treated as an itemized medical expense for tax purposes, subject to certain limits. Benefits paid on a qualified policy to an individual who is receiving care are generally not considered part of taxable income.

¹ Discounts subject to approval.

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For 160 years, we've made business decisions based on their need. Our mutuality, along with our long-term business approach, has helped keep us strong. In 2000, we expanded our broad portfolio of products to include long term care insurance.

Help your members plan for future long term care needs. Talk to a MassMutual agent/producer about individual long term care insurance.



There may be implications under the Employment Retirement Income Security Act (“ERISA”) depending on how long term care insurance policies are made available through the association and whether such an arrangement constitutes an “employee benefit plan” under ERISA. Tax and legal advisors should be consulted for information on potential ERISA implications.

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State Street, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you.

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Reasons to purchase SignatureCare® Long Term Care Insurance

Typically, individual long term care insurance policies obtained by employees of approved companies will qualify for a discount on premiums. Massachusetts Mutual Life Insurance Company's (MassMutual) SignatureCare® Long Term Care Insurance provides you with base policy features and many optional riders, available for an additional premium, to help you customize a policy that fits your lifestyle and financial needs. Following are some of the top reasons to purchase a SignatureCare policy:

1 | Choose a financially strong company

Since 1851, Massachusetts Mutual Life Insurance Company has been operating for the benefit of our members and policyholders. For 160 years, we've made business decisions based on their needs. Our mutuality, along with our long-term business approach, has helped keep us strong.

2 | Premium discounts

Typically, individual long term care insurance policies obtained by employees of approved companies will qualify for a discount on premiums. In addition, the Loyal Customer Discount may apply if you own or are insured by certain MassMutual products or have an application in process.

SignatureCare may also be available at discounted rates to your spouse or domestic/civil union partner, adult children, parents, in-laws and grandparents. Discounts extended to family members help to provide care options for your family.

3 | Guaranteed renewable

The policy cannot be cancelled by the insurer as long as premiums are paid on time. However, premiums may change, subject to the appropriate regulatory authority of the state in which the policy was issued.

4 | Portability

If you leave the company or retire, all applicable discounts and benefits will remain in place. Fully portable, the policy and coverage stays with you.

5 | Personal care advisory services

A Personal Care Advisor is a Licensed Health Care Practitioner who can help you to assess and coordinate your overall care needs. The Personal Care Advisor is not employed by, or under contract to MassMutual. This optional service will provide you with assistance in developing a Plan of Care, coordination of appropriate services, and ongoing monitoring of the delivery of services.

6 | Shared care

This optional rider, available for an additional cost, is designed to give covered partners more flexibility when their coverage needs differ. It provides for a shared pool of money that can be used if one partner exhausts the coverage under their individual policy without depleting the other partner's policy coverage.

7 | Inflation protection options

Inflation affects costs in all areas of our lives, and long term care is one of them. This benefit, available for an additional cost, is critical if your coverage is to keep pace with rising costs. SignatureCare offers two inflation protection options: 3% or 5% compound inflation. Inflation protection may help assure that your policy holds its value over time.

8 | Tax advantages

With SignatureCare policies, the premiums you pay for a tax-qualified policy are treated as an itemized medical expense for tax purposes, subject to certain limits. And, any benefits that are paid under your policy are generally not considered part of taxable income. Benefits paid from a qualified long term care policy that exceed the actual costs incurred for care are taxable if they exceed a per diem limitation. For 2010 the per diem limit is \$290.

[Agent/Producer Name:

Agency Name and Address:

Agent/Producer Phone:

Agent/Producer E-mail:

]

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Read Your Policy Carefully: Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State Street, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you.

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A Long Term Care Solution
for Individuals



The cost of Long Term Care is compounding.

Make sure your insurance keeps pace
with the cost of care.

The cost of long term care is expected to increase each year. Therefore it's very important that you consider the additional premium required to add one of SignatureCare's inflation protection options.¹

According to Government Consumer Price Index (CPI) data the costs for Nursing Home and Adult Day Care services increased 3.2% in 2010 and have increased at a compounded rate of 4.2% per year from December 2000 through December 2010.²

Long term care costs on the rise*

Year	National Annual Nursing Home Costs
2010	\$83,585
2015	\$106,678
2020	\$136,151
2025	\$173,767
2030	\$221,776

* Based on national average 2010 annual costs for a private nursing home room. MetLife Mature Market Institute. The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. October 2010. Assumes a 5% inflation rate.

¹ Inflation protection may be required for state Partnership policies.

² Price Index – All Urban Consumers, Series ID: CUSR0000SEMD02, Seasonally Adjusted, U.S. City Average Nursing Home and Adult Day Services. CPI Index Values, December 2000 = 119.500, December 2009 = 173.958, December 2010 = 179.448.

Insurance Strategies



We'll help you get there.®

LTC53009

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

Impact of inflation protection on daily benefit amount (DBA)

Years	\$200 DBA with No Inflation Protection	\$200 DBA with 3% Compound Inflation Protection	\$200 DBA with 5% Compound Inflation Protection
1	\$200	\$200	\$200
5	\$200	\$225	\$243
10	\$200	\$261	\$310
15	\$200	\$303	\$396
20	\$200	\$351	\$505
25	\$200	\$407	\$645
30	\$200	\$471	\$823

Compound Inflation Protection – increases your Daily Benefit amount by a percentage per year on a compound basis for the life of the policy.

Example One: With 5% Compound Inflation Protection, a \$200 daily benefit amount during the first policy year increases to \$310 during the 10th policy year.

Example Two: With 3% Compound Inflation Protection, a \$200 daily benefit amount during the first policy year increases to \$261 during the 10th policy year.

Talk to a Massachusetts Mutual Life Insurance Company (MassMutual) agent/producer about your long term care insurance options today.

[Agent/Producer Name:

**Agency Name
and Address:**

Agent/Producer Phone:

Agent/Producer E-mail:

]

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The purpose of this material is the solicitation of insurance.



Profile

- Planning for elder care
- Helping to provide peace of mind for a family's future
- MassMutual Long Term Care Insurance



Harry & Joyce Smith

Meet Harry & Joyce Smith

“We worked hard all our lives and we didn’t want to put our children in the situation we were facing with my mother. We wanted to have our future health care plans in place, so if the need arises, they would not have to make uncomfortable decisions.”

MassMutual Customer VoicesSM real people, real solutions.

Harry and Joyce Smith’s attorney referred them to Massachusetts Mutual Life Insurance Company (MassMutual) agent/producer, Tom Donahue, to talk about long term care insurance.

“I grew up in a small town in western Pennsylvania. Joyce said, “back in those times there wasn’t talk of long term care insurance.” But the day came when Harry and Joyce had to put Joyce’s mother into an assisted living facility.

“I was not aware how much it cost a month...and it was a real shock,” says Joyce. “My mother had been saving her money and it only ended up taking care of her for two and a half years.”

Joyce’s mother’s home had been sold three years earlier and neither her mother nor her father had a pension. She depended on social security and the interest from her savings.

When the money ran out, Joyce’s mother was moved to a nursing home, where she has been for the past seven years.

“It was an eye opening experience...when it dawned on us that we were not in a whole lot better shape than her mother was,” says Harry. “It was time to start doing some in-depth planning because we knew our retirement was not that far away.”

Harry and Joyce contacted Tom to find out what their options were and to help them put their plans in place to help prepare them for their own retirement.

As a former Captain of the Binghamton, NY fire department, Harry is a bit of an investigator. He wanted to explore all of the possibilities available to him.

“Harry was typical of most clients or prospective clients in that age group – fifties, looking at long term care insurance,” says Tom, “they want to understand it, not just blindly buy it. There is so much information that it is flooded out there.”

The biggest thing that Harry and Joyce considered from a company standpoint was, “who will be there in thirty to forty years?”

Harry and Joyce purchased long term care insurance policies from MassMutual. Today, they have put the winters of upstate New York far behind them.

“I have to admit, its peace of mind, knowing that we have MassMutual long term care insurance,” says Harry.

“At this point they are happily retired in Arizona,” says Tom, “and the best part is that I know MassMutual and I have helped them get there.”



**– Tom Donahue
CFBS**

Tom Donahue is an insurance representative of Massachusetts Mutual Life Insurance Company. Tom Donahue is licensed to offer insurance products and services in FL, NH, NY, OH, PA and VA. He cannot communicate with, nor respond to, requests from users who reside in jurisdictions where he is not licensed to conduct insurance business.

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Long Term Care Insurance

MassMutual Customer VoicesSM
real people, real solutions.

Harry & Joyce Smith

CM1007v

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Contact will be made by an insurance agent or insurance company.



00:01 / 02:27





Massachusetts Mutual
Life Insurance Company
Long Term Care Insurance

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CM1007v

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02:25 / 02:27



<p>Opening Title Slide</p>	<p>Long Term Care Insurance MassMutual Customer Voicessm Harry and Joyce Smith</p> <p><i>The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.</i></p> <p>CM1007v</p>
<p>Tom Donahue 33:24-:33 003/007</p>	<p>I MET HARRY AND JOYCE SMITH IN 2000...THEY WERE REFERED TO ME BY THEIR ATTORNEY TO TALK ABOUT LONG TERM CARE.</p>
<p>Joyce</p>	<p>MY PARENTS WERE FROM A SMALL TOWN IN WESTERN PENNSYLVANIA, AND BACK IN THOSE TIMES THERE WASN'T EVEN ANYTHING ABOUT LONG TERM CARE INSURANCE.</p>
<p>b-Roll of pic of Joyce's Mom 27:35 014/021</p>	<p>BUT THE DAY CAME WHEN HARRY AND JOYCE HAD TO PUT JOYCE'S MOTHER INTO AN ASSISTED LIVING FACILITY.</p>
<p>Joyce</p> <p>Intercut cutaway of Harry nodding as she talks</p>	<p>I WAS NOT AWARE OF HOW MUCH IT COST A MONTH...AND IT WAS A REAL SHOCK ... MY MOTHER HAD BEEN SAVING HER MONEY...AND IT ONLY ENDED UP TAKING CARE OF HER FOR 2-1/2 YEARS.</p>
<p>Joyce</p> <p>B-Roll Joyce's mother 27:50 15/021</p>	<p>HER HOME WAS SOLD 3 YEARS BEFORE AND SHE HAD NO PENSION, NOR DID MY DAD HAVE A PENSION, SO ALL SHE HAD WAS SOCIAL SECURITY AND THE INTEREST FROM HER SAVINGS.</p>
<p>29:24 zoom c/u Joyce's mother Annrcr V/O</p>	<p>WHEN THE MONEY RAN OUT, JOYCE'S MOTHER WAS MOVED TO A NURSING HOME, WHERE SHE'S BEEN FOR THE PAST SEVEN YEARS.</p>
<p>Harry</p>	<p>IT WAS AN EYE-OPENING EXERIENCE... ...THEN IT DAWNED ON US ...WE AREN'T IN A WHOLE LOT BETTER SHAPE THAN HER MOTHER WAS...IT WAS TIME TO</p>

	START DOING SOME IN-DEPTH PLANNING ...BECAUSE WE KNEW OUR RETIREMENT WAS NOT THAT FAR AWAY.
Tom on camera 35:00 003/007	HARRY IS...A BIT OF AN INVESTIGATOR. A FORMER CAPTAIN OF THE BINGHAMPTON FIRE DEPARTMENT, HE ...WANTED TO INVESTIGATE ALL OF THE POSSIBILITIES THAT WERE AVAILABLE TO HIM.
B-Roll of Harry & Joyce in their kitchen Tom V/O 44:37 004/007 Back to tom on camera 44:33 004/007	HE'S TYPICAL OF MOST CLIENTS OR PROSPECTIVE CLIENTS IN THAT AGE GROUP, 50'S...LOOKING AT LONG TERM CARE ...THEY WANT TO UNDERSTAND IT, THEY DON'T JUST WANT TO BLINDLY BUY IT.... THERE'S SO MUCH INFORMATION THAT'S FLOODED OUT THERE... THE BIGGEST THING THAT HARRY AND JOYCE LOOKED AT... THEY SAID FROM A COMPANY STANDPOINT, WHO WILL BE THERE IN 30 OR 40 YEARS...
B-Roll 22:36 004/021 walking & mtns behind them	HARRY AND JOYCE PURCHASED MASS MUTUAL LONG TERM CARE POLICIES. TODAY, THEY HAVE PUT THE WINTERS OF UPSTATE NEW YORK FAR BEHIND THEM.
B-Roll Plucking limes from trees 005/021 24:37 006/021 at patio table w/cactus	AT THIS POINT THEY'RE HAPPILY RETIRED IN ARIZONA ...AND I THINK THE BEST PART IS THAT I KNOW THAT MASS MUTUAL AND I HAVE HELPED THEM GET THERE.
B-Roll 26:01 clink glasses 007/021 Joyce V/O 6:03 002/021 Then Joyce on camera	WE WORKED HARD ALL OUR LIVES AND YOU KNOW WE DIDN'T WANT TO PUT OUR CHILDREN IN THE SITUATION WE WERE FACING WITH MY MOTHER. WE WANTED TO HAVE EVERYTHING ALL SET SO WE'RE TAKEN CARE OF AND THEY WOULDN'T HAVE TO BE STRESSED ABOUT IT.
Harry 13:43-:49	I HAVE TO ADMIT, IT'S PEACE OF MIND...PEACE OF MIND.

<p>Slide – MMFG logo</p>	<p>LONG-TERM CARE INSURANCE COVERAGE PROVIDED BY POLICY FORM [MM500-P-1 ET AL. (IN ID, MM500-P-1-ID AND IN NC, MM500-P-1-NC)] AND ISSUED BY MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, SPRINGFIELD, MA 01111-0001. FOR COSTS AND FURTHER DETAILS OF COVERAGE, INCLUDING EXCLUSIONS AND REDUCTIONS OR LIMITATIONS CONTACT YOUR INSURANCE AGENT/PRODUCER.</p> <p>Thomas P. Donahue is an insurance representative of Massachusetts Mutual Life Insurance Company (MassMutual). He is licensed to offer insurance products and services in FL, IL, NY, OH, PA and VA.</p> <p>© 2008 MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.</p>
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MassMutual Customer VoicesSM
real people, real solutions

Meet the Smiths

And let them inspire you...



Insurance Strategies

...to make good decisions.

We realize that everyone's situation is unique, but we hope that the Smith's story will help you think about your potential long term care insurance needs.

After an eye-opening experience providing elder-care for Joyce's mother, Harry and Joyce Smith purchased individual long term care insurance policies from Massachusetts Mutual Life Insurance Company (MassMutual).

Joyce's mother's home had been sold three years earlier and neither her mother nor her father had a pension. She depended on social security and the interest from her savings. When the money ran out, Joyce's mother was moved to a nursing home, where she has been for the past seven years.

Harry and Joyce knew their retirement was not that far off and it was time to do some in-depth planning. They wanted to be prepared should a long term care need arise and help provide their family with peace of mind.

Watch the Smiths share their story.

Visit the MassMutual Long Term Care Insurance page at www.massmutual.com/productssolutions/individuals_families/producttype/longtermcare/product. Then let's set up some time to discuss how we can help you prepare for retirement – starting with a good decision of your own.



"We worked hard all our lives and we didn't want to put our children in the situation we were facing with my mother. We wanted to have our future long term care plans in place to give our family peace of mind."

– Joyce Smith

Call 877-810-9300

Response Code: [000000]

For more information contact:

[Agent Name, Designations]

[Title]

[XX License # xx]

[Email nagent@webaddress.com]

[Insurance representative of Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001 and registered representative of and offers securities through MML Investors Services, LLC. [Name of Agency, Address Line 1, Address Line 2, Name of City, ST 00000-0000 and telephone number_164 characters with spaces maximum for agency name and address info].

Long Term Care Insurance



We can help you get access to the answers you need about protecting your well-being.

Let us help.

PLACEHOLDER FOR IMPRINT

Long Term Care Insurance

Plan now - for you
and your loved ones.

The need for long term care may happen to anyone...at any time. It could be you, your spouse or partner, a parent, or even a sibling. The need for long term care may result from a lengthy, chronic illness or severe cognitive impairment. However, something as unexpected as an accident or injury could also trigger the need for long term care.

Americans are living longer than ever before.¹ At some point, you may experience an injury or illness that leads to a need for long term care.

What is long term care?

Long term care is a variety of services and supports to help meet long term care needs over an extended period of time. Long term care involves help performing everyday Activities of Daily Living (ADL's), which are: Bathing, Dressing, Using the toilet, Transferring (to or from bed or chair), Caring for incontinence, and Eating. Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.

Why consider long term care insurance?

Long term care insurance may help relieve the emotional and financial strains your family may experience while caring for you. And, it may give you peace of mind knowing that you have a plan in place to help protect your assets, preserve your estate, and retain more control and choice over your future care. In addition, premiums paid by an

individual for a tax qualified policy are treated as an itemized medical expense for tax purposes, subject to certain limits. Benefits received are generally not considered part of taxable income.

¹ Arias E. United States life tables, 2006. National vital statistics reports; vol 58 no 21. Hyattsville, MD: National Center for Health Statistics. 2010.

Continued on back



Long Term Care Insurance

Get the information you need to make an informed decision about your options for long term care insurance.

Call or stop in today to arrange a no-obligation consultation with an insurance agent/producer.

- ~ **NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION**
- ~ **NOT FDIC OR NCUA-INSURED**
- ~ **NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**
- ~ **NOT GUARANTEED BY ANY BANK OR CREDIT UNION**

[AGENT NAME]

[ADDRESS LINE 1]

[ADDRESS LINE 2]

[CITY, STATE 00000-0000]

[PHONE]

[E-MAIL@FINSVCS.COM]

[LICENSE NUMBER]

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Long Term Care Insurance



Plan now for
long term care.

For you, your family,
and your peace of mind.

Let us help.

PLACEHOLDER FOR IMPRINT

Long Term Care Insurance

The Facts

- ~ Long term care involves help performing everyday Activities of Daily Living (ADLs), which are: Bathing, Dressing, Using the toilet, Transferring (to or from bed or chair), Caring for incontinence, and Eating.
- ~ The need for long term care may result from a lengthy, chronic illness or severe cognitive impairment. However, something as unexpected as an accident or injury could also trigger the need for long term care.

A Solution

Long term care is a variety of services and supports to help meet personal care needs over an extended period of time.

- ~ Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.
- ~ Now, while you're healthy, is the time to think about and plan for those unexpected things that may happen in life.

While considerable support may be provided by family and loved ones, one way to help ensure that you receive the type of care you want - in the setting you choose - is through a comprehensive individual long term care insurance policy that may help to:

- ~ Protect your assets and your estate - including your home
- ~ Protect your spouse or partner's standard of living, financial security and peace of mind

- ~ Support your desire not to have to rely on family and friends
- ~ Preserve your independence and self-determination, by giving you more options as to where you'll receive care

Be Informed

If you choose to purchase a long term care insurance policy, you make the choice to help protect yourself, your assets, your family and loved ones against the major burdens - both financial and emotional - associated with long term care. There are many options available for you to choose a solution that's right for your lifestyle.

Continued on back



Long Term Care Insurance

Call or stop in today to arrange a no-obligation consultation with an insurance agent/producer.



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[AGENT NAME]

[ADDRESS LINE 1]

[ADDRESS LINE 2]

[CITY, STATE 00000-0000]

[PHONE]

[E-MAIL@FINSVCS.COM]

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SignatureCare[®] 500: Long Term Care Insurance



Partnership programs

Q: I've been hearing about Long Term Care Partnership programs. What are they?

A: Long Term Care (LTC) insurance Partnership programs are an alliance between the state Medicaid program and private insurance companies to help Americans to plan for future long term care expenses.

Q: Does my state have a Partnership program?

A: Ask your Massachusetts Mutual Life Insurance Company (MassMutual) insurance agent/producer for state specific information. LTC insurance Partnership programs were offered only in California, Connecticut, Indiana, and New York until the passage of the Deficit Reduction Act (DRA) in 2007, which allowed all states to develop Partnership programs. Now, more than 25 states have enacted legislation to pave the way for implementing these programs.

Q: What makes a Policy Approved for Partnership different from other long term care insurance policies?

A: Medicaid asset protection is the primary difference. With a LTC insurance policy approved for Partnership, you would be allowed to protect some of your assets from Medicaid spend-down requirements during the Medicaid eligibility determination process.

Q: How does Medicaid Asset Protection work?

A: The DRA required all new Partnerships to use a dollar-for-dollar model where for every dollar that a policy approved for Partnership *pays out in benefits*, a dollar of personal assets can be protected (that is, disregarded during the eligibility review) if the

individual chooses to apply for Medicaid. In other words, Partnership policy holders who apply for Medicaid coverage are able to maintain some level of assets (equal to the LTC insurance benefit paid) above the Medicaid asset limit currently in place for eligibility purposes. The four original Partnership states use different models. Your MassMutual insurance agent will have state specific information.

Q: Is there anything else to consider about Partnership policies?

A: Yes, your MassMutual insurance agent/producer will be able to help you understand any state mandated income protection limitations and help you find an affordable long term care plan that best meets your needs.

Choose a long term care policy carefully

If you are considering purchasing a LTC insurance policy, take the time you need to understand the policy and its provisions. Choose a reliable and experienced insurance company for your coverage. A MassMutual LTC insurance agent/producer has completed the required comprehensive training on this complex insurance product and can help you decide what insurance policy is best for your long term care needs.

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We'll help you get there.[®]

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LTC53062

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

411
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Long Term Care Insurance

This Web site is for [employees/members] of [company/association].

**Employer/
Association
Logo**

What is long term care?

Long term care is a variety of services and supports to help meet personal care needs over an extended period of time. Long term care may involve non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs), which are: bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating.

The need for long term care (LTC) can happen to anyone... at any time. It could be you, your spouse or partner, a parent, or even a sibling. The need for long term care may result from a lengthy, chronic illness or a severe cognitive impairment. However, something as unexpected as an accident or injury could also trigger the need for long term care.

You may wish to stay in your home and stay as independent as long as possible. Long term care insurance is one option that helps provide more independence and control over health care decisions.

Is long term care right for you?

Long term care insurance is one option to help you plan for the high cost of future care. Long term care insurance may help relieve the emotional and financial strains a long term care need may place on your family. And, it may give you peace of mind knowing that you have a plan in place to help protect your assets and estate from the high costs of care as well as to help you retain more control and choice over your future care.

What is covered?

A LTC insurance policy may help cover the costs involved when someone is unable to do everyday activities such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. The goal for long term care services is to provide assistance and improve the quality of life for those with chronic, long-term conditions or severe cognitive impairment, such as Alzheimer's disease. Depending on the type of policy purchased, long term care insurance may provide coverage for long term care health needs in the home, community-based settings, an assisted living facility or nursing home.

Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.

• [Contact your Insurance Agent/Producer](#)

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The purpose of this material is the solicitation of insurance.

Related Information

• [Key Benefits](#)

 [\[Assisted Living Costs \(PDF\)\]](#)

 [\[Home Health Aide Costs \(PDF\)\]](#)

 [\[Nursing Home Costs \(PDF\)\]](#)

Long Term Care Insurance

This Web site is for [employees/members] of [company/association].



Please fill out the form below

** indicates required field*

Name *

Street *

City *

State *

Zip Code *

Telephone Number

E-mail Address

Date of Birth

Spouse Date of Birth

Are you an [employee] of [company/association]? *

Yes No

Are you an eligible relative of an [employee] of [company/association]? *

Yes No

Your Message *

[< previous](#)

[submit](#)

Contact Information

[agent name]

[agency name]

[address]

[city, state, zip]

[phone:

[mobile:

[fax:

Licensed to sell Insurance in: [state abbreviations]

California Insurance number [insert number]

The purpose of this material is the solicitation of insurance and an insurance agent/producer may contact you.

Long Term Care Insurance

This Web site is for [employees/members] of [company/association].

**Employer/
Association
Logo**

There are several key benefits to a SignatureCare® policy from Massachusetts Mutual Life Insurance Company (MassMutual):

Premium Discounts¹

Typically, individual long term care insurance policies obtained by employees of approved companies or members of approved associations will qualify for a discount on premiums for all years. In addition, the Loyal Customer Discount may also apply for those who own another MassMutual product. SignatureCare may also be available at discounted rates to the employee or member's spouse, partner, adult children, parents, in-laws, and grandparents.

Guaranteed Renewable

The policy cannot be cancelled by the insurer as long as premiums are paid on time. However, we may change premiums, subject to the appropriate regulatory authority of the state in which the policy was issued.

Portability

If an employee leaves the company or retires, all applicable discounts and benefits will remain in place. Fully portable, the employee may continue the policy and coverage.

Tax Advantages²

Premiums paid by an individual for a tax qualified long term care policy are treated as an itemized medical expense for tax purposes, subject to certain limits. Benefits paid on a qualified policy to an individual who is receiving care are generally not considered part of taxable income.

State Partnership Programs³

The policy is designed to qualify for state Partnership programs. A person insured by a qualifying Partnership policy may be able to retain a specified amount of assets and still qualify for a state's Medicaid program provided they are otherwise eligible.

• [Contact your Insurance Agent/Producer](#)

¹ Discounts subject to approval.

² The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

³ Partnership policies may not be available in all states.

Related Information

 [\[Assisted Living Costs \(PDF\)\]](#)

 [\[Home Health Aide Costs \(PDF\)\]](#)

 [\[Nursing Home Costs \(PDF\)\]](#)

Attracting & Retaining Key Employees: Long Term Care Insurance

Individual long term care insurance for employees and their extended family members provides valuable coverage and helps encourage loyalty. For employers, it may help reduce employee turnover and attract superior talent.

What is long term care insurance?

Long term care insurance is one option that allows your employees to have a plan in place to help protect their assets and remain as independent as possible, if they require the need for long term care. Long term care insurance may give them the peace of mind that comes with knowing they have more choices and more control over care options. This type of coverage may help them maximize their independence when they are unable to be fully independent.

How is long term care insurance used?

While your employees may also receive support from family or loved ones if they require long term care, one way to help ensure they receive the type of care they want – in the setting they choose – is through a comprehensive, individual long term care insurance policy. A comprehensive long term care insurance policy may provide coverage for long term care needs in the home, an assisted living facility or nursing home, community-based setting or hospice facility.

What are the benefits of long term care insurance?

A long term care insurance policy may help them pay for the care needed when they are unable to do everyday activities such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. The goal for long term care services is to provide assistance and improve the quality of life for those with chronic, long-term conditions or severe cognitive impairment, such as Alzheimer's disease.

What are the different ways in which long term care insurance can be offered through the worksite that can help attract and retain key employees?

- **Executive Carve-Out**
Individual policies for executives or key employees paid by the employer as a perk of employment.
- **Voluntary Coverage**
Individual policies paid by an employee.

Prefer to speak to someone about long term care insurance?

- **Talk to an Insurance Agent/Producer**

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Related Information

 [Assisted Living Costs \(PDF\)](#)

 [Home Health Aide Costs \(PDF\)](#)

 [Nursing Home Costs \(PDF\)](#)

• [GuidanceResources® - A Confidential On-line Resource for Overall Well Being](#)

Long Term Care Insurance

Long term care insurance for your employees can help provide them with valuable coverage and encourage loyalty. As your employees are looking for ways to enhance their quality of life and receive added value from their employer, long term care insurance can help you reduce employee turnover and attract superior talent.

get there.

Harry & Joyce wanted to provide their family with peace of mind.

[Watch](#) | [Read](#)



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- **Voluntary Coverage**
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Prefer to speak to someone about long term care insurance?

- **Talk to an Insurance Agent/Producer**

Long Term Care Insurance Policy provided by [Policy Forms MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC) and other state variations thereof issued by **Massachusetts Mutual Life Insurance Company** (MassMutual), 1295 State St., Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you.

The purpose of this material is the solicitation of insurance.

Related Information

 [Assisted Living Costs \(PDF\)](#)

 [Home Health Aide Costs \(PDF\)](#)

 [Nursing Home Costs \(PDF\)](#)

• [GuidanceResources® - A Confidential On-line Resource for Overall Well Being](#)

Employee Benefits: Long Term Care Insurance

Today's employees are looking for ways to enhance their quality of life and receive added value from their employers. Long term care insurance made available to your employees through the worksite can help them preserve their assets from the associated costs of a long term care need. Also it can help protect them and their loved ones from the financial and emotional stress that comes with providing ongoing care.

What is long term care insurance?

Long term care insurance is one option that allows your employees to have a plan in place to help protect their assets and remain as independent as possible, if they require the need for long term care. Long term care insurance may give them the peace of mind that comes with knowing they have more choices and more control over care options. This type of coverage may help them maximize their independence when they are unable to be fully independent.

How is long term care insurance used?

While your employees may also receive support from family or loved ones if they require long term care, one way to help ensure they receive the type of care they want – in the setting they choose – is through a comprehensive, individual long term care insurance policy. A comprehensive long term care insurance policy may provide coverage for long term care needs in the home, an assisted living facility or nursing home, community-based setting or hospice facility.

What are the benefits of long term care insurance?

Related Information

 [Assisted Living Costs \(PDF\)](#)

 [Home Health Aide Costs \(PDF\)](#)

 [Nursing Home Costs \(PDF\)](#)

 [GuidanceResources@ - A Confidential On-line Resource for Overall Well Being](#)

A long term care insurance policy may help them pay for the care needed when they are unable to do everyday activities such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. The goal for long term care services is to provide assistance and improve the quality of life for those with chronic, long-term conditions or severe cognitive impairment, such as Alzheimer's disease.

What are the different ways in which long term care insurance can be offered through the worksite that can help attract and retain key employees?

- **Executive Carve-Out**
Individual policies for executives or key employees paid by the employer as a perk of employment.
- **Voluntary Coverage**
Individual policies paid by an employee.

Prefer to speak to someone about long term care insurance?

- **Talk to an Insurance Agent/Producer**

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Long Term Care Insurance: Executive Carve-Out

You can help retain your key people and attract new talent with employer-paid individual long term care insurance, available through the worksite to your executives. Our policy can help provide your top executives with peace of mind - knowing they have a plan in place to help relieve their families from the emotional and financial strains of care giving, and to help protect their assets and estate from the associated costs of a long term care need.

The need for long term care can happen to anyone at any time and it may result from a lengthy, chronic illness or cognitive impairment. However, something as unexpected as an accident or injury could also trigger the need.

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Give your firm a competitive advantage with long term care insurance, available through the worksite for your key employees.

You know that hiring and training new executives can be expensive and smart companies try to retain their executives by making benefits available that help improve their executives' quality of life. Individual long term care insurance for your key executives and their extended family members can help them protect themselves and their loved ones against the many burdens – both financial and emotional – associated with a long term care need.

There are several key benefits to a long term care insurance policy. Typically, individual long term care insurance policies obtained through a worksite offer will qualify for a discount on premiums. In addition, the policy is guaranteed renewable* and fully portable.

The cost of tax-qualified individual long term care insurance premiums paid by your company may be fully deductible as a regular business expense, and executives will not be taxed on the long term care benefits they receive.¹

* Premiums may change subject to the appropriate regulatory authority of the state in which the policy was issued.

Prefer to speak to someone about offering your executives long term care insurance?

- [Talk to an Insurance Agent/Producer](#)

¹ The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel.

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Related Information

 [Assisted Living Costs \(PDF\)](#)

 [Home Health Aide Costs \(PDF\)](#)

 [Nursing Home Costs \(PDF\)](#)

• [GuidanceResources® - A Confidential On-line Resource for Overall Well Being](#)

Long Term Care Insurance

The need for long term care can happen to anyone at any time and it may result from a lengthy, chronic illness or cognitive impairment. However, something as unexpected as an accident or injury could also trigger the need.

get there.

Harry & Joyce wanted to provide their family with peace of mind.

[Watch](#) | [Read](#)



text size - / + | [send to a friend](#) | [print](#)

What is long term care insurance?

Long term care insurance is one option that allows you to have a plan in place to help protect your assets and remain as independent as possible, if you require the need for long term care. Long term care insurance may give you the peace of mind that comes with knowing you have more choices and more control over care options. This type of coverage may help you maximize your independence when you are unable to be fully independent.

Who needs long term care insurance?

If you are looking to help protect your assets from being depleted should a long term care need arise, long term care insurance might be a good option for you or a loved one.

What is covered by long term care insurance?

A long term care insurance policy may help you pay for the care needed when you are unable to do everyday activities such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. The goal for long term care services is to provide assistance and improve the quality of life for those with chronic, long-term conditions or severe cognitive impairment, such as Alzheimer's disease. A comprehensive long term care insurance policy may provide coverage for long term care needs in the home, community-based settings, an assisted living facility or nursing home.

Prefer to speak with someone about long term care insurance?

- [Talk to an Insurance Agent/Producer](#)

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Related Information

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[Nursing Home Costs \(PDF\)](#)

• [GuidanceResources® - A Confidential On-line Resource for Overall Well Being](#)

Retirement Planning: Long Term Care Insurance

You may have retirement plans and life insurance for the future and perhaps disability income insurance while you work. As part of a complete financial strategy, long term care insurance may help you protect your retirement savings and assets from being depleted by a long term care need; have more choices and control over your care; remain independent and stay in your home, if possible; and relieve family members from caring for you.

What is long term care insurance?

Long term care insurance is one option that allows you to have a plan in place to help protect your assets and remain as independent as possible, if you require the need for long term care. Long term care insurance may give you the peace of mind that comes with knowing you have more choices and more control over care options. This type of coverage may help you maximize your independence when you are unable to be fully independent.

How is long term care insurance used?

While you may also receive support from family or loved ones if you require long term care, one way to help ensure you receive the type of care you want – in the setting you choose – is through a comprehensive, individual long term care insurance policy. A comprehensive long term care insurance policy may provide coverage for long term care needs in the home, an assisted living facility or nursing home, community-based setting or hospice facility.

Related Information

 [Assisted Living Costs \(PDF\)](#)

 [Home Health Aide Costs \(PDF\)](#)

 [Nursing Home Costs \(PDF\)](#)

 [GuidanceResources® - A Confidential On-line Resource for Overall Well Being](#)

What are the benefits of long term care insurance?

A long term care insurance policy may help you pay for the care needed when you are unable to do everyday activities such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. The goal for long term care services is to provide assistance and improve the quality of life for those with chronic, long-term conditions or severe cognitive impairment, such as Alzheimer's disease.

Learn more about how long term care insurance products can help meet your retirement planning needs.

- **Individual Coverage**

An Individual long term care policy may be appropriate for you.

Prefer to speak to someone about long term care insurance products?

- **Talk to an Insurance Agent/Producer**

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The purpose of this material is the solicitation of insurance.

An **Educational** Guide
for Consumers



Plan now for long term care

For you, your family,
and your peace of mind.

Insurance Strategies

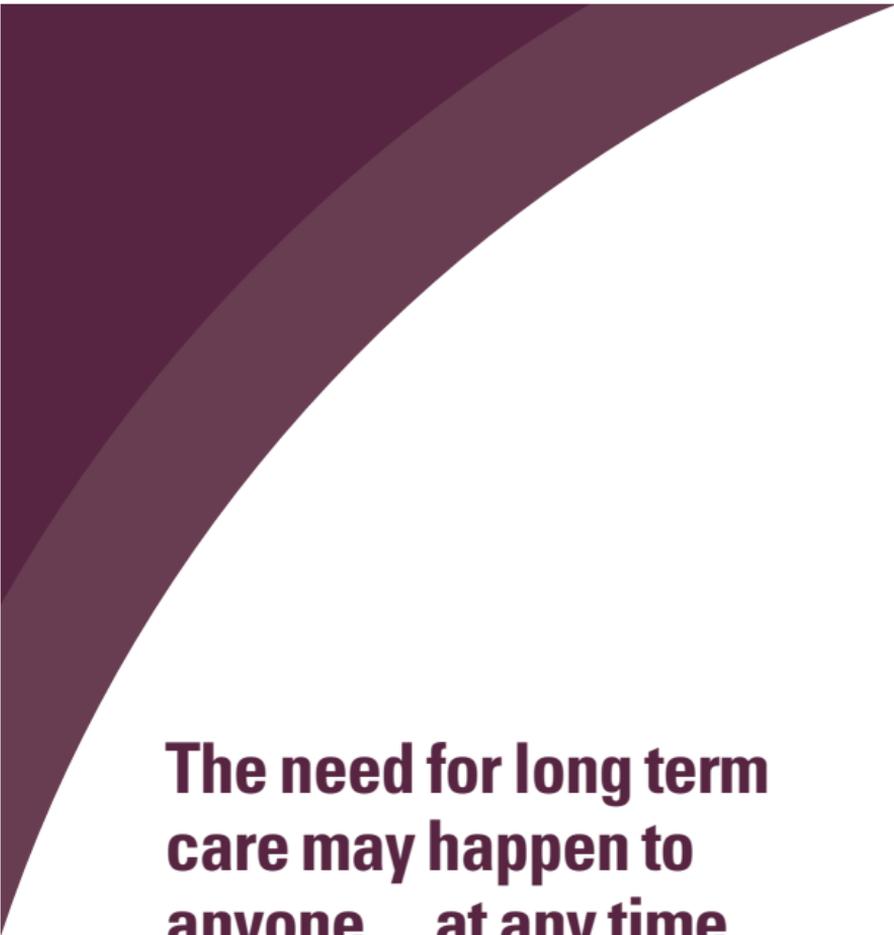


We'll help you get there.®

LTC53004

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



The need for long term care may happen to anyone...at any time.

It could be you, your spouse, a parent, or even a sibling. The need for long term care may happen because of a lengthy, chronic illness or a severe cognitive impairment. However, something as unexpected as an accident or injury could also result in the need for long term care.

What is long term care?

Long term care is a variety of services and supports to help meet personal care needs over an extended period of time. Long term care may involve non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADL's), which are: bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence, and eating. Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.

Now, while you're healthy, is the time to think about and plan for those unexpected things that may happen in life. Massachusetts Mutual Life Insurance Company (MassMutual) is committed to helping you plan today, and in the days to come, to help you protect your family and your future.

Where does long term care take place?

People with long term care needs generally receive assistance at home or in community based settings before moving into more intensive care settings. This may mean you could stay at home and remain an integral part of family activity.

How will you pay for care?

People may begin paying for long term care services on their own, but find that their savings will only cover a limited amount of care. You may plan to rely on your health insurance or government programs, like Medicare or Medicaid,¹ to help you. Long term care typically isn't covered by traditional health insurance plans. Medicare generally provides for long term care if it is part of a rehabilitative plan or skilled care. Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

National average costs

Cost	Facility Care (private room)
Per Day	\$229
Per Month	\$6,870+
Per Year	\$83,585

Cost	Home Health Aide
Per hour	\$21

Source: 2010 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs. October 2010.

¹ For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

There's a clear advantage to buying long term care insurance at a younger age. You are more apt to be healthy and qualify for coverage and premiums are generally lower.

Why should you consider long term care insurance?

Long term care insurance from MassMutual is one option to help you plan for the high cost of future care. While you may also receive support from family or loved ones, one way to ensure that you have more control in receiving the type of care you want – in the setting you choose – is with an individual long term care insurance policy. The choices you make today could impact your future lifestyle, and the quality of life you experience.

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The purpose of this material is the solicitation of insurance.



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What should I consider when buying a Long Term Care insurance policy?

Today, long term care insurance policies have a variety of features and benefits so you can customize a policy with options to fit your financial needs and lifestyle.

What is long term care?

Long term care is a variety of services and supports to help meet health or personal care needs over an extended period of time. Long term care may involve non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs), which are: bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating. Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.

What type of long term care insurance is available?

Depending on the type of policy, long term care insurance may provide benefits for eligible long term care services received in the home, a community based setting, an assisted living facility or a nursing home. You can usually choose whether you want a policy that provides coverage for facility care only or a comprehensive policy that provides benefits for both care in your home and the community, as well as for care in a facility.

What features do I need to consider?

When you are considering long term care insurance, there are several choices you need to make that are important when choosing your coverage. The main considerations include:

- **Daily Benefit Amount:** This is the maximum amount a policy reimburses on any day that eligible Facility Services and/or Home and Community Based Services (HCBS) are received. Be sure to check the costs for nursing home care and home care in your area – or in the area where you think you’ll use the benefits – to help you decide on an appropriate daily benefit amount.
- **Benefit Period:** This determines how long your long term care insurance policy will provide benefits. Most insurance companies offer a range of choices from one or two years up to lifetime. For example, if you choose a three year benefit period, your policy will pay for three years of care up to the Total Benefit Amount.
- **Total Benefit Amount:** The Total Benefit Amount available over the life of the policy is determined by your choice of benefit period and the Daily Benefit Amount. The Total Benefit Amount is equal to 365 times the number of years in the benefit period times the Daily Benefit Amount.
For example: If you choose a \$200 Daily Benefit Amount and a 5-year Benefit Period, your policy would provide an initial base value of \$365,000.

- **Elimination Period:** This is the number of days that you must receive either Facility Services or HCBS (if covered under the policy) before you start receiving benefits under a policy. For each day you receive eligible services one day is credited towards the satisfaction of the elimination period. Once you have satisfied your selected Elimination Period, no further Elimination Period is required for future benefits.
- **Inflation Protection:** Inflation affects costs in all areas of our lives, and long term care is one of them. This feature is critical if your coverage is to keep pace with rising costs. The inflation protection feature, which may have an additional premium cost, helps assure that your policy will hold its value over time.
- **Shared Care:** This benefit, which may have an additional premium cost, is designed to give couples and partners more flexibility when their coverage needs differ. If one person exhausts their total benefit amount, this benefit allows access to their partner's benefits or a third pool of money.
- **Discounts:** Many companies offer discounts to spouses and partners who purchase policies together, or to their existing policyholders.
- **Education and Resources:** Some insurance providers offer additional resources and support to their policyholders.

How will I receive benefits?

Many traditional long term care insurance policies available are reimbursement policies. This means that they reimburse you for your eligible long term care expenses, up to the Daily Benefit Amount you choose, for each day you receive specified care based on your policy limitations.

Are there additional options I might want to consider?

While many long term care insurance policies include the same basic features, it's also important to look for additional options that can help you to customize your policy to meet your unique needs. Some extra features might include:

How do I choose a long term care insurance provider?

When selecting an insurance policy, you are also selecting an insurance company and you may wish to know how stable that company is financially as well as its claims-paying ability and history. Research companies to find one that is reputable and makes you feel comfortable. A licensed agent/producer can help you evaluate your options. Ask questions and take all the time you need to decide what is best for you!

Talk to a Massachusetts Mutual Life Insurance Company (MassMutual) insurance agent/producer about your long term care insurance options today.

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SERFF Tracking Number: MASS-127128527 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 48682
Company Tracking Number:
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTCi '11
Project Name/Number: LTCi '11/LTCi '11

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Letter	Filed-Closed	06/08/2011
Comments:			
Attachment:			
AR letter.pdf			
Satisfied - Item:	Illustration	Filed-Closed	06/08/2011
Comments:			
Attachment:			
generic illustration.pdf			



May 5, 2011

Mr. John Shields
 Arkansas Department of Insurance
 Commerce and Insurance
 1200 West 3rd Street
 Little Rock, AR 72201-1904

RE: Massachusetts Mutual Life Insurance Company
 NAIC#: 435-65935
 FEIN #: 04-1590850

LTC53000P, LTC53007P, LTC53401, LTC53450, LTC53700, LTC53008, LTC53009, CM1007f,
 CM1007v, CM1007p, SA3010, SA3011, LTC53062, LTC53033, LTC53034, LTC53035,
 LTC53091-95, 97, LTC53004, LTC53016, LTC53038 (Illustration)

Dear Sir/Madam,

The forms noted above are being submitted for your review and approval. These advertising pieces will be used with Long Term Care Insurance Policy Form MM500-P-1-AR, which was submitted to your Department on May 4, 2011.

The enclosed materials are replacing previously approved forms as noted below.

Previously Approved Form #	New Form #
LTC52000P	LTC53000P
LTC52007P	LTC53007P
LTC50450	LTC53401
LTC50450	LTC53450
LTC50700	LTC53700
LTC50016	LTC53016
LTC52008	LTC53008
LTC52009	LTC53009
LTC70011	CM1007f
LTC7100	CM1007v
LTC70013	CM1007p
SA1810	SA3010
SA1820	SA3011
LTC50062	LTC53062
LTC50033	LTC53033

LTC50039	LTC53034
LTC50040	LTC53035
LTC50091-95,97	LTC53091-95,97
LTC50004	LTC53004

We have bracketed references to the Lifetime Benefit Period and to the policy form numbers in order to show variability. We would like to have the option to remove reference to the Lifetime Benefit Period in the future and also the flexibility to use this form with future policy filings that would not involve any material changes to these forms. We certify that use of these forms with future policy forms will be in compliance with all state laws and regulations.

In addition, within forms LTC53008 and LTC 53009, we have bracketed references to the policy form number and the agent personalization in order to show variability. We would like to have the flexibility to use these forms with future policy filings that would not involve any material changes to these forms. We certify that use of these forms with future policy forms will be in compliance with all state laws and regulations.

We are also providing an Illustration, form number LTC53038, for your review and approval.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

Jennifer Dube

Jennifer Dube
Compliance Assistant
(860) 562-3685
JenniferDube@massmutual.com

Massachusetts Mutual Life Insurance Company
SignatureCare®
Tax-Qualified Long Term Care Insurance

Prepared for:

[Joe Doe]

Prepared by:

[Mr Joe A Smith Jr]
[Joe Smith Agency]
[134 Main Street]
[Los Angeles, CA 90001]
[Phone: (909) 090-0909]
[Fax: (657) 765-7677]
[Email: joesmith@bla.com]



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Massachusetts Mutual Life Insurance Company
SignatureCare®
Tax-Qualified Long Term Care Insurance

State of Sale: [Idaho]

Date: [4/21/2011]

Client: [Joe Doe]

Rate Class: [Ultra Preferred]

[DOB: 01/01/1935]

Age (as of nearest birthday): [76]

Policy Benefits Selected:	[Annual Premium]
Daily Benefit Amount: [Up to \$100]	[\$2,724.78]
[Elimination Period: 90 Days]	
[Benefit Period: 10 Years]	
Total Benefit Amount: [\$100 x 3,650 (10 Years) = \$365,000]	
[Comprehensive]	

[Optional Benefits and Payment Period Selected:]	
[HCBS Monthly Benefit]	[\$272.48]
[Enhanced Elimination Period]	[\$179.83]
[5% Compound Inflation Protection]	[\$1,782.35]
[Restoration of Benefits]	[\$123.99]
[Shared Care]	[\$457.50]
[Covered Partner Waiver of Premium]	[\$565.18]
[Return of Premium on Death]	[\$11,412.32]
[Shortened Benefit Period Nonforfeiture]	[\$1,121.18]
[Paid-Up Survivor Benefit]	[\$4,287.11]
Total Annual Premium:	[\$22,926.72]

Alternate Premium Modes:	
Semi-Annual	[\$11,921.89]
Quarterly	[\$6,190.21]
Monthly PAC	[\$2,017.55]
Payment Period [Lifetime]	

[Discount:]
[Premium shown includes the Loyal Customer Discount]
[Premium shown includes the Employer/Association/Franchise Discount]
[Employer/Association/Franchise Name: LTC Group]
[Premium shown includes the Covered Partner Discount]

The premium amount is set at issue and is not guaranteed. The premium may change from year to year. Changes to the premium, if any, are subject to the [approval of the] appropriate regulatory authority of the state in which the policy is issued. Actual premiums may be higher or lower.

[Partnership eligibility: Based on the options you have selected this quote meets the requirements for a Partnership Policy under the Idaho Long Term Care Insurance Partnership Program.]

This illustration is not a policy or contract. Please refer to the Outline of Coverage for benefit details. Specific benefits payable are governed by the policy form for your state. The general policy form illustrated is [MM500-P-1].

Premium Payment Options:

You may pay premiums once a year (annually), twice a year (semi-annually), 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 is shown in dollars and as annual percentage rates in the table below.

Premium Frequency	Premium Payment (Including Installment Payment Charge)	Number Payments Per Year	Total Premium Per Year	Additional Charge (In Dollars)	Additional Charge (As The Annual Percentage Rate or APR)
Annual	\$22,926.72	1	\$22,926.72	\$0.00	0.0%
Semi-Annual	\$11,921.89	2	\$23,843.78	\$917.06	16.7%
Quarterly	\$6,190.21	4	\$24,760.84	\$1,834.12	21.5%
Monthly	\$2,017.55	12	\$24,210.60	\$1,283.88	12.1%

This illustration is not a policy or contract. Please refer to the Outline of Coverage for benefit details. Specific benefits payable are governed by the policy form for your state. The general policy form illustrated is MM500-P-1.

Massachusetts Mutual Life Insurance Company
SignatureCare®
Tax-Qualified Long Term Care Insurance

State of Sale: Idaho

Date: 4/21/2011

Client: Joe Doe

Rate Class: Ultra Preferred

DOB: 01/01/1935

Age (as of nearest birthday): 76

PLAN MATRIX

Policy Benefits Selected:

Daily Benefit Amount: Up to \$100
 Elimination Period: 90 Days
 Benefit Period: 10 Years
 Total Benefit Amount: \$100 x 3,650 (10 Years) = \$365,000
 Comprehensive

Optional Benefits Selected:

HCBS Monthly Benefit
 Enhanced Elimination Period
 Return of Premium on Death
 5% Compound Inflation Protection
 Restoration of Benefits
 Shared Care
 Covered Partner Waiver of Premium
 Shortened Benefit Period Nonforfeiture
 Paid-Up Survivor Benefit

Payment Period: Lifetime

Group Discount: Yes

[Loyal Customer Discount: Yes]

Premium Payment: Standard

Covered Partner Discount: Covered Partner

Premiums shown are for First Year Annual Premium. The premium amount is set at issue and is not guaranteed. The premium may change from year to year. Changes to the premium, if any, are subject to the approval of the appropriate regulatory authority of the state in which the policy is issued. Actual premiums may be higher or lower.

All options shown may not be available in your state.

The charts below show how the various policy options affect the cost of coverage. The Benefit Periods are represented along the vertical axes (2yr, 3yr, etc.) the Elimination Periods are represented along the horizontal axes (30 days, 60 days, etc.)

Payment Option: Lifetime												
	No Inflation Protection				3% Compound Inflation Protection				5% Compound Inflation Protection			
	30 Days	60 Days	90 Days	180 Days	30 Days	60 Days	90 Days	180 Days	30 Days	60 Days	90 Days	180 Days
2 yr	10,698	9,997	9,219	8,266	14,281	13,347	12,307	11,035	16,699	15,606	14,391	12,903
3 yr	13,415	12,537	11,561	10,365	17,908	16,736	15,433	13,838	20,940	19,570	18,046	16,180
4 yr	15,256	14,257	13,147	11,788	20,366	19,033	17,551	15,737	23,814	22,256	20,523	18,401
5 yr	16,006	14,959	13,794	12,368	21,369	19,970	18,415	16,511	24,986	23,351	21,533	19,306
6 yr	16,308	15,240	14,054	12,601	21,771	20,346	18,762	16,822	25,456	23,790	21,938	19,670
10 yr	17,043	15,927	14,687	13,169	22,752	21,263	19,607	17,580	26,604	24,863	22,927	20,556
Life	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Payment Option: 10-Year Premium Payment Option												
	No Inflation Protection				3% Compound Inflation Protection				5% Compound Inflation Protection			
	30 Days	60 Days	90 Days	180 Days	30 Days	60 Days	90 Days	180 Days	30 Days	60 Days	90 Days	180 Days
2 yr	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 yr	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4 yr	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5 yr	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 yr	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10 yr	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Payment Option: Paid-Up at 65 Premium Payment Option												
	No Inflation Protection				3% Compound Inflation Protection				5% Compound Inflation Protection			
	30 Days	60 Days	90 Days	180 Days	30 Days	60 Days	90 Days	180 Days	30 Days	60 Days	90 Days	180 Days
2 yr	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 yr	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4 yr	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5 yr	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 yr	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10 yr	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Life	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Massachusetts Mutual Life Insurance Company
SignatureCare®
Tax-Qualified Long Term Care Insurance

INFLATION PROTECTION

Policy Benefits Selected:

Daily Benefit Amount: Up to \$100
 Elimination Period: 90 Days
 Benefit Period: 10 Years
 Total Benefit Amount: \$100 x 3,650 (10 Years) = \$365,000
 Comprehensive

Optional Benefits Selected:

HCBS Monthly Benefit
 Enhanced Elimination Period
 Return of Premium on Death
 5% Compound Inflation Protection
 Restoration of Benefits
 Shared Care
 Covered Partner Waiver of Premium
 Shortened Benefit Period Nonforfeiture
 Paid-Up Survivor Benefit

Payment Period: Lifetime

Group Discount: Yes

[Loyal Customer Discount: Yes]

Premium Payment: Standard

Covered Partner Discount: Covered Partner

The premium amount is set at issue and is not guaranteed. The premium may change from year to year. Changes to the premium, if any, are subject to the approval of the appropriate regulatory authority of the state in which the policy is issued. Actual premiums may be higher or lower.

Premiums shown are for First Year Annual Premium. All options shown may not be available in your state.

Original Daily Benefit: Up to \$100

Benefit Period: 10 Years

Duration /Year	No Inflation Protection		3% Compound Inflation Protection		5% Compound Inflation Protection	
	Daily Benefit Up To	Total Benefit Amount Up To	Daily Benefit Up To	Total Benefit Amount Up To	Daily Benefit Up To	Total Benefit Amount Up To
		Annual Premium - \$14,687		Annual Premium - \$19,607		Annual Premium - \$22,927
0	\$100.00	\$365,000	\$100.00	\$365,000	\$100.00	\$365,000
1	\$100.00	\$365,000	\$103.00	\$375,950	\$105.00	\$383,250
2	\$100.00	\$365,000	\$106.09	\$387,228	\$110.25	\$402,412
3	\$100.00	\$365,000	\$109.27	\$398,845	\$115.76	\$422,533
4	\$100.00	\$365,000	\$112.55	\$410,811	\$121.55	\$443,660
5	\$100.00	\$365,000	\$115.93	\$423,135	\$127.63	\$465,843
6	\$100.00	\$365,000	\$119.41	\$435,829	\$134.01	\$489,135
7	\$100.00	\$365,000	\$122.99	\$448,904	\$140.71	\$513,592
8	\$100.00	\$365,000	\$126.68	\$462,371	\$147.75	\$539,271
9	\$100.00	\$365,000	\$130.48	\$476,242	\$155.13	\$566,235
10	\$100.00	\$365,000	\$134.39	\$490,529	\$162.89	\$594,547
15	\$100.00	\$365,000	\$155.80	\$568,658	\$207.89	\$758,809
20	\$100.00	\$365,000	\$180.61	\$659,231	\$265.33	\$968,454
25	\$100.00	\$365,000	\$209.38	\$764,229	\$338.64	\$1,236,020
30	\$100.00	\$365,000	\$242.73	\$885,951	\$432.19	\$1,577,509
35	\$100.00	\$365,000	\$281.39	\$1,027,060	\$551.60	\$2,013,346
40	\$100.00	\$365,000	\$326.20	\$1,190,644	\$704.00	\$2,569,596
45	\$100.00	\$365,000	\$378.16	\$1,380,282	\$898.50	\$3,279,528
50	\$100.00	\$365,000	\$438.39	\$1,600,126	\$1,146.74	\$4,185,601

This illustration is not a policy or contract. Please refer to the Outline of Coverage for benefit details. Specific benefits payable are governed by the policy form for your state. The general policy form illustrated is MM500-P-1.

Massachusetts Mutual Life Insurance Company
SignatureCare®
Tax-Qualified Long Term Care Insurance

State of Sale: Idaho

Date: 4/21/2011

Client: Joe Doe

Rate Class: Ultra Preferred

DOB: 01/01/1935

Age (as of nearest birthday): 76

COST OF WAITING

Policy Benefits Selected:

Daily Benefit Amount: Up to \$100
 Elimination Period: 90 Days
 Benefit Period: 10 Years
 Total Benefit Amount: \$100 x 3,650 (10 Years) = \$365,000
 Comprehensive

Optional Benefits Selected:

HCBS Monthly Benefit
 Enhanced Elimination Period
 Return of Premium on Death
 5% Compound Inflation Protection
 Restoration of Benefits
 Shared Care
 Covered Partner Waiver of Premium
 Shortened Benefit Period Nonforfeiture
 Paid-Up Survivor Benefit

Payment Period: Lifetime

Group Discount: Yes

[Loyal Customer Discount: Yes]

Premium Payment: Standard

Covered Partner Discount: Covered Partner

<u>If purchased ...</u>	<u>Age</u>	<u>Daily Benefit Amount</u>	<u>Annual Premium</u>	<u>Premiums paid to age 95*</u>	<u>COST OF WAITING</u>
Today	76	\$100	\$22,927	\$435,613	\$0
In 1 Year	77	\$105	\$26,723	\$481,014	\$45,401
In 5 Years	81	\$128	\$52,421	\$733,894	\$298,281
In 8 Years	84	\$148	\$92,281	\$1,015,091	\$579,478

*Please note, this information is provided based on the premiums in effect on the date this illustration was produced. The actual rates in later years may be higher or lower.

Column Definitions.

Daily Benefit Amount. This column assumes a 5% annual inflation increase if Inflation Protection Rider is selected.

Annual Premium. This column reflects the premium that must be paid each year. The premium amount is set at issue and is not guaranteed. The premium may change from year to year. Changes to the premium, if any are subject to the approval of the appropriate regulatory authority of the state in which the policy is issued. Actual premiums may be higher or lower.

Premiums paid to age 95. This column reflects the following calculation: (95 minus Age) times Annual Premium. Example: (95-76) times \$22,927 equals \$435,613.

Cost of Waiting. This column reflects the following calculation: Premiums Paid to Age 95 minus the premiums paid if purchased Today. Example: \$481,014 minus \$435,613 equals \$45,401.

This illustration is not a policy or contract. Please refer to the Outline of Coverage for benefit details. Specific benefits payable are governed by the policy form for your state. The general policy form illustrated is MM500-P-1.

Massachusetts Mutual Life Insurance Company
SignatureCare®
Tax-Qualified Long Term Care Insurance

State of Sale: Idaho

Date: 4/21/2011

Client: Joe Doe

Rate Class: Ultra Preferred

DOB: 01/01/1935

Age (as of nearest birthday): 76

DIVIDEND ILLUSTRATION

Note: Dividends are not guaranteed. Dividend amount is based on the current dividend schedule, which is not guaranteed. Actual dividends may be higher or lower and are subject to significant fluctuation from year to year.

Policy Year	Age	Issued Annual Premium	Dividend Amt Not Guaranteed	Out-of-Pocket Premium
5	80	\$22,926.72	\$0.00	\$22,926.72
10	85	\$22,926.72	\$0.00	\$22,926.72
15	90	\$22,926.72	\$610.61	\$22,316.11
20	95	\$22,926.72	\$1,404.41	\$21,522.31
25	100	\$22,926.72	\$2,869.87	\$20,056.85
30	105	\$22,926.72	\$5,983.99	\$16,942.73
35	110	\$22,926.72	\$6,106.11	\$16,820.61
40	115	\$22,926.72	\$6,106.11	\$16,820.61

Column Definitions

Issued Annual Premium. This column reflects the premium that must be paid each year. The premium amount was set at issue and is not guaranteed. The premium may change from year to year. Changes to premiums, if any, are subject to the approval of the appropriate regulatory authority of the state in which the policy is issued. Actual premiums may be higher or lower.

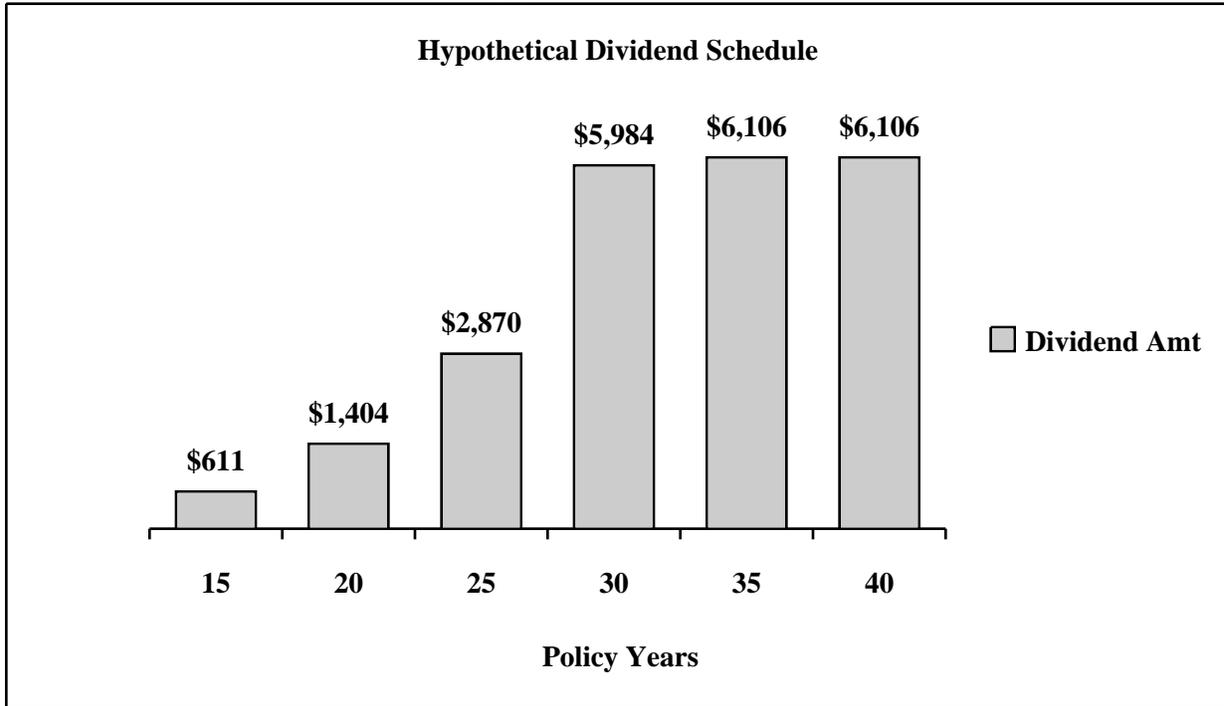
Dividend Amt Not Guaranteed. This column reflects the dividends that may be credited but are not guaranteed. Dividends, if any, are not anticipated to be credited until later of (i) the anniversary date after the insured attains 65 years of age or (ii) the tenth (10th) anniversary date of the policy. Dividends are credited to the policy annually if eligible. If annual dividends are credited to this policy they will be used first to reduce future premiums and then to increase future benefits.

Out-of-Pocket Premium. This column reflects the out-of-pocket cost and is equal to the annual premium minus the dividend amount. Because neither the annual premium nor the dividends are guaranteed, the out-of-pocket cost is not guaranteed.

This illustration is not a policy or contract. Please refer to the Outline of Coverage for benefit details. Specific benefits payable are governed by the policy form for your state. The general policy form illustrated is MM500-P-1.

(1.a) Hypothetical Dividend Schedule Graph:

****Dividend earnings are based on policy provisions.**



****Dividends are not guaranteed.** Dividend amount is based on the current dividend schedule, which is not guaranteed. Actual dividends may be higher or lower and are subject to significant fluctuation from year to year.

This illustration is not a policy or contract. Please refer to the Outline of Coverage for benefit details. Specific benefits payable are governed by the policy form for your state. The general policy form illustrated is MM500-P-1.

Massachusetts Mutual Life Insurance Company
SignatureCare®
Tax-Qualified Long Term Care Insurance

AGE MATRIX

Policy Benefits Selected:

Daily Benefit Amount: Up to \$100
 Elimination Period: 90 Days
 Benefit Period: 10 Years
 Total Benefit Amount: \$100 x 3,650 (10 Years) = \$365,000
 Comprehensive

Optional Benefits Selected:

HCBS Monthly Benefit
 Enhanced Elimination Period
 Return of Premium on Death
 5% Compound Inflation Protection
 Restoration of Benefits
 Shared Care
 Covered Partner Waiver of Premium
 Shortened Benefit Period Nonforfeiture
 Paid-Up Survivor Benefit

Payment Period: Lifetime

Group Discount: Yes

[Loyal Customer Discount: Yes]

Premium Payment: Standard

Covered Partner Discount: Covered Partner

The premium amount is set at issue and is not guaranteed. The premium may change from year to year. Changes to the premium, if any, are subject to the approval of the appropriate regulatory authority of the state in which the policy is issued. Actual premiums may be higher or lower.

Premiums shown are for First Year Annual Premium. All options shown may not be available in your state.

The chart below shows the difference in premiums across various ages and underwriting classes and is based on the premiums in effect on the date this illustration was produced.

Age	Ultra Preferred	Select Preferred	Preferred	Age	Ultra Preferred	Select Preferred	Preferred
18	2,360	2,777	3,471	51	2,755	3,241	4,052
19	2,360	2,777	3,471	52	2,810	3,306	4,133
20	2,360	2,777	3,471	53	2,886	3,395	4,243
21	2,360	2,777	3,471	54	2,958	3,481	4,351
22	2,360	2,777	3,471	55	3,035	3,571	4,464
23	2,360	2,777	3,471	56	3,228	3,798	4,748
24	2,360	2,777	3,471	57	3,437	4,044	5,055
25	2,360	2,777	3,471	58	3,677	4,326	5,408
26	2,360	2,777	3,471	59	3,932	4,626	5,782
27	2,360	2,777	3,471	60	4,207	4,950	6,187
28	2,360	2,777	3,471	61	4,536	5,337	6,671
29	2,360	2,777	3,471	62	4,889	5,751	7,189
30	2,360	2,777	3,471	63	5,320	6,259	7,824
31	2,360	2,777	3,471	64	5,780	6,800	8,500
32	2,360	2,777	3,471	65	6,280	7,388	9,235
33	2,360	2,777	3,471	66	6,948	8,174	10,217
34	2,360	2,777	3,471	67	7,680	9,036	11,294
35	2,360	2,777	3,471	68	8,588	10,104	12,630
36	2,360	2,777	3,471	69	9,591	11,283	14,104
37	2,360	2,777	3,471	70	10,693	12,580	15,725
38	2,360	2,777	3,471	71	12,095	14,230	17,787
39	2,360	2,777	3,471	72	13,672	16,084	20,106
40	2,360	2,777	3,471	73	15,717	18,490	23,113
41	2,345	2,759	3,449	74	18,026	21,207	26,509
42	2,378	2,797	3,496	75	20,634	24,275	30,344
43	2,415	2,841	3,552	76	22,927	26,973	33,716
44	2,454	2,888	3,609	77	25,450	29,942	37,427
45	2,491	2,930	3,663	78	28,909	34,011	42,513
46	2,531	2,977	3,722	79	32,723	38,498	48,123
47	2,567	3,020	3,775	80	36,929	43,446	54,307
48	2,612	3,073	3,841	81	40,954	48,181	60,227
49	2,654	3,123	3,903	82	45,332	53,332	66,665
50	2,700	3,176	3,971	83	53,456	62,890	78,612
				84	62,352	73,356	91,695

This illustration is not a policy or contract. Please refer to the Outline of Coverage for benefit details. Specific benefits payable are governed by the policy form for your state. The general policy form illustrated is MM500-P-1.

