

State: Arkansas **Filing Company:** Massachusetts Mutual Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Simplified Conversion Application
Project Name/Number: Simplified Conversion Application /A1002GEN

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company
Product Name: Simplified Conversion Application
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 10/01/2012
SERFF Tr Num: MASS-128672224
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: A1002GEN

Implementation: On Approval
Date Requested:
Author(s): Robin Perez, Jennifer Dube, Nick Sheehan
Reviewer(s): Linda Bird (primary)
Disposition Date: 10/05/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Simplified Conversion Application
Project Name/Number: Simplified Conversion Application /A1002GEN

Filing Company: Massachusetts Mutual Life Insurance Company

General Information

Project Name: Simplified Conversion Application
Project Number: A1002GEN
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 10/05/2012
State Status Changed: 10/05/2012
Created By: Robin Perez
Corresponding Filing Tracking Number: A1002GEN

Deemer Date:
Submitted By: Robin Perez

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

A1002GEN Application for Simplified Conversion

The above-captioned form is being submitted for your review and approval. The form is described below. The form is in final print format. Final print copies of the form and any required certifications are attached.

A1002GEN is a new/simplified conversion application which will be used to convert term policies, riders or IPRs to Whole Life, Universal Life or Variable Life policies. The policy must be non-qualified. The Owners, Beneficiaries, Payors, Assignees and billing frequency cannot be changed.

The intent of this application is to be used only if the case meets the certain criteria. This application is not to be used with the following criteria:

- Replacements
- Conversion of Qualified Plans
- Policy changes requiring underwriting (e.g. rider additions, coverage increases or risk class changes)
- Contract changes (e.g. changes to ownership, beneficiary, payor, assignee or billing frequency)
- Conversion to Survivorship Whole (SWL) products

This criteria is identified at the top of the form.

Please direct all correspondence and questions regarding this filing to my attention.

Thank you for your assistance.

Sincerely,

Robin Perez
860-562-4409

State: Arkansas **Filing Company:** Massachusetts Mutual Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Simplified Conversion Application
Project Name/Number: Simplified Conversion Application /A1002GEN

Company and Contact

Filing Contact Information

Robin Perez, Compliance Specialist rperez@MassMutual.com
 1295 State Street 860-562-4409 [Phone]
 M177 860-562-6151 [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? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

Company	Amount	Date Processed	Transaction #
Massachusetts Mutual Life Insurance Company	\$75.00	10/01/2012	63255733

SERFF Tracking #:

MASS-128672224

State Tracking #:

Company Tracking #:

A1002GEN

State:

Arkansas

Filing Company:

Massachusetts Mutual Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Simplified Conversion Application

Project Name/Number:

Simplified Conversion Application /A1002GEN

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/05/2012	10/05/2012

SERFF Tracking #:

MASS-128672224

State Tracking #:

Company Tracking #:

A1002GEN

State:

Arkansas

Filing Company:

Massachusetts Mutual Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Simplified Conversion Application

Project Name/Number:

Simplified Conversion Application /A1002GEN

Disposition

Disposition Date: 10/05/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Form	Application for Simplified Conversion		Yes

SERFF Tracking #:

MASS-128672224

State Tracking #:

Company Tracking #:

A1002GEN

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Simplified Conversion Application
Project Name/Number: Simplified Conversion Application /A1002GEN

Filing Company: Massachusetts Mutual Life Insurance Company

Form Schedule

Lead Form Number: A1002GEN

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1		A1002GEN	AEF	Application for Simplified Conversion	Initial:	53.600	A1002GEN.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

SERFF Tracking #:

MASS-128672224

State Tracking #:

Company Tracking #:

A1002GEN

State:

Arkansas

Filing Company:

Massachusetts Mutual Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

Simplified Conversion Application

Project Name/Number:

Simplified Conversion Application /A1002GEN

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Readability Certification.pdf			

READABILITY CERTIFICATION

Massachusetts Mutual Life Insurance Company

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

FORM NUMBER AND TITLE

FLESCH SCORE

A1002GEN Application for Simplified Conversion

53.6

Signature:

Jo-Anne
Rankin

Digitally signed by Jo-Anne Rankin
DN: cn=Jo-Anne Rankin, o=MM USIG,
ou=Reinsurance, Filing, Illustrations,
email=jrankin@massmutual.com, c=US
Date: 2012.09.25 15:05:40 -0400'

Jo-Anne Rankin
Vice President