Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: EPS/ME-2012	SERFF Tr Num: MASS-128211724	State: Arkansas
TOI: H11I Individual Health - Disability Income	SERFF Status: Closed-Approved-Closed	State Tr Num:
Sub-TOI: H11I.009 Combined Short Term and Long Term - Related to marketing with employer or association groups	Co Tr Num:	State Status: Approved-Closed
Filing Type: Form/Rate		Reviewer(s): Rosalind Minor
	Authors: Robin Perez, Jennifer Dube, Nick Sheehan	Disposition Date: 04/02/2012
	Date Submitted: 03/30/2012	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: EPS/ME-2012
Project Number: EPS/ME-2012
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Jennifer Dube
Filing Description:
Massachusetts Mutual Life Insurance Company
NAIC#: 435-65935
FEIN #: 04-1590850

Disability Income Form and Rate Filing

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 04/02/2012
State Status Changed: 04/02/2012
Created By: Jennifer Dube
Corresponding Filing Tracking Number:

EPS/ME-2012 Extended Partial Disability Benefits Rider
Revised rates for Disability Income Policy form XLS-ME-04, et al

The above-captioned filing is being submitted for your department's review and approval. The form is described below. The form is in final print format and variable material has been bracketed. Final print copies of the form along with any required certifications and filing fee are enclosed.

EPS/ME-2012
The rider provides monthly indemnity benefits based on loss of income following the waiting period if the insured is partially disabled. The rider will replace previously approved form EPS/ME-04. Benefit changes versus the existing rider includes the reduction in the income loss requirement from 20% to 15%, the elimination of a loss of income requirement during the first six months of disability and change in the benefit formula for the first twelve months of benefit payments to be based on the actual loss of income. The premiums for the new rider will be identical to the existing rider. The Outline of Coverage will be revised to reference the definition of Partial Disability in the rider.

The second component of the filing is the introduction of a new occupation class 5P with rates that are 13% lower than our existing class 4A rates. The new class consists of non-invasive physician specialties that have exhibited favorable morbidity experience.

When approved and implemented, the form and rates noted above will be used with new issues of Disability Income Policy form
XLS-ME-04, and its associated riders and endorsements, previously approved for use by your Department.

An actuarial memorandum is attached.
State Narrative:

Company and Contact

Filing Contact Information

Jennifer Dube, Compliance Assistant
1295 State Street
MIP: M381
Sprigfield, MA 01111-0001

JenniferDube@massmutual.com
860-562-3685 [Phone] 23685 [Ext]
860-562-6109 [FAX]

Filing Company Information

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

Filing Fees

Fee Required?	Yes
Fee Amount:	$75.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	$75.00	03/30/2012	57595815

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/02/2012	04/02/2012

Disposition

Disposition Date: 04/02/2012
Implementation Date:
Status: Approved-Closed
Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Massachusetts Mutual Life Insurance Company	%	%	$		$	%	%

SERFF Tracking Number:	*MASS-128211724*	*State:*	*Arkansas*
Filing Company:	*Massachusetts Mutual Life Insurance Company*	*State Tracking Number:*	
Company Tracking Number:			
TOI:	*H11I Individual Health - Disability Income*	*Sub-TOI:*	*H11I.009 Combined Short Term and Long Term - Related to marketing with employer or association groups*
Product Name:	*EPS/ME-2012*		
Project Name/Number:	*EPS/ME-2012/EPS/ME-2012*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Actuarial Memorandum	Approved-Closed	No
Form	Extended Partial Disability Benefits Rider	Approved-Closed	Yes
Rate	Rates	Approved-Closed	Yes

Form Schedule

Lead Form Number: EPS/ME-2012

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 04/02/2012	EPS/ME-2012	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Extended Partial Disability Benefits Rider	Initial		52.400	EPSME-2012 with brackets.pdf

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY
Springfield, Massachusetts

EXTENDED PARTIAL DISABILITY BENEFITS RIDER

This Rider provides benefits for Partial Disability. We discuss Disability benefits in the Disability Benefits section of Your Policy. All definitions and provisions in the Policy apply to this Rider, unless otherwise specified in this Rider.

General

This Rider is made a part of Your Policy in consideration of the application and premium payments. A copy of the application is attached to and made a part of Your Policy. If this Rider is issued after the Policy was issued, We will send new Policy Specifications. The Waiting Period and the Maximum Benefit Period for this Rider are shown in the Policy Specifications.

Premiums

The premiums for this Rider are shown in the Policy Specifications. Premiums for this Rider must be paid along with the premiums for the Policy. If You keep Your Policy In Force after this Rider terminates, You will no longer pay premiums for this Rider.

Definitions

CURRENT INCOME -- Income received during a period of Disability for which a benefit is claimed, excluding any amounts earned prior to the start of Disability.

DEMONSTRATED RELATIONSHIP -- With respect to a Loss of Income, the Disability is a substantial factor in producing the loss. A Disability would not have a Demonstrated Relationship to a Loss of Income produced primarily by intervening causes which are not related to the Disability.

LOSS OF INCOME -- The Insured's Pre-disability Income minus his/her Current Income, calculated on a basis consistent with that used to calculate Pre-disability Income.

PRE-DISABILITY INCOME -- The greatest of: the average monthly Income earned and received for the last 12 months before the start of Disability; or the average monthly Income earned and received for the last 24 months before the start of Disability; or the average monthly Income earned and received for the highest consecutive 24 months during the 60 months prior to Disability.

PARTIAL DISABILITY

For the first 6 months of Partial Disability whether during the Waiting Period or after, the Insured is Partially Disabled if due to Sickness or Injury he/she:

- is working at his/her Occupation or another occupation;
- is under a Doctor's Care; and
- fulfills the circumstances described in either (1), (2) **or** (3) below:

(1)

can do some, but not all, of the main duties of his/her Occupation. The main duty(s) that the insured is unable to perform must account for at least 15% of the time he/she spent in his/her Occupation just prior to the start of the Disability.

(2)

can perform all the main duties of his/her Occupation, but for no more than 85% of the time they were collectively performed consistently just prior to the start of the Disability.

(3)

- has a reduced capacity to perform his/her Occupation;
- has a Loss of Income of at least 15% of Pre-disability Income; and
- can show a Demonstrated Relationship between the Loss of Income and the current Disability.

After the first 6 months of Partial Disability, whether during the Waiting Period or after, the Insured is Partially Disabled if, due to Sickness or Injury he/she:

- is working at his/her Occupation or another occupation;

- is under a Doctor's Care;
- has a reduced capacity to perform his/her Occupation;
- has a Loss of Income of at least 15% of Pre-disability Income; and
- can show a Demonstrated Relationship between the Loss of Income and the current Disability.

Partial Disability Benefits

In order for Partial Disability benefits to be paid, the Insured must have been Totally Disabled and/or Partially Disabled throughout the full Waiting Period for this Rider shown in the Policy Specifications. No Benefits are accrued during the Waiting Period. Once the Waiting Period has been satisfied and while the Insured is Partially Disabled, We will pay benefits as follows:

For the first 12 months of Partial Disability Benefits:

Any monthly payment for Partial Disability will be at least 50% of the Extended Partial Disability Monthly Benefit shown in the Policy Specifications. Based on the Insured's Loss of Income, the monthly payment can exceed the 50% minimum as determined below:

- If the Insured's Loss of Income is more than 50% of the Extended Partial Disability Monthly Benefit shown in the Policy Specifications, the monthly payment will be the Insured's actual Loss of Income, up to the Extended Partial Disability Monthly Benefit shown in the Policy Specifications; or

- If the Insured's Loss of Income is greater than 75% of Pre-disability Income, the monthly payment will be the full Extended Partial Disability Monthly Benefit shown in the Policy Specifications.

If eligible under both above conditions, the greater of the two monthly payments will be made.

Starting with the 13th month of Partial Disability Benefits:

Any monthly payment for Partial Disability will be based on the Insured's Loss of Income relative to the Pre-disability Income. The monthly payment will be determined as follows:

- If the Insured's Loss of Income is equal to or greater than 15% of Pre-disability Income, but less than or equal to 75% of Pre-disability Income, the monthly payment will be determined by the following:

$$\text{Extended Partial Disability Monthly Benefit} \times \frac{\text{Loss of Income}}{\text{Pre-disability Income}}$$

- If the Insured's Loss of Income is greater than 75% of Pre-disability Income, the monthly payment will be the full Extended Partial Disability Monthly Benefit shown in the Policy Specifications.

Recovery Benefit

After a period of Total Disability or Partial Disability payments, a Recovery Benefit will be paid provided the Insured's Loss of Income is at least 15% of Pre-disability Income and there is a Demonstrated Relationship between the Insured's Loss of Income and the previous Disability. The Recovery Benefit will be paid following the Insured's full recovery and return to his/her Occupation as it was being performed just prior to the start of Disability. The monthly payment will be determined as follows:

$$\text{Extended Partial Disability Monthly Benefit} \times \frac{\text{Loss of Income}}{\text{Pre-disability Income}}$$

We will periodically evaluate the Demonstrated Relationship between the Insured's Loss of Income and the previous Disability. We will continue to make monthly payments as long as the Insured's Loss of Income is at least 15% of Pre-disability Income and there is a Demonstrated Relationship between the Insured's Loss of Income and the previous Disability. Monthly payments will not exceed the Maximum Benefit Period for Partial Disability.

Adjustment to Pre-disability Income

The amount of Pre-disability Income will be increased after each 12 months of Disability. We will increase it by the same percentage that the Consumer Price Index (CPI) rose during the preceding 12 months of Disability. The CPI will be the one used in adjusting Social Security benefits. If the CPI is replaced by another index, We will use the one used for adjusting Social Security benefits. The percentage will never

be less than [3%.] Once adjusted, the Pre-disability Income will not be decreased during that period of Disability. We will ignore decreases in the CPI.

Termination

This Rider will end on the earliest of the following dates:

- 31 days after the due date of any unpaid premium;
- as of the next premium due date upon Your Written Request;
- the Expiration Date of the Policy; or
- the death of the Insured.

MASSACHUSETTS MUTUAL LIFE
INSURANCE COMPANY

[ ]

PRESIDENT

Rate Information

Rate data applies to filing.

Filing Method:
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Massachusetts Mutual Life Insurance Company	%	%				%	%

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
Approved-Closed 04/02/2012	Rates		Revised	Previous State Filing Number: Percent Rate Change Request:	MaxElect USXX NO 730.pdf

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit
Table of Contents

Page Number	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
1	XLS-ME-04	Unisex	2 Year	5P	60, 90, 180, 365
2			5 Year		
3			10 Year		
4			To Age 65		
5			To Age 67		
6	EPS/ME-2012	Unisex	2 Year	5P	60, 90, 180, 365
7			5 Year		
8			10 Year		
9			To Age 65		
10			To Age 67		
11	ES/ME-04	Unisex	To Age 65	5P	60, 90, 180, 365
12			To Age 67		
13	ES/ME-04	Unisex	To Age 65	5P	60, 90, 180, 365
14			To Age 67		
15	ES/ME-04	Unisex	To Age 65	5P	60, 90, 180, 365
16			To Age 67		
17	ES/ME-04	Unisex	To Age 65	5P	60, 90, 180, 365
18			To Age 67		
19	SI/ME-04	Unisex	2 Year	5P	60, 90, 180, 365
20			5 Year		
21			10 Year		
22			To Age 65		
23			To Age 67		
24	KS/ME-04	Unisex	10 Year	5P	90
25			To Age 65		
26			To Age 67		
27	EPS/ME-2012	Unisex	10 Year	5P	60, 90, 180, 365
28			To Age 65		
29			To Age 67		
30	SI/ME-04	Unisex	10 Year	5P	60, 90, 180, 365
31			To Age 65		
32			To Age 67		
33	PS/ME-04	Unisex	6 Month	5P	60, 90, 180, 365
34	CS/ME-04	Unisex	12 Month	5P	180
35			6 Month		60, 90
36	CS/ME-04	Unisex	12 Month	5P	180
37			6 Month		60, 90
38	RG/ME-04	Unisex	2 Year	5P	60, 90, 180, 365
39			5 Year		
40			10 Year		
41			To Age 65		
42			To Age 67		
43	OO/ME-07	Unisex	2 Year	5P	60, 90, 180, 365
44			5 Year		
45			10 Year		
46			To Age 65		
47			To Age 67		
48	OO/ME-07	Unisex	10 Year	5P	60, 90, 180, 365

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit
Table of Contents

Page Number	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
49			To Age 65		
50			To Age 67		
51	CAT-04	Unisex	2 Year	5P	60, 90, 180, 365
52			5 Year		
53			10 Year		
54			To Age 65		
55			To Age 67		
56	CAT-04	Unisex	10 Year	5P	60, 90, 180, 365
57			To Age 65		
58			To Age 67		
59	XLS-ME-04 Overage	Unisex	2 Year	5P	60, 90, 180, 365
60	EPS/ME-2012	Unisex	2 Year	5A	60, 90, 180, 365
61				4A, 4P	
62				3P	
63				3A	
64				2A	
65				1A	
66			5 Year	5A	
67				4A, 4P	
68				3P	
69				3A	
70				2A	
71				1A	
72			10 Year	5A	
73				4A, 4P	
74				3P	
75				3A	
76				2A	
77				1A	
78			To Age 65	5A	
79				4A, 4P	
80				3P	
81				3A	
82				2A	
83				1A	
84			To Age 67	5A	
85				4A, 4P	
86				3P	
87				3A	
88				2A	
89				1A	
90	EPS/ME-2012	Unisex	10 Year	5A	60, 90, 180, 365
91				4A, 4P	
92				3P	
93				3A	
94				2A	
95				1A	
96			To Age 65	5A	

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit
Table of Contents

Page Number	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
97				4A, 4P	
98				3P	
99				3A	
100				2A	
101				1A	
102			To Age 67	5A	
103				4A, 4P	
104				3P	
105				3A	
106				2A	
107				1A	

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

XLS-ME-04 | Base Rates | 5P - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.06	8.12	6.80	5.77
26	11.35	8.35	6.96	5.92
27	11.66	8.59	7.13	6.06
28	11.95	8.80	7.29	6.21
29	12.24	9.04	7.46	6.37
30	12.55	9.27	7.63	6.52
31	12.86	9.54	7.76	6.67
32	13.18	9.79	7.91	6.83
33	13.51	10.07	8.06	6.98
34	13.81	10.34	8.20	7.15
35	14.13	10.60	8.36	7.30
36	15.00	11.28	8.91	7.81
37	15.86	11.95	9.48	8.33
38	16.74	12.64	10.03	8.86
39	17.60	13.31	10.60	9.37
40	18.47	13.99	11.16	9.89
41	19.60	14.91	11.95	10.66
42	20.74	15.83	12.75	11.42
43	21.86	16.76	13.55	12.19
44	22.99	17.70	14.34	12.96
45	24.13	18.61	15.14	13.73
46	25.72	19.76	16.10	14.58
47	27.28	20.91	17.05	15.43
48	28.87	22.05	18.03	16.28
49	30.43	23.20	18.98	17.15
50	32.02	24.34	19.95	17.98
51	34.64	26.16	21.52	19.34
52	37.27	27.98	23.10	20.70
53	39.89	29.80	24.68	22.05
54	42.53	31.61	26.25	23.40
55	45.14	33.43	27.82	24.74
56	50.97	37.52	31.12	28.19
57	56.82	41.60	34.43	31.61
58	62.67	45.69	37.73	35.04
59	68.50	49.78	41.02	38.47
60	74.34	53.87	44.32	41.90
61	84.40	60.47	48.82	45.58
62	94.46	67.08	53.34	49.29
63	104.50	73.67	57.85	52.97
64	114.57	80.28	62.36	56.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

XLS-ME-04 | Base Rates | 5P - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	15.63	11.27	9.62	8.29
26	16.11	11.62	9.89	8.53
27	16.60	11.99	10.15	8.80
28	17.09	12.35	10.42	9.04
29	17.57	12.72	10.69	9.30
30	18.05	13.08	10.96	9.55
31	18.70	13.58	11.29	9.88
32	19.33	14.09	11.61	10.21
33	19.96	14.58	11.93	10.54
34	20.60	15.09	12.24	10.88
35	21.24	15.58	12.56	11.21
36	22.53	16.58	13.39	11.97
37	23.84	17.57	14.22	12.73
38	25.13	18.57	15.04	13.48
39	26.43	19.58	15.87	14.25
40	27.74	20.57	16.69	15.01
41	29.44	21.91	17.84	16.10
42	31.15	23.25	19.00	17.18
43	32.85	24.59	20.16	18.28
44	34.56	25.94	21.31	19.37
45	36.26	27.28	22.46	20.46
46	38.67	28.95	23.89	21.73
47	41.07	30.60	25.31	23.01
48	43.49	32.26	26.73	24.29
49	45.91	33.91	28.16	25.56
50	48.32	35.57	29.58	26.85
51	52.35	38.20	31.90	28.90
52	56.38	40.82	34.23	30.97
53	60.42	43.43	36.54	33.02
54	64.47	46.05	38.85	35.09
55	68.50	48.67	41.19	37.14
56	75.09	53.18	44.21	39.92
57	81.66	57.70	47.23	42.72
58	88.24	62.22	50.25	45.50
59	94.82	66.73	53.27	48.28
60	101.41	71.24	56.31	51.07
61	104.69	73.51	57.81	52.47
62	107.98	75.77	59.33	53.86
63	111.26	78.02	60.84	55.25
64	114.57	80.28	62.36	56.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

XLS-ME-04 | Base Rates | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	19.04	13.10	11.34	10.09
26	19.74	13.71	11.74	10.46
27	20.45	14.31	12.13	10.82
28	21.15	14.91	12.52	11.20
29	21.85	15.50	12.91	11.56
30	22.55	16.19	13.30	11.93
31	23.44	16.87	13.73	12.39
32	24.32	17.57	14.17	12.84
33	25.20	18.24	14.62	13.29
34	26.07	18.92	15.06	13.75
35	26.95	19.61	15.49	14.20
36	28.54	20.79	16.47	15.09
37	30.14	21.99	17.43	15.98
38	31.72	23.19	18.42	16.88
39	33.30	24.37	19.38	17.76
40	34.89	25.56	20.36	18.64
41	36.59	26.88	21.45	19.64
42	38.31	28.19	22.53	20.62
43	40.01	29.51	23.64	21.61
44	41.73	30.82	24.72	22.59
45	43.44	32.14	25.80	23.57
46	47.19	34.72	28.07	25.53
47	50.95	37.30	30.32	27.51
48	54.69	39.88	32.59	29.48
49	58.45	42.46	34.84	31.46
50	62.20	45.03	37.11	33.43
51	67.03	48.11	39.81	35.65
52	71.87	51.19	42.52	37.89
53	76.69	54.26	45.22	40.12
54	81.52	57.33	47.94	42.35
55	86.36	60.41	50.63	44.59
56	89.37	62.58	51.76	45.88
57	92.37	64.75	52.90	47.18
58	95.39	66.91	54.04	48.48
59	98.39	69.09	55.17	49.77
60	101.41	71.24	56.31	51.07
61	104.69	73.51	57.81	52.47
62	107.98	75.77	59.33	53.86
63	111.26	78.02	60.84	55.25
64	114.57	80.28	62.36	56.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

XLS-ME-04
Unisex

Base Rates
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	25.37	17.47	15.85	14.11
26	26.13	18.15	16.29	14.53
27	26.92	18.84	16.74	14.95
28	27.68	19.54	17.18	15.38
29	28.48	20.23	17.63	15.80
30	29.25	21.00	18.08	16.23
31	30.25	21.79	18.59	16.77
32	31.25	22.59	19.11	17.31
33	32.25	23.37	19.62	17.85
34	33.26	24.17	20.13	18.41
35	34.26	24.95	20.65	18.94
36	36.04	26.29	21.76	19.95
37	37.81	27.63	22.87	20.96
38	39.59	28.96	23.97	21.98
39	41.38	30.29	25.08	22.99
40	43.16	31.62	26.20	23.99
41	45.08	33.12	27.45	25.13
42	47.01	34.62	28.70	26.25
43	48.92	36.10	29.95	27.39
44	50.84	37.59	31.21	28.51
45	52.77	39.09	32.45	29.65
46	55.55	40.95	34.03	30.98
47	58.34	42.80	35.61	32.33
48	61.11	44.68	37.18	33.69
49	63.89	46.54	38.76	35.03
50	66.69	48.41	40.33	36.37
51	70.63	50.82	42.39	38.01
52	74.55	53.21	44.46	39.65
53	78.48	55.62	46.51	41.30
54	82.42	58.02	48.57	42.93
55	86.36	60.41	50.63	44.59
56	89.37	62.58	51.76	45.88
57	92.37	64.75	52.90	47.18
58	95.39	66.91	54.04	48.48
59	98.39	69.09	55.17	49.77
60	101.41	71.24	56.31	51.07
61	104.69	73.51	57.81	52.47
62	107.98	75.77	59.33	53.86
63	111.26	78.02	60.84	55.25
64	114.57	80.28	62.36	56.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

XLS-ME-04
Unisex

Base Rates
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	25.87	17.81	16.16	14.40
26	26.72	18.56	16.65	14.86
27	27.57	19.28	17.16	15.32
28	28.42	20.04	17.64	15.78
29	29.28	20.78	18.13	16.25
30	30.14	21.63	18.63	16.71
31	31.22	22.49	19.19	17.31
32	32.32	23.36	19.77	17.91
33	33.43	24.22	20.33	18.50
34	34.53	25.09	20.91	19.11
35	35.64	25.95	21.47	19.70
36	37.61	27.44	22.71	20.83
37	39.58	28.93	23.95	21.95
38	41.57	30.41	25.17	23.07
39	43.54	31.89	26.40	24.20
40	45.52	33.36	27.65	25.32
41	47.71	35.06	29.06	26.60
42	49.90	36.75	30.48	27.87
43	52.10	38.43	31.90	29.15
44	54.27	40.12	33.32	30.43
45	56.46	41.81	34.74	31.72
46	59.84	44.09	36.67	33.37
47	63.21	46.39	38.58	35.03
48	66.60	48.68	40.51	36.69
49	69.97	50.96	42.43	38.35
50	73.35	53.25	44.36	40.00
51	78.20	56.26	46.93	42.08
52	83.05	59.26	49.51	44.16
53	87.89	62.27	52.06	46.23
54	92.74	65.28	54.64	48.30
55	97.59	68.28	57.22	50.37
56	101.00	70.72	58.50	51.84
57	104.37	73.17	59.77	53.30
58	107.78	75.62	61.06	54.78
59	111.18	78.07	62.33	56.24
60	114.59	80.51	63.61	57.71
61	118.29	83.06	65.33	59.29
62	122.03	85.62	67.04	60.86
63	125.74	88.17	68.75	62.44
64	129.47	90.71	70.46	64.01

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.45	1.16	0.74	0.62
26	1.64	1.23	0.79	0.66
27	1.81	1.31	0.85	0.71
28	1.96	1.39	0.89	0.75
29	2.14	1.48	0.95	0.80
30	2.31	1.56	0.99	0.85
31	2.71	1.81	1.11	0.94
32	3.11	2.05	1.22	1.04
33	3.52	2.28	1.32	1.14
34	3.92	2.53	1.44	1.24
35	4.32	2.78	1.54	1.34
36	4.56	2.90	1.64	1.44
37	4.79	3.01	1.76	1.56
38	5.02	3.11	1.87	1.65
39	5.26	3.23	1.97	1.77
40	5.50	3.34	2.08	1.88
41	5.76	3.41	2.26	2.06
42	6.02	3.49	2.43	2.25
43	6.29	3.56	2.60	2.44
44	6.56	3.64	2.78	2.64
45	6.83	3.71	2.95	2.82
46	7.18	3.94	3.04	2.90
47	7.54	4.15	3.13	2.98
48	7.89	4.39	3.23	3.09
49	8.26	4.60	3.32	3.17
50	8.61	4.84	3.40	3.25
51	8.82	5.21	3.47	3.31
52	9.04	5.59	3.52	3.38
53	9.24	5.97	3.59	3.41
54	9.44	6.32	3.65	3.48
55	9.65	6.71	3.70	3.53
56	9.68	6.72	4.03	3.77
57	9.73	6.73	4.35	3.99
58	9.76	6.73	4.67	4.22
59	9.80	6.73	4.99	4.45
60	9.83	6.74	5.32	4.69
61	13.00	8.82	6.19	5.63
62	16.15	10.91	7.08	6.55
63	19.30	12.97	7.95	7.49
64	22.46	15.04	8.83	8.41

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.12	2.68	1.20	1.07
26	4.30	2.79	1.28	1.14
27	4.46	2.91	1.37	1.22
28	4.63	3.02	1.45	1.30
29	4.79	3.12	1.54	1.37
30	4.96	3.25	1.63	1.45
31	5.28	3.44	1.79	1.62
32	5.61	3.63	1.97	1.77
33	5.94	3.83	2.15	1.93
34	6.26	4.01	2.33	2.10
35	6.58	4.22	2.51	2.26
36	6.76	4.39	2.68	2.44
37	6.96	4.56	2.85	2.61
38	7.15	4.74	3.00	2.78
39	7.33	4.92	3.18	2.96
40	7.52	5.10	3.35	3.13
41	7.77	5.22	3.63	3.40
42	8.03	5.36	3.91	3.68
43	8.27	5.50	4.18	3.96
44	8.53	5.64	4.45	4.24
45	8.78	5.77	4.73	4.51
46	9.21	6.17	4.93	4.71
47	9.64	6.58	5.14	4.89
48	10.07	6.98	5.35	5.11
49	10.50	7.38	5.56	5.29
50	10.94	7.78	5.76	5.49
51	12.12	8.47	5.99	5.71
52	13.28	9.17	6.22	5.93
53	14.46	9.86	6.46	6.15
54	15.63	10.56	6.70	6.39
55	16.81	11.26	6.93	6.60
56	17.95	12.01	7.31	6.96
57	19.06	12.76	7.68	7.33
58	20.20	13.53	8.07	7.68
59	21.32	14.29	8.45	8.05
60	22.46	15.04	8.83	8.41
61	22.46	15.04	8.83	8.41
62	22.46	15.04	8.83	8.41
63	22.46	15.04	8.83	8.41
64	22.46	15.04	8.83	8.41

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.03	3.49	1.70	1.57
26	5.26	3.66	1.83	1.67
27	5.47	3.84	1.94	1.79
28	5.70	4.01	2.06	1.91
29	5.91	4.19	2.18	2.03
30	6.14	4.37	2.31	2.13
31	6.47	4.67	2.54	2.38
32	6.79	4.97	2.78	2.61
33	7.13	5.27	3.04	2.85
34	7.45	5.56	3.27	3.10
35	7.79	5.86	3.51	3.32
36	8.14	6.12	3.76	3.56
37	8.50	6.38	3.99	3.78
38	8.86	6.62	4.24	4.02
39	9.21	6.87	4.46	4.25
40	9.57	7.13	4.71	4.48
41	9.78	7.26	5.01	4.78
42	10.00	7.40	5.32	5.07
43	10.21	7.52	5.63	5.37
44	10.44	7.65	5.92	5.65
45	10.65	7.78	6.23	5.94
46	11.63	8.42	6.61	6.30
47	12.62	9.07	6.98	6.66
48	13.59	9.72	7.37	7.01
49	14.57	10.35	7.73	7.37
50	15.55	11.00	8.12	7.73
51	16.94	11.80	8.25	7.86
52	18.30	12.61	8.40	8.00
53	19.69	13.41	8.53	8.13
54	21.05	14.22	8.67	8.26
55	22.44	15.01	8.81	8.40
56	22.45	15.02	8.82	8.40
57	22.45	15.02	8.82	8.40
58	22.45	15.03	8.82	8.40
59	22.45	15.03	8.82	8.40
60	22.46	15.04	8.83	8.41
61	22.46	15.04	8.83	8.41
62	22.46	15.04	8.83	8.41
63	22.46	15.04	8.83	8.41
64	22.46	15.04	8.83	8.41

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.72	4.65	2.38	2.18
26	6.97	4.85	2.52	2.34
27	7.20	5.05	2.68	2.48
28	7.46	5.26	2.83	2.63
29	7.72	5.45	2.98	2.77
30	7.95	5.66	3.12	2.91
31	8.34	6.02	3.44	3.22
32	8.73	6.39	3.75	3.52
33	9.13	6.73	4.05	3.82
34	9.51	7.10	4.38	4.13
35	9.91	7.46	4.69	4.44
36	10.28	7.73	4.96	4.71
37	10.67	8.01	5.24	4.97
38	11.06	8.29	5.51	5.24
39	11.45	8.56	5.78	5.51
40	11.83	8.83	6.06	5.77
41	12.05	8.95	6.41	6.12
42	12.28	9.08	6.78	6.45
43	12.50	9.21	7.13	6.80
44	12.72	9.33	7.49	7.14
45	12.94	9.47	7.85	7.48
46	13.69	9.94	8.04	7.66
47	14.43	10.41	8.23	7.85
48	15.18	10.88	8.43	8.03
49	15.93	11.34	8.63	8.21
50	16.68	11.82	8.82	8.40
51	17.84	12.47	8.82	8.40
52	18.98	13.09	8.82	8.40
53	20.13	13.74	8.82	8.40
54	21.28	14.38	8.81	8.40
55	22.44	15.01	8.81	8.40
56	22.45	15.02	8.82	8.40
57	22.45	15.02	8.82	8.40
58	22.45	15.03	8.82	8.40
59	22.45	15.03	8.82	8.40
60	22.46	15.04	8.83	8.41
61	22.46	15.04	8.83	8.41
62	22.46	15.04	8.83	8.41
63	22.46	15.04	8.83	8.41
64	22.46	15.04	8.83	8.41

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.86	4.75	2.43	2.24
26	7.12	4.97	2.58	2.38
27	7.39	5.19	2.74	2.54
28	7.66	5.39	2.89	2.70
29	7.92	5.62	3.06	2.85
30	8.20	5.84	3.21	2.99
31	8.61	6.22	3.54	3.32
32	9.04	6.61	3.89	3.65
33	9.46	6.99	4.20	3.97
34	9.86	7.38	4.55	4.30
35	10.28	7.76	4.88	4.61
36	10.72	8.06	5.19	4.91
37	11.16	8.39	5.49	5.20
38	11.61	8.70	5.79	5.51
39	12.04	9.02	6.09	5.79
40	12.48	9.32	6.39	6.09
41	12.75	9.47	6.80	6.46
42	13.03	9.63	7.19	6.86
43	13.29	9.80	7.60	7.23
44	13.57	9.96	8.00	7.63
45	13.85	10.12	8.40	8.00
46	14.75	10.69	8.66	8.25
47	15.64	11.28	8.92	8.50
48	16.55	11.85	9.19	8.74
49	17.44	12.41	9.44	8.99
50	18.34	13.01	9.71	9.24
51	19.74	13.79	9.75	9.29
52	21.14	14.58	9.80	9.34
53	22.54	15.39	9.86	9.38
54	23.94	16.17	9.91	9.42
55	25.36	16.97	9.95	9.48
56	25.37	16.98	9.96	9.48
57	25.37	16.99	9.96	9.49
58	25.38	16.99	9.97	9.49
59	25.38	16.99	9.97	9.50
60	25.38	17.00	9.98	9.51
61	25.38	17.00	9.98	9.51
62	25.38	17.00	9.98	9.51
63	25.38	17.00	9.98	9.51
64	25.38	17.00	9.98	9.51

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

ES/ME-04
Unisex

Group Supplement Rider A
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.06	2.79	2.54	2.26
26	4.18	2.91	2.61	2.32
27	4.31	3.01	2.68	2.39
28	4.43	3.12	2.75	2.46
29	4.56	3.24	2.82	2.53
30	4.68	3.36	2.89	2.59
31	4.84	3.49	2.98	2.68
32	5.00	3.61	3.05	2.77
33	5.16	3.74	3.14	2.85
34	5.32	3.86	3.22	2.95
35	5.48	3.99	3.31	3.03
36	5.77	4.21	3.48	3.19
37	6.05	4.42	3.66	3.35
38	6.33	4.64	3.84	3.51
39	6.62	4.85	4.01	3.68
40	6.91	5.06	4.19	3.84
41	7.21	5.30	4.39	4.02
42	7.52	5.54	4.59	4.20
43	7.83	5.78	4.79	4.38
44	8.13	6.01	4.99	4.56
45	8.45	6.26	5.19	4.74
46	8.89	6.55	5.45	4.96
47	9.34	6.85	5.70	5.18
48	9.78	7.15	5.95	5.39
49	10.22	7.45	6.20	5.60
50	10.67	7.74	6.46	5.82
51	11.30	8.13	6.79	6.08
52	11.93	8.52	7.12	6.34
53	12.55	8.90	7.44	6.61
54	13.19	9.28	7.77	6.87
55	13.82	9.67	8.10	7.13
56	14.30	10.01	8.28	7.34
57	14.78	10.36	8.47	7.55
58	15.26	10.71	8.65	7.76
59	15.74	11.06	8.83	7.96
60	16.23	11.40	9.01	8.17
61	16.75	11.76	9.25	8.40
62	17.28	12.12	9.49	8.62
63	17.80	12.48	9.74	8.84
64	18.33	12.84	9.98	9.07

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

ES/ME-04
Unisex

Group Supplement Rider A
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.14	2.85	2.58	2.31
26	4.27	2.97	2.66	2.38
27	4.41	3.09	2.75	2.45
28	4.55	3.21	2.82	2.52
29	4.69	3.32	2.90	2.60
30	4.82	3.46	2.98	2.67
31	4.99	3.60	3.07	2.77
32	5.17	3.74	3.17	2.86
33	5.35	3.87	3.25	2.96
34	5.52	4.01	3.34	3.05
35	5.70	4.15	3.44	3.15
36	6.02	4.39	3.64	3.33
37	6.33	4.63	3.83	3.51
38	6.65	4.86	4.03	3.69
39	6.97	5.10	4.23	3.87
40	7.28	5.34	4.42	4.05
41	7.63	5.61	4.65	4.25
42	7.99	5.88	4.87	4.46
43	8.33	6.15	5.11	4.66
44	8.68	6.42	5.33	4.87
45	9.03	6.69	5.56	5.07
46	9.57	7.06	5.86	5.34
47	10.12	7.42	6.18	5.60
48	10.66	7.79	6.48	5.87
49	11.20	8.15	6.79	6.13
50	11.74	8.52	7.10	6.40
51	12.51	9.00	7.51	6.73
52	13.28	9.48	7.93	7.06
53	14.06	9.96	8.33	7.40
54	14.84	10.44	8.74	7.73
55	15.62	10.93	9.15	8.06
56	16.16	11.32	9.36	8.29
57	16.70	11.71	9.56	8.53
58	17.24	12.10	9.77	8.76
59	17.79	12.49	9.97	9.00
60	18.33	12.88	10.18	9.23
61	18.93	13.29	10.45	9.48
62	19.52	13.70	10.73	9.74
63	20.11	14.10	11.00	9.99
64	20.71	14.51	11.28	10.24

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

ES/ME-04
Unisex

Group Supplement Rider A Conv.
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.32	2.97	2.70	2.40
26	4.45	3.09	2.77	2.47
27	4.58	3.20	2.84	2.54
28	4.71	3.32	2.92	2.62
29	4.84	3.44	3.00	2.69
30	4.98	3.57	3.07	2.76
31	5.14	3.71	3.16	2.85
32	5.32	3.84	3.25	2.94
33	5.48	3.98	3.33	3.04
34	5.66	4.11	3.42	3.13
35	5.82	4.25	3.51	3.22
36	6.12	4.47	3.70	3.39
37	6.43	4.70	3.89	3.57
38	6.73	4.92	4.07	3.73
39	7.04	5.15	4.26	3.91
40	7.33	5.38	4.45	4.08
41	7.66	5.63	4.66	4.27
42	8.00	5.88	4.88	4.46
43	8.32	6.13	5.09	4.65
44	8.64	6.39	5.31	4.85
45	8.97	6.65	5.52	5.04
46	9.44	6.96	5.79	5.26
47	9.92	7.27	6.06	5.50
48	10.39	7.60	6.32	5.72
49	10.86	7.92	6.59	5.95
50	11.34	8.23	6.86	6.19
51	12.01	8.64	7.20	6.46
52	12.68	9.05	7.56	6.74
53	13.35	9.46	7.91	7.02
54	14.02	9.87	8.26	7.30
55	14.68	10.27	8.60	7.58
56	15.19	10.64	8.80	7.80
57	15.70	11.01	9.00	8.02
58	16.22	11.37	9.19	8.24
59	16.73	11.74	9.38	8.47
60	17.24	12.11	9.57	8.68
61	17.80	12.49	9.83	8.92
62	18.36	12.88	10.08	9.15
63	18.91	13.27	10.34	9.40
64	19.48	13.65	10.61	9.63

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

ES/ME-04
Unisex

Group Supplement Rider A Conv.
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.39	3.03	2.75	2.44
26	4.54	3.16	2.83	2.52
27	4.69	3.28	2.91	2.60
28	4.83	3.41	3.00	2.68
29	4.98	3.53	3.08	2.77
30	5.12	3.68	3.17	2.84
31	5.31	3.82	3.26	2.94
32	5.50	3.97	3.36	3.04
33	5.68	4.12	3.45	3.15
34	5.87	4.26	3.56	3.25
35	6.06	4.41	3.65	3.35
36	6.39	4.66	3.86	3.54
37	6.73	4.92	4.07	3.73
38	7.06	5.17	4.28	3.92
39	7.40	5.42	4.49	4.12
40	7.73	5.67	4.70	4.31
41	8.11	5.96	4.94	4.52
42	8.48	6.25	5.19	4.74
43	8.86	6.53	5.42	4.96
44	9.22	6.82	5.66	5.18
45	9.60	7.11	5.91	5.39
46	10.17	7.50	6.24	5.67
47	10.74	7.88	6.56	5.96
48	11.32	8.27	6.89	6.24
49	11.89	8.67	7.21	6.52
50	12.47	9.06	7.54	6.80
51	13.29	9.56	7.98	7.15
52	14.12	10.07	8.41	7.51
53	14.94	10.59	8.85	7.86
54	15.76	11.10	9.29	8.21
55	16.59	11.61	9.73	8.56
56	17.17	12.02	9.94	8.81
57	17.74	12.44	10.16	9.07
58	18.32	12.86	10.38	9.31
59	18.90	13.28	10.60	9.56
60	19.48	13.69	10.81	9.81
61	20.11	14.12	11.11	10.08
62	20.74	14.56	11.40	10.34
63	21.38	14.99	11.68	10.61
64	22.01	15.43	11.98	10.88

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

ES/ME-04
Unisex

Group Supplement Rider B
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.55	2.44	2.22	1.97
26	3.65	2.54	2.28	2.04
27	3.77	2.64	2.34	2.10
28	3.87	2.73	2.40	2.16
29	3.98	2.84	2.47	2.21
30	4.10	2.94	2.53	2.27
31	4.24	3.05	2.60	2.35
32	4.38	3.16	2.67	2.43
33	4.52	3.27	2.75	2.50
34	4.65	3.38	2.82	2.58
35	4.79	3.50	2.89	2.65
36	5.05	3.68	3.04	2.79
37	5.29	3.87	3.20	2.93
38	5.54	4.05	3.36	3.08
39	5.79	4.24	3.51	3.22
40	6.05	4.43	3.67	3.36
41	6.31	4.64	3.85	3.51
42	6.58	4.85	4.02	3.67
43	6.85	5.05	4.19	3.84
44	7.12	5.26	4.37	3.99
45	7.39	5.47	4.54	4.15
46	7.78	5.73	4.77	4.34
47	8.17	5.99	4.99	4.52
48	8.55	6.26	5.20	4.72
49	8.94	6.52	5.43	4.91
50	9.34	6.78	5.65	5.09
51	9.89	7.12	5.93	5.32
52	10.44	7.45	6.22	5.55
53	10.99	7.79	6.51	5.79
54	11.54	8.13	6.80	6.01
55	12.09	8.46	7.09	6.25
56	12.51	8.76	7.25	6.42
57	12.93	9.07	7.40	6.60
58	13.35	9.37	7.57	6.79
59	13.77	9.67	7.73	6.97
60	14.20	9.97	7.88	7.15
61	14.66	10.29	8.09	7.34
62	15.12	10.61	8.31	7.54
63	15.57	10.93	8.52	7.73
64	16.04	11.24	8.73	7.93

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

ES/ME-04
Unisex

Group Supplement Rider B
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.62	2.50	2.26	2.02
26	3.74	2.60	2.33	2.08
27	3.86	2.70	2.40	2.15
28	3.98	2.81	2.47	2.21
29	4.10	2.91	2.54	2.28
30	4.22	3.03	2.61	2.34
31	4.37	3.15	2.69	2.43
32	4.52	3.27	2.77	2.51
33	4.68	3.39	2.84	2.59
34	4.84	3.51	2.92	2.67
35	4.99	3.64	3.01	2.76
36	5.26	3.85	3.18	2.91
37	5.54	4.05	3.35	3.07
38	5.82	4.25	3.52	3.23
39	6.10	4.46	3.70	3.38
40	6.37	4.67	3.87	3.54
41	6.68	4.91	4.07	3.72
42	6.99	5.14	4.26	3.91
43	7.29	5.38	4.46	4.08
44	7.60	5.62	4.66	4.26
45	7.91	5.86	4.86	4.44
46	8.38	6.18	5.13	4.67
47	8.85	6.49	5.40	4.91
48	9.33	6.81	5.67	5.13
49	9.80	7.13	5.94	5.37
50	10.27	7.46	6.21	5.60
51	10.94	7.87	6.57	5.89
52	11.62	8.30	6.93	6.19
53	12.30	8.72	7.29	6.47
54	12.98	9.14	7.65	6.76
55	13.66	9.56	8.01	7.06
56	14.14	9.90	8.19	7.26
57	14.62	10.24	8.37	7.46
58	15.09	10.59	8.55	7.66
59	15.56	10.93	8.73	7.87
60	16.04	11.28	8.91	8.08
61	16.56	11.63	9.14	8.30
62	17.09	11.99	9.39	8.52
63	17.60	12.35	9.62	8.74
64	18.12	12.70	9.87	8.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

ES/ME-04
Unisex

Group Supplement Rider B Conv.
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.80	2.62	2.38	2.11
26	3.92	2.72	2.44	2.18
27	4.04	2.83	2.51	2.24
28	4.15	2.93	2.58	2.31
29	4.27	3.04	2.64	2.37
30	4.38	3.15	2.71	2.44
31	4.54	3.27	2.79	2.51
32	4.69	3.38	2.86	2.59
33	4.84	3.51	2.94	2.68
34	4.99	3.63	3.02	2.76
35	5.14	3.74	3.10	2.84
36	5.40	3.94	3.26	2.99
37	5.67	4.14	3.43	3.14
38	5.94	4.34	3.59	3.30
39	6.20	4.54	3.76	3.45
40	6.47	4.74	3.93	3.60
41	6.76	4.97	4.12	3.77
42	7.05	5.19	4.31	3.94
43	7.33	5.41	4.49	4.11
44	7.63	5.64	4.68	4.28
45	7.92	5.86	4.87	4.45
46	8.33	6.14	5.11	4.65
47	8.75	6.42	5.34	4.85
48	9.17	6.70	5.58	5.05
49	9.59	6.98	5.81	5.25
50	10.00	7.26	6.05	5.45
51	10.60	7.62	6.36	5.70
52	11.18	7.98	6.66	5.95
53	11.77	8.34	6.98	6.19
54	12.36	8.70	7.28	6.44
55	12.95	9.07	7.60	6.69
56	13.41	9.39	7.76	6.88
57	13.86	9.71	7.93	7.07
58	14.31	10.04	8.11	7.27
59	14.76	10.36	8.27	7.46
60	15.21	10.68	8.45	7.66
61	15.70	11.02	8.67	7.87
62	16.20	11.36	8.90	8.08
63	16.69	11.70	9.13	8.29
64	17.18	12.04	9.35	8.50

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

ES/ME-04
Unisex

Group Supplement Rider B Conv.
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.88	2.67	2.43	2.16
26	4.01	2.78	2.50	2.23
27	4.13	2.89	2.58	2.30
28	4.26	3.01	2.64	2.37
29	4.39	3.11	2.72	2.44
30	4.52	3.25	2.79	2.51
31	4.68	3.38	2.88	2.59
32	4.85	3.51	2.97	2.69
33	5.01	3.64	3.05	2.78
34	5.18	3.77	3.13	2.86
35	5.34	3.89	3.22	2.96
36	5.64	4.12	3.41	3.12
37	5.93	4.34	3.59	3.29
38	6.24	4.56	3.78	3.46
39	6.53	4.78	3.96	3.63
40	6.83	5.00	4.15	3.79
41	7.16	5.25	4.36	3.99
42	7.48	5.52	4.57	4.18
43	7.81	5.77	4.78	4.38
44	8.14	6.02	4.99	4.57
45	8.47	6.27	5.21	4.76
46	8.98	6.61	5.50	5.00
47	9.48	6.96	5.79	5.25
48	9.99	7.30	6.07	5.51
49	10.49	7.65	6.37	5.75
50	11.01	7.99	6.66	6.00
51	11.73	8.44	7.04	6.32
52	12.46	8.89	7.43	6.62
53	13.18	9.34	7.81	6.93
54	13.91	9.79	8.20	7.25
55	14.64	10.24	8.59	7.55
56	15.15	10.61	8.78	7.78
57	15.66	10.98	8.96	8.00
58	16.16	11.34	9.16	8.21
59	16.68	11.71	9.35	8.44
60	17.19	12.08	9.54	8.66
61	17.75	12.46	9.80	8.89
62	18.30	12.84	10.06	9.13
63	18.86	13.22	10.31	9.37
64	19.42	13.61	10.57	9.60

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

SI/ME-04
Unisex

Social Insurance Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	9.94	7.51	6.27	5.45
26	10.18	7.72	6.42	5.59
27	10.44	7.91	6.57	5.73
28	10.67	8.10	6.73	5.88
29	10.94	8.31	6.89	6.02
30	11.18	8.51	7.04	6.15
31	11.45	8.74	7.20	6.31
32	11.72	8.99	7.37	6.45
33	11.98	9.23	7.53	6.60
34	12.25	9.47	7.70	6.75
35	12.51	9.72	7.87	6.90
36	13.24	10.29	8.33	7.34
37	13.99	10.88	8.79	7.77
38	14.71	11.45	9.25	8.20
39	15.45	12.02	9.71	8.64
40	16.18	12.61	10.16	9.08
41	17.10	13.35	10.74	9.66
42	18.00	14.09	11.32	10.22
43	18.91	14.82	11.88	10.81
44	19.83	15.56	12.45	11.38
45	20.74	16.30	13.02	11.96
46	21.89	17.13	13.71	12.54
47	23.02	17.95	14.40	13.13
48	24.17	18.76	15.09	13.70
49	25.32	19.58	15.77	14.28
50	26.45	20.39	16.46	14.87
51	28.27	21.54	17.43	15.63
52	30.06	22.68	18.42	16.40
53	31.89	23.82	19.39	17.17
54	33.68	24.96	20.37	17.92
55	35.50	26.10	21.34	18.69
56	38.54	28.12	23.04	20.29
57	41.59	30.14	24.73	21.89
58	44.64	32.13	26.45	23.49
59	47.69	34.15	28.14	25.09
60	50.74	36.15	29.83	26.70
61	56.68	39.98	32.51	28.60
62	62.62	43.82	35.19	30.51
63	68.57	47.65	37.86	32.42
64	74.52	51.49	40.53	34.31

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

SI/ME-04 | Social Insurance Rider | 5P - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	13.28	9.82	8.38	7.30
26	13.69	10.13	8.60	7.52
27	14.08	10.44	8.84	7.73
28	14.47	10.74	9.09	7.94
29	14.86	11.04	9.32	8.15
30	15.25	11.34	9.55	8.39
31	15.76	11.77	9.86	8.66
32	16.26	12.18	10.16	8.94
33	16.76	12.60	10.46	9.22
34	17.27	13.02	10.77	9.51
35	17.77	13.43	11.08	9.79
36	18.83	14.24	11.73	10.41
37	19.88	15.08	12.39	11.00
38	20.94	15.89	13.02	11.61
39	22.00	16.71	13.68	12.21
40	23.06	17.54	14.34	12.82
41	24.39	18.60	15.16	13.62
42	25.74	19.68	15.98	14.42
43	27.08	20.75	16.81	15.21
44	28.42	21.81	17.63	16.00
45	29.75	22.88	18.45	16.80
46	31.46	24.03	19.43	17.63
47	33.16	25.16	20.39	18.45
48	34.86	26.30	21.36	19.29
49	36.57	27.43	22.32	20.11
50	38.27	28.58	23.29	20.94
51	41.03	30.24	24.75	22.13
52	43.80	31.90	26.22	23.33
53	46.56	33.56	27.70	24.53
54	49.32	35.21	29.16	25.73
55	52.10	36.88	30.63	26.93
56	55.49	39.07	32.13	28.05
57	58.90	41.26	33.62	29.16
58	62.31	43.45	35.11	30.28
59	65.71	45.64	36.61	31.40
60	69.12	47.83	38.10	32.52
61	70.47	48.75	38.72	32.97
62	71.82	49.66	39.32	33.43
63	73.16	50.57	39.93	33.87
64	74.52	51.49	40.53	34.31

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

SI/ME-04
Unisex

Social Insurance Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	16.19	11.79	9.80	8.72
26	16.80	12.22	10.15	9.03
27	17.41	12.68	10.50	9.35
28	18.00	13.14	10.85	9.66
29	18.60	13.59	11.20	9.98
30	19.22	14.04	11.54	10.29
31	19.93	14.61	11.95	10.67
32	20.65	15.18	12.36	11.07
33	21.39	15.76	12.77	11.44
34	22.11	16.33	13.17	11.83
35	22.83	16.90	13.59	12.21
36	23.99	17.79	14.28	12.86
37	25.14	18.69	14.98	13.48
38	26.30	19.57	15.69	14.14
39	27.45	20.45	16.39	14.78
40	28.61	21.33	17.09	15.42
41	29.80	22.30	17.77	16.06
42	30.98	23.26	18.47	16.69
43	32.16	24.22	19.17	17.34
44	33.34	25.19	19.84	17.97
45	34.52	26.13	20.53	18.63
46	37.23	27.94	22.13	19.94
47	39.92	29.72	23.72	21.25
48	42.62	31.51	25.32	22.56
49	45.33	33.30	26.92	23.87
50	48.02	35.08	28.51	25.19
51	51.47	37.18	30.34	26.60
52	54.91	39.26	32.17	27.99
53	58.37	41.37	34.01	29.41
54	61.81	43.46	35.84	30.81
55	65.26	45.55	37.67	32.22
56	66.03	46.01	37.76	32.28
57	66.81	46.48	37.84	32.33
58	67.58	46.91	37.93	32.40
59	68.35	47.37	38.00	32.45
60	69.12	47.83	38.10	32.52
61	70.47	48.75	38.72	32.97
62	71.82	49.66	39.32	33.43
63	73.16	50.57	39.93	33.87
64	74.52	51.49	40.53	34.31

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

SI/ME-04
Unisex

Social Insurance Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	20.21	14.69	12.85	11.41
26	20.79	15.14	13.20	11.74
27	21.39	15.58	13.55	12.07
28	21.98	16.03	13.89	12.40
29	22.58	16.47	14.25	12.71
30	23.17	16.93	14.60	13.03
31	23.88	17.51	15.02	13.43
32	24.60	18.10	15.44	13.83
33	25.34	18.70	15.86	14.23
34	26.06	19.28	16.29	14.63
35	26.78	19.87	16.70	15.03
36	28.12	20.90	17.52	15.77
37	29.46	21.92	18.36	16.52
38	30.81	22.93	19.17	17.27
39	32.14	23.97	19.98	18.02
40	33.48	24.99	20.80	18.77
41	34.85	26.10	21.61	19.51
42	36.22	27.22	22.42	20.25
43	37.59	28.32	23.22	21.00
44	38.96	29.44	24.03	21.75
45	40.32	30.56	24.84	22.50
46	42.40	31.89	25.96	23.40
47	44.48	33.19	27.12	24.30
48	46.58	34.52	28.25	25.20
49	48.67	35.84	29.40	26.10
50	50.75	37.17	30.54	26.99
51	53.65	38.83	31.96	28.04
52	56.56	40.52	33.39	29.08
53	59.46	42.20	34.82	30.13
54	62.36	43.88	36.24	31.17
55	65.26	45.55	37.67	32.22
56	66.03	46.01	37.76	32.28
57	66.81	46.48	37.84	32.33
58	67.58	46.91	37.93	32.40
59	68.35	47.37	38.00	32.45
60	69.12	47.83	38.10	32.52
61	70.47	48.75	38.72	32.97
62	71.82	49.66	39.32	33.43
63	73.16	50.57	39.93	33.87
64	74.52	51.49	40.53	34.31

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

SI/ME-04
Unisex

Social Insurance Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	20.61	14.99	13.09	11.66
26	21.26	15.48	13.48	12.01
27	21.92	15.97	13.87	12.37
28	22.55	16.45	14.26	12.71
29	23.20	16.96	14.65	13.07
30	23.86	17.43	15.03	13.42
31	24.66	18.07	15.49	13.87
32	25.46	18.72	15.97	14.30
33	26.25	19.37	16.44	14.75
34	27.06	20.03	16.91	15.18
35	27.84	20.65	17.38	15.63
36	29.35	21.80	18.29	16.46
37	30.84	22.93	19.20	17.30
38	32.33	24.07	20.12	18.13
39	33.83	25.21	21.03	18.96
40	35.32	26.36	21.95	19.79
41	36.89	27.62	22.88	20.65
42	38.45	28.88	23.79	21.51
43	40.01	30.16	24.72	22.36
44	41.58	31.43	25.65	23.23
45	43.14	32.69	26.57	24.08
46	45.68	34.33	27.97	25.20
47	48.22	35.97	29.38	26.33
48	50.75	37.61	30.78	27.45
49	53.29	39.25	32.19	28.57
50	55.82	40.87	33.59	29.69
51	59.40	43.00	35.38	31.02
52	62.99	45.12	37.18	32.36
53	66.57	47.23	38.98	33.72
54	70.17	49.36	40.77	35.05
55	73.75	51.48	42.56	36.39
56	74.62	51.98	42.66	36.46
57	75.49	52.50	42.76	36.54
58	76.37	53.02	42.86	36.60
59	77.24	53.54	42.96	36.68
60	78.11	54.04	43.05	36.75
61	79.63	55.08	43.74	37.24
62	81.16	56.12	44.43	37.76
63	82.68	57.15	45.13	38.26
64	84.22	58.19	45.81	38.77

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

KS/ME-04
Unisex

Cost of Living Adjustment Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25		1.18		
26		1.24		
27		1.29		
28		1.34		
29		1.39		
30		1.45		
31		1.52		
32		1.58		
33		1.64		
34		1.71		
35		1.77		
36		1.87		
37		1.98		
38		2.09		
39		2.19		
40		2.30		
41		2.42		
42		2.54		
43		2.65		
44		2.78		
45		2.89		
46		3.12		
47		3.32		
48		3.55		
49		3.73		
50		3.94		
51		4.18		
52		4.45		
53		4.66		
54		4.93		
55		5.13		
56		4.94		
57		4.72		
58		4.42		
59		4.14		
60		3.85		
61		3.53		
62		3.18		
63		1.79		
64		1.20		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

KS/ME-04
Unisex

Cost of Living Adjustment Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25		3.90		
26		3.99		
27		4.09		
28		4.16		
29		4.25		
30		4.35		
31		4.45		
32		4.54		
33		4.60		
34		4.69		
35		4.77		
36		4.92		
37		5.03		
38		5.16		
39		5.24		
40		5.34		
41		5.46		
42		5.54		
43		5.63		
44		5.67		
45		5.74		
46		5.78		
47		5.78		
48		5.72		
49		5.68		
50		5.61		
51		5.59		
52		5.53		
53		5.39		
54		5.28		
55		5.13		
56		4.94		
57		4.72		
58		4.42		
59		4.14		
60		3.85		
61		3.53		
62		3.18		
63		1.79		
64		1.20		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

KS/ME-04
Unisex

Cost of Living Adjustment Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25		3.97		
26		4.10		
27		4.22		
28		4.37		
29		4.49		
30		4.63		
31		4.77		
32		4.91		
33		5.06		
34		5.19		
35		5.32		
36		5.46		
37		5.59		
38		5.72		
39		5.80		
40		5.87		
41		5.96		
42		6.03		
43		6.11		
44		6.14		
45		6.14		
46		6.22		
47		6.26		
48		6.23		
49		6.22		
50		6.18		
51		6.19		
52		6.16		
53		6.04		
54		5.94		
55		5.80		
56		5.59		
57		5.34		
58		4.99		
59		4.68		
60		4.35		
61		3.98		
62		3.59		
63		2.03		
64		1.36		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012 | Extended Partial Rider with COLA | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.34	3.80	2.01	1.88
26	5.59	3.99	2.16	2.00
27	5.82	4.18	2.29	2.14
28	6.06	4.37	2.42	2.27
29	6.28	4.57	2.55	2.40
30	6.53	4.76	2.70	2.52
31	6.89	5.09	2.96	2.79
32	7.24	5.41	3.23	3.05
33	7.61	5.75	3.51	3.33
34	7.95	6.06	3.78	3.60
35	8.32	6.39	4.05	3.85
36	8.69	6.67	4.31	4.11
37	9.07	6.95	4.57	4.36
38	9.45	7.21	4.83	4.61
39	9.83	7.49	5.08	4.87
40	10.21	7.78	5.35	5.12
41	10.43	7.92	5.66	5.43
42	10.67	8.06	5.99	5.73
43	10.88	8.20	6.31	6.05
44	11.13	8.33	6.61	6.33
45	11.34	8.47	6.93	6.64
46	12.39	9.18	7.37	7.06
47	13.43	9.87	7.79	7.46
48	14.45	10.58	8.23	7.87
49	15.49	11.27	8.65	8.28
50	16.51	11.96	9.08	8.69
51	17.97	12.82	9.27	8.88
52	19.40	13.70	9.49	9.09
53	20.85	14.56	9.69	9.28
54	22.28	15.44	9.90	9.48
55	23.72	16.29	10.09	9.67
56	23.63	16.21	10.00	9.59
57	23.54	16.12	9.92	9.50
58	23.45	16.03	9.81	9.40
59	23.36	15.94	9.73	9.31
60	23.27	15.85	9.64	9.22
61	23.19	15.76	9.55	9.14
62	23.10	15.68	9.47	9.05
63	22.81	15.39	9.18	8.76
64	22.69	15.27	9.06	8.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.75	5.69	3.42	3.22
26	8.04	5.92	3.59	3.41
27	8.30	6.15	3.78	3.58
28	8.58	6.39	3.95	3.75
29	8.87	6.60	4.12	3.92
30	9.13	6.84	4.30	4.08
31	9.57	7.25	4.66	4.45
32	10.02	7.67	5.04	4.81
33	10.45	8.06	5.38	5.14
34	10.88	8.47	5.75	5.51
35	11.34	8.88	6.12	5.86
36	11.73	9.18	6.40	6.15
37	12.13	9.47	6.70	6.43
38	12.54	9.77	6.99	6.72
39	12.93	10.04	7.26	6.99
40	13.33	10.33	7.55	7.26
41	13.53	10.43	7.89	7.60
42	13.73	10.54	8.23	7.90
43	13.94	10.65	8.57	8.24
44	14.13	10.74	8.90	8.55
45	14.33	10.86	9.24	8.87
46	15.09	11.34	9.44	9.06
47	15.84	11.82	9.64	9.26
48	16.57	12.27	9.82	9.42
49	17.31	12.73	10.01	9.60
50	18.05	13.20	10.20	9.78
51	19.21	13.84	10.20	9.78
52	20.35	14.46	10.19	9.77
53	21.46	15.07	10.15	9.74
54	22.59	15.69	10.12	9.70
55	23.72	16.29	10.09	9.67
56	23.63	16.21	10.00	9.59
57	23.54	16.12	9.92	9.50
58	23.45	16.03	9.81	9.40
59	23.36	15.94	9.73	9.31
60	23.27	15.85	9.64	9.22
61	23.19	15.76	9.55	9.14
62	23.10	15.68	9.47	9.05
63	22.81	15.39	9.18	8.76
64	22.69	15.27	9.06	8.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.92	5.81	3.49	3.30
26	8.21	6.06	3.68	3.48
27	8.53	6.32	3.88	3.68
28	8.83	6.57	4.06	3.87
29	9.14	6.84	4.28	4.07
30	9.45	7.09	4.46	4.25
31	9.94	7.54	4.86	4.65
32	10.43	8.00	5.28	5.04
33	10.92	8.46	5.66	5.43
34	11.39	8.91	6.08	5.83
35	11.88	9.35	6.47	6.20
36	12.32	9.67	6.79	6.51
37	12.78	10.00	7.11	6.82
38	13.24	10.34	7.42	7.14
39	13.69	10.67	7.73	7.43
40	14.12	10.95	8.03	7.73
41	14.36	11.08	8.41	8.07
42	14.62	11.21	8.78	8.44
43	14.85	11.35	9.16	8.79
44	15.09	11.48	9.52	9.15
45	15.34	11.61	9.89	9.49
46	16.25	12.20	10.16	9.75
47	17.17	12.80	10.44	10.02
48	18.06	13.36	10.70	10.26
49	18.96	13.93	10.95	10.50
50	19.84	14.51	11.21	10.74
51	21.25	15.30	11.27	10.81
52	22.65	16.10	11.32	10.86
53	24.04	16.89	11.35	10.88
54	25.41	17.64	11.38	10.89
55	26.80	18.42	11.40	10.93
56	26.71	18.32	11.30	10.82
57	26.61	18.24	11.21	10.74
58	26.50	18.11	11.09	10.61
59	26.40	18.01	10.99	10.52
60	26.30	17.92	10.90	10.43
61	26.20	17.82	10.80	10.33
62	26.09	17.71	10.69	10.22
63	25.77	17.39	10.37	9.90
64	25.63	17.25	10.23	9.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

SI/ME-04 | Social Insurance Rider with COLA | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	17.25	12.85	10.87	9.78
26	17.90	13.32	11.25	10.13
27	18.55	13.82	11.64	10.49
28	19.18	14.32	12.03	10.84
29	19.83	14.82	12.42	11.21
30	20.48	15.30	12.81	11.55
31	21.25	15.92	13.27	11.99
32	22.02	16.55	13.73	12.43
33	22.81	17.18	14.19	12.86
34	23.58	17.80	14.64	13.30
35	24.35	18.42	15.11	13.74
36	25.60	19.39	15.88	14.46
37	26.82	20.37	16.66	15.16
38	28.06	21.32	17.44	15.89
39	29.29	22.30	18.24	16.63
40	30.54	23.26	19.01	17.34
41	31.81	24.31	19.78	18.07
42	33.08	25.36	20.57	18.78
43	34.34	26.40	21.35	19.52
44	35.61	27.46	22.12	20.24
45	36.87	28.48	22.88	20.98
46	39.74	30.45	24.65	22.45
47	42.57	32.36	26.37	23.90
48	45.42	34.31	28.12	25.36
49	48.26	36.24	29.85	26.80
50	51.10	38.15	31.58	28.26
51	54.71	40.42	33.57	29.83
52	58.33	42.68	35.59	31.41
53	61.93	44.93	37.57	32.96
54	65.55	47.20	39.58	34.55
55	69.13	49.42	41.54	36.09
56	69.67	49.65	41.39	35.91
57	70.20	49.87	41.24	35.72
58	70.68	50.01	41.03	35.50
59	71.19	50.22	40.85	35.30
60	71.71	50.42	40.68	35.10
61	72.81	51.09	41.06	35.31
62	73.91	51.75	41.41	35.51
63	74.32	51.74	41.10	35.03
64	75.29	52.26	41.31	35.09

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

SI/ME-04
Unisex

Social Insurance Rider with COLA
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	23.49	17.97	16.13	14.69
26	24.13	18.47	16.53	15.07
27	24.78	18.97	16.94	15.45
28	25.40	19.44	17.30	15.81
29	26.04	19.93	17.71	16.17
30	26.67	20.44	18.10	16.54
31	27.46	21.09	18.59	17.01
32	28.24	21.73	19.08	17.47
33	29.02	22.38	19.54	17.91
34	29.80	23.02	20.03	18.37
35	30.57	23.66	20.50	18.83
36	32.02	24.80	21.43	19.68
37	33.44	25.90	22.34	20.51
38	34.89	27.01	23.26	21.35
39	36.29	28.12	24.13	22.17
40	37.70	29.21	25.02	22.99
41	39.16	30.41	25.92	23.81
42	40.58	31.58	26.78	24.61
43	42.01	32.74	27.64	25.42
44	43.40	33.89	28.48	26.20
45	44.81	35.05	29.33	26.99
46	46.90	36.38	30.46	27.90
47	48.96	37.67	31.60	28.78
48	51.00	38.94	32.67	29.61
49	53.04	40.22	33.77	30.48
50	55.06	41.48	34.85	31.30
51	57.92	43.10	36.24	32.31
52	60.77	44.73	37.60	33.29
53	63.55	46.28	38.91	34.22
54	66.35	47.88	40.24	35.17
55	69.13	49.42	41.54	36.09
56	69.67	49.65	41.39	35.91
57	70.20	49.87	41.24	35.72
58	70.68	50.01	41.03	35.50
59	71.19	50.22	40.85	35.30
60	71.71	50.42	40.68	35.10
61	72.81	51.09	41.06	35.31
62	73.91	51.75	41.41	35.51
63	74.32	51.74	41.10	35.03
64	75.29	52.26	41.31	35.09

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

SI/ME-04
Unisex

Social Insurance Rider with COLA
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	23.95	18.33	16.43	15.00
26	24.68	18.90	16.90	15.43
27	25.41	19.47	17.37	15.87
28	26.13	20.04	17.84	16.30
29	26.87	20.62	18.31	16.73
30	27.59	21.17	18.77	17.15
31	28.48	21.90	19.32	17.70
32	29.39	22.65	19.91	18.24
33	30.29	23.41	20.49	18.79
34	31.21	24.18	21.06	19.33
35	32.08	24.89	21.62	19.87
36	33.69	26.14	22.63	20.80
37	35.27	27.36	23.63	21.72
38	36.85	28.60	24.65	22.65
39	38.41	29.80	25.61	23.54
40	39.96	31.00	26.59	24.43
41	41.59	32.32	27.58	25.34
42	43.18	33.62	28.53	26.24
43	44.80	34.96	29.51	27.15
44	46.39	36.24	30.46	28.04
45	47.95	37.50	31.37	28.88
46	50.51	39.17	32.81	30.04
47	53.07	40.82	34.23	31.18
48	55.56	42.42	35.59	32.26
49	58.07	44.03	36.98	33.36
50	60.56	45.61	38.33	34.43
51	64.14	47.74	40.12	35.76
52	67.68	49.81	41.87	37.05
53	71.16	51.82	43.56	38.31
54	74.65	53.85	45.26	39.54
55	78.13	55.85	46.94	40.77
56	78.73	56.09	46.76	40.57
57	79.33	56.34	46.60	40.38
58	79.87	56.52	46.35	40.10
59	80.45	56.75	46.17	39.89
60	81.02	56.96	45.96	39.66
61	82.28	57.72	46.39	39.89
62	83.52	58.48	46.79	40.12
63	84.00	58.46	46.44	39.58
64	85.09	59.06	46.68	39.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

PS/ME-04
Unisex

Partial Disability Rider
6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.32	1.31	0.91	0.59
26	2.38	1.35	0.95	0.62
27	2.46	1.38	0.98	0.64
28	2.54	1.42	1.01	0.67
29	2.61	1.47	1.04	0.70
30	2.68	1.51	1.08	0.73
31	2.77	1.57	1.13	0.77
32	2.86	1.64	1.17	0.82
33	2.96	1.70	1.23	0.86
34	3.04	1.76	1.27	0.90
35	3.12	1.82	1.32	0.94
36	3.30	1.91	1.39	0.99
37	3.45	2.02	1.47	1.06
38	3.62	2.10	1.55	1.13
39	3.78	2.20	1.63	1.17
40	3.95	2.29	1.69	1.24
41	4.07	2.38	1.76	1.29
42	4.19	2.45	1.82	1.35
43	4.31	2.53	1.88	1.39
44	4.43	2.60	1.93	1.46
45	4.56	2.68	2.00	1.52
46	4.78	2.81	2.11	1.61
47	4.99	2.96	2.22	1.69
48	5.22	3.09	2.32	1.78
49	5.45	3.23	2.44	1.88
50	5.67	3.37	2.54	1.96
51	5.98	3.55	2.70	2.10
52	6.28	3.72	2.85	2.24
53	6.58	3.92	2.99	2.38
54	6.88	4.10	3.15	2.51
55	7.18	4.28	3.31	2.64
56	7.49	4.47	3.47	2.79
57	7.80	4.67	3.64	2.93
58	8.09	4.85	3.78	3.08
59	8.40	5.04	3.94	3.22
60	8.72	5.25	4.11	3.37
61	9.03	5.43	4.27	3.51
62	9.33	5.63	4.43	3.65
63	9.63	5.82	4.58	3.79
64	9.94	6.01	4.75	3.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

CS/ME-04
Unisex

Short Term Rider
To 12 Months Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25			1.65	
26			1.66	
27			1.69	
28			1.71	
29			1.73	
30			1.75	
31			1.77	
32			1.78	
33			1.79	
34			1.80	
35			1.82	
36			1.86	
37			1.90	
38			1.92	
39			1.97	
40			2.01	
41			2.10	
42			2.18	
43			2.28	
44			2.38	
45			2.45	
46			2.65	
47			2.85	
48			3.06	
49			3.25	
50			3.45	
51			3.83	
52			4.18	
53			4.57	
54			4.92	
55			5.30	
56			5.40	
57			5.52	
58			5.64	
59			5.75	
60			5.86	
61			6.09	
62			6.32	
63			6.56	
64			6.79	

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

CS/ME-04
Unisex

Short Term Rider
To 6 Months Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.52	1.25		
26	7.73	1.27		
27	7.93	1.30		
28	8.16	1.31		
29	8.36	1.33		
30	8.58	1.35		
31	9.21	1.39		
32	9.85	1.44		
33	10.48	1.50		
34	11.12	1.53		
35	11.76	1.58		
36	12.32	1.65		
37	12.89	1.71		
38	13.46	1.77		
39	14.04	1.83		
40	14.60	1.89		
41	15.16	1.95		
42	15.73	2.03		
43	16.27	2.09		
44	16.84	2.16		
45	17.40	2.23		
46	18.46	2.41		
47	19.53	2.60		
48	20.59	2.79		
49	21.65	2.98		
50	22.72	3.17		
51	24.41	3.53		
52	26.10	3.87		
53	27.80	4.23		
54	29.48	4.57		
55	31.16	4.92		
56	32.95	5.43		
57	34.71	5.93		
58	36.51	6.43		
59	38.26	6.93		
60	40.04	7.44		
61	41.68	7.85		
62	43.32	8.25		
63	44.95	8.64		
64	46.60	9.04		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

CS/ME-04
Unisex

Short Term Rider with Extended Partial
To 12 Months Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25			1.83	
26			1.84	
27			1.87	
28			1.88	
29			1.91	
30			1.92	
31			1.92	
32			1.94	
33			1.95	
34			1.97	
35			1.97	
36			2.08	
37			2.18	
38			2.28	
39			2.38	
40			2.48	
41			2.63	
42			2.77	
43			2.90	
44			3.04	
45			3.17	
46			3.41	
47			3.65	
48			3.90	
49			4.14	
50			4.38	
51			4.69	
52			4.99	
53			5.32	
54			5.63	
55			5.92	
56			6.04	
57			6.14	
58			6.25	
59			6.35	
60			6.45	
61			6.68	
62			6.90	
63			7.13	
64			7.36	

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

CS/ME-04
Unisex

Short Term Rider with Extended Partial
To 6 Months Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.85	1.73		
26	12.07	1.76		
27	12.29	1.79		
28	12.51	1.82		
29	12.73	1.85		
30	12.95	1.88		
31	13.31	1.90		
32	13.67	1.91		
33	14.02	1.92		
34	14.39	1.94		
35	14.74	1.95		
36	15.44	2.04		
37	16.15	2.12		
38	16.84	2.23		
39	17.56	2.31		
40	18.26	2.39		
41	18.97	2.48		
42	19.68	2.58		
43	20.38	2.67		
44	21.08	2.76		
45	21.78	2.84		
46	23.38	3.04		
47	25.00	3.25		
48	26.58	3.44		
49	28.17	3.64		
50	29.78	3.83		
51	32.62	4.28		
52	35.48	4.73		
53	38.31	5.19		
54	41.16	5.64		
55	44.00	6.08		
56	45.78	6.57		
57	47.55	7.06		
58	49.34	7.54		
59	51.10	8.03		
60	52.87	8.52		
61	54.51	9.03		
62	56.16	9.54		
63	57.79	10.05		
64	59.42	10.54		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

RG/ME-04 | RetireGuard Rider | 5P - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.06	8.12	6.80	5.77
26	11.35	8.35	6.96	5.92
27	11.66	8.59	7.13	6.06
28	11.95	8.80	7.29	6.21
29	12.24	9.04	7.46	6.37
30	12.55	9.27	7.63	6.52
31	12.86	9.54	7.76	6.67
32	13.18	9.79	7.91	6.83
33	13.51	10.07	8.06	6.98
34	13.81	10.34	8.20	7.15
35	14.13	10.60	8.36	7.30
36	15.00	11.28	8.91	7.81
37	15.86	11.95	9.48	8.33
38	16.74	12.64	10.03	8.86
39	17.60	13.31	10.60	9.37
40	18.47	13.99	11.16	9.89
41	19.60	14.91	11.95	10.66
42	20.74	15.83	12.75	11.42
43	21.86	16.76	13.55	12.19
44	22.99	17.70	14.34	12.96
45	24.13	18.61	15.14	13.73
46	25.72	19.76	16.10	14.58
47	27.28	20.91	17.05	15.43
48	28.87	22.05	18.03	16.28
49	30.43	23.20	18.98	17.15
50	32.02	24.34	19.95	17.98
51	34.64	26.16	21.52	19.34
52	37.27	27.98	23.10	20.70
53	39.89	29.80	24.68	22.05
54	42.53	31.61	26.25	23.40
55	45.14	33.43	27.82	24.74
56	50.97	37.52	31.12	28.19
57	56.82	41.60	34.43	31.61
58	62.67	45.69	37.73	35.04
59	68.50	49.78	41.02	38.47
60	74.34	53.87	44.32	41.90
61	84.40	60.47	48.82	45.58
62	94.46	67.08	53.34	49.29
63	104.50	73.67	57.85	52.97
64	114.57	80.28	62.36	56.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

RG/ME-04 | RetireGuard Rider | 5P - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	15.63	11.27	9.62	8.29
26	16.11	11.62	9.89	8.53
27	16.60	11.99	10.15	8.80
28	17.09	12.35	10.42	9.04
29	17.57	12.72	10.69	9.30
30	18.05	13.08	10.96	9.55
31	18.70	13.58	11.29	9.88
32	19.33	14.09	11.61	10.21
33	19.96	14.58	11.93	10.54
34	20.60	15.09	12.24	10.88
35	21.24	15.58	12.56	11.21
36	22.53	16.58	13.39	11.97
37	23.84	17.57	14.22	12.73
38	25.13	18.57	15.04	13.48
39	26.43	19.58	15.87	14.25
40	27.74	20.57	16.69	15.01
41	29.44	21.91	17.84	16.10
42	31.15	23.25	19.00	17.18
43	32.85	24.59	20.16	18.28
44	34.56	25.94	21.31	19.37
45	36.26	27.28	22.46	20.46
46	38.67	28.95	23.89	21.73
47	41.07	30.60	25.31	23.01
48	43.49	32.26	26.73	24.29
49	45.91	33.91	28.16	25.56
50	48.32	35.57	29.58	26.85
51	52.35	38.20	31.90	28.90
52	56.38	40.82	34.23	30.97
53	60.42	43.43	36.54	33.02
54	64.47	46.05	38.85	35.09
55	68.50	48.67	41.19	37.14
56	75.09	53.18	44.21	39.92
57	81.66	57.70	47.23	42.72
58	88.24	62.22	50.25	45.50
59	94.82	66.73	53.27	48.28
60	101.41	71.24	56.31	51.07
61	104.69	73.51	57.81	52.47
62	107.98	75.77	59.33	53.86
63	111.26	78.02	60.84	55.25
64	114.57	80.28	62.36	56.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

RG/ME-04 | RetireGuard Rider | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	19.04	13.10	11.34	10.09
26	19.74	13.71	11.74	10.46
27	20.45	14.31	12.13	10.82
28	21.15	14.91	12.52	11.20
29	21.85	15.50	12.91	11.56
30	22.55	16.19	13.30	11.93
31	23.44	16.87	13.73	12.39
32	24.32	17.57	14.17	12.84
33	25.20	18.24	14.62	13.29
34	26.07	18.92	15.06	13.75
35	26.95	19.61	15.49	14.20
36	28.54	20.79	16.47	15.09
37	30.14	21.99	17.43	15.98
38	31.72	23.19	18.42	16.88
39	33.30	24.37	19.38	17.76
40	34.89	25.56	20.36	18.64
41	36.59	26.88	21.45	19.64
42	38.31	28.19	22.53	20.62
43	40.01	29.51	23.64	21.61
44	41.73	30.82	24.72	22.59
45	43.44	32.14	25.80	23.57
46	47.19	34.72	28.07	25.53
47	50.95	37.30	30.32	27.51
48	54.69	39.88	32.59	29.48
49	58.45	42.46	34.84	31.46
50	62.20	45.03	37.11	33.43
51	67.03	48.11	39.81	35.65
52	71.87	51.19	42.52	37.89
53	76.69	54.26	45.22	40.12
54	81.52	57.33	47.94	42.35
55	86.36	60.41	50.63	44.59
56	89.37	62.58	51.76	45.88
57	92.37	64.75	52.90	47.18
58	95.39	66.91	54.04	48.48
59	98.39	69.09	55.17	49.77
60	101.41	71.24	56.31	51.07
61	104.69	73.51	57.81	52.47
62	107.98	75.77	59.33	53.86
63	111.26	78.02	60.84	55.25
64	114.57	80.28	62.36	56.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

RG/ME-04
Unisex

RetireGuard Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	25.37	17.47	15.85	14.11
26	26.13	18.15	16.29	14.53
27	26.92	18.84	16.74	14.95
28	27.68	19.54	17.18	15.38
29	28.48	20.23	17.63	15.80
30	29.25	21.00	18.08	16.23
31	30.25	21.79	18.59	16.77
32	31.25	22.59	19.11	17.31
33	32.25	23.37	19.62	17.85
34	33.26	24.17	20.13	18.41
35	34.26	24.95	20.65	18.94
36	36.04	26.29	21.76	19.95
37	37.81	27.63	22.87	20.96
38	39.59	28.96	23.97	21.98
39	41.38	30.29	25.08	22.99
40	43.16	31.62	26.20	23.99
41	45.08	33.12	27.45	25.13
42	47.01	34.62	28.70	26.25
43	48.92	36.10	29.95	27.39
44	50.84	37.59	31.21	28.51
45	52.77	39.09	32.45	29.65
46	55.55	40.95	34.03	30.98
47	58.34	42.80	35.61	32.33
48	61.11	44.68	37.18	33.69
49	63.89	46.54	38.76	35.03
50	66.69	48.41	40.33	36.37
51	70.63	50.82	42.39	38.01
52	74.55	53.21	44.46	39.65
53	78.48	55.62	46.51	41.30
54	82.42	58.02	48.57	42.93
55	86.36	60.41	50.63	44.59
56	89.37	62.58	51.76	45.88
57	92.37	64.75	52.90	47.18
58	95.39	66.91	54.04	48.48
59	98.39	69.09	55.17	49.77
60	101.41	71.24	56.31	51.07
61	104.69	73.51	57.81	52.47
62	107.98	75.77	59.33	53.86
63	111.26	78.02	60.84	55.25
64	114.57	80.28	62.36	56.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

RG/ME-04
Unisex

RetireGuard Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	25.87	17.81	16.16	14.40
26	26.72	18.56	16.65	14.86
27	27.57	19.28	17.16	15.32
28	28.42	20.04	17.64	15.78
29	29.28	20.78	18.13	16.25
30	30.14	21.63	18.63	16.71
31	31.22	22.49	19.19	17.31
32	32.32	23.36	19.77	17.91
33	33.43	24.22	20.33	18.50
34	34.53	25.09	20.91	19.11
35	35.64	25.95	21.47	19.70
36	37.61	27.44	22.71	20.83
37	39.58	28.93	23.95	21.95
38	41.57	30.41	25.17	23.07
39	43.54	31.89	26.40	24.20
40	45.52	33.36	27.65	25.32
41	47.71	35.06	29.06	26.60
42	49.90	36.75	30.48	27.87
43	52.10	38.43	31.90	29.15
44	54.27	40.12	33.32	30.43
45	56.46	41.81	34.74	31.72
46	59.84	44.09	36.67	33.37
47	63.21	46.39	38.58	35.03
48	66.60	48.68	40.51	36.69
49	69.97	50.96	42.43	38.35
50	73.35	53.25	44.36	40.00
51	78.20	56.26	46.93	42.08
52	83.05	59.26	49.51	44.16
53	87.89	62.27	52.06	46.23
54	92.74	65.28	54.64	48.30
55	97.59	68.28	57.22	50.37
56	101.00	70.72	58.50	51.84
57	104.37	73.17	59.77	53.30
58	107.78	75.62	61.06	54.78
59	111.18	78.07	62.33	56.24
60	114.59	80.51	63.61	57.71
61	118.29	83.06	65.33	59.29
62	122.03	85.62	67.04	60.86
63	125.74	88.17	68.75	62.44
64	129.47	90.71	70.46	64.01

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

OO-ME-07
Unisex

Own Occupation Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.88	1.39	1.13	0.96
26	1.95	1.44	1.17	0.98
27	2.02	1.49	1.20	1.02
28	2.09	1.53	1.23	1.04
29	2.16	1.57	1.26	1.08
30	2.23	1.63	1.30	1.10
31	2.33	1.71	1.33	1.14
32	2.44	1.77	1.37	1.18
33	2.56	1.85	1.41	1.22
34	2.66	1.93	1.44	1.26
35	2.77	2.01	1.49	1.30
36	2.93	2.12	1.58	1.39
37	3.10	2.24	1.69	1.49
38	3.26	2.37	1.78	1.57
39	3.43	2.48	1.89	1.67
40	3.59	2.60	1.98	1.77
41	3.80	2.75	2.13	1.91
42	4.01	2.90	2.28	2.05
43	4.22	3.04	2.42	2.19
44	4.44	3.20	2.57	2.34
45	4.65	3.35	2.71	2.48
46	4.93	3.56	2.87	2.62
47	5.22	3.76	3.03	2.77
48	5.52	3.97	3.18	2.91
49	5.80	4.17	3.35	3.04
50	6.10	4.38	3.51	3.18
51	6.52	4.71	3.75	3.40
52	6.94	5.04	3.99	3.61
53	7.37	5.37	4.25	3.82
54	7.80	5.69	4.48	4.04
55	8.22	6.02	4.72	4.25
56	9.10	6.64	5.27	4.79
57	9.98	7.25	5.82	5.34
58	10.87	7.86	6.36	5.89
59	11.74	8.47	6.90	6.44
60	12.62	9.09	7.45	6.99
61	14.61	10.40	8.25	7.68
62	16.59	11.70	9.07	8.38
63	18.57	13.00	9.87	9.07
64	20.56	14.30	10.67	9.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

OO-ME-07
Unisex

Own Occupation Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.96	2.09	1.63	1.40
26	3.06	2.17	1.68	1.45
27	3.16	2.24	1.73	1.51
28	3.25	2.31	1.78	1.55
29	3.36	2.38	1.84	1.60
30	3.45	2.45	1.89	1.65
31	3.59	2.55	1.97	1.72
32	3.74	2.65	2.04	1.80
33	3.89	2.76	2.11	1.87
34	4.03	2.86	2.18	1.95
35	4.18	2.97	2.26	2.02
36	4.39	3.15	2.41	2.16
37	4.62	3.31	2.56	2.30
38	4.84	3.50	2.71	2.44
39	5.06	3.67	2.85	2.58
40	5.29	3.85	3.00	2.72
41	5.59	4.07	3.22	2.92
42	5.88	4.29	3.44	3.13
43	6.17	4.52	3.65	3.33
44	6.46	4.73	3.86	3.54
45	6.76	4.96	4.08	3.74
46	7.19	5.27	4.32	3.97
47	7.60	5.58	4.57	4.18
48	8.04	5.88	4.81	4.41
49	8.47	6.19	5.05	4.63
50	8.89	6.50	5.30	4.85
51	9.67	7.00	5.68	5.19
52	10.45	7.50	6.06	5.53
53	11.23	8.00	6.45	5.87
54	12.01	8.49	6.83	6.22
55	12.80	8.99	7.22	6.56
56	13.95	9.78	7.73	7.03
57	15.11	10.57	8.24	7.51
58	16.27	11.36	8.75	7.98
59	17.42	12.15	9.26	8.45
60	18.58	12.95	9.77	8.93
61	19.07	13.28	10.00	9.14
62	19.57	13.62	10.22	9.34
63	20.06	13.96	10.45	9.55
64	20.56	14.30	10.67	9.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

OO-ME-07
Unisex

Own Occupation Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.61	2.49	1.96	1.75
26	3.75	2.61	2.04	1.82
27	3.89	2.72	2.11	1.90
28	4.03	2.84	2.18	1.97
29	4.17	2.96	2.26	2.04
30	4.31	3.08	2.34	2.11
31	4.49	3.23	2.44	2.22
32	4.66	3.38	2.54	2.31
33	4.85	3.52	2.64	2.42
34	5.03	3.67	2.75	2.52
35	5.21	3.82	2.85	2.63
36	5.51	4.04	3.04	2.79
37	5.79	4.25	3.21	2.97
38	6.09	4.47	3.40	3.13
39	6.38	4.69	3.58	3.31
40	6.66	4.91	3.76	3.47
41	6.96	5.12	3.97	3.66
42	7.25	5.34	4.18	3.85
43	7.53	5.55	4.39	4.05
44	7.82	5.77	4.59	4.24
45	8.12	5.99	4.80	4.43
46	8.82	6.47	5.20	4.78
47	9.54	6.95	5.59	5.12
48	10.24	7.44	5.99	5.47
49	10.95	7.92	6.39	5.82
50	11.66	8.40	6.79	6.18
51	12.60	8.99	7.21	6.52
52	13.53	9.57	7.64	6.88
53	14.46	10.15	8.06	7.24
54	15.38	10.74	8.49	7.60
55	16.32	11.31	8.92	7.95
56	16.77	11.64	9.09	8.14
57	17.23	11.96	9.26	8.33
58	17.68	12.29	9.43	8.53
59	18.13	12.62	9.60	8.73
60	18.58	12.95	9.77	8.93
61	19.07	13.28	10.00	9.14
62	19.57	13.62	10.22	9.34
63	20.06	13.96	10.45	9.55
64	20.56	14.30	10.67	9.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

OO-ME-07
Unisex

Own Occupation Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.81	3.31	2.73	2.44
26	4.97	3.45	2.82	2.53
27	5.12	3.58	2.91	2.61
28	5.27	3.72	3.00	2.70
29	5.43	3.85	3.09	2.78
30	5.58	4.00	3.18	2.87
31	5.79	4.18	3.31	3.00
32	5.99	4.35	3.43	3.12
33	6.20	4.52	3.55	3.25
34	6.41	4.69	3.68	3.38
35	6.63	4.86	3.80	3.51
36	6.95	5.11	4.01	3.70
37	7.27	5.35	4.22	3.89
38	7.60	5.59	4.42	4.08
39	7.93	5.83	4.63	4.27
40	8.25	6.07	4.84	4.46
41	8.57	6.31	5.08	4.69
42	8.89	6.55	5.32	4.91
43	9.21	6.79	5.56	5.13
44	9.54	7.04	5.80	5.35
45	9.86	7.28	6.05	5.57
46	10.39	7.63	6.31	5.79
47	10.92	7.99	6.58	6.03
48	11.44	8.33	6.84	6.26
49	11.97	8.68	7.11	6.49
50	12.50	9.03	7.38	6.72
51	13.27	9.49	7.68	6.96
52	14.03	9.94	8.00	7.21
53	14.79	10.41	8.30	7.46
54	15.56	10.86	8.60	7.70
55	16.32	11.31	8.92	7.95
56	16.77	11.64	9.09	8.14
57	17.23	11.96	9.26	8.33
58	17.68	12.29	9.43	8.53
59	18.13	12.62	9.60	8.73
60	18.58	12.95	9.77	8.93
61	19.07	13.28	10.00	9.14
62	19.57	13.62	10.22	9.34
63	20.06	13.96	10.45	9.55
64	20.56	14.30	10.67	9.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

OO-ME-07
Unisex

Own Occupation Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.91	3.38	2.79	2.50
26	5.07	3.53	2.89	2.58
27	5.25	3.67	2.98	2.68
28	5.41	3.82	3.08	2.78
29	5.58	3.96	3.18	2.86
30	5.75	4.12	3.27	2.96
31	5.98	4.31	3.41	3.10
32	6.20	4.50	3.55	3.24
33	6.44	4.68	3.68	3.37
34	6.66	4.87	3.82	3.51
35	6.89	5.05	3.95	3.65
36	7.25	5.32	4.18	3.86
37	7.61	5.59	4.42	4.07
38	7.98	5.86	4.65	4.29
39	8.33	6.13	4.87	4.50
40	8.70	6.40	5.11	4.72
41	9.07	6.68	5.38	4.96
42	9.44	6.96	5.66	5.21
43	9.80	7.23	5.92	5.45
44	10.18	7.52	6.19	5.71
45	10.54	7.79	6.47	5.96
46	11.19	8.22	6.80	6.25
47	11.83	8.65	7.13	6.53
48	12.48	9.08	7.46	6.81
49	13.11	9.51	7.78	7.10
50	13.75	9.94	8.11	7.39
51	14.69	10.51	8.50	7.71
52	15.63	11.08	8.90	8.02
53	16.56	11.65	9.29	8.34
54	17.50	12.21	9.68	8.66
55	18.44	12.79	10.07	8.98
56	18.96	13.15	10.27	9.20
57	19.46	13.52	10.46	9.42
58	19.98	13.89	10.66	9.64
59	20.48	14.26	10.84	9.86
60	20.99	14.62	11.04	10.08
61	21.55	15.01	11.29	10.32
62	22.11	15.39	11.55	10.55
63	22.67	15.77	11.81	10.79
64	23.23	16.16	12.07	11.03

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

OO-ME-07 | Own Occupation Rider with COLA | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.84	2.71	2.18	1.97
26	3.98	2.84	2.27	2.05
27	4.13	2.97	2.36	2.14
28	4.28	3.09	2.44	2.22
29	4.44	3.23	2.53	2.31
30	4.58	3.36	2.62	2.38
31	4.78	3.51	2.72	2.51
32	4.97	3.68	2.84	2.62
33	5.16	3.84	2.96	2.73
34	5.36	4.00	3.08	2.85
35	5.56	4.17	3.20	2.98
36	5.87	4.40	3.40	3.16
37	6.18	4.64	3.59	3.35
38	6.49	4.87	3.80	3.53
39	6.80	5.12	4.00	3.73
40	7.11	5.35	4.20	3.92
41	7.42	5.59	4.43	4.12
42	7.73	5.82	4.65	4.33
43	8.03	6.05	4.89	4.54
44	8.34	6.29	5.12	4.76
45	8.66	6.52	5.34	4.97
46	9.40	7.06	5.79	5.36
47	10.15	7.57	6.21	5.74
48	10.90	8.10	6.66	6.13
49	11.65	8.61	7.08	6.52
50	12.40	9.14	7.53	6.92
51	13.38	9.77	8.00	7.31
52	14.36	10.41	8.47	7.72
53	15.33	11.02	8.93	8.11
54	16.30	11.66	9.41	8.52
55	17.29	12.28	9.88	8.92
56	17.70	12.56	10.01	9.07
57	18.10	12.83	10.13	9.20
58	18.49	13.10	10.24	9.34
59	18.89	13.37	10.35	9.48
60	19.28	13.64	10.47	9.62
61	19.71	13.92	10.63	9.77
62	20.14	14.20	10.80	9.92
63	20.38	14.29	10.77	9.87
64	20.78	14.52	10.89	9.98

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

OO-ME-07
Unisex

Own Occupation Rider with COLA
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.55	4.05	3.47	3.18
26	5.72	4.20	3.58	3.29
27	5.89	4.36	3.69	3.38
28	6.06	4.52	3.79	3.49
29	6.24	4.66	3.90	3.59
30	6.40	4.83	4.01	3.70
31	6.64	5.03	4.16	3.85
32	6.86	5.22	4.30	3.99
33	7.09	5.40	4.44	4.14
34	7.33	5.60	4.59	4.30
35	7.56	5.79	4.73	4.44
36	7.91	6.06	4.97	4.65
37	8.25	6.32	5.19	4.86
38	8.59	6.58	5.41	5.07
39	8.93	6.84	5.64	5.28
40	9.27	7.10	5.86	5.49
41	9.61	7.35	6.12	5.73
42	9.94	7.60	6.37	5.95
43	10.27	7.86	6.62	6.19
44	10.60	8.10	6.86	6.41
45	10.93	8.35	7.12	6.64
46	11.47	8.71	7.39	6.87
47	12.00	9.07	7.66	7.11
48	12.51	9.40	7.91	7.33
49	13.03	9.74	8.17	7.55
50	13.55	10.07	8.42	7.76
51	14.31	10.54	8.73	8.00
52	15.07	10.98	9.03	8.25
53	15.80	11.41	9.31	8.47
54	16.55	11.85	9.60	8.69
55	17.29	12.28	9.88	8.92
56	17.70	12.56	10.01	9.07
57	18.10	12.83	10.13	9.20
58	18.49	13.10	10.24	9.34
59	18.89	13.37	10.35	9.48
60	19.28	13.64	10.47	9.62
61	19.71	13.92	10.63	9.77
62	20.14	14.20	10.80	9.92
63	20.38	14.29	10.77	9.87
64	20.78	14.52	10.89	9.98

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

OO-ME-07
Unisex

Own Occupation Rider with COLA
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.66	4.14	3.55	3.25
26	5.86	4.32	3.67	3.37
27	6.05	4.47	3.78	3.48
28	6.25	4.65	3.92	3.61
29	6.43	4.81	4.03	3.71
30	6.63	5.00	4.15	3.84
31	6.89	5.22	4.32	4.01
32	7.15	5.45	4.50	4.18
33	7.41	5.66	4.65	4.34
34	7.66	5.88	4.83	4.52
35	7.93	6.09	4.99	4.68
36	8.31	6.39	5.25	4.92
37	8.69	6.67	5.50	5.15
38	9.08	6.97	5.75	5.39
39	9.45	7.25	5.99	5.61
40	9.83	7.53	6.24	5.85
41	10.21	7.82	6.52	6.10
42	10.58	8.10	6.79	6.35
43	10.95	8.38	7.07	6.60
44	11.33	8.67	7.34	6.86
45	11.69	8.93	7.62	7.11
46	12.35	9.38	7.96	7.40
47	13.00	9.81	8.29	7.70
48	13.64	10.25	8.62	7.98
49	14.27	10.67	8.93	8.26
50	14.90	11.08	9.26	8.53
51	15.85	11.67	9.66	8.87
52	16.77	12.22	10.05	9.17
53	17.70	12.78	10.42	9.47
54	18.62	13.33	10.80	9.77
55	19.53	13.88	11.16	10.07
56	19.99	14.19	11.30	10.23
57	20.44	14.50	11.44	10.41
58	20.89	14.81	11.57	10.55
59	21.33	15.11	11.69	10.71
60	21.78	15.42	11.83	10.88
61	22.27	15.73	12.01	11.04
62	22.75	16.03	12.20	11.20
63	23.04	16.14	12.17	11.15
64	23.47	16.40	12.31	11.28

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.08	0.79	0.67	0.57
26	1.09	0.80	0.68	0.58
27	1.11	0.81	0.69	0.59
28	1.12	0.83	0.71	0.60
29	1.14	0.84	0.72	0.61
30	1.15	0.85	0.73	0.62
31	1.17	0.87	0.75	0.64
32	1.20	0.89	0.78	0.66
33	1.22	0.92	0.80	0.69
34	1.25	0.94	0.83	0.71
35	1.27	0.96	0.85	0.73
36	1.34	1.02	0.90	0.78
37	1.41	1.07	0.95	0.83
38	1.49	1.13	0.99	0.87
39	1.56	1.18	1.04	0.92
40	1.63	1.24	1.09	0.97
41	1.76	1.35	1.18	1.06
42	1.89	1.46	1.28	1.16
43	2.03	1.56	1.37	1.25
44	2.16	1.67	1.47	1.35
45	2.29	1.78	1.56	1.44
46	2.47	1.92	1.68	1.55
47	2.66	2.05	1.81	1.66
48	2.84	2.19	1.93	1.77
49	3.03	2.32	2.06	1.88
50	3.21	2.46	2.18	1.99
51	3.56	2.70	2.41	2.19
52	3.91	2.95	2.64	2.39
53	4.25	3.19	2.87	2.58
54	4.60	3.44	3.10	2.78
55	4.95	3.68	3.33	2.98
56	6.08	4.49	4.04	3.69
57	7.21	5.29	4.75	4.40
58	8.35	6.10	5.47	5.10
59	9.48	6.90	6.18	5.81
60	10.61	7.71	6.89	6.52
61	12.03	8.65	7.58	7.09
62	13.45	9.58	8.28	7.65
63	14.87	10.52	8.97	8.22
64	16.29	11.45	9.66	8.78

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.52	1.10	0.96	0.82
26	1.55	1.12	0.98	0.84
27	1.58	1.14	1.00	0.86
28	1.60	1.16	1.02	0.88
29	1.63	1.18	1.04	0.90
30	1.66	1.20	1.06	0.92
31	1.71	1.24	1.10	0.96
32	1.76	1.28	1.14	1.00
33	1.81	1.33	1.19	1.04
34	1.86	1.37	1.23	1.08
35	1.91	1.41	1.27	1.12
36	2.02	1.49	1.34	1.19
37	2.12	1.57	1.42	1.26
38	2.23	1.66	1.49	1.32
39	2.33	1.74	1.57	1.39
40	2.44	1.82	1.64	1.46
41	2.64	1.98	1.77	1.59
42	2.84	2.13	1.91	1.73
43	3.03	2.29	2.04	1.86
44	3.23	2.44	2.18	2.00
45	3.43	2.60	2.31	2.13
46	3.71	2.79	2.49	2.29
47	3.99	2.99	2.67	2.46
48	4.27	3.18	2.86	2.62
49	4.55	3.38	3.04	2.79
50	4.83	3.57	3.22	2.95
51	5.36	3.92	3.56	3.25
52	5.89	4.27	3.90	3.55
53	6.42	4.62	4.23	3.84
54	6.95	4.97	4.57	4.14
55	7.48	5.32	4.91	4.44
56	8.88	6.29	5.68	5.14
57	10.27	7.27	6.45	5.84
58	11.67	8.24	7.21	6.55
59	13.06	9.22	7.98	7.25
60	14.46	10.19	8.75	7.95
61	14.92	10.51	8.98	8.16
62	15.38	10.82	9.21	8.37
63	15.83	11.14	9.43	8.57
64	16.29	11.45	9.66	8.78

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.85	1.32	1.13	1.01
26	1.89	1.35	1.16	1.04
27	1.93	1.38	1.19	1.07
28	1.98	1.42	1.23	1.09
29	2.02	1.45	1.26	1.12
30	2.06	1.48	1.29	1.15
31	2.13	1.54	1.34	1.20
32	2.20	1.60	1.40	1.25
33	2.27	1.65	1.45	1.31
34	2.34	1.71	1.51	1.36
35	2.41	1.77	1.56	1.41
36	2.54	1.87	1.64	1.49
37	2.66	1.96	1.73	1.57
38	2.79	2.06	1.81	1.64
39	2.91	2.15	1.90	1.72
40	3.04	2.25	1.98	1.80
41	3.24	2.40	2.11	1.92
42	3.44	2.56	2.24	2.05
43	3.65	2.71	2.36	2.17
44	3.85	2.87	2.49	2.30
45	4.05	3.02	2.62	2.42
46	4.47	3.32	2.90	2.67
47	4.90	3.61	3.18	2.91
48	5.32	3.91	3.45	3.16
49	5.75	4.20	3.73	3.40
50	6.17	4.50	4.01	3.65
51	6.82	4.92	4.42	3.99
52	7.48	5.35	4.83	4.33
53	8.13	5.77	5.23	4.66
54	8.79	6.20	5.64	5.00
55	9.44	6.62	6.05	5.34
56	10.44	7.33	6.59	5.86
57	11.45	8.05	7.13	6.38
58	12.45	8.76	7.67	6.91
59	13.46	9.48	8.21	7.43
60	14.46	10.19	8.75	7.95
61	14.92	10.51	8.98	8.16
62	15.38	10.82	9.21	8.37
63	15.83	11.14	9.43	8.57
64	16.29	11.45	9.66	8.78

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.47	1.76	1.58	1.41
26	2.51	1.79	1.61	1.44
27	2.55	1.83	1.65	1.47
28	2.59	1.86	1.68	1.50
29	2.63	1.90	1.72	1.53
30	2.67	1.93	1.75	1.56
31	2.75	1.99	1.82	1.62
32	2.83	2.06	1.88	1.69
33	2.90	2.12	1.95	1.75
34	2.98	2.19	2.01	1.82
35	3.06	2.25	2.08	1.88
36	3.20	2.36	2.17	1.97
37	3.34	2.46	2.27	2.06
38	3.48	2.57	2.36	2.14
39	3.62	2.67	2.46	2.23
40	3.76	2.78	2.55	2.32
41	3.99	2.96	2.70	2.47
42	4.23	3.14	2.85	2.61
43	4.46	3.32	3.00	2.76
44	4.70	3.50	3.15	2.90
45	4.93	3.68	3.30	3.05
46	5.27	3.91	3.51	3.23
47	5.61	4.14	3.72	3.42
48	5.94	4.38	3.94	3.60
49	6.28	4.61	4.15	3.79
50	6.62	4.84	4.36	3.97
51	7.18	5.20	4.70	4.24
52	7.75	5.55	5.04	4.52
53	8.31	5.91	5.37	4.79
54	8.88	6.26	5.71	5.07
55	9.44	6.62	6.05	5.34
56	10.44	7.33	6.59	5.86
57	11.45	8.05	7.13	6.38
58	12.45	8.76	7.67	6.91
59	13.46	9.48	8.21	7.43
60	14.46	10.19	8.75	7.95
61	14.92	10.51	8.98	8.16
62	15.38	10.82	9.21	8.37
63	15.83	11.14	9.43	8.57
64	16.29	11.45	9.66	8.78

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.52	1.79	1.61	1.43
26	2.57	1.83	1.65	1.47
27	2.61	1.87	1.69	1.50
28	2.66	1.90	1.72	1.54
29	2.70	1.94	1.76	1.57
30	2.75	1.98	1.80	1.61
31	2.84	2.05	1.87	1.68
32	2.92	2.12	1.94	1.75
33	3.01	2.20	2.02	1.82
34	3.09	2.27	2.09	1.89
35	3.18	2.34	2.16	1.96
36	3.34	2.46	2.27	2.06
37	3.50	2.58	2.37	2.16
38	3.65	2.69	2.48	2.25
39	3.81	2.81	2.58	2.35
40	3.97	2.93	2.69	2.45
41	4.23	3.13	2.86	2.61
42	4.49	3.33	3.03	2.77
43	4.75	3.53	3.19	2.94
44	5.01	3.73	3.36	3.10
45	5.27	3.93	3.53	3.26
46	5.67	4.21	3.78	3.48
47	6.07	4.49	4.04	3.70
48	6.48	4.76	4.29	3.93
49	6.88	5.04	4.55	4.15
50	7.28	5.32	4.80	4.37
51	7.96	5.75	5.21	4.70
52	8.64	6.18	5.61	5.04
53	9.31	6.62	6.02	5.37
54	9.99	7.05	6.42	5.71
55	10.67	7.48	6.83	6.04
56	11.80	8.29	7.44	6.63
57	12.94	9.09	8.05	7.22
58	14.07	9.90	8.67	7.80
59	15.21	10.70	9.28	8.39
60	16.34	11.51	9.89	8.98
61	16.86	11.87	10.15	9.22
62	17.38	12.23	10.40	9.45
63	17.89	12.58	10.66	9.69
64	18.41	12.94	10.91	9.92

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.97	1.44	1.25	1.13
26	2.01	1.47	1.28	1.16
27	2.05	1.50	1.31	1.19
28	2.11	1.55	1.36	1.22
29	2.15	1.58	1.39	1.25
30	2.19	1.61	1.42	1.28
31	2.27	1.68	1.48	1.34
32	2.34	1.74	1.54	1.39
33	2.42	1.80	1.60	1.46
34	2.49	1.86	1.66	1.51
35	2.57	1.93	1.72	1.57
36	2.71	2.04	1.81	1.66
37	2.84	2.14	1.91	1.75
38	2.98	2.25	2.00	1.83
39	3.10	2.34	2.09	1.91
40	3.24	2.45	2.18	2.00
41	3.46	2.62	2.33	2.14
42	3.67	2.79	2.47	2.28
43	3.89	2.95	2.60	2.41
44	4.11	3.13	2.75	2.56
45	4.32	3.29	2.89	2.69
46	4.77	3.62	3.20	2.97
47	5.22	3.93	3.50	3.23
48	5.67	4.26	3.80	3.51
49	6.12	4.57	4.10	3.77
50	6.56	4.89	4.40	4.04
51	7.25	5.35	4.85	4.42
52	7.95	5.82	5.30	4.80
53	8.63	6.27	5.73	5.16
54	9.32	6.73	6.17	5.53
55	10.00	7.18	6.61	5.90
56	11.02	7.91	7.17	6.44
57	12.04	8.64	7.72	6.97
58	13.03	9.34	8.25	7.49
59	14.03	10.05	8.78	8.00
60	15.01	10.74	9.30	8.50
61	15.42	11.01	9.48	8.66
62	15.83	11.27	9.66	8.82
63	16.09	11.40	9.69	8.83
64	16.46	11.62	9.83	8.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Unisex | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.86	2.15	1.97	1.80
26	2.90	2.18	2.00	1.83
27	2.95	2.23	2.05	1.87
28	2.99	2.26	2.08	1.90
29	3.03	2.30	2.12	1.93
30	3.07	2.33	2.15	1.96
31	3.16	2.40	2.23	2.03
32	3.24	2.47	2.29	2.10
33	3.32	2.54	2.37	2.17
34	3.40	2.61	2.43	2.24
35	3.49	2.68	2.51	2.31
36	3.64	2.80	2.61	2.41
37	3.79	2.91	2.72	2.51
38	3.94	3.03	2.82	2.60
39	4.08	3.13	2.92	2.69
40	4.23	3.25	3.02	2.79
41	4.48	3.45	3.19	2.96
42	4.73	3.64	3.35	3.11
43	4.98	3.84	3.52	3.28
44	5.23	4.03	3.68	3.43
45	5.47	4.22	3.84	3.59
46	5.82	4.46	4.06	3.78
47	6.17	4.70	4.28	3.98
48	6.50	4.94	4.50	4.16
49	6.84	5.17	4.71	4.35
50	7.18	5.40	4.92	4.53
51	7.75	5.77	5.27	4.81
52	8.33	6.13	5.62	5.10
53	8.88	6.48	5.94	5.36
54	9.45	6.83	6.28	5.64
55	10.00	7.18	6.61	5.90
56	11.02	7.91	7.17	6.44
57	12.04	8.64	7.72	6.97
58	13.03	9.34	8.25	7.49
59	14.03	10.05	8.78	8.00
60	15.01	10.74	9.30	8.50
61	15.42	11.01	9.48	8.66
62	15.83	11.27	9.66	8.82
63	16.09	11.40	9.69	8.83
64	16.46	11.62	9.83	8.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Unisex | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.92	2.19	2.01	1.83
26	2.97	2.23	2.05	1.87
27	3.02	2.28	2.10	1.91
28	3.07	2.31	2.13	1.95
29	3.12	2.36	2.18	1.99
30	3.17	2.40	2.22	2.03
31	3.27	2.48	2.30	2.11
32	3.37	2.57	2.39	2.20
33	3.47	2.66	2.48	2.28
34	3.56	2.74	2.56	2.36
35	3.66	2.82	2.64	2.44
36	3.83	2.95	2.76	2.55
37	4.00	3.08	2.87	2.66
38	4.16	3.20	2.99	2.76
39	4.32	3.32	3.09	2.86
40	4.49	3.45	3.21	2.97
41	4.76	3.66	3.39	3.14
42	5.04	3.88	3.58	3.32
43	5.31	4.09	3.75	3.50
44	5.58	4.30	3.93	3.67
45	5.85	4.51	4.11	3.84
46	6.26	4.80	4.37	4.07
47	6.68	5.10	4.65	4.31
48	7.09	5.37	4.90	4.54
49	7.49	5.65	5.16	4.76
50	7.90	5.94	5.42	4.99
51	8.59	6.38	5.84	5.33
52	9.28	6.82	6.25	5.68
53	9.95	7.26	6.66	6.01
54	10.63	7.69	7.06	6.35
55	11.31	8.12	7.47	6.68
56	12.45	8.94	8.09	7.28
57	13.60	9.75	8.71	7.88
58	14.72	10.55	9.32	8.45
59	15.85	11.34	9.92	9.03
60	16.96	12.13	10.51	9.60
61	17.43	12.44	10.72	9.79
62	17.89	12.74	10.91	9.96
63	18.18	12.87	10.95	9.98
64	18.60	13.13	11.10	10.11

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

XLS-ME-04 | Base Rates | 5P - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
65	114.57	80.28	62.36	56.65
66	114.57	80.28	62.36	56.65
67	114.57	80.28	62.36	56.65
68	114.57	80.28	62.36	56.65
69	114.57	80.28	62.36	56.65
70	114.57	80.28	62.36	56.65
71	137.49	96.34	74.84	67.97
72	137.49	96.34	74.84	67.97
73	137.49	96.34	74.84	67.97
74	137.49	96.34	74.84	67.97
75	137.49	96.34	74.84	67.97

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.99	1.69	1.34	1.16
26	2.06	1.73	1.37	1.18
27	2.12	1.78	1.40	1.20
28	2.18	1.83	1.43	1.23
29	2.25	1.88	1.45	1.25
30	2.30	1.93	1.47	1.27
31	2.58	2.00	1.46	1.26
32	2.86	2.07	1.46	1.26
33	3.13	2.16	1.45	1.26
34	3.42	2.22	1.44	1.26
35	3.71	2.29	1.43	1.25
36	3.95	2.42	1.48	1.31
37	4.19	2.54	1.53	1.39
38	4.44	2.67	1.59	1.46
39	4.69	2.79	1.64	1.53
40	4.94	2.92	1.68	1.60
41	5.28	3.06	1.87	1.77
42	5.62	3.21	2.07	1.94
43	5.96	3.34	2.25	2.12
44	6.31	3.50	2.44	2.29
45	6.65	3.65	2.63	2.46
46	7.00	3.83	2.73	2.57
47	7.35	4.01	2.83	2.67
48	7.71	4.19	2.93	2.79
49	8.06	4.37	3.03	2.89
50	8.41	4.55	3.14	3.00
51	8.63	4.81	3.27	3.13
52	8.86	5.07	3.41	3.25
53	9.09	5.32	3.57	3.41
54	9.32	5.56	3.70	3.53
55	9.55	5.81	3.84	3.66
56	9.55	5.97	4.26	4.00
57	9.56	6.13	4.68	4.35
58	9.57	6.29	5.11	4.69
59	9.58	6.46	5.53	5.04
60	9.59	6.62	5.94	5.38
61	12.05	8.23	6.74	6.19
62	14.52	9.83	7.54	7.00
63	16.97	11.45	8.32	7.81
64	19.44	13.06	9.11	8.62

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.67	1.33	0.85	0.71
26	1.88	1.41	0.91	0.76
27	2.08	1.51	0.98	0.82
28	2.25	1.60	1.02	0.86
29	2.46	1.70	1.09	0.92
30	2.65	1.79	1.14	0.98
31	3.12	2.08	1.28	1.08
32	3.58	2.36	1.40	1.20
33	4.05	2.62	1.52	1.31
34	4.51	2.91	1.65	1.43
35	4.97	3.19	1.77	1.54
36	5.24	3.33	1.89	1.66
37	5.51	3.46	2.02	1.79
38	5.77	3.57	2.15	1.90
39	6.05	3.71	2.27	2.04
40	6.32	3.84	2.39	2.16
41	6.62	3.92	2.60	2.37
42	6.92	4.01	2.79	2.59
43	7.23	4.09	2.99	2.81
44	7.54	4.18	3.19	3.03
45	7.85	4.26	3.39	3.24
46	8.25	4.53	3.50	3.33
47	8.67	4.77	3.60	3.43
48	9.07	5.05	3.71	3.55
49	9.49	5.29	3.82	3.64
50	9.90	5.56	3.91	3.74
51	10.14	5.99	3.99	3.81
52	10.39	6.42	4.05	3.88
53	10.62	6.86	4.13	3.92
54	10.85	7.27	4.19	4.00
55	11.09	7.71	4.25	4.06
56	11.13	7.72	4.63	4.33
57	11.18	7.73	5.00	4.59
58	11.22	7.73	5.37	4.85
59	11.26	7.74	5.73	5.11
60	11.30	7.75	6.11	5.39
61	14.94	10.14	7.11	6.47
62	18.56	12.54	8.14	7.53
63	22.18	14.91	9.14	8.61
64	25.82	17.29	10.15	9.67

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.11	1.40	1.17	0.90
26	2.15	1.41	1.18	0.88
27	2.17	1.43	1.18	0.89
28	2.20	1.45	1.18	0.90
29	2.23	1.47	1.19	0.91
30	2.26	1.49	1.21	0.92
31	2.26	1.48	1.18	0.91
32	2.24	1.47	1.17	0.90
33	2.24	1.47	1.14	0.89
34	2.23	1.46	1.12	0.88
35	2.22	1.45	1.10	0.87
36	2.35	1.54	1.18	0.92
37	2.49	1.63	1.25	0.99
38	2.62	1.71	1.32	1.05
39	2.75	1.80	1.38	1.10
40	2.87	1.88	1.45	1.17
41	3.08	2.01	1.54	1.26
42	3.27	2.15	1.65	1.35
43	3.49	2.28	1.74	1.44
44	3.69	2.41	1.83	1.53
45	3.90	2.54	1.93	1.63
46	4.19	2.73	2.08	1.76
47	4.49	2.91	2.23	1.88
48	4.80	3.09	2.38	2.01
49	5.10	3.27	2.53	2.14
50	5.40	3.46	2.69	2.27
51	5.90	3.74	2.95	2.50
52	6.41	4.04	3.21	2.72
53	6.93	4.33	3.46	2.94
54	7.44	4.62	3.72	3.17
55	7.95	4.92	3.97	3.40
56	9.01	5.58	4.56	3.93
57	10.05	6.26	5.15	4.46
58	11.12	6.92	5.74	5.00
59	12.16	7.60	6.33	5.54
60	13.22	8.26	6.91	6.08
61	15.23	9.51	7.85	6.80
62	17.23	10.78	8.80	7.53
63	19.23	12.03	9.73	8.24
64	21.23	13.28	10.66	8.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.13	1.42	1.19	0.91
26	2.17	1.44	1.18	0.89
27	2.20	1.45	1.19	0.91
28	2.22	1.46	1.19	0.91
29	2.26	1.48	1.20	0.91
30	2.28	1.50	1.21	0.93
31	2.28	1.49	1.19	0.91
32	2.27	1.48	1.18	0.91
33	2.27	1.48	1.16	0.90
34	2.26	1.48	1.14	0.89
35	2.24	1.47	1.12	0.88
36	2.37	1.56	1.19	0.93
37	2.51	1.65	1.26	1.00
38	2.65	1.73	1.33	1.06
39	2.78	1.81	1.40	1.12
40	2.91	1.90	1.47	1.19
41	3.11	2.04	1.56	1.27
42	3.31	2.18	1.66	1.36
43	3.53	2.31	1.75	1.46
44	3.73	2.44	1.87	1.55
45	3.94	2.57	1.94	1.64
46	4.25	2.76	2.10	1.77
47	4.54	2.95	2.26	1.90
48	4.86	3.12	2.42	2.03
49	5.15	3.31	2.57	2.16
50	5.47	3.50	2.73	2.30
51	5.98	3.80	2.97	2.52
52	6.49	4.10	3.23	2.75
53	7.01	4.38	3.50	2.96
54	7.52	4.67	3.76	3.20
55	8.03	4.97	4.02	3.44
56	9.10	5.65	4.61	3.97
57	10.17	6.33	5.20	4.52
58	11.24	7.00	5.81	5.06
59	12.31	7.69	6.41	5.61
60	13.38	8.35	7.00	6.15
61	15.40	9.62	7.95	6.87
62	17.43	10.90	8.89	7.60
63	19.45	12.16	9.83	8.33
64	21.48	13.42	10.77	9.05

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.07	2.81	2.34	1.83
26	4.10	2.82	2.36	1.83
27	4.13	2.85	2.36	1.84
28	4.18	2.88	2.38	1.85
29	4.21	2.91	2.40	1.87
30	4.24	2.94	2.42	1.88
31	4.23	2.94	2.41	1.87
32	4.23	2.92	2.39	1.86
33	4.23	2.91	2.38	1.84
34	4.22	2.91	2.37	1.83
35	4.21	2.90	2.36	1.82
36	4.33	2.98	2.39	1.85
37	4.46	3.05	2.43	1.90
38	4.59	3.12	2.46	1.93
39	4.71	3.20	2.52	1.97
40	4.85	3.27	2.54	2.01
41	5.09	3.41	2.61	2.12
42	5.32	3.54	2.69	2.20
43	5.55	3.65	2.76	2.30
44	5.78	3.78	2.84	2.39
45	6.02	3.90	2.90	2.49
46	6.54	4.21	3.18	2.70
47	7.06	4.51	3.44	2.92
48	7.59	4.83	3.71	3.15
49	8.11	5.12	3.97	3.36
50	8.62	5.44	4.23	3.59
51	9.56	5.96	4.72	3.99
52	10.49	6.48	5.21	4.40
53	11.43	7.02	5.70	4.82
54	12.34	7.54	6.19	5.23
55	13.29	8.06	6.67	5.65
56	15.52	9.42	7.79	6.64
57	17.76	10.78	8.92	7.64
58	19.99	12.13	10.04	8.65
59	22.23	13.48	11.16	9.64
60	24.46	14.85	12.28	10.65
61	28.49	17.23	14.12	12.04
62	32.51	19.64	15.96	13.45
63	36.50	22.01	17.81	14.85
64	40.51	24.39	19.63	16.24

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.09	3.11	2.19	1.53
26	5.26	3.20	2.28	1.61
27	5.41	3.30	2.36	1.68
28	5.57	3.40	2.44	1.76
29	5.73	3.49	2.53	1.83
30	5.89	3.58	2.62	1.90
31	6.19	3.75	2.80	2.07
32	6.48	3.93	2.98	2.22
33	6.77	4.09	3.15	2.37
34	7.07	4.25	3.33	2.54
35	7.36	4.43	3.51	2.70
36	8.01	4.87	3.71	2.87
37	8.66	5.32	3.93	3.05
38	9.30	5.76	4.12	3.22
39	9.94	6.21	4.33	3.41
40	10.60	6.65	4.54	3.57
41	11.98	7.65	4.91	3.92
42	13.37	8.64	5.29	4.25
43	14.74	9.63	5.66	4.59
44	16.13	10.63	6.03	4.93
45	17.51	11.63	6.40	5.28
46	17.61	11.64	6.49	5.37
47	17.70	11.65	6.61	5.46
48	17.81	11.66	6.71	5.56
49	17.89	11.67	6.81	5.66
50	17.99	11.68	6.91	5.75
51	18.28	11.69	7.23	6.03
52	18.57	11.70	7.54	6.31
53	18.86	11.71	7.84	6.58
54	19.17	11.72	8.15	6.86
55	19.45	11.73	8.47	7.14
56	23.10	14.21	9.64	8.18
57	26.75	16.68	10.83	9.24
58	30.42	19.16	12.00	10.28
59	34.07	21.63	13.17	11.33
60	37.72	24.11	14.36	12.38
61	44.04	28.05	16.38	14.37
62	50.35	32.00	18.41	16.38
63	56.66	35.96	20.44	18.38
64	62.97	39.91	22.47	20.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.86	2.51	2.04	1.83
26	3.98	2.59	2.08	1.85
27	4.09	2.67	2.12	1.88
28	4.20	2.74	2.15	1.92
29	4.32	2.82	2.19	1.94
30	4.43	2.90	2.22	1.98
31	4.64	3.02	2.21	1.96
32	4.85	3.14	2.19	1.95
33	5.07	3.25	2.17	1.94
34	5.26	3.37	2.15	1.93
35	5.47	3.50	2.13	1.91
36	5.70	3.70	2.27	2.07
37	5.92	3.89	2.42	2.23
38	6.16	4.08	2.55	2.39
39	6.38	4.28	2.70	2.55
40	6.62	4.47	2.83	2.70
41	6.96	4.70	3.12	2.96
42	7.31	4.93	3.41	3.22
43	7.66	5.17	3.68	3.49
44	8.02	5.40	3.96	3.76
45	8.36	5.62	4.24	4.01
46	8.71	5.95	4.46	4.23
47	9.06	6.28	4.69	4.44
48	9.40	6.62	4.92	4.67
49	9.74	6.94	5.14	4.89
50	10.09	7.26	5.36	5.12
51	10.97	7.77	5.71	5.44
52	11.84	8.27	6.04	5.75
53	12.73	8.77	6.39	6.09
54	13.61	9.27	6.72	6.41
55	14.48	9.78	7.07	6.73
56	15.48	10.44	7.47	7.11
57	16.47	11.10	7.87	7.49
58	17.46	11.74	8.25	7.87
59	18.45	12.40	8.65	8.24
60	19.44	13.06	9.05	8.62
61	19.44	13.06	9.06	8.62
62	19.44	13.06	9.08	8.62
63	19.44	13.06	9.10	8.62
64	19.44	13.06	9.11	8.62

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.74	3.08	1.38	1.23
26	4.94	3.21	1.47	1.31
27	5.13	3.35	1.58	1.40
28	5.32	3.47	1.67	1.49
29	5.51	3.59	1.77	1.58
30	5.70	3.73	1.87	1.67
31	6.07	3.95	2.06	1.86
32	6.45	4.17	2.27	2.04
33	6.83	4.40	2.47	2.22
34	7.19	4.61	2.68	2.41
35	7.56	4.85	2.88	2.60
36	7.77	5.05	3.08	2.80
37	8.00	5.24	3.28	3.00
38	8.22	5.45	3.45	3.20
39	8.43	5.65	3.65	3.40
40	8.64	5.86	3.85	3.60
41	8.93	6.00	4.17	3.91
42	9.23	6.16	4.49	4.23
43	9.51	6.32	4.80	4.55
44	9.80	6.48	5.12	4.87
45	10.09	6.63	5.44	5.18
46	10.59	7.09	5.67	5.41
47	11.08	7.56	5.91	5.62
48	11.58	8.02	6.15	5.87
49	12.07	8.48	6.39	6.08
50	12.57	8.94	6.62	6.31
51	13.93	9.73	6.89	6.56
52	15.26	10.54	7.15	6.82
53	16.62	11.33	7.42	7.07
54	17.97	12.14	7.70	7.34
55	19.32	12.94	7.96	7.59
56	20.63	13.80	8.40	8.00
57	21.91	14.67	8.83	8.43
58	23.22	15.55	9.28	8.83
59	24.51	16.42	9.71	9.25
60	25.82	17.29	10.15	9.67
61	25.82	17.29	10.15	9.67
62	25.82	17.29	10.15	9.67
63	25.82	17.29	10.15	9.67
64	25.82	17.29	10.15	9.67

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.03	1.98	1.72	1.40
26	2.98	1.98	1.68	1.34
27	3.01	2.01	1.70	1.35
28	3.04	2.04	1.71	1.37
29	3.07	2.06	1.73	1.38
30	3.11	2.08	1.74	1.39
31	3.12	2.07	1.71	1.37
32	3.13	2.05	1.68	1.36
33	3.14	2.05	1.65	1.34
34	3.15	2.02	1.63	1.33
35	3.17	2.01	1.60	1.32
36	3.43	2.19	1.74	1.45
37	3.69	2.35	1.88	1.59
38	3.94	2.54	2.02	1.71
39	4.20	2.71	2.17	1.84
40	4.45	2.88	2.30	1.97
41	4.91	3.20	2.56	2.22
42	5.37	3.52	2.81	2.46
43	5.82	3.82	3.07	2.71
44	6.28	4.15	3.32	2.96
45	6.72	4.46	3.57	3.19
46	7.25	4.79	3.86	3.44
47	7.79	5.12	4.13	3.67
48	8.30	5.45	4.42	3.92
49	8.85	5.79	4.68	4.16
50	9.38	6.12	4.97	4.40
51	10.28	6.66	5.45	4.81
52	11.18	7.21	5.93	5.21
53	12.11	7.77	6.40	5.62
54	13.01	8.30	6.89	6.03
55	13.91	8.85	7.37	6.43
56	15.06	9.53	7.89	6.84
57	16.23	10.22	8.39	7.24
58	17.39	10.90	8.90	7.62
59	18.53	11.57	9.40	8.03
60	19.70	12.25	9.90	8.43
61	20.08	12.51	10.09	8.56
62	20.46	12.76	10.28	8.69
63	20.84	13.02	10.46	8.83
64	21.23	13.28	10.66	8.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.07	2.01	1.73	1.42
26	3.01	2.01	1.71	1.36
27	3.05	2.04	1.72	1.37
28	3.08	2.05	1.73	1.39
29	3.10	2.07	1.74	1.40
30	3.15	2.09	1.76	1.41
31	3.16	2.08	1.73	1.39
32	3.17	2.07	1.71	1.39
33	3.18	2.06	1.66	1.36
34	3.19	2.04	1.64	1.35
35	3.20	2.03	1.61	1.34
36	3.46	2.21	1.76	1.47
37	3.73	2.38	1.91	1.60
38	3.97	2.57	2.05	1.73
39	4.25	2.74	2.20	1.87
40	4.51	2.92	2.34	2.01
41	4.96	3.23	2.59	2.24
42	5.42	3.57	2.85	2.49
43	5.87	3.87	3.10	2.75
44	6.36	4.19	3.36	2.99
45	6.81	4.52	3.62	3.23
46	7.33	4.85	3.90	3.47
47	7.87	5.18	4.18	3.70
48	8.41	5.53	4.46	3.96
49	8.95	5.86	4.74	4.21
50	9.48	6.19	5.03	4.45
51	10.41	6.74	5.52	4.86
52	11.32	7.29	6.00	5.26
53	12.24	7.85	6.49	5.68
54	13.15	8.40	6.97	6.10
55	14.07	8.95	7.45	6.52
56	15.25	9.64	7.98	6.90
57	16.41	10.33	8.47	7.31
58	17.58	11.02	9.00	7.71
59	18.74	11.71	9.49	8.12
60	19.93	12.40	10.02	8.53
61	20.31	12.66	10.21	8.67
62	20.69	12.90	10.40	8.78
63	21.09	13.17	10.59	8.92
64	21.48	13.42	10.77	9.05

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.49	3.78	3.23	2.59
26	5.54	3.82	3.24	2.60
27	5.58	3.86	3.25	2.61
28	5.65	3.88	3.26	2.62
29	5.70	3.91	3.26	2.62
30	5.74	3.95	3.28	2.64
31	5.69	3.90	3.20	2.58
32	5.66	3.87	3.12	2.52
33	5.60	3.82	3.05	2.45
34	5.57	3.78	2.97	2.40
35	5.51	3.75	2.89	2.35
36	5.83	3.96	3.07	2.52
37	6.17	4.16	3.24	2.67
38	6.48	4.38	3.41	2.82
39	6.80	4.57	3.57	2.99
40	7.12	4.79	3.73	3.14
41	7.71	5.16	4.04	3.46
42	8.31	5.53	4.35	3.76
43	8.89	5.91	4.66	4.08
44	9.49	6.28	4.97	4.39
45	10.08	6.67	5.28	4.68
46	11.02	7.22	5.75	5.09
47	11.95	7.79	6.21	5.50
48	12.89	8.36	6.68	5.90
49	13.82	8.92	7.16	6.31
50	14.74	9.48	7.62	6.72
51	16.42	10.47	8.48	7.46
52	18.13	11.46	9.34	8.18
53	19.83	12.46	10.20	8.91
54	21.53	13.45	11.07	9.65
55	23.22	14.44	11.94	10.39
56	25.82	15.91	13.07	11.26
57	28.40	17.38	14.22	12.13
58	31.00	18.86	15.34	12.99
59	33.59	20.32	16.49	13.85
60	36.18	21.79	17.61	14.73
61	37.27	22.45	18.12	15.10
62	38.36	23.09	18.62	15.48
63	39.43	23.74	19.12	15.86
64	40.51	24.39	19.63	16.24

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.52	4.68	3.56	2.73
26	7.81	4.87	3.72	2.88
27	8.12	5.05	3.90	3.04
28	8.42	5.24	4.08	3.20
29	8.72	5.42	4.24	3.35
30	9.02	5.59	4.42	3.52
31	9.63	5.97	4.80	3.88
32	10.25	6.35	5.18	4.23
33	10.86	6.73	5.54	4.59
34	11.49	7.11	5.92	4.95
35	12.10	7.49	6.30	5.31
36	13.20	8.23	6.69	5.67
37	14.31	8.98	7.07	6.00
38	15.41	9.74	7.46	6.35
39	16.52	10.48	7.83	6.70
40	17.62	11.23	8.21	7.05
41	20.00	12.89	8.93	7.72
42	22.39	14.55	9.64	8.39
43	24.77	16.21	10.36	9.06
44	27.15	17.88	11.08	9.73
45	29.54	19.53	11.79	10.40
46	29.82	19.63	12.01	10.58
47	30.11	19.74	12.22	10.75
48	30.41	19.84	12.43	10.92
49	30.69	19.94	12.64	11.10
50	30.98	20.05	12.87	11.27
51	31.84	20.36	13.51	11.78
52	32.71	20.66	14.14	12.29
53	33.58	20.98	14.80	12.81
54	34.45	21.28	15.43	13.33
55	35.30	21.60	16.09	13.84
56	39.26	24.38	17.36	15.15
57	43.21	27.15	18.62	16.46
58	47.17	29.94	19.90	17.76
59	51.12	32.71	21.17	19.07
60	55.07	35.49	22.44	20.37
61	57.05	36.59	22.45	20.37
62	59.02	37.70	22.46	20.37
63	61.01	38.80	22.46	20.37
64	62.97	39.91	22.47	20.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
10 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.44	3.22	2.63	2.40
26	5.57	3.35	2.67	2.46
27	5.69	3.50	2.72	2.52
28	5.81	3.63	2.79	2.58
29	5.93	3.77	2.83	2.63
30	6.06	3.90	2.89	2.70
31	6.15	4.09	2.90	2.72
32	6.24	4.28	2.93	2.76
33	6.32	4.46	2.95	2.79
34	6.41	4.65	2.98	2.82
35	6.50	4.85	2.99	2.84
36	6.86	5.12	3.21	3.05
37	7.22	5.38	3.43	3.26
38	7.58	5.65	3.65	3.48
39	7.95	5.91	3.87	3.69
40	8.31	6.18	4.09	3.90
41	8.67	6.45	4.38	4.18
42	9.04	6.70	4.67	4.44
43	9.40	6.95	4.96	4.73
44	9.76	7.20	5.26	5.00
45	10.12	7.45	5.55	5.28
46	10.97	8.01	5.94	5.65
47	11.80	8.55	6.33	6.01
48	12.64	9.09	6.72	6.40
49	13.47	9.64	7.11	6.77
50	14.30	10.18	7.50	7.13
51	15.33	10.76	7.81	7.44
52	16.35	11.32	8.10	7.72
53	17.37	11.90	8.41	8.01
54	18.39	12.47	8.71	8.30
55	19.41	13.03	9.02	8.59
56	19.42	13.04	9.03	8.60
57	19.42	13.04	9.03	8.60
58	19.43	13.05	9.04	8.61
59	19.43	13.05	9.04	8.61
60	19.44	13.06	9.05	8.62
61	19.44	13.06	9.06	8.62
62	19.44	13.06	9.08	8.62
63	19.44	13.06	9.10	8.62
64	19.44	13.06	9.11	8.62

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.78	4.01	1.95	1.80
26	6.05	4.21	2.10	1.92
27	6.29	4.41	2.23	2.06
28	6.55	4.61	2.37	2.20
29	6.79	4.82	2.50	2.33
30	7.06	5.02	2.65	2.45
31	7.44	5.37	2.92	2.73
32	7.81	5.71	3.20	3.00
33	8.20	6.06	3.49	3.28
34	8.56	6.39	3.76	3.56
35	8.95	6.73	4.04	3.82
36	9.36	7.04	4.32	4.09
37	9.77	7.33	4.59	4.35
38	10.18	7.61	4.87	4.62
39	10.59	7.90	5.13	4.89
40	11.00	8.20	5.41	5.15
41	11.24	8.35	5.76	5.49
42	11.50	8.50	6.12	5.83
43	11.73	8.64	6.47	6.17
44	12.00	8.79	6.81	6.49
45	12.24	8.94	7.16	6.83
46	13.37	9.68	7.60	7.24
47	14.51	10.42	8.02	7.65
48	15.62	11.17	8.47	8.06
49	16.75	11.90	8.89	8.47
50	17.87	12.64	9.33	8.88
51	19.47	13.56	9.48	9.03
52	21.04	14.49	9.65	9.19
53	22.63	15.41	9.81	9.34
54	24.20	16.34	9.97	9.49
55	25.79	17.25	10.13	9.65
56	25.80	17.27	10.14	9.66
57	25.80	17.27	10.14	9.66
58	25.81	17.28	10.14	9.66
59	25.81	17.28	10.14	9.66
60	25.82	17.29	10.15	9.67
61	25.82	17.29	10.15	9.67
62	25.82	17.29	10.15	9.67
63	25.82	17.29	10.15	9.67
64	25.82	17.29	10.15	9.67

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
10 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.13	2.69	2.32	2.05
26	4.11	2.76	2.35	2.07
27	4.20	2.81	2.39	2.08
28	4.30	2.87	2.43	2.12
29	4.39	2.94	2.49	2.16
30	4.47	3.00	2.53	2.20
31	4.57	3.05	2.54	2.23
32	4.65	3.11	2.56	2.26
33	4.75	3.17	2.58	2.28
34	4.84	3.23	2.60	2.31
35	4.93	3.28	2.63	2.35
36	5.32	3.54	2.83	2.53
37	5.69	3.78	3.03	2.73
38	6.06	4.04	3.23	2.91
39	6.43	4.29	3.43	3.10
40	6.81	4.54	3.63	3.28
41	7.37	4.93	3.94	3.57
42	7.95	5.31	4.22	3.85
43	8.51	5.69	4.53	4.12
44	9.07	6.08	4.83	4.40
45	9.63	6.45	5.13	4.67
46	10.44	6.94	5.56	5.04
47	11.23	7.45	5.99	5.41
48	12.03	7.95	6.41	5.78
49	12.84	8.45	6.85	6.14
50	13.63	8.94	7.28	6.50
51	14.50	9.43	7.70	6.82
52	15.37	9.93	8.12	7.14
53	16.25	10.41	8.55	7.46
54	17.13	10.91	8.98	7.77
55	18.00	11.40	9.40	8.08
56	18.34	11.57	9.50	8.15
57	18.68	11.73	9.59	8.22
58	19.02	11.91	9.71	8.29
59	19.36	12.09	9.81	8.36
60	19.70	12.25	9.90	8.43
61	20.08	12.51	10.09	8.56
62	20.46	12.76	10.28	8.69
63	20.84	13.02	10.46	8.83
64	21.23	13.28	10.66	8.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
10 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.18	2.72	2.35	2.06
26	4.16	2.79	2.38	2.05
27	4.25	2.86	2.42	2.10
28	4.34	2.91	2.47	2.15
29	4.44	2.96	2.50	2.18
30	4.52	3.03	2.56	2.22
31	4.62	3.08	2.57	2.26
32	4.71	3.15	2.59	2.28
33	4.81	3.21	2.62	2.31
34	4.90	3.26	2.62	2.34
35	4.99	3.32	2.66	2.37
36	5.38	3.58	2.87	2.57
37	5.76	3.83	3.06	2.75
38	6.13	4.09	3.28	2.95
39	6.51	4.33	3.46	3.14
40	6.88	4.59	3.67	3.33
41	7.46	4.99	3.97	3.61
42	8.04	5.38	4.27	3.90
43	8.60	5.75	4.59	4.18
44	9.18	6.14	4.89	4.45
45	9.75	6.53	5.19	4.73
46	10.56	7.02	5.62	5.10
47	11.37	7.53	6.06	5.47
48	12.17	8.04	6.49	5.84
49	12.98	8.54	6.93	6.21
50	13.79	9.04	7.37	6.57
51	14.67	9.55	7.79	6.89
52	15.55	10.03	8.23	7.22
53	16.45	10.53	8.66	7.54
54	17.32	11.04	9.07	7.85
55	18.20	11.52	9.49	8.17
56	18.55	11.71	9.60	8.24
57	18.90	11.87	9.71	8.32
58	19.23	12.05	9.82	8.39
59	19.59	12.23	9.91	8.45
60	19.93	12.40	10.02	8.53
61	20.31	12.66	10.21	8.67
62	20.69	12.90	10.40	8.78
63	21.09	13.17	10.59	8.92
64	21.48	13.42	10.77	9.05

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
10 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.13	4.89	4.14	3.59
26	7.25	4.94	4.18	3.63
27	7.38	5.02	4.21	3.66
28	7.52	5.07	4.23	3.70
29	7.65	5.15	4.28	3.74
30	7.77	5.22	4.32	3.78
31	7.83	5.16	4.23	3.73
32	7.90	5.11	4.15	3.71
33	7.97	5.07	4.08	3.67
34	8.02	5.02	4.01	3.64
35	8.09	4.99	3.94	3.64
36	8.55	5.30	4.20	3.87
37	9.03	5.62	4.46	4.10
38	9.49	5.94	4.71	4.33
39	9.95	6.27	4.98	4.56
40	10.42	6.60	5.24	4.80
41	11.21	7.17	5.69	5.20
42	11.98	7.75	6.13	5.61
43	12.76	8.32	6.59	6.01
44	13.54	8.91	7.03	6.42
45	14.32	9.49	7.48	6.82
46	15.68	10.32	8.18	7.44
47	17.04	11.17	8.89	8.03
48	18.39	11.99	9.59	8.62
49	19.74	12.82	10.30	9.21
50	21.11	13.66	11.01	9.82
51	22.90	14.66	11.85	10.47
52	24.68	15.64	12.70	11.13
53	26.47	16.63	13.54	11.77
54	28.26	17.62	14.39	12.43
55	30.04	18.60	15.23	13.08
56	31.28	19.24	15.71	13.41
57	32.49	19.89	16.19	13.74
58	33.73	20.53	16.66	14.06
59	34.97	21.16	17.14	14.39
60	36.18	21.79	17.61	14.73
61	37.27	22.45	18.12	15.10
62	38.36	23.09	18.62	15.48
63	39.43	23.74	19.12	15.86
64	40.51	24.39	19.63	16.24

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
10 Year Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	10.42	6.59	5.22	4.42
26	10.98	6.94	5.51	4.70
27	11.57	7.31	5.81	4.99
28	12.13	7.66	6.12	5.29
29	12.71	8.02	6.41	5.58
30	13.28	8.38	6.72	5.87
31	14.49	9.13	7.38	6.51
32	15.71	9.89	8.04	7.17
33	16.93	10.64	8.69	7.82
34	18.14	11.39	9.35	8.48
35	19.36	12.15	10.01	9.12
36	21.03	13.25	10.61	9.65
37	22.68	14.36	11.19	10.20
38	24.36	15.46	11.78	10.73
39	26.03	16.56	12.36	11.27
40	27.70	17.66	12.96	11.80
41	31.09	19.95	13.91	12.66
42	34.47	22.23	14.87	13.53
43	37.86	24.51	15.83	14.38
44	41.25	26.80	16.78	15.25
45	44.64	29.08	17.73	16.11
46	45.85	29.85	18.31	16.61
47	47.05	30.63	18.87	17.13
48	48.25	31.39	19.43	17.63
49	49.45	32.16	19.99	18.14
50	50.66	32.94	20.57	18.64
51	51.39	33.44	20.94	18.99
52	52.13	33.94	21.30	19.33
53	52.86	34.45	21.67	19.67
54	53.60	34.95	22.04	20.00
55	54.34	35.45	22.41	20.35
56	54.49	35.46	22.42	20.36
57	54.63	35.47	22.42	20.36
58	54.79	35.47	22.43	20.36
59	54.93	35.48	22.43	20.36
60	55.07	35.49	22.44	20.37
61	57.05	36.59	22.45	20.37
62	59.02	37.70	22.46	20.37
63	61.01	38.80	22.46	20.37
64	62.97	39.91	22.47	20.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.25	4.29	3.67	3.34
26	7.36	4.44	3.72	3.41
27	7.49	4.59	3.77	3.48
28	7.62	4.74	3.83	3.54
29	7.74	4.89	3.88	3.60
30	7.87	5.06	3.93	3.67
31	7.95	5.28	3.94	3.69
32	8.02	5.50	3.95	3.72
33	8.10	5.72	3.97	3.75
34	8.18	5.94	3.98	3.77
35	8.26	6.17	3.99	3.80
36	8.65	6.47	4.24	4.03
37	9.07	6.77	4.49	4.28
38	9.47	7.06	4.76	4.53
39	9.88	7.35	5.00	4.78
40	10.28	7.65	5.26	5.02
41	10.68	7.94	5.60	5.34
42	11.10	8.22	5.94	5.66
43	11.49	8.50	6.30	5.98
44	11.91	8.78	6.64	6.32
45	12.31	9.07	6.98	6.63
46	12.92	9.45	7.21	6.86
47	13.52	9.82	7.46	7.09
48	14.13	10.19	7.69	7.30
49	14.74	10.58	7.92	7.55
50	15.35	10.96	8.15	7.77
51	16.16	11.37	8.32	7.93
52	16.97	11.79	8.49	8.09
53	17.78	12.20	8.66	8.27
54	18.60	12.62	8.85	8.43
55	19.41	13.03	9.02	8.59
56	19.42	13.04	9.03	8.60
57	19.42	13.04	9.03	8.60
58	19.43	13.05	9.04	8.61
59	19.43	13.05	9.04	8.61
60	19.44	13.06	9.05	8.62
61	19.44	13.06	9.06	8.62
62	19.44	13.06	9.08	8.62
63	19.44	13.06	9.10	8.62
64	19.44	13.06	9.11	8.62

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.72	5.35	2.74	2.51
26	8.01	5.57	2.90	2.69
27	8.28	5.81	3.08	2.85
28	8.57	6.05	3.25	3.02
29	8.87	6.27	3.42	3.18
30	9.14	6.51	3.59	3.34
31	9.59	6.92	3.95	3.70
32	10.04	7.34	4.31	4.05
33	10.49	7.74	4.66	4.39
34	10.93	8.16	5.03	4.75
35	11.39	8.57	5.39	5.10
36	11.82	8.89	5.70	5.41
37	12.26	9.21	6.02	5.71
38	12.71	9.53	6.33	6.02
39	13.16	9.84	6.64	6.33
40	13.60	10.15	6.96	6.63
41	13.85	10.29	7.37	7.03
42	14.11	10.44	7.79	7.41
43	14.37	10.59	8.20	7.82
44	14.62	10.72	8.61	8.21
45	14.87	10.88	9.02	8.60
46	15.73	11.42	9.24	8.80
47	16.59	11.97	9.46	9.02
48	17.45	12.50	9.69	9.23
49	18.31	13.04	9.92	9.44
50	19.17	13.59	10.14	9.66
51	20.50	14.33	10.14	9.66
52	21.82	15.05	10.14	9.66
53	23.14	15.79	10.14	9.66
54	24.46	16.53	10.13	9.65
55	25.79	17.25	10.13	9.65
56	25.80	17.27	10.14	9.66
57	25.80	17.27	10.14	9.66
58	25.81	17.28	10.14	9.66
59	25.81	17.28	10.14	9.66
60	25.82	17.29	10.15	9.67
61	25.82	17.29	10.15	9.67
62	25.82	17.29	10.15	9.67
63	25.82	17.29	10.15	9.67
64	25.82	17.29	10.15	9.67

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.50	3.58	3.26	2.90
26	5.46	3.66	3.27	2.84
27	5.54	3.72	3.31	2.87
28	5.64	3.77	3.34	2.91
29	5.72	3.84	3.39	2.96
30	5.81	3.90	3.43	3.00
31	5.90	3.96	3.44	3.01
32	6.00	4.00	3.45	3.04
33	6.10	4.06	3.47	3.07
34	6.19	4.12	3.49	3.10
35	6.29	4.18	3.50	3.14
36	6.71	4.46	3.73	3.35
37	7.14	4.76	3.98	3.57
38	7.58	5.04	4.20	3.79
39	8.00	5.34	4.45	4.01
40	8.42	5.62	4.68	4.22
41	9.08	6.08	5.04	4.56
42	9.74	6.51	5.40	4.90
43	10.40	6.96	5.74	5.22
44	11.06	7.39	6.11	5.55
45	11.71	7.84	6.44	5.88
46	12.29	8.20	6.74	6.13
47	12.87	8.55	7.04	6.36
48	13.45	8.91	7.33	6.60
49	14.03	9.26	7.62	6.84
50	14.60	9.61	7.91	7.08
51	15.29	9.97	8.20	7.28
52	15.96	10.32	8.51	7.49
53	16.65	10.69	8.81	7.68
54	17.32	11.05	9.10	7.89
55	18.00	11.40	9.40	8.08
56	18.34	11.57	9.50	8.15
57	18.68	11.73	9.59	8.22
58	19.02	11.91	9.71	8.29
59	19.36	12.09	9.81	8.36
60	19.70	12.25	9.90	8.43
61	20.08	12.51	10.09	8.56
62	20.46	12.76	10.28	8.69
63	20.84	13.02	10.46	8.83
64	21.23	13.28	10.66	8.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.56	3.62	3.30	2.93
26	5.53	3.70	3.31	2.89
27	5.61	3.76	3.35	2.91
28	5.69	3.83	3.38	2.95
29	5.78	3.88	3.43	2.99
30	5.87	3.94	3.45	3.03
31	5.97	3.99	3.47	3.05
32	6.08	4.05	3.49	3.08
33	6.15	4.11	3.50	3.10
34	6.26	4.18	3.52	3.14
35	6.36	4.23	3.54	3.17
36	6.79	4.52	3.78	3.39
37	7.22	4.81	4.03	3.61
38	7.66	5.10	4.25	3.84
39	8.09	5.40	4.50	4.06
40	8.52	5.68	4.74	4.27
41	9.18	6.14	5.10	4.62
42	9.85	6.59	5.47	4.95
43	10.51	7.04	5.81	5.28
44	11.18	7.48	6.16	5.61
45	11.84	7.94	6.52	5.95
46	12.42	8.30	6.82	6.19
47	13.02	8.64	7.10	6.42
48	13.61	9.01	7.42	6.67
49	14.19	9.36	7.71	6.90
50	14.79	9.72	8.00	7.16
51	15.46	10.08	8.30	7.37
52	16.14	10.44	8.60	7.57
53	16.83	10.81	8.91	7.77
54	17.51	11.17	9.20	7.98
55	18.20	11.52	9.49	8.17
56	18.55	11.71	9.60	8.24
57	18.90	11.87	9.71	8.32
58	19.23	12.05	9.82	8.39
59	19.59	12.23	9.91	8.45
60	19.93	12.40	10.02	8.53
61	20.31	12.66	10.21	8.67
62	20.69	12.90	10.40	8.78
63	21.09	13.17	10.59	8.92
64	21.48	13.42	10.77	9.05

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	9.50	6.49	5.80	5.01
26	9.63	6.56	5.81	5.03
27	9.74	6.61	5.81	5.06
28	9.86	6.66	5.84	5.07
29	9.97	6.71	5.85	5.10
30	10.08	6.76	5.87	5.13
31	10.12	6.68	5.74	5.06
32	10.17	6.59	5.60	4.99
33	10.21	6.49	5.49	4.94
34	10.24	6.42	5.37	4.89
35	10.29	6.34	5.27	4.84
36	10.80	6.71	5.55	5.11
37	11.32	7.07	5.86	5.37
38	11.86	7.42	6.16	5.64
39	12.38	7.78	6.45	5.90
40	12.90	8.15	6.74	6.18
41	13.79	8.82	7.28	6.65
42	14.70	9.49	7.81	7.14
43	15.61	10.18	8.35	7.62
44	16.51	10.85	8.88	8.10
45	17.41	11.55	9.41	8.59
46	18.45	12.17	9.93	9.01
47	19.49	12.78	10.43	9.42
48	20.54	13.42	10.94	9.85
49	21.57	14.05	11.44	10.27
50	22.61	14.68	11.97	10.69
51	24.11	15.46	12.62	11.17
52	25.59	16.25	13.28	11.66
53	27.07	17.04	13.93	12.12
54	28.56	17.83	14.58	12.60
55	30.04	18.60	15.23	13.08
56	31.28	19.24	15.71	13.41
57	32.49	19.89	16.19	13.74
58	33.73	20.53	16.66	14.06
59	34.97	21.16	17.14	14.39
60	36.18	21.79	17.61	14.73
61	37.27	22.45	18.12	15.10
62	38.36	23.09	18.62	15.48
63	39.43	23.74	19.12	15.86
64	40.51	24.39	19.63	16.24

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	13.89	8.79	7.29	6.18
26	14.55	9.19	7.66	6.54
27	15.22	9.62	8.03	6.89
28	15.88	10.03	8.41	7.26
29	16.55	10.46	8.78	7.62
30	17.21	10.87	9.14	7.99
31	18.70	11.79	9.98	8.82
32	20.17	12.71	10.82	9.65
33	21.64	13.62	11.66	10.50
34	23.12	14.54	12.50	11.34
35	24.60	15.46	13.34	12.18
36	26.52	16.74	14.00	12.78
37	28.46	18.02	14.67	13.39
38	30.39	19.31	15.34	13.98
39	32.32	20.59	16.02	14.58
40	34.24	21.87	16.68	15.19
41	38.25	24.57	17.81	16.20
42	42.25	27.27	18.94	17.21
43	46.25	29.97	20.07	18.22
44	50.25	32.67	21.19	19.24
45	54.26	35.37	22.32	20.25
46	54.27	35.37	22.33	20.26
47	54.27	35.38	22.34	20.27
48	54.28	35.39	22.35	20.29
49	54.29	35.40	22.36	20.29
50	54.30	35.41	22.37	20.30
51	54.31	35.42	22.38	20.31
52	54.32	35.43	22.39	20.32
53	54.33	35.44	22.39	20.33
54	54.34	35.44	22.40	20.34
55	54.34	35.45	22.41	20.35
56	54.49	35.46	22.42	20.36
57	54.63	35.47	22.42	20.36
58	54.79	35.47	22.43	20.36
59	54.93	35.48	22.43	20.36
60	55.07	35.49	22.44	20.37
61	57.05	36.59	22.45	20.37
62	59.02	37.70	22.46	20.37
63	61.01	38.80	22.46	20.37
64	62.97	39.91	22.47	20.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.39	4.37	3.75	3.41
26	7.54	4.53	3.80	3.49
27	7.67	4.70	3.86	3.57
28	7.81	4.88	3.93	3.63
29	7.96	5.05	3.99	3.71
30	8.09	5.21	4.05	3.78
31	8.19	5.45	4.07	3.81
32	8.29	5.69	4.09	3.84
33	8.38	5.93	4.10	3.88
34	8.48	6.17	4.12	3.92
35	8.58	6.43	4.14	3.95
36	9.04	6.75	4.42	4.21
37	9.49	7.08	4.70	4.48
38	9.94	7.41	4.98	4.77
39	10.39	7.75	5.27	5.03
40	10.85	8.09	5.55	5.30
41	11.31	8.41	5.94	5.65
42	11.78	8.72	6.33	6.01
43	12.24	9.06	6.71	6.37
44	12.70	9.38	7.09	6.73
45	13.17	9.71	7.48	7.10
46	13.91	10.17	7.78	7.38
47	14.66	10.64	8.08	7.69
48	15.39	11.11	8.37	7.97
49	16.14	11.58	8.66	8.26
50	16.88	12.05	8.98	8.55
51	17.90	12.59	9.22	8.79
52	18.90	13.12	9.45	9.02
53	19.92	13.66	9.70	9.25
54	20.92	14.19	9.95	9.48
55	21.93	14.73	10.20	9.71
56	21.94	14.74	10.21	9.72
57	21.95	14.74	10.21	9.72
58	21.95	14.75	10.22	9.73
59	21.96	14.75	10.22	9.73
60	21.96	14.75	10.22	9.74
61	21.96	14.75	10.23	9.74
62	21.96	14.75	10.26	9.74
63	21.96	14.75	10.28	9.74
64	21.96	14.75	10.30	9.74

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.88	5.46	2.79	2.57
26	8.18	5.71	2.97	2.74
27	8.49	5.96	3.15	2.92
28	8.80	6.20	3.32	3.10
29	9.10	6.46	3.52	3.28
30	9.42	6.71	3.69	3.44
31	9.90	7.15	4.07	3.82
32	10.39	7.60	4.47	4.19
33	10.87	8.04	4.83	4.56
34	11.33	8.48	5.23	4.94
35	11.82	8.92	5.61	5.30
36	12.32	9.27	5.96	5.64
37	12.83	9.64	6.31	5.98
38	13.34	10.00	6.65	6.33
39	13.84	10.37	7.00	6.65
40	14.35	10.71	7.35	7.00
41	14.66	10.89	7.82	7.43
42	14.98	11.07	8.27	7.88
43	15.28	11.26	8.74	8.31
44	15.60	11.45	9.19	8.77
45	15.92	11.63	9.66	9.20
46	16.95	12.29	9.95	9.48
47	17.98	12.96	10.25	9.77
48	19.02	13.62	10.56	10.05
49	20.05	14.27	10.85	10.33
50	21.08	14.95	11.16	10.62
51	22.69	15.85	11.21	10.68
52	24.30	16.76	11.27	10.74
53	25.91	17.69	11.33	10.78
54	27.52	18.59	11.39	10.83
55	29.15	19.51	11.44	10.90
56	29.16	19.52	11.45	10.90
57	29.16	19.53	11.45	10.91
58	29.17	19.53	11.46	10.91
59	29.17	19.53	11.46	10.92
60	29.17	19.54	11.47	10.93
61	29.17	19.54	11.47	10.93
62	29.17	19.54	11.47	10.93
63	29.17	19.54	11.47	10.93
64	29.17	19.54	11.47	10.93

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.62	3.65	3.33	2.96
26	5.58	3.73	3.35	2.90
27	5.68	3.80	3.40	2.96
28	5.78	3.87	3.44	3.00
29	5.88	3.94	3.48	3.04
30	5.98	4.00	3.52	3.08
31	6.09	4.07	3.54	3.12
32	6.20	4.13	3.56	3.15
33	6.31	4.20	3.59	3.18
34	6.42	4.26	3.61	3.22
35	6.55	4.35	3.64	3.26
36	7.01	4.66	3.90	3.50
37	7.48	4.97	4.16	3.73
38	7.95	5.30	4.42	3.97
39	8.42	5.61	4.68	4.21
40	8.88	5.92	4.93	4.45
41	9.62	6.42	5.33	4.83
42	10.35	6.92	5.73	5.20
43	11.09	7.41	6.13	5.56
44	11.80	7.91	6.51	5.92
45	12.54	8.41	6.89	6.29
46	13.24	8.84	7.26	6.60
47	13.95	9.27	7.62	6.89
48	14.66	9.72	7.98	7.19
49	15.36	10.15	8.34	7.50
50	16.08	10.58	8.71	7.79
51	16.93	11.04	9.09	8.06
52	17.79	11.50	9.48	8.32
53	18.63	11.96	9.85	8.59
54	19.49	12.41	10.23	8.86
55	20.33	12.88	10.62	9.12
56	20.72	13.08	10.73	9.21
57	21.10	13.26	10.85	9.29
58	21.51	13.46	10.96	9.36
59	21.89	13.65	11.09	9.45
60	22.26	13.85	11.19	9.52
61	22.70	14.13	11.40	9.68
62	23.12	14.42	11.62	9.82
63	23.56	14.71	11.82	9.97
64	23.98	14.99	12.04	10.11

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.68	3.69	3.37	2.99
26	5.65	3.77	3.38	2.93
27	5.75	3.84	3.44	2.97
28	5.84	3.91	3.48	3.03
29	5.95	3.98	3.51	3.07
30	6.06	4.05	3.57	3.11
31	6.15	4.12	3.59	3.15
32	6.28	4.18	3.60	3.18
33	6.38	4.25	3.63	3.22
34	6.50	4.32	3.65	3.25
35	6.62	4.39	3.68	3.30
36	7.09	4.71	3.94	3.54
37	7.57	5.04	4.21	3.78
38	8.04	5.36	4.46	4.03
39	8.52	5.67	4.73	4.27
40	8.99	5.99	4.99	4.50
41	9.74	6.50	5.39	4.89
42	10.47	7.00	5.80	5.26
43	11.21	7.51	6.19	5.63
44	11.93	8.00	6.58	5.99
45	12.68	8.49	6.97	6.37
46	13.40	8.93	7.35	6.67
47	14.11	9.37	7.71	6.97
48	14.83	9.83	8.08	7.27
49	15.54	10.26	8.44	7.58
50	16.26	10.70	8.81	7.87
51	17.12	11.17	9.20	8.15
52	17.98	11.63	9.59	8.42
53	18.85	12.09	9.95	8.69
54	19.72	12.55	10.35	8.96
55	20.58	13.03	10.74	9.22
56	20.96	13.22	10.85	9.31
57	21.35	13.42	10.97	9.40
58	21.75	13.62	11.09	9.47
59	22.13	13.81	11.21	9.55
60	22.53	14.01	11.32	9.63
61	22.96	14.30	11.53	9.79
62	23.39	14.58	11.75	9.94
63	23.83	14.87	11.96	10.09
64	24.26	15.16	12.18	10.23

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	9.70	6.64	5.90	5.11
26	9.84	6.71	5.93	5.13
27	9.98	6.76	5.95	5.18
28	10.10	6.84	5.98	5.22
29	10.25	6.89	6.00	5.26
30	10.39	6.96	6.03	5.29
31	10.44	6.88	5.91	5.22
32	10.50	6.80	5.79	5.15
33	10.55	6.74	5.67	5.12
34	10.63	6.68	5.56	5.07
35	10.69	6.61	5.47	5.02
36	11.27	7.01	5.80	5.33
37	11.86	7.40	6.12	5.61
38	12.44	7.80	6.46	5.91
39	13.02	8.20	6.79	6.22
40	13.61	8.60	7.12	6.50
41	14.60	9.34	7.70	7.04
42	15.61	10.09	8.29	7.58
43	16.61	10.84	8.89	8.12
44	17.62	11.60	9.48	8.65
45	18.63	12.34	10.07	9.18
46	19.87	13.10	10.69	9.71
47	21.12	13.86	11.30	10.22
48	22.39	14.64	11.92	10.73
49	23.64	15.39	12.55	11.25
50	24.87	16.15	13.16	11.75
51	26.69	17.13	13.97	12.35
52	28.50	18.10	14.79	12.97
53	30.32	19.08	15.60	13.57
54	32.13	20.06	16.40	14.18
55	33.94	21.04	17.21	14.77
56	35.34	21.75	17.75	15.14
57	36.73	22.47	18.29	15.51
58	38.12	23.20	18.84	15.88
59	39.51	23.91	19.37	16.26
60	40.90	24.63	19.91	16.63
61	42.12	25.36	20.49	17.06
62	43.34	26.10	21.04	17.49
63	44.55	26.83	21.61	17.92
64	45.79	27.56	22.16	18.34

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	14.15	8.96	7.42	6.30
26	14.88	9.41	7.82	6.69
27	15.59	9.86	8.22	7.08
28	16.31	10.31	8.62	7.46
29	17.02	10.76	9.03	7.83
30	17.73	11.21	9.42	8.22
31	19.31	12.18	10.31	9.11
32	20.87	13.16	11.21	10.00
33	22.45	14.13	12.10	10.89
34	24.01	15.12	12.99	11.77
35	25.58	16.09	13.88	12.66
36	27.69	17.48	14.62	13.34
37	29.80	18.87	15.36	14.00
38	31.91	20.28	16.11	14.68
39	34.02	21.67	16.84	15.34
40	36.12	23.06	17.59	16.02
41	40.51	26.02	18.86	17.14
42	44.89	28.97	20.12	18.28
43	49.29	31.93	21.36	19.40
44	53.66	34.89	22.62	20.54
45	58.05	37.84	23.89	21.66
46	58.39	38.07	24.03	21.79
47	58.72	38.29	24.18	21.94
48	59.06	38.51	24.31	22.07
49	59.40	38.73	24.45	22.20
50	59.74	38.96	24.60	22.34
51	60.06	39.18	24.74	22.47
52	60.40	39.41	24.88	22.60
53	60.74	39.62	25.04	22.74
54	61.08	39.85	25.18	22.86
55	61.40	40.07	25.32	22.99
56	61.57	40.08	25.33	23.00
57	61.74	40.08	25.33	23.00
58	61.91	40.09	25.34	23.01
59	62.07	40.09	25.34	23.01
60	62.23	40.09	25.35	23.02
61	64.46	41.35	25.36	23.02
62	66.70	42.60	25.37	23.02
63	68.93	43.83	25.38	23.02
64	71.16	45.09	25.38	23.02

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
10 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.73	3.51	2.92	2.69
26	5.87	3.65	2.97	2.76
27	6.01	3.82	3.04	2.84
28	6.14	3.96	3.12	2.91
29	6.27	4.11	3.17	2.97
30	6.41	4.25	3.24	3.05
31	6.52	4.46	3.27	3.09
32	6.63	4.67	3.32	3.15
33	6.72	4.86	3.35	3.19
34	6.83	5.07	3.40	3.24
35	6.94	5.29	3.43	3.28
36	7.32	5.58	3.67	3.51
37	7.70	5.86	3.91	3.74
38	8.09	6.16	4.16	3.99
39	8.48	6.44	4.40	4.22
40	8.87	6.74	4.65	4.46
41	9.25	7.03	4.96	4.76
42	9.64	7.30	5.27	5.04
43	10.03	7.58	5.59	5.36
44	10.41	7.85	5.91	5.65
45	10.79	8.12	6.22	5.95
46	11.69	8.73	6.66	6.37
47	12.56	9.31	7.09	6.77
48	13.45	9.90	7.53	7.21
49	14.32	10.49	7.96	7.62
50	15.19	11.07	8.39	8.02
51	16.27	11.70	8.75	8.38
52	17.33	12.30	9.08	8.70
53	18.39	12.92	9.43	9.03
54	19.46	13.54	9.78	9.37
55	20.52	14.14	10.13	9.70
56	20.45	14.07	10.06	9.63
57	20.37	13.99	9.98	9.55
58	20.29	13.91	9.90	9.47
59	20.21	13.83	9.82	9.39
60	20.15	13.77	9.76	9.33
61	20.07	13.69	9.69	9.25
62	19.99	13.61	9.63	9.17
63	19.74	13.36	9.40	8.92
64	19.64	13.26	9.31	8.82

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.14	4.37	2.31	2.16
26	6.43	4.59	2.48	2.30
27	6.69	4.81	2.63	2.46
28	6.96	5.02	2.78	2.61
29	7.22	5.25	2.93	2.76
30	7.51	5.47	3.10	2.90
31	7.92	5.85	3.40	3.21
32	8.32	6.22	3.71	3.51
33	8.75	6.61	4.04	3.83
34	9.14	6.97	4.34	4.14
35	9.56	7.34	4.65	4.43
36	9.99	7.67	4.95	4.72
37	10.43	7.99	5.25	5.01
38	10.86	8.29	5.55	5.30
39	11.30	8.61	5.84	5.60
40	11.74	8.94	6.15	5.89
41	11.99	9.10	6.51	6.24
42	12.26	9.26	6.88	6.59
43	12.51	9.42	7.25	6.95
44	12.79	9.58	7.60	7.28
45	13.04	9.74	7.96	7.63
46	14.24	10.55	8.47	8.11
47	15.44	11.35	8.95	8.58
48	16.61	12.16	9.46	9.05
49	17.80	12.95	9.94	9.52
50	18.98	13.75	10.44	9.99
51	20.65	14.74	10.66	10.21
52	22.30	15.75	10.91	10.45
53	23.96	16.74	11.14	10.67
54	25.61	17.75	11.38	10.90
55	27.26	18.72	11.60	11.12
56	27.16	18.63	11.50	11.02
57	27.06	18.53	11.40	10.92
58	26.95	18.42	11.28	10.80
59	26.85	18.32	11.18	10.70
60	26.75	18.22	11.08	10.60
61	26.65	18.12	10.98	10.50
62	26.55	18.02	10.88	10.40
63	26.22	17.69	10.55	10.07
64	26.08	17.55	10.41	9.93

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012 | Extended Partial Rider with COLA | 3P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.37	2.93	2.56	2.29
26	4.36	3.01	2.60	2.32
27	4.45	3.06	2.64	2.33
28	4.56	3.13	2.69	2.38
29	4.65	3.20	2.75	2.42
30	4.74	3.27	2.80	2.47
31	4.84	3.32	2.81	2.50
32	4.93	3.39	2.84	2.54
33	5.04	3.46	2.87	2.57
34	5.13	3.52	2.89	2.60
35	5.23	3.58	2.93	2.65
36	5.64	3.86	3.15	2.85
37	6.03	4.12	3.37	3.07
38	6.42	4.40	3.59	3.27
39	6.82	4.68	3.82	3.49
40	7.22	4.95	4.04	3.69
41	7.81	5.37	4.38	4.01
42	8.43	5.79	4.70	4.33
43	9.02	6.20	5.04	4.63
44	9.62	6.63	5.38	4.95
45	10.21	7.03	5.71	5.25
46	11.06	7.56	6.18	5.66
47	11.89	8.11	6.65	6.07
48	12.74	8.66	7.12	6.49
49	13.58	9.19	7.59	6.88
50	14.41	9.72	8.06	7.28
51	15.32	10.25	8.52	7.64
52	16.23	10.79	8.98	8.00
53	17.15	11.31	9.45	8.36
54	18.07	11.85	9.92	8.71
55	18.97	12.37	10.37	9.05
56	19.25	12.48	10.41	9.06
57	19.54	12.59	10.45	9.08
58	19.81	12.70	10.50	9.08
59	20.09	12.82	10.54	9.09
60	20.36	12.91	10.56	9.09
61	20.68	13.11	10.69	9.16
62	21.00	13.30	10.82	9.23
63	21.14	13.32	10.76	9.13
64	21.43	13.48	10.86	9.16

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012 | Extended Partial Rider with COLA | 3A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.42	2.96	2.59	2.30
26	4.41	3.04	2.63	2.30
27	4.51	3.12	2.68	2.36
28	4.60	3.17	2.73	2.41
29	4.71	3.23	2.77	2.45
30	4.79	3.30	2.83	2.49
31	4.90	3.36	2.85	2.54
32	4.99	3.43	2.87	2.56
33	5.10	3.50	2.91	2.60
34	5.19	3.55	2.91	2.63
35	5.29	3.62	2.96	2.67
36	5.70	3.90	3.19	2.89
37	6.10	4.17	3.40	3.09
38	6.50	4.46	3.65	3.32
39	6.90	4.72	3.85	3.53
40	7.29	5.00	4.08	3.74
41	7.91	5.44	4.42	4.06
42	8.52	5.86	4.75	4.38
43	9.12	6.27	5.11	4.70
44	9.73	6.69	5.44	5.00
45	10.34	7.12	5.78	5.32
46	11.19	7.65	6.25	5.73
47	12.04	8.20	6.73	6.14
48	12.89	8.76	7.21	6.56
49	13.73	9.29	7.68	6.96
50	14.58	9.83	8.16	7.36
51	15.50	10.38	8.62	7.72
52	16.42	10.90	9.10	8.09
53	17.36	11.44	9.57	8.45
54	18.27	11.99	10.02	8.80
55	19.18	12.50	10.47	9.15
56	19.48	12.64	10.53	9.17
57	19.77	12.74	10.58	9.19
58	20.03	12.85	10.62	9.19
59	20.32	12.96	10.64	9.18
60	20.60	13.07	10.69	9.20
61	20.92	13.27	10.82	9.28
62	21.23	13.44	10.94	9.32
63	21.39	13.47	10.89	9.22
64	21.68	13.62	10.97	9.25

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012 | Extended Partial Rider with COLA | 2A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.57	5.33	4.58	4.03
26	7.69	5.38	4.62	4.07
27	7.83	5.47	4.66	4.11
28	7.98	5.53	4.69	4.16
29	8.11	5.61	4.74	4.20
30	8.24	5.69	4.79	4.25
31	8.29	5.62	4.69	4.19
32	8.36	5.57	4.61	4.17
33	8.43	5.53	4.54	4.13
34	8.47	5.47	4.46	4.09
35	8.54	5.44	4.39	4.09
36	9.03	5.78	4.68	4.35
37	9.54	6.13	4.97	4.61
38	10.02	6.47	5.24	4.86
39	10.51	6.83	5.54	5.12
40	11.01	7.19	5.83	5.39
41	11.86	7.82	6.34	5.85
42	12.68	8.45	6.83	6.31
43	13.51	9.07	7.34	6.76
44	14.34	9.71	7.83	7.22
45	15.17	10.34	8.33	7.67
46	16.61	11.25	9.11	8.37
47	18.03	12.16	9.88	9.02
48	19.46	13.06	10.66	9.69
49	20.87	13.95	11.43	10.34
50	22.31	14.86	12.21	11.02
51	24.18	15.94	13.13	11.75
52	26.04	17.00	14.06	12.49
53	27.90	18.06	14.97	13.20
54	29.78	19.14	15.91	13.95
55	31.62	20.18	16.81	14.66
56	32.80	20.76	17.23	14.93
57	33.94	21.34	17.64	15.19
58	35.08	21.88	18.01	15.41
59	36.24	22.43	18.41	15.66
60	37.36	22.97	18.79	15.91
61	38.35	23.53	19.20	16.18
62	39.33	24.06	19.59	16.45
63	39.98	24.29	19.67	16.41
64	40.88	24.76	20.00	16.61

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012 | Extended Partial Rider with COLA | 1A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.01	7.18	5.81	5.01
26	11.60	7.56	6.13	5.32
27	12.23	7.97	6.47	5.65
28	12.82	8.35	6.81	5.98
29	13.43	8.74	7.13	6.30
30	14.03	9.13	7.47	6.62
31	15.31	9.95	8.20	7.33
32	16.60	10.78	8.93	8.06
33	17.89	11.60	9.65	8.78
34	19.17	12.42	10.38	9.51
35	20.45	13.24	11.10	10.21
36	22.22	14.44	11.80	10.84
37	23.97	15.65	12.48	11.49
38	25.75	16.85	13.17	12.12
39	27.52	18.05	13.85	12.76
40	29.29	19.25	14.55	13.39
41	32.89	21.75	15.71	14.46
42	36.47	24.23	16.87	15.53
43	40.07	26.72	18.04	16.59
44	43.66	29.21	19.19	17.66
45	47.26	31.70	20.35	18.73
46	48.54	32.54	21.00	19.30
47	49.78	33.36	21.60	19.86
48	51.04	34.18	22.22	20.42
49	52.28	34.99	22.82	20.97
50	53.54	35.82	23.45	21.52
51	54.30	36.35	23.85	21.90
52	55.08	36.89	24.25	22.28
53	55.82	37.41	24.63	22.63
54	56.61	37.96	25.05	23.01
55	57.35	38.46	25.42	23.36
56	57.29	38.26	25.22	23.16
57	57.22	38.06	25.01	22.95
58	57.13	37.81	24.77	22.70
59	57.06	37.61	24.56	22.49
60	56.99	37.41	24.36	22.29
61	58.81	38.35	24.21	22.13
62	60.60	39.28	24.04	21.95
63	61.90	39.69	23.35	21.26
64	63.57	40.51	23.07	20.97

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.21	5.25	4.63	4.30
26	8.34	5.42	4.70	4.39
27	8.49	5.59	4.77	4.48
28	8.63	5.75	4.84	4.55
29	8.77	5.92	4.91	4.63
30	8.92	6.11	4.98	4.72
31	9.03	6.36	5.02	4.77
32	9.13	6.61	5.06	4.83
33	9.23	6.85	5.10	4.88
34	9.33	7.09	5.13	4.92
35	9.44	7.35	5.17	4.98
36	9.86	7.68	5.45	5.24
37	10.30	8.00	5.72	5.51
38	10.73	8.32	6.02	5.79
39	11.15	8.62	6.27	6.05
40	11.57	8.94	6.55	6.31
41	11.99	9.25	6.91	6.65
42	12.42	9.54	7.26	6.98
43	12.82	9.83	7.63	7.31
44	13.24	10.11	7.97	7.65
45	13.64	10.40	8.31	7.96
46	14.25	10.78	8.54	8.19
47	14.85	11.15	8.79	8.42
48	15.43	11.49	8.99	8.60
49	16.03	11.87	9.21	8.84
50	16.62	12.23	9.42	9.04
51	17.41	12.62	9.57	9.18
52	18.20	13.02	9.72	9.32
53	18.96	13.38	9.84	9.45
54	19.75	13.77	10.00	9.58
55	20.52	14.14	10.13	9.70
56	20.45	14.07	10.06	9.63
57	20.37	13.99	9.98	9.55
58	20.29	13.91	9.90	9.47
59	20.21	13.83	9.82	9.39
60	20.15	13.77	9.76	9.33
61	20.07	13.69	9.69	9.25
62	19.99	13.61	9.63	9.17
63	19.74	13.36	9.40	8.92
64	19.64	13.26	9.31	8.82

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.91	6.54	3.93	3.70
26	9.24	6.80	4.13	3.92
27	9.54	7.07	4.34	4.11
28	9.86	7.34	4.54	4.31
29	10.19	7.59	4.74	4.50
30	10.49	7.86	4.94	4.69
31	11.00	8.33	5.36	5.11
32	11.52	8.82	5.79	5.53
33	12.01	9.26	6.18	5.91
34	12.51	9.74	6.61	6.33
35	13.03	10.21	7.03	6.74
36	13.48	10.55	7.36	7.07
37	13.94	10.89	7.70	7.39
38	14.41	11.23	8.03	7.72
39	14.86	11.54	8.34	8.03
40	15.32	11.87	8.68	8.35
41	15.55	11.99	9.07	8.73
42	15.78	12.11	9.46	9.08
43	16.02	12.24	9.85	9.47
44	16.24	12.34	10.23	9.83
45	16.47	12.48	10.62	10.20
46	17.34	13.03	10.85	10.41
47	18.21	13.59	11.08	10.64
48	19.05	14.10	11.29	10.83
49	19.90	14.63	11.51	11.03
50	20.75	15.17	11.72	11.24
51	22.08	15.91	11.72	11.24
52	23.39	16.62	11.71	11.23
53	24.67	17.32	11.67	11.19
54	25.96	18.03	11.63	11.15
55	27.26	18.72	11.60	11.12
56	27.16	18.63	11.50	11.02
57	27.06	18.53	11.40	10.92
58	26.95	18.42	11.28	10.80
59	26.85	18.32	11.18	10.70
60	26.75	18.22	11.08	10.60
61	26.65	18.12	10.98	10.50
62	26.55	18.02	10.88	10.40
63	26.22	17.69	10.55	10.07
64	26.08	17.55	10.41	9.93

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.30	4.38	4.06	3.70
26	6.27	4.47	4.08	3.65
27	6.35	4.53	4.12	3.68
28	6.44	4.57	4.14	3.71
29	6.53	4.65	4.20	3.77
30	6.62	4.71	4.24	3.81
31	6.71	4.77	4.25	3.82
32	6.80	4.80	4.25	3.84
33	6.90	4.86	4.27	3.87
34	6.99	4.92	4.29	3.90
35	7.09	4.98	4.30	3.94
36	7.54	5.29	4.56	4.18
37	8.01	5.63	4.85	4.44
38	8.48	5.94	5.10	4.69
39	8.92	6.26	5.37	4.93
40	9.37	6.57	5.63	5.17
41	10.08	7.08	6.04	5.56
42	10.78	7.55	6.44	5.94
43	11.49	8.05	6.83	6.31
44	12.18	8.51	7.23	6.67
45	12.86	8.99	7.59	7.03
46	13.45	9.36	7.90	7.29
47	14.02	9.70	8.19	7.51
48	14.59	10.05	8.47	7.74
49	15.16	10.39	8.75	7.97
50	15.71	10.72	9.02	8.19
51	16.39	11.07	9.30	8.38
52	17.03	11.39	9.58	8.56
53	17.69	11.73	9.85	8.72
54	18.33	12.06	10.11	8.90
55	18.97	12.37	10.37	9.05
56	19.25	12.48	10.41	9.06
57	19.54	12.59	10.45	9.08
58	19.81	12.70	10.50	9.08
59	20.09	12.82	10.54	9.09
60	20.36	12.91	10.56	9.09
61	20.68	13.11	10.69	9.16
62	21.00	13.30	10.82	9.23
63	21.14	13.32	10.76	9.13
64	21.43	13.48	10.86	9.16

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.37	4.43	4.11	3.74
26	6.34	4.51	4.12	3.70
27	6.43	4.58	4.17	3.73
28	6.51	4.65	4.20	3.77
29	6.59	4.69	4.24	3.80
30	6.69	4.76	4.27	3.85
31	6.78	4.80	4.28	3.86
32	6.89	4.86	4.30	3.89
33	6.96	4.92	4.31	3.91
34	7.07	4.99	4.33	3.95
35	7.17	5.04	4.35	3.98
36	7.64	5.37	4.63	4.24
37	8.10	5.69	4.91	4.49
38	8.57	6.01	5.16	4.75
39	9.02	6.33	5.43	4.99
40	9.48	6.64	5.70	5.23
41	10.19	7.15	6.11	5.63
42	10.90	7.64	6.52	6.00
43	11.61	8.14	6.91	6.38
44	12.31	8.61	7.29	6.74
45	13.01	9.11	7.69	7.12
46	13.59	9.47	7.99	7.36
47	14.19	9.81	8.27	7.59
48	14.76	10.16	8.57	7.82
49	15.33	10.50	8.85	8.04
50	15.92	10.85	9.13	8.29
51	16.57	11.19	9.41	8.48
52	17.23	11.53	9.69	8.66
53	17.88	11.86	9.96	8.82
54	18.53	12.19	10.22	9.00
55	19.18	12.50	10.47	9.15
56	19.48	12.64	10.53	9.17
57	19.77	12.74	10.58	9.19
58	20.03	12.85	10.62	9.19
59	20.32	12.96	10.64	9.18
60	20.60	13.07	10.69	9.20
61	20.92	13.27	10.82	9.28
62	21.23	13.44	10.94	9.32
63	21.39	13.47	10.89	9.22
64	21.68	13.62	10.97	9.25

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	10.95	7.94	7.25	6.46
26	11.07	8.00	7.25	6.47
27	11.17	8.04	7.24	6.49
28	11.28	8.08	7.26	6.49
29	11.38	8.12	7.26	6.51
30	11.48	8.16	7.27	6.53
31	11.48	8.04	7.10	6.42
32	11.49	7.91	6.92	6.31
33	11.49	7.77	6.77	6.22
34	11.49	7.67	6.62	6.14
35	11.50	7.55	6.48	6.05
36	12.05	7.96	6.80	6.36
37	12.61	8.36	7.15	6.66
38	13.18	8.74	7.48	6.96
39	13.73	9.13	7.80	7.25
40	14.28	9.53	8.12	7.56
41	15.25	10.28	8.74	8.11
42	16.22	11.01	9.33	8.66
43	17.20	11.77	9.94	9.21
44	18.15	12.49	10.52	9.74
45	19.11	13.25	11.11	10.29
46	20.17	13.89	11.65	10.73
47	21.22	14.51	12.16	11.15
48	22.26	15.14	12.66	11.57
49	23.28	15.76	13.15	11.98
50	24.31	16.38	13.67	12.39
51	25.81	17.16	14.32	12.87
52	27.28	17.94	14.97	13.35
53	28.72	18.69	15.58	13.77
54	30.18	19.45	16.20	14.22
55	31.62	20.18	16.81	14.66
56	32.80	20.76	17.23	14.93
57	33.94	21.34	17.64	15.19
58	35.08	21.88	18.01	15.41
59	36.24	22.43	18.41	15.66
60	37.36	22.97	18.79	15.91
61	38.35	23.53	19.20	16.18
62	39.33	24.06	19.59	16.45
63	39.98	24.29	19.67	16.41
64	40.88	24.76	20.00	16.61

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	15.85	10.75	9.25	8.14
26	16.57	11.21	9.68	8.56
27	17.31	11.71	10.12	8.98
28	18.02	12.17	10.55	9.40
29	18.75	12.66	10.98	9.82
30	19.46	13.12	11.39	10.24
31	21.11	14.20	12.39	11.23
32	22.72	15.26	13.37	12.20
33	24.32	16.30	14.34	13.18
34	25.94	17.36	15.32	14.16
35	27.55	18.41	16.29	15.13
36	29.65	19.87	17.13	15.91
37	31.74	21.30	17.95	16.67
38	33.83	22.75	18.78	17.42
39	35.88	24.15	19.58	18.14
40	37.94	25.57	20.38	18.89
41	42.30	28.62	21.86	20.25
42	46.61	31.63	23.30	21.57
43	50.93	34.65	24.75	22.90
44	55.18	37.60	26.12	24.17
45	59.46	40.57	27.52	25.45
46	59.26	40.36	27.32	25.25
47	59.05	40.16	27.12	25.05
48	58.81	39.92	26.88	24.82
49	58.61	39.72	26.68	24.61
50	58.41	39.52	26.48	24.41
51	58.21	39.32	26.28	24.21
52	58.00	39.11	26.07	24.00
53	57.77	38.88	25.83	23.77
54	57.57	38.67	25.63	23.57
55	57.35	38.46	25.42	23.36
56	57.29	38.26	25.22	23.16
57	57.22	38.06	25.01	22.95
58	57.13	37.81	24.77	22.70
59	57.06	37.61	24.56	22.49
60	56.99	37.41	24.36	22.29
61	58.81	38.35	24.21	22.13
62	60.60	39.28	24.04	21.95
63	61.90	39.69	23.35	21.26
64	63.57	40.51	23.07	20.97

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.36	5.34	4.72	4.38
26	8.54	5.53	4.80	4.49
27	8.70	5.73	4.89	4.60
28	8.87	5.94	4.99	4.69
29	9.05	6.14	5.08	4.80
30	9.20	6.32	5.16	4.89
31	9.35	6.61	5.23	4.97
32	9.48	6.88	5.28	5.03
33	9.62	7.17	5.34	5.12
34	9.76	7.45	5.40	5.20
35	9.90	7.75	5.46	5.27
36	10.38	8.09	5.76	5.55
37	10.86	8.45	6.07	5.85
38	11.33	8.80	6.37	6.16
39	11.80	9.16	6.68	6.44
40	12.27	9.51	6.97	6.72
41	12.74	9.84	7.37	7.08
42	13.21	10.15	7.76	7.44
43	13.68	10.50	8.15	7.81
44	14.14	10.82	8.53	8.17
45	14.60	11.14	8.91	8.53
46	15.34	11.60	9.21	8.81
47	16.10	12.08	9.52	9.13
48	16.81	12.53	9.79	9.39
49	17.55	12.99	10.07	9.67
50	18.28	13.45	10.38	9.95
51	19.28	13.97	10.60	10.17
52	20.26	14.48	10.81	10.38
53	21.25	14.99	11.03	10.58
54	22.21	15.48	11.24	10.77
55	23.18	15.98	11.45	10.96
56	23.10	15.90	11.37	10.88
57	23.03	15.82	11.29	10.80
58	22.92	15.72	11.19	10.70
59	22.84	15.63	11.10	10.61
60	22.76	15.55	11.02	10.54
61	22.67	15.46	10.94	10.45
62	22.58	15.37	10.88	10.36
63	22.30	15.09	10.62	10.08
64	22.18	14.97	10.52	9.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	9.10	6.68	4.01	3.79
26	9.44	6.97	4.23	4.00
27	9.80	7.27	4.46	4.23
28	10.15	7.55	4.67	4.45
29	10.50	7.86	4.92	4.68
30	10.86	8.15	5.13	4.88
31	11.42	8.67	5.59	5.34
32	11.99	9.20	6.07	5.79
33	12.55	9.72	6.51	6.24
34	13.09	10.24	6.99	6.70
35	13.65	10.75	7.44	7.13
36	14.16	11.11	7.80	7.48
37	14.69	11.50	8.17	7.84
38	15.22	11.88	8.53	8.21
39	15.73	12.26	8.89	8.54
40	16.23	12.59	9.23	8.88
41	16.51	12.74	9.67	9.28
42	16.80	12.89	10.09	9.70
43	17.07	13.05	10.53	10.10
44	17.35	13.20	10.94	10.52
45	17.63	13.34	11.37	10.91
46	18.68	14.02	11.68	11.21
47	19.73	14.71	12.00	11.52
48	20.76	15.36	12.30	11.79
49	21.79	16.01	12.59	12.07
50	22.81	16.68	12.89	12.35
51	24.43	17.59	12.95	12.42
52	26.04	18.50	13.01	12.48
53	27.63	19.41	13.05	12.50
54	29.21	20.28	13.08	12.52
55	30.81	21.17	13.10	12.56
56	30.70	21.06	12.99	12.44
57	30.59	20.96	12.88	12.34
58	30.46	20.82	12.75	12.20
59	30.34	20.70	12.63	12.09
60	30.23	20.60	12.53	11.99
61	30.11	20.48	12.41	11.87
62	29.99	20.36	12.29	11.75
63	29.62	19.99	11.92	11.38
64	29.46	19.83	11.76	11.22

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.43	4.46	4.14	3.77
26	6.40	4.55	4.17	3.72
27	6.51	4.63	4.23	3.79
28	6.62	4.71	4.28	3.84
29	6.73	4.79	4.33	3.89
30	6.84	4.86	4.38	3.94
31	6.95	4.93	4.40	3.98
32	7.07	5.00	4.43	4.02
33	7.19	5.08	4.47	4.06
34	7.30	5.14	4.49	4.10
35	7.44	5.24	4.53	4.15
36	7.94	5.59	4.83	4.43
37	8.44	5.93	5.12	4.69
38	8.95	6.30	5.42	4.97
39	9.44	6.63	5.70	5.23
40	9.92	6.96	5.97	5.49
41	10.71	7.51	6.42	5.92
42	11.48	8.05	6.86	6.33
43	12.27	8.59	7.31	6.74
44	13.01	9.12	7.72	7.13
45	13.78	9.65	8.13	7.53
46	14.49	10.09	8.51	7.85
47	15.20	10.52	8.87	8.14
48	15.90	10.96	9.22	8.43
49	16.60	11.39	9.58	8.74
50	17.31	11.81	9.94	9.02
51	18.14	12.25	10.30	9.27
52	18.99	12.70	10.68	9.52
53	19.79	13.12	11.01	9.75
54	20.62	13.54	11.36	9.99
55	21.42	13.97	11.71	10.21
56	21.75	14.11	11.76	10.24
57	22.07	14.23	11.82	10.26
58	22.40	14.35	11.85	10.25
59	22.71	14.47	11.91	10.27
60	23.01	14.60	11.94	10.27
61	23.38	14.81	12.08	10.36
62	23.73	15.03	12.23	10.43
63	23.90	15.05	12.16	10.31
64	24.20	15.21	12.26	10.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.50	4.51	4.19	3.81
26	6.48	4.60	4.21	3.76
27	6.59	4.68	4.28	3.81
28	6.69	4.76	4.33	3.88
29	6.81	4.84	4.37	3.93
30	6.93	4.92	4.44	3.98
31	7.02	4.99	4.46	4.02
32	7.16	5.06	4.48	4.06
33	7.27	5.14	4.52	4.11
34	7.39	5.21	4.54	4.14
35	7.52	5.29	4.58	4.20
36	8.03	5.65	4.88	4.48
37	8.54	6.01	5.18	4.75
38	9.05	6.37	5.47	5.04
39	9.55	6.70	5.76	5.30
40	10.04	7.04	6.04	5.55
41	10.85	7.61	6.50	6.00
42	11.62	8.15	6.95	6.41
43	12.40	8.70	7.38	6.82
44	13.15	9.22	7.80	7.21
45	13.93	9.74	8.22	7.62
46	14.66	10.19	8.61	7.93
47	15.37	10.63	8.97	8.23
48	16.09	11.09	9.34	8.53
49	16.79	11.51	9.69	8.83
50	17.50	11.94	10.05	9.11
51	18.35	12.40	10.43	9.38
52	19.19	12.84	10.80	9.63
53	20.02	13.26	11.12	9.86
54	20.86	13.69	11.49	10.10
55	21.69	14.14	11.85	10.33
56	22.00	14.26	11.89	10.35
57	22.33	14.40	11.95	10.38
58	22.65	14.52	11.99	10.37
59	22.96	14.64	12.04	10.38
60	23.29	14.77	12.08	10.39
61	23.65	14.99	12.22	10.48
62	24.00	15.19	12.36	10.55
63	24.17	15.21	12.30	10.43
64	24.49	15.39	12.41	10.46

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.18	8.12	7.38	6.59
26	11.32	8.19	7.41	6.61
27	11.46	8.24	7.43	6.66
28	11.59	8.33	7.47	6.71
29	11.74	8.38	7.49	6.75
30	11.88	8.45	7.52	6.78
31	11.90	8.34	7.37	6.68
32	11.93	8.23	7.22	6.58
33	11.96	8.15	7.08	6.53
34	12.01	8.06	6.94	6.45
35	12.05	7.97	6.83	6.38
36	12.66	8.40	7.19	6.72
37	13.29	8.83	7.55	7.04
38	13.91	9.27	7.93	7.38
39	14.51	9.69	8.28	7.71
40	15.12	10.11	8.63	8.01
41	16.19	10.93	9.29	8.63
42	17.26	11.74	9.94	9.23
43	18.33	12.56	10.61	9.84
44	19.39	13.37	11.25	10.42
45	20.44	14.15	11.88	10.99
46	21.72	14.95	12.54	11.56
47	22.99	15.73	13.17	12.09
48	24.26	16.51	13.79	12.60
49	25.52	17.27	14.43	13.13
50	26.74	18.02	15.03	13.62
51	28.57	19.01	15.85	14.23
52	30.38	19.98	16.67	14.85
53	32.17	20.93	17.45	15.42
54	33.96	21.89	18.23	16.01
55	35.73	22.83	19.00	16.56
56	37.06	23.47	19.47	16.86
57	38.37	24.11	19.93	17.15
58	39.65	24.73	20.37	17.41
59	40.94	25.34	20.80	17.69
60	42.23	25.96	21.24	17.96
61	43.34	26.58	21.71	18.28
62	44.44	27.20	22.14	18.59
63	45.17	27.45	22.23	18.54
64	46.20	27.97	22.57	18.75

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Premium Rates per $100 of Monthly Benefit

EPS/ME-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	16.15	10.96	9.42	8.30
26	16.96	11.49	9.90	8.77
27	17.75	12.02	10.38	9.24
28	18.56	12.56	10.87	9.71
29	19.34	13.08	11.35	10.15
30	20.13	13.61	11.82	10.62
31	21.89	14.76	12.89	11.69
32	23.63	15.92	13.97	12.76
33	25.40	17.08	15.05	13.84
34	27.14	18.25	16.12	14.90
35	28.88	19.39	17.18	15.96
36	31.17	20.96	18.10	16.82
37	33.44	22.51	19.00	17.64
38	35.72	24.09	19.92	18.49
39	37.96	25.61	20.78	19.28
40	40.18	27.12	21.65	20.08
41	44.93	30.44	23.28	21.56
42	49.64	33.72	24.87	23.03
43	54.37	37.01	26.44	24.48
44	59.00	40.23	27.96	25.88
45	63.61	43.40	29.45	27.22
46	63.76	43.44	29.40	27.16
47	63.89	43.46	29.35	27.11
48	63.99	43.44	29.24	27.00
49	64.13	43.46	29.18	26.93
50	64.26	43.48	29.12	26.86
51	64.37	43.49	29.05	26.78
52	64.50	43.51	28.98	26.70
53	64.58	43.46	28.88	26.58
54	64.71	43.48	28.81	26.49
55	64.81	43.48	28.73	26.40
56	64.74	43.25	28.50	26.17
57	64.67	43.01	28.26	25.93
58	64.56	42.74	27.99	25.66
59	64.48	42.50	27.75	25.42
60	64.39	42.25	27.51	25.18
61	66.44	43.33	27.34	25.00
62	68.49	44.39	27.16	24.81
63	69.94	44.84	26.39	24.03
64	71.84	45.77	26.06	23.70

For smokers the premium rates are increased by 35 percent.

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	04/02/2012

Comments:

Attachment:

Generic Readability Certification.pdf

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	04/02/2012

Bypass Reason: n/a

Comments:

		Item Status:	Status Date:
Satisfied - Item:	Health - Actuarial Justification	Approved-Closed	04/02/2012

Comments:

Attachment:

ARcert signed.pdf

		Item Status:	Status Date:
Satisfied - Item:	Outline of Coverage	Approved-Closed	04/02/2012

Comments:

Attachment:

OME-12.pdf

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum	Approved-Closed	04/02/2012

SERFF Tracking Number:	*MASS-128211724*	*State:*	*Arkansas*
Filing Company:	*Massachusetts Mutual Life Insurance Company*	*State Tracking Number:*	
Company Tracking Number:			
TOI:	*H11I Individual Health - Disability Income*	*Sub-TOI:*	*H11I.009 Combined Short Term and Long Term - Related to marketing with employer or association groups*
Product Name:	*EPS/ME-2012*		
Project Name/Number:	*EPS/ME-2012/EPS/ME-2012*		

Comments:

Attachment:

Max'12_ACT MEMO_with Exper.pdf

Massachusetts Mutual Life Insurance Company

READABILITY CERTIFICATION

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

FORM NUMBER AND TITLE		**FLESCHSCORE**
EPS/ME-2012	Extended Partial Disability Benefits Rider	52.4

Signature: Jo-Anne Rankin

Digitally signed by Jo-Anne Rankin
DN: cn=Jo-Anne Rankin, c=US, o=MassMutual Financial Group, email=jrankin@massmutual.com
Reason: I agree to the terms defined by the placement of my signature on this document
Date: 2012.03.21 15:48:09 -04'00'

Jo-Anne Rankin
Vice President

Date: _____

ReadCW

Massachusetts Mutual Life Insurance Company
1295 State Street, Springfield, Massachusetts 01111-0001
(800)272-2216

DISABILITY INCOME PROTECTION COVERAGE FOR NON-CANCELABLE POLICY

OUTLINE OF COVERAGE

This brief Outline of Coverage tells some of the main features of Your Policy. This is not the Policy. The Policy describes Your rights and Ours. Only the terms of the Policy will control.

READ YOUR POLICY WITH CARE

Disability Income Protection Coverage

This Policy provides certain benefits if the Insured is Disabled. The Insured's Disability must be caused by an Injury or Sickness covered by the Policy. We will not cancel this Policy, change its terms or increase the premiums. As long as the premiums are paid on time, We will continue coverage until the Expiration Date. The Policy also sets forth certain limits.

Benefits of this Policy

Regardless of the Maximum Benefit Period described below for all Policy and Rider Coverages, the Maximum Benefit Period is 24 months for each period of Disability caused or contributed to by a Mental Disorder.

1. **Definition of Total Disability.** The Insured is Totally Disabled if he/she cannot perform the main duties of his/her Occupation and is not working at any other occupation due to Sickness or Injury. The Insured must be under a Doctor's care. The Disability must begin while the Policy is In Force.

1a. **Total Disability Benefit.** We will make payments as long as the Insured is Totally Disabled. But we will pay only up to the Maximum Benefit Period.

For Coverage with Simplified Underwriting:

Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____

For Coverage with Full Underwriting:

Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____

2. **Waiver of Premium.** The Insured must be Disabled for 90 days, then We will waive payment of premiums as long as the Insured remains Disabled. We will refund any premium paid during the 90 day period before the Insured qualified for benefits.

3. **Optional Benefits.** (Your Policy provides the optional benefits shown below).

CS. **Short Term.** This rider will provide Disability benefits for a short period of time.

For Coverage with Simplified Underwriting:

Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____
Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____

For Coverage with Full Underwriting:

Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____
Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____

ES. **Group Supplement.** This rider will provide Disability benefits to supplement employer provided disability benefits and disability benefits from any other source by adding benefits to Your Disability Income Policy.

For Coverage with Simplified Underwriting:

Coverage A Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____
Coverage B Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____

For Coverage with Full Underwriting:

Coverage A Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____
Coverage B Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____

FS. **Future Insurability Option.** This rider will provide the opportunity to apply for additional benefits during the Option Periods without proof of the Insured's Good Health (other than the proof that the Insured is not Disabled) or the nature of his/her occupation. This rider does not apply to coverage under the RetireGuard rider.

For Coverage with Simplified Underwriting:

Monthly Benefit	**Premium**
_____	_____

For Coverage with Full Underwriting:

Monthly Benefit	**Premium**
_____	_____

KS. **Cost of Living**. This rider will provide benefit increases based on 3% of Your Monthly Benefit while the Insured is Disabled. This rider does not apply to coverage under the RetireGuard rider.

For Coverage with Simplified Underwriting:

Monthly Benefit	**Premium**
_____	_____

For Coverage with Full Underwriting

Monthly Benefit	**Premium**
_____	_____

QS. **Automatic Additional Benefit Increase.** This rider will provide the opportunity to add additional benefits automatically to Your Policy on each Policy Anniversary without Proof of Good Health providing the Insured is not Disabled.

HIV. **HIV Disability.** This rider will provide benefits for up to 2 years if the Insured tests seropositive for the Human Immunodeficiency Virus (HIV). If the Insured qualifies for the Policy Benefit and the HIV Disability Rider, the larger of the HIV Disability Rider benefit or the Policy Benefit will be paid, but they will not be paid at the same time. **(This rider will terminate on the earlier of the Policy Anniversary on or next after the Insured's 65th birthday or 10 years from the date coverage under this Rider became Effective.)**

For Coverage with Simplified Underwriting:

Monthly Benefit	**Premium**
_____	_____

For Coverage with Full Underwriting:

Monthly Benefit	**Premium**
_____	_____

PS. **Partial Disability.** This Rider will provide 50% of the base benefit for up to 6 months if the Insured is Disabled throughout the full Waiting Period, and has been Totally Disabled for at least 30 days during the Waiting Period. However, Partial Disability Benefits will not be paid beyond the Maximum Benefit Period for Total Disability under the Policy. The Insured is Partially Disabled if he/she:

- is suffering from a current Disability;
- is working at his/her Occupation;
- can do some, but not all of the main duties of his/her Occupation, or can work at his/her Occupation no more than one-half the hours worked before becoming Disabled; and
- is under a Doctor's Care.

For Coverage with Simplified Underwriting:

Monthly Benefit	**Premium**
_____	_____

For Coverage with Full Underwriting:

Monthly Benefit	**Premium**
_____	_____

EPS. **Extended Partial Disability.** This Rider will provide for payment of benefits if the Insured is Partially Disabled. Partial Disability benefits will not be paid beyond the Maximum Benefit Period for Total Disability under the Policy. Partial Disability is defined in the Rider.

Monthly Benefit	**Premium**
_____	_____

For Coverage with Full Underwriting:

Monthly Benefit	**Premium**
_____	_____

SIR. **Social Insurance Rider.** This Rider provides a monthly benefit for Disability of the Insured without duplicating benefits that may be provided by social insurance programs. The amount of the Rider benefit will be reduced by the amount of benefits payable by all social insurance programs for that month.

For Coverage with Simplified Underwriting:

Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____

For Coverage with Full Underwriting:

Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____

RG. **RetireGuard.** This rider provides Total Disability Benefits to cover retirement contributions that would have

been made to eligible retirement plans had the Insured not become Totally Disabled. There are optional Cost of Living Adjustment (COLA) and Future Insurability Option (FIO) benefits under this rider. The COLA and FIO benefit options allow the Insured to increase the amount of Monthly Benefit payable under this rider.

For Coverage with Simplified Underwriting:

Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____

For Coverage with Simplified Underwriting:

Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**
_____	_____	_____	_____

For COLA Optional Benefit under RetireGuard:

For Coverage with Simplified Underwriting:

Monthly Benefit	**Premium**
_____	_____

For Coverage with Full Underwriting:

Monthly Benefit	**Premium**
_____	_____

For FIO Optional Benefit under RetireGuard:

For Coverage with Simplified Underwriting:

Monthly Benefit	**Premium**
_____	_____

For Coverage with Full Underwriting:

Monthly Benefit	**Premium**
_____	_____

CAT. Catastrophic Disability Benefit Rider. This Rider provides for a benefit to be paid if the Insured becomes Catastrophically Disabled as defined in Your Policy.

For Coverage with Simplified Underwriting:

Monthly Benefit	Waiting Period	Maximum Benefit Period	Premium

--- --- --- ---

For Coverage with Full Underwriting:

Monthly Benefit	Waiting Period	Maximum Benefit Period	Premium

OOC. Own Occupation Rider. This Rider provides for a benefit to be paid if the Insured has a condition caused by a Sickness or Injury in which the Insured:

- cannot perform the main duties of his/her Occupation;
- is working in another occupation;
- must be under a Doctor's Care; and
- the Disability must begin while the Rider is In Force.

For Coverage with Simplified Underwriting:

Monthly Benefit	Waiting Period	Maximum Benefit Period	Premium

--- --- --- ---

For Coverage with Full Underwriting:

Monthly Benefit	Waiting Period	Maximum Benefit Period	Premium

Monthly Benefit payments under the Own Occupation Rider will be in lieu of any Monthly Benefit under the Extended Partial Disability Benefits Rider equal to the Monthly Benefit for the Own Occupation Rider shown in the Policy Specifications. We will evaluate eligibility for Monthly Benefits under the Extended Partial Disability Benefits Rider for the amount, if any, that exceeds the Monthly Benefit of the Own Occupation Rider.

Conditions For Renewal

This Policy may be renewed on the Policy Anniversary that falls on or next following the Insured's 65th birthday. Renewal is conditional for one-year periods on each Policy Anniversary Date up to the Insured's 75th birthday. This Policy Anniversary Date is also the Renewal Date.

This Policy may be renewed if the Insured:

- Is not Disabled; and
- Is Actively At Work; and
- Qualifies financially, based on Our Published Underwriting Limits in effect at the time of renewal.

Premiums at renewal are based on the Insured's Attained Age and rates in effect at the time of renewal.

Exceptions, Reductions, And Limits of this Policy

This Policy does not provide any benefit for any Disability:

- While the Insured is imprisoned. Also, this time does not apply for completion of the Waiting Period.
- Caused by war while the Insured is in the military forces of any country at war or in any civilian non-combatant unit serving with those forces. "War" includes declared or undeclared war or any act of war. "Country" includes any international organization or group of countries.
- Caused by any intentionally, self-inflicted injury.
- Sustained during the Insured's commission of, or attempt to commit, a crime under local, state or federal law, or engaged in an illegal occupation.
- Due to the suspension, revocation or surrender of the Insured's professional or occupational license or certification.
- Caused by, or contributed to by, or resulting from a Pre-Existing Condition, unless You have been insured under the Policy for a period of 12 consecutive months after the Effective Date.

See the Policy to determine if the Limitation of Pre-Existing Conditions applies. See the Policy for the definition of Pre-Existing Condition.

We may suspend this Policy if the Insured enters active military service for 90 days or more. If the Insured is released from active duty within 5 years, You may restore coverage within 90 days of the Insured's release. We will not require Proof of Insurability.

(Please sign and release next page)

Massachusetts Mutual Life Insurance Company

I certify that ALL 7 PAGES of the required Outline of Coverage Form OME-12 were delivered to and read by the applicant_____, at the time the application was completed.

_____ _____

Date of Application Soliciting Agent

_____

Signature of Insured

(This certification must accompany the application when sent to the Home Office.)