Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: EPS-G-2012	SERFF Tr Num: MASS-128212026	State: Arkansas
TOI: H11I Individual Health - Disability Income	SERFF Status: Closed-Approved-Closed	State Tr Num:
Sub-TOI: H11I.008 Combined Short Term and Long Term - Unrelated 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: 04/03/2012
	Date Submitted: 04/02/2012	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: EPS-G-2012
Project Number: EPS-G-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 – Franchise

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 04/03/2012
State Status Changed: 04/03/2012
Created By: Jennifer Dube
Corresponding Filing Tracking Number:

EPS-G-2012 Extended Partial Disability Benefits Rider
EDI-G-22 Guaranteed Insurability Option Endorsement
Revised rates for Disability Income Policy forms XL-AS-92(AR) & XL-GS-92(AR), et al

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

EPS-G-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-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.

EDI-G-22
The endorsement provides the policyholder with the option of purchasing a new life insurance policy or increasing the Face Amount of an existing life insurance policy at pre-determined dates or circumstances without evidence of insurability. The form is new and will not replace any previously approved form.

The third 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.

The forth component of the filing is the introduction of graded premiums for issue ages 18-35. Graded premiums will be available for the base policy form and all riders. The Policy Specifications Pages have been revised as the result of this change. Copies are attached for informational purposes.

When approved and implemented, the forms and rates noted above will be used with new issues of Disability Income Policy forms XL-AS-92(AR) & XL-GS-92(AR), and their 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?	Yes
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	$75.00	04/02/2012	57643716
Massachusetts Mutual Life Insurance Company	$25.00	04/02/2012	57649952

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/03/2012	04/03/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Rosalind Minor	04/02/2012	04/02/2012	Jennifer Dube	04/02/2012	04/02/2012

Disposition

Disposition Date: 04/03/2012
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	0.000%	%	$		$	%	%

SERFF Tracking Number:	*MASS-128212026*	*State:*	*Arkansas*
Filing Company:	*Massachusetts Mutual Life Insurance Company*	*State Tracking Number:*	
Company Tracking Number:			
TOI:	*H11I Individual Health - Disability Income*	*Sub-TOI:*	*H11I.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups*
Product Name:	*EPS-G-2012*		
Project Name/Number:	*EPS-G-2012/EPS-G-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	Schedule Pages	Approved-Closed	Yes
Form	Extended Partial Disability Benefits Rider	Approved-Closed	Yes
Form	Guaranteed Insurability Option Endorsement	Approved-Closed	Yes
Rate	Rates	Approved-Closed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/02/2012
Submitted Date	04/02/2012
Respond By Date	05/02/2012

Dear Jennifer Dube,

This will acknowledge receipt of the captioned filing.

Objection 1

- Extended Partial Disability Benefits Rider, EPS-G-2012 (Form)
- Guaranteed Insurability Option Endorsement, EDI-G-22 (Form)

Comment:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is $50.00 per form for a total of $100.00. Please submit an additional $25.00 for this submission.

We will begin our review of this submission upon receipt of the additional filing fee.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.
Sincerely,
Rosalind Minor

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/02/2012
Submitted Date	04/02/2012

Dear Rosalind Minor,

Comments:
Thank you for your letter.

Response 1

Comments: Additional filing fees have been submitted.

Related Objection 1

Applies To:

- Extended Partial Disability Benefits Rider, EPS-G-2012 (Form)
- Guaranteed Insurability Option Endorsement, EDI-G-22 (Form)

Comment:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is $50.00 per form for a total of $100.00. Please submit an additional $25.00 for this submission.

We will begin our review of this submission upon receipt of the additional filing fee.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,
Jennifer Dube, Nick Sheehan, Robin Perez

Form Schedule

Lead Form Number: EPS-G-2012

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 04/03/2012	EPS-G-2012	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Extended Partial Disability Benefits Rider	Initial		52.400	EPS-G-2012 with brackets.pdf
Approved-Closed 04/03/2012	EDI-G-22	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Guaranteed Insurability Option Endorsement	Initial		51.900	EDI-G-22 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 in the Policy apply to this Rider, unless otherwise specified.

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.

Dividends

Each year We determine how much We may pay as dividends. We specify how dividends are based in the Dividends provision of Your Policy. We use the

same procedure to determine the dividends We may pay on this Rider.

Time Limit on Certain Defenses

After two years from the date this Rider becomes Effective, only fradulent misstatements in the application may be used to void this Rider or to deny a claim for a Disability that starts after the two year period.

After two years from the date any additional benefit or Rider change based on a subsequent application becomes Effective, only fradulent misstatements in the subsequent application may be used to void or deny the additional benefit or Rider change.

No claim for Disability that starts two years after the date this Rider or additional benefit (which requires Proof of Good Health to purchase) becomes Effective will be denied because a disease or physical condition existed before coverage began: Unless We have specifically excluded the condition from coverage by name or specific description.

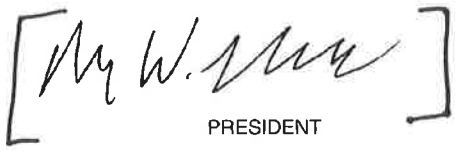
No claim for Disability caused by a disease or physical condition fully and accurately described in the application will be denied on the basis that the condition existed before coverage began: Unless We have specifically excluded the condition from coverage by name or specific description.

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

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

Springfield, Massachusetts

GUARANTEED INSURABILITY OPTION ENDORSEMENT

This endorsement provides the right to purchase new permanent life insurance without Proof of Good Health other than proof that the Insured is not Disabled.

Benefit

While this Policy is In Force and the Insured is living, new life insurance may be purchased during each Option Period. This new life insurance may be either a new life policy or an increase in the Face Amount of an existing inforce life policy (if that policy allows for increases in the Face Amount). The Face Amount is the amount of insurance coverage the life policy provides while the life policy is in force.

If new life insurance is not purchased during an Option Period, the right to purchase life insurance during that Option Period is lost. However, the right to purchase new life insurance during each later Option Period will not be affected.

Option Periods

An Option Period is a period of time during which the new life insurance can be purchased. An Option Period can be a Regular Option Period or a Substitute Option Period.

A Regular Option Period is based on a Regular Option Date. The Regular Option Dates are the Policy Anniversaries on which the Insured's Attained Age is 25, 28, 31, 34, 37, 40, 43, and 46. The Attained Age of the Insured is the Insured's Age as shown in the Policy Specifications increased by the number of full Policy Years elapsed. If the Insured's Attained Age equals or exceeds any of the above ages when this Policy is issued, there will be no Regular Option Dates for those ages.

Each Regular Option Period begins 30 days before a Regular Option Date; it ends 30 days after that Date. So the last Regular Option Period ends 30 days after the Policy Anniversary on which the Insured's Attained Age is 46.

A Substitute Option Period is the 91-day period beginning on the date any of the following events occurs:

- Marriage of the Insured;
- Birth of a child of the Insured; or
- Legal adoption of a child by the Insured.

A Substitute Option Period begins only if the event occurs while this Policy is In Force and there is a right to purchase new life insurance during the next Regular Option Period. If new life insurance is purchased during a Substitute Option Period, then the right to purchase new life insurance again during the next Regular Option Period is lost. However, the right to purchase new life insurance during each later Regular Option Period will not be affected.

Purchasing A New Policy

Requirements

A written life insurance application will be required to purchase a new life policy. We will not require Proof of Good Health other than proof that the Insured is not Disabled.

The completed life insurance application and the first premium for the new life policy must be received at our Home Office by the end of the Option Period. If the Option Period is a Substitute Option Period, we also require proof, satsifactory to us, of marriage, birth or adoption. The new life policy will become effective on the Policy Anniversary that is on, or precedes, the date all these requirements are met.

Type And Amount Of New Policy

The new life policy must be an individual, permanent life insurance policy that could be bought on the Insured's life on the Option Date. The new life policy will be issued with a standard risk classification. Also, the Face Amount must not exceed the Guaranteed Insurability Option amount in effect on the Policy Anniversary preceding the start of the Option Period. The current Guaranteed Insurability Option Amount is shown in the Policy Specificiations.

Features of The New Policy

The contestable period of the new life policy will be measured from the Issue Date of this Policy. The suicide period of the new life policy will be measured from the Issue Date of the new life policy.

Electing An Increase

Requirements

A written life insurance application will be required to elect an increase in the Face Amount of an inforce life policy. We will not require Proof of Good Health other than proof that the Insured is not Disabled. A premium payment will be needed for the increase.

The completed application and any premium payment needed for the increase must be received at our Home Office by the end of the Option Period. If the Option Period is a Substitute Option Period, we will also require proof, satisfactory to us, of marriage, birth or adoption. The increase will become effective on the Policy Anniversary that is on, or precedes, the date all these requirements are met. If the increase is elected during a Substitute Option Period, the increase will be effective on the date we approve the application for the increase.

Rates for the increase will be based on the rates then in effect for the risk class shown in the Policy Specifications for that life insurance policy.

Amount of Increase

The amount of each increase elected must not exceed the Guaranteed Insurability Option Amount in effect as of the start of the Option Period. The current Guaranteed Insurability Option Amount is shown in the Policy Specifications.

Contestability And Suicide

The contestable and suicide periods of the Face Amount increase will be measured from the Issue Date of this Policy.

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	0.000%	%				%	%

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
Approved-Closed 04/03/2012	Rates		Revised	Previous State Filing Number: Percent Rate Change Request:	Pages from RadiusXL-AS-GS(NO 730)_HIV 1 of 3.pdf Pages from RadiusXL-AS-GS(NO 730)_HIV-2 of 3.pdf RadiusXL-AS-GS(NO 730)_HIV 3 of 3.pdf

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

Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
1	Graded	XL-AS-92	Male	2 Year	5P	60, 90, 180, 365
2					5A	
3					4A, 4P	
4					3P	
5					3A	
6					2A	
7					1A	
8				5 Year	5P	
9					5A	
10					4A, 4P	
11					3P	
12					3A	
13					2A	
14					1A	
15				10 Year	5P	
16					5A	
17					4A, 4P	
18					3P	
19					3A	
20					2A	
21					1A	
22				To Age 65	5P	
23					5A	
24					4A, 4P	
25					3P	
26					3A	
27					2A	
28					1A	
29				To Age 67	5P	
30					5A	
31					4A, 4P	
32					3P	
33					3A	
34					2A	
35					1A	
36			Female	2 Year	5P	60, 90, 180, 365
37					5A	
38					4A, 4P	
39					3P	
40					3A	
41					2A	
42					1A	
43				5 Year	5P	
44					5A	
45					4A, 4P	
46					3P	
47					3A	
48					2A	
49					1A	
50				10 Year	5P	
51					5A	
52					4A, 4P	
53					3P	
54					3A	
55					2A	
56					1A	
57				To Age 65	5P	
58					5A	
59					4A, 4P	
60					3P	
61					3A	
62					2A	
63					1A	

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

Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
64				To Age 67	5P	
65					5A	
66					4A, 4P	
67					3P	
68					3A	
69					2A	
70					1A	
71		XL-GS-92	Unisex	2 Year	5P	60, 90, 180, 365
72					5A	
73					4A, 4P	
74					3P	
75					3A	
76					2A	
77					1A	
78				5 Year	5P	
79					5A	
80					4A, 4P	
81					3P	
82					3A	
83					2A	
84					1A	
85				10 Year	5P	
86					5A	
87					4A, 4P	
88					3P	
89					3A	
90					2A	
91					1A	
92				To Age 65	5P	
93					5A	
94					4A, 4P	
95					3P	
96					3A	
97					2A	
98					1A	
99				To Age 67	5P	
100					5A	
101					4A, 4P	
102					3P	
103					3A	
104					2A	
105					1A	
106		EPS-G-2012	Male	2 Year	5P	60, 90, 180, 365
107					5A	
108					4A, 4P	
109					3P	
110					3A	
111					2A	
112					1A	
113				5 Year	5P	
114					5A	
115					4A, 4P	
116					3P	
117					3A	
118					2A	
119					1A	
120				10 Year	5P	
121					5A	
122					4A, 4P	
123					3P	
124					3A	
125					2A	
126					1A	

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

Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
127				To Age 65	5P	
128					5A	
129					4A, 4P	
130					3P	
131					3A	
132					2A	
133					1A	
134				To Age 67	5P	
135					5A	
136					4A, 4P	
137					3P	
138					3A	
139					2A	
140					1A	
141			Female	2 Year	5P	60, 90, 180, 365
142					5A	
143					4A, 4P	
144					3P	
145					3A	
146					2A	
147					1A	
148				5 Year	5P	
149					5A	
150					4A, 4P	
151					3P	
152					3A	
153					2A	
154					1A	
155				10 Year	5P	
156					5A	
157					4A, 4P	
158					3P	
159					3A	
160					2A	
161					1A	
162				To Age 65	5P	
163					5A	
164					4A, 4P	
165					3P	
166					3A	
167					2A	
168					1A	
169				To Age 67	5P	
170					5A	
171					4A, 4P	
172					3P	
173					3A	
174					2A	
175					1A	
176			Unisex	2 Year	5P	60, 90, 180, 365
177					5A	
178					4A, 4P	
179					3P	
180					3A	
181					2A	
182					1A	
183				5 Year	5P	
184					5A	
185					4A, 4P	
186					3P	
187					3A	
188					2A	
189					1A	

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

Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
190				10 Year	5P	
191					5A	
192					4A, 4P	
193					3P	
194					3A	
195					2A	
196					1A	
197				To Age 65	5P	
198					5A	
199					4A, 4P	
200					3P	
201					3A	
202					2A	
203					1A	
204				To Age 67	5P	
205					5A	
206					4A, 4P	
207					3P	
208					3A	
209					2A	
210					1A	
211		ES-92	Male	To Age 65	5P	60, 90, 180, 365
212					5A	
213					4A, 4P	
214					3P	
215					3A	
216					2A	
217					1A	
218				To Age 67	5P	
219					5A	
220					4A, 4P	
221					3P	
222					3A	
223					2A	
224					1A	
225			Female	To Age 65	5P	
226					5A	
227					4A, 4P	
228					3P	
229					3A	
230					2A	
231					1A	
232				To Age 67	5P	
233					5A	
234					4A, 4P	
235					3P	
236					3A	
237					2A	
238					1A	
239			Unisex	To Age 65	5P	
240					5A	
241					4A, 4P	
242					3P	
243					3A	
244					2A	
245					1A	
246				To Age 67	5P	
247					5A	
248					4A, 4P	
249					3P	
250					3A	
251					2A	
252					1A	

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Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
253		ES-92	Male	To Age 65	5P	60, 90, 180, 365
254					5A	
255					4A, 4P	
256					3P	
257					3A	
258					2A	
259					1A	
260				To Age 67	5P	
261					5A	
262					4A, 4P	
263					3P	
264					3A	
265					2A	
266					1A	
267			Female	To Age 65	5P	
268					5A	
269					4A, 4P	
270					3P	
271					3A	
272					2A	
273					1A	
274				To Age 67	5P	
275					5A	
276					4A, 4P	
277					3P	
278					3A	
279					2A	
280					1A	
281			Unisex	To Age 65	5P	
282					5A	
283					4A, 4P	
284					3P	
285					3A	
286					2A	
287					1A	
288				To Age 67	5P	
289					5A	
290					4A, 4P	
291					3P	
292					3A	
293					2A	
294					1A	
295		ES-92	Male	To Age 65	5P	60, 90, 180, 365
296					5A	
297					4A, 4P	
298					3P	
299					3A	
300					2A	
301					1A	
302				To Age 67	5P	
303					5A	
304					4A, 4P	
305					3P	
306					3A	
307					2A	
308					1A	
309			Female	To Age 65	5P	
310					5A	
311					4A, 4P	
312					3P	
313					3A	
314					2A	
315					1A	

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316				To Age 67	5P	
317					5A	
318					4A, 4P	
319					3P	
320					3A	
321					2A	
322					1A	
323			Unisex	To Age 65	5P	
324					5A	
325					4A, 4P	
326					3P	
327					3A	
328					2A	
329					1A	
330				To Age 67	5P	
331					5A	
332					4A, 4P	
333					3P	
334					3A	
335					2A	
336					1A	
337		ES-92	Male	To Age 65	5P	60, 90, 180, 365
338					5A	
339					4A, 4P	
340					3P	
341					3A	
342					2A	
343					1A	
344				To Age 67	5P	
345					5A	
346					4A, 4P	
347					3P	
348					3A	
349					2A	
350					1A	
351			Female	To Age 65	5P	
352					5A	
353					4A, 4P	
354					3P	
355					3A	
356					2A	
357					1A	
358				To Age 67	5P	
359					5A	
360					4A, 4P	
361					3P	
362					3A	
363					2A	
364					1A	
365			Unisex	To Age 65	5P	
366					5A	
367					4A, 4P	
368					3P	
369					3A	
370					2A	
371					1A	
372				To Age 67	5P	
373					5A	
374					4A, 4P	
375					3P	
376					3A	
377					2A	
378					1A	

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Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
379		SI-98	Male	2 Year	5P	60, 90, 180, 365
380					5A	
381					4A, 4P	
382					3P	
383					3A	
384					2A	
385					1A	
386				5 Year	5P	
387					5A	
388					4A, 4P	
389					3P	
390					3A	
391					2A	
392					1A	
393				10 Year	5P	
394					5A	
395					4A, 4P	
396					3P	
397					3A	
398					2A	
399					1A	
400				To Age 65	5P	
401					5A	
402					4A, 4P	
403					3P	
404					3A	
405					2A	
406					1A	
407				To Age 67	5P	
408					5A	
409					4A, 4P	
410					3P	
411					3A	
412					2A	
413					1A	
414			Female	2 Year	5P	60, 90, 180, 365
415					5A	
416					4A, 4P	
417					3P	
418					3A	
419					2A	
420					1A	
421				5 Year	5P	
422					5A	
423					4A, 4P	
424					3P	
425					3A	
426					2A	
427					1A	
428				10 Year	5P	
429					5A	
430					4A, 4P	
431					3P	
432					3A	
433					2A	
434					1A	
435				To Age 65	5P	
436					5A	
437					4A, 4P	
438					3P	
439					3A	
440					2A	
441					1A	

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442				To Age 67	5P	
443					5A	
444					4A, 4P	
445					3P	
446					3A	
447					2A	
448					1A	
449			Unisex	2 Year	5P	60, 90, 180, 365
450					5A	
451					4A, 4P	
452					3P	
453					3A	
454					2A	
455					1A	
456				5 Year	5P	
457					5A	
458					4A, 4P	
459					3P	
460					3A	
461					2A	
462					1A	
463				10 Year	5P	
464					5A	
465					4A, 4P	
466					3P	
467					3A	
468					2A	
469					1A	
470				To Age 65	5P	
471					5A	
472					4A, 4P	
473					3P	
474					3A	
475					2A	
476					1A	
477				To Age 67	5P	
478					5A	
479					4A, 4P	
480					3P	
481					3A	
482					2A	
483					1A	
484		KS-04	Male	10 Year	5P	90
485					5A	
486					4A, 4P	
487					3P	
488					3A	
489					2A	
490					1A	
491				To Age 65	5P	
492					5A	
493					4A, 4P	
494					3P	
495					3A	
496					2A	
497					1A	
498				To Age 67	5P	

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499					5A	
500					4A, 4P	
501					3P	
502					3A	
503					2A	
504					1A	
505			Female	10 Year	5P	
506					5A	
507					4A, 4P	
508					3P	
509					3A	
510					2A	
511					1A	
512				To Age 65	5P	
513					5A	
514					4A, 4P	
515					3P	
516					3A	
517					2A	
518					1A	
519				To Age 67	5P	
520					5A	
521					4A, 4P	
522					3P	
523					3A	
524					2A	
525					1A	
526			Unisex	10 Year	5P	
527					5A	
528					4A, 4P	
529					3P	
530					3A	
531					2A	
532					1A	
533				To Age 65	5P	
534					5A	
535					4A, 4P	
536					3P	
537					3A	
538					2A	
539					1A	
540				To Age 67	5P	
541					5A	
542					4A, 4P	
543					3P	
544					3A	
545					2A	
546					1A	

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547		EPS-G-2012	Male	10 Year	5P	60, 90, 180, 365
548					5A	
549					4A, 4P	
550					3P	
551					3A	
552					2A	
553					1A	
554				To Age 65	5P	
555					5A	
556					4A, 4P	
557					3P	
558					3A	
559					2A	
560					1A	
561				To Age 67	5P	
562					5A	
563					4A, 4P	
564					3P	
565					3A	
566					2A	
567					1A	
568			Female	10 Year	5P	
569					5A	
570					4A, 4P	
571					3P	
572					3A	
573					2A	
574					1A	
575				To Age 65	5P	
576					5A	
577					4A, 4P	
578					3P	
579					3A	
580					2A	
581					1A	
582				To Age 67	5P	
583					5A	
584					4A, 4P	
585					3P	
586					3A	
587					2A	
588					1A	
589			Unisex	10 Year	5P	
590					5A	
591					4A, 4P	
592					3P	
593					3A	
594					2A	

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Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
595					1A	
596				To Age 65	5P	
597					5A	
598					4A, 4P	
599					3P	
600					3A	
601					2A	
602					1A	
603				To Age 67	5P	
604					5A	
605					4A, 4P	
606					3P	
607					3A	
608					2A	
609					1A	
610		SI-98	Male	10 Year	5P	60, 90, 180, 365
611					5A	
612					4A, 4P	
613					3P	
614					3A	
615					2A	
616					1A	
617				To Age 65	5P	
618					5A	
619					4A, 4P	
620					3P	
621					3A	
622					2A	
623					1A	
624				To Age 67	5P	
625					5A	
626					4A, 4P	
627					3P	
628					3A	
629					2A	
630					1A	
631			Female	10 Year	5P	
632					5A	
633					4A, 4P	
634					3P	
635					3A	
636					2A	
637					1A	
638				To Age 65	5P	
639					5A	
640					4A, 4P	
641					3P	
642					3A	

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Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
643					2A	
644					1A	
645				To Age 67	5P	
646					5A	
647					4A, 4P	
648					3P	
649					3A	
650					2A	
651					1A	
652			Unisex	10 Year	5P	
653					5A	
654					4A, 4P	
655					3P	
656					3A	
657					2A	
658					1A	
659				To Age 65	5P	
660					5A	
661					4A, 4P	
662					3P	
663					3A	
664					2A	
665					1A	
666				To Age 67	5P	
667					5A	
668					4A, 4P	
669					3P	
670					3A	
671					2A	
672					1A	
673		PS-92	Male	6 Month	5P	60, 90, 180, 365
674					5A	
675					4A, 4P	
676					3P	
677					3A	
678					2A	
679					1A	
680			Female	6 Month	5P	
681					5A	
682					4A, 4P	
683					3P	
684					3A	
685					2A	
686					1A	
687			Unisex	6 Month	5P	
688					5A	
689					4A, 4P	
690					3P	

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691					3A	
692					2A	
693					1A	
694		CS-92	Male	12 Month	5P	180
695					5A	
696					4A, 4P	
697					3P	
698					3A	
699					2A	
700					1A	
701				6 Month	5P	60, 90
702					5A	
703					4A, 4P	
704					3P	
705					3A	
706					2A	
707					1A	
708			Female	12 Month	5P	180
709					5A	
710					4A, 4P	
711					3P	
712					3A	
713					2A	
714					1A	
715				6 Month	5P	60, 90
716					5A	
717					4A, 4P	
718					3P	
719					3A	
720					2A	
721					1A	
722			Unisex	12 Month	5P	180
723					5A	
724					4A, 4P	
725					3P	
726					3A	
727					2A	
728					1A	
729				6 Month	5P	60, 90
730					5A	
731					4A, 4P	
732					3P	
733					3A	
734					2A	
735					1A	
736		CS-92	Male	12 Month	5P	180
737					5A	
738					4A, 4P	

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739					3P	
740					3A	
741					2A	
742					1A	
743				6 Month	5P	60, 90
744					5A	
745					4A, 4P	
746					3P	
747					3A	
748					2A	
749					1A	
750			Female	12 Month	5P	180
751					5A	
752					4A, 4P	
753					3P	
754					3A	
755					2A	
756					1A	
757				6 Month	5P	60, 90
758					5A	
759					4A, 4P	
760					3P	
761					3A	
762					2A	
763					1A	
764			Unisex	12 Month	5P	180
765					5A	
766					4A, 4P	
767					3P	
768					3A	
769					2A	
770					1A	
771				6 Month	5P	60, 90
772					5A	
773					4A, 4P	
774					3P	
775					3A	
776					2A	
777					1A	
778		RG-01	Male	2 Year	5P	60, 90, 180, 365
779					5A	
780					4A, 4P	
781					3P	
782					3A	
783					2A	
784					1A	
785				5 Year	5P	
786					5A	

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787					4A, 4P	
788					3P	
789					3A	
790					2A	
791					1A	
792				10 Year	5P	
793					5A	
794					4A, 4P	
795					3P	
796					3A	
797					2A	
798					1A	
799				To Age 65	5P	
800					5A	
801					4A, 4P	
802					3P	
803					3A	
804					2A	
805					1A	
806				To Age 67	5P	
807					5A	
808					4A, 4P	
809					3P	
810					3A	
811					2A	
812					1A	
813			Female	2 Year	5P	60, 90, 180, 365
814					5A	
815					4A, 4P	
816					3P	
817					3A	
818					2A	
819					1A	
820				5 Year	5P	
821					5A	
822					4A, 4P	
823					3P	
824					3A	
825					2A	
826					1A	
827				10 Year	5P	
828					5A	
829					4A, 4P	
830					3P	
831					3A	
832					2A	
833					1A	
834				To Age 65	5P	

Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
835					5A	
836					4A, 4P	
837					3P	
838					3A	
839					2A	
840					1A	
841				To Age 67	5P	
842					5A	
843					4A, 4P	
844					3P	
845					3A	
846					2A	
847					1A	
848			Unisex	2 Year	5P	60, 90, 180, 365
849					5A	
850					4A, 4P	
851					3P	
852					3A	
853					2A	
854					1A	
855				5 Year	5P	
856					5A	
857					4A, 4P	
858					3P	
859					3A	
860					2A	
861					1A	
862				10 Year	5P	
863					5A	
864					4A, 4P	
865					3P	
866					3A	
867					2A	
868					1A	
869				To Age 65	5P	
870					5A	
871					4A, 4P	
872					3P	
873					3A	
874					2A	
875					1A	
876				To Age 67	5P	
877					5A	
878					4A, 4P	
879					3P	
880					3A	
881					2A	
882					1A	

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883		OO-R-07	Male	2 Year	5P	60, 90, 180, 365
884					5A	
885					4A, 4P	
886					3P	
887					3A	
888				5 Year	5P	
889					5A	
890					4A, 4P	
891					3P	
892					3A	
893				10 Year	5P	
894					5A	
895					4A, 4P	
896					3P	
897					3A	
898				To Age 65	5P	
899					5A	
900					4A, 4P	
901					3P	
902					3A	
903				To Age 67	5P	
904					5A	
905					4A, 4P	
906					3P	
907					3A	
908			Female	2 Year	5P	
909					5A	
910					4A, 4P	
911					3P	
912					3A	
913				5 Year	5P	
914					5A	
915					4A, 4P	
916					3P	
917					3A	
918				10 Year	5P	
919					5A	
920					4A, 4P	
921					3P	
922					3A	
923				To Age 65	5P	
924					5A	
925					4A, 4P	
926					3P	
927					3A	
928				To Age 67	5P	
929					5A	
930					4A, 4P	

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931					3P	
932					3A	
933			Unisex	2 Year	5P	
934					5A	
935					4A, 4P	
936					3P	
937					3A	
938				5 Year	5P	
939					5A	
940					4A, 4P	
941					3P	
942					3A	
943				10 Year	5P	
944					5A	
945					4A, 4P	
946					3P	
947					3A	
948				To Age 65	5P	
949					5A	
950					4A, 4P	
951					3P	
952					3A	
953				To Age 67	5P	
954					5A	
955					4A, 4P	
956					3P	
957					3A	
958		OO-R-07	Male	10 Year	5P	60, 90, 180, 365
959					5A	
960					4A, 4P	
961					3P	
962					3A	
963				To Age 65	5P	
964					5A	
965					4A, 4P	
966					3P	
967					3A	
968				To Age 67	5P	
969					5A	
970					4A, 4P	
971					3P	
972					3A	
973			Female	10 Year	5P	
974					5A	
975					4A, 4P	
976					3P	
977					3A	
978				To Age 65	5P	

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Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
979					5A	
980					4A, 4P	
981					3P	
982					3A	
983				To Age 67	5P	
984					5A	
985					4A, 4P	
986					3P	
987					3A	
988			Unisex	10 Year	5P	
989					5A	
990					4A, 4P	
991					3P	
992					3A	
993				To Age 65	5P	
994					5A	
995					4A, 4P	
996					3P	
997					3A	
998				To Age 67	5P	
999					5A	
1000					4A, 4P	
1001					3P	
1002					3A	
1003		CAT-04	Male	2 Year	5P	60, 90, 180, 365
1004					5A	
1005					4A, 4P	
1006					3P	
1007					3A	
1008					2A	
1009					1A	
1010				5 Year	5P	
1011					5A	
1012					4A, 4P	
1013					3P	
1014					3A	
1015					2A	
1016					1A	
1017				10 Year	5P	
1018					5A	
1019					4A, 4P	
1020					3P	
1021					3A	
1022					2A	
1023					1A	
1024				To Age 65	5P	
1025					5A	
1026					4A, 4P	

Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
1027					3P	
1028					3A	
1029					2A	
1030					1A	
1031				To Age 67	5P	
1032					5A	
1033					4A, 4P	
1034					3P	
1035					3A	
1036					2A	
1037					1A	
1038			Female	2 Year	5P	
1039					5A	
1040					4A, 4P	
1041					3P	
1042					3A	
1043					2A	
1044					1A	
1045				5 Year	5P	
1046					5A	
1047					4A, 4P	
1048					3P	
1049					3A	
1050					2A	
1051					1A	
1052				10 Year	5P	
1053					5A	
1054					4A, 4P	
1055					3P	
1056					3A	
1057					2A	
1058					1A	
1059				To Age 65	5P	
1060					5A	
1061					4A, 4P	
1062					3P	
1063					3A	
1064					2A	
1065					1A	
1066				To Age 67	5P	
1067					5A	
1068					4A, 4P	
1069					3P	
1070					3A	
1071					2A	
1072					1A	
1073			Unisex	2 Year	5P	
1074					5A	

Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
1075					4A, 4P	
1076					3P	
1077					3A	
1078					2A	
1079					1A	
1080				5 Year	5P	
1081					5A	
1082					4A, 4P	
1083					3P	
1084					3A	
1085					2A	
1086					1A	
1087				10 Year	5P	
1088					5A	
1089					4A, 4P	
1090					3P	
1091					3A	
1092					2A	
1093					1A	
1094				To Age 65	5P	
1095					5A	
1096					4A, 4P	
1097					3P	
1098					3A	
1099					2A	
1100					1A	
1101				To Age 67	5P	
1102					5A	
1103					4A, 4P	
1104					3P	
1105					3A	
1106					2A	
1107					1A	
1108		CAT-04	Male	10 Year	5P	60, 90, 180, 365
1109					5A	
1110					4A, 4P	
1111					3P	
1112					3A	
1113					2A	
1114					1A	
1115				To Age 65	5P	
1116					5A	
1117					4A, 4P	
1118					3P	
1119					3A	
1120					2A	
1121					1A	
1122				To Age 67	5P	

Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
1123					5A	
1124					4A, 4P	
1125					3P	
1126					3A	
1127					2A	
1128					1A	
1129			Female	10 Year	5P	
1130					5A	
1131					4A, 4P	
1132					3P	
1133					3A	
1134					2A	
1135					1A	
1136				To Age 65	5P	
1137					5A	
1138					4A, 4P	
1139					3P	
1140					3A	
1141					2A	
1142					1A	
1143				To Age 67	5P	
1144					5A	
1145					4A, 4P	
1146					3P	
1147					3A	
1148					2A	
1149					1A	
1150			Unisex	10 Year	5P	
1151					5A	
1152					4A, 4P	
1153					3P	
1154					3A	
1155					2A	
1156					1A	
1157				To Age 65	5P	
1158					5A	
1159					4A, 4P	
1160					3P	
1161					3A	
1162					2A	
1163					1A	
1164				To Age 67	5P	
1165					5A	
1166					4A, 4P	
1167					3P	
1168					3A	
1169					2A	
1170					1A	

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1171	Level	XL-AS-92	Male	2 Year	5P	60, 90, 180, 365
1172				5 Year		
1173				10 Year		
1174				To Age 65		
1175				To Age 67		
1176			Female	2 Year	5P	
1177				5 Year		
1178				10 Year		
1179				To Age 65		
1180				To Age 67		
1181			Unisex	2 Year	5P	
1182				5 Year		
1183				10 Year		
1184				To Age 65		
1185				To Age 67		
1186		EPS-G-2012	Male	2 Year	5P	60, 90, 180, 365
1187				5 Year		
1188				10 Year		
1189				To Age 65		
1190				To Age 67		
1191			Female	2 Year	5P	
1192				5 Year		
1193				10 Year		
1194				To Age 65		
1195				To Age 67		
1196			Unisex	2 Year	5P	
1197				5 Year		
1198				10 Year		
1199				To Age 65		
1200				To Age 67		
1201		ES-92	Male	To Age 65	5P	60, 90, 180, 365
1202				To Age 67		
1203			Female	To Age 65	5P	
1204				To Age 67		
1205			Unisex	To Age 65	5P	
1206				To Age 67		
1207		ES-92	Male	To Age 65	5P	60, 90, 180, 365
1208				To Age 67		
1209			Female	To Age 65	5P	
1210				To Age 67		
1211			Unisex	To Age 65	5P	
1212				To Age 67		
1213		ES-92	Male	To Age 65	5P	60, 90, 180, 365
1214				To Age 67		
1215			Female	To Age 65	5P	
1216				To Age 67		
1217			Unisex	To Age 65	5P	
1218				To Age 67		

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Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
1219		ES-92	Male	To Age 65	5P	60, 90, 180, 365
1220				To Age 67		
1221			Female	To Age 65	5P	
1222				To Age 67		
1223			Unisex	To Age 65	5P	
1224				To Age 67		
1225		SI-98	Male	2 Year	5P	60, 90, 180, 365
1226				5 Year		
1227				10 Year		
1228				To Age 65		
1229				To Age 67		
1230			Female	2 Year	5P	
1231				5 Year		
1232				10 Year		
1233				To Age 65		
1234				To Age 67		
1235			Unisex	2 Year	5P	
1236				5 Year		
1237				10 Year		
1238				To Age 65		
1239				To Age 67		
1240		KS-04	Male	10 Year	5P	90
1241				To Age 65		
1242				To Age 67		
1243			Female	10 Year	5P	
1244				To Age 65		
1245				To Age 67		
1246			Unisex	10 Year	5P	
1247				To Age 65		
1248				To Age 67		
1249		EPS-G-2012	Male	10 Year	5P	60, 90, 180, 365
1250				To Age 65		
1251				To Age 67		
1252			Female	10 Year	5P	
1253				To Age 65		
1254				To Age 67		
1255			Unisex	10 Year	5P	
1256				To Age 65		
1257				To Age 67		
1258		SI-98	Male	10 Year	5P	60, 90, 180, 365
1259				To Age 65		
1260				To Age 67		
1261			Female	10 Year	5P	
1262				To Age 65		
1263				To Age 67		
1264			Unisex	10 Year	5P	
1265				To Age 65		
1266				To Age 67		

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1267		PS-92	Male	6 Month	5P	60, 90, 180, 365
1268			Female	6 Month	5P	
1269			Unisex	6 Month	5P	
1270		CS-92	Male	12 Month	5P	180
1271				6 Month		60, 90
1272			Female	12 Month	5P	180
1273				6 Month		60, 90
1274			Unisex	12 Month	5P	180
1275				6 Month		60, 90
1276		CS-92	Male	12 Month	5P	180
1277				6 Month		60, 90
1278			Female	12 Month	5P	180
1279				6 Month		60, 90
1280			Unisex	12 Month	5P	180
1281				6 Month		60, 90
1282		RG-01	Male	2 Year	5P	60, 90, 180, 365
1283				5 Year		
1284				10 Year		
1285				To Age 65		
1286				To Age 67		
1287			Female	2 Year	5P	
1288				5 Year		
1289				10 Year		
1290				To Age 65		
1291				To Age 67		
1292			Unisex	2 Year	5P	
1293				5 Year		
1294				10 Year		
1295				To Age 65		
1296				To Age 67		
1297		OO-R-07	Male	2 Year	5P	60, 90, 180, 365
1298				5 Year		
1299				10 Year		
1300				To Age 65		
1301				To Age 67		
1302			Female	2 Year	5P	
1303				5 Year		
1304				10 Year		
1305				To Age 65		
1306				To Age 67		
1307			Unisex	2 Year	5P	
1308				5 Year		
1309				10 Year		
1310				To Age 65		
1311				To Age 67		
1312		OO-R-07	Male	10 Year	5P	60, 90, 180, 365
1313				To Age 65		
1314				To Age 67		

Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
1315			Female	10 Year	5P	
1316				To Age 65		
1317				To Age 67		
1318			Unisex	10 Year	5P	
1319				To Age 65		
1320				To Age 67		
1321		CAT-04	Male	2 Year	5P	60, 90, 180, 365
1322				5 Year		
1323				10 Year		
1324				To Age 65		
1325				To Age 67		
1326			Female	2 Year	5P	
1327				5 Year		
1328				10 Year		
1329				To Age 65		
1330				To Age 67		
1331			Unisex	2 Year	5P	
1332				5 Year		
1333				10 Year		
1334				To Age 65		
1335				To Age 67		
1336		CAT-04	Male	10 Year	5P	60, 90, 180, 365
1337				To Age 65		
1338				To Age 67		
1339			Female	10 Year	5P	
1340				To Age 65		
1341				To Age 67		
1342			Unisex	10 Year	5P	
1343				To Age 65		
1344				To Age 67		
1345		XL-AS-92 with EDI-15	Unisex	2 Year	5P	60, 90, 180, 365
1346		XL-GS-92 with EDI-15	Unisex	2 Year	5P	60, 90, 180, 365
1347		HIVDR-92	ALL	2 Year	ALL	None
1348		EPS-G-2012	Male	2 Year	5A	60, 90, 180, 365
1349					4A, 4P	
1350					3P	
1351					3A	
1352					2A	
1353					1A	
1354				5 Year	5A	
1355					4A, 4P	
1356					3P	
1357					3A	
1358					2A	
1359					1A	
1360				10 Year	5A	
1361					4A, 4P	
1362					3P	
1363					3A	

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Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
1364					2A	
1365					1A	
1366				To Age 65	5A	
1367					4A, 4P	
1368					3P	
1369					3A	
1370					2A	
1371					1A	
1372				To Age 67	5A	
1373					4A, 4P	
1374					3P	
1375					3A	
1376					2A	
1377					1A	
1378			Female	2 Year	5A	
1379					4A, 4P	
1380					3P	
1381					3A	
1382					2A	
1383					1A	
1384				5 Year	5A	
1385					4A, 4P	
1386					3P	
1387					3A	
1388					2A	
1389					1A	
1390				10 Year	5A	
1391					4A, 4P	
1392					3P	
1393					3A	
1394					2A	
1395					1A	
1396				To Age 65	5A	
1397					4A, 4P	
1398					3P	
1399					3A	
1400					2A	
1401					1A	
1402				To Age 67	5A	
1403					4A, 4P	
1404					3P	
1405					3A	
1406					2A	
1407					1A	
1408			Unisex	2 Year	5A	
1409					4A, 4P	
1410					3P	
1411					3A	

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Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
1412					2A	
1413					1A	
1414				5 Year	5A	
1415					4A, 4P	
1416					3P	
1417					3A	
1418					2A	
1419					1A	
1420				10 Year	5A	
1421					4A, 4P	
1422					3P	
1423					3A	
1424					2A	
1425					1A	
1426				To Age 65	5A	
1427					4A, 4P	
1428					3P	
1429					3A	
1430					2A	
1431					1A	
1432				To Age 67	5A	
1433					4A, 4P	
1434					3P	
1435					3A	
1436					2A	
1437					1A	
1438		EPS-G-2012	Male	10 Year	5A	60, 90, 180, 365
1439					4A, 4P	
1440					3P	
1441					3A	
1442					2A	
1443					1A	
1444				To Age 65	5A	
1445					4A, 4P	
1446					3P	
1447					3A	
1448					2A	
1449					1A	
1450				To Age 67	5A	
1451					4A, 4P	
1452					3P	
1453					3A	
1454					2A	
1455					1A	
1456			Female	10 Year	5A	
1457					4A, 4P	
1458					3P	
1459					3A	

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Page Number	Premium Basis	Base/Rider	Gender	Benefit Period	Occupation Class	Waiting Period (Days)
1460					2A	
1461					1A	
1462				To Age 65	5A	
1463					4A, 4P	
1464					3P	
1465					3A	
1466					2A	
1467					1A	
1468				To Age 67	5A	
1469					4A, 4P	
1470					3P	
1471					3A	
1472					2A	
1473					1A	
1474			Unisex	10 Year	5A	
1475					4A, 4P	
1476					3P	
1477					3A	
1478					2A	
1479					1A	
1480				To Age 65	5A	
1481					4A, 4P	
1482					3P	
1483					3A	
1484					2A	
1485					1A	
1486				To Age 67	5A	
1487					4A, 4P	
1488					3P	
1489					3A	
1490					2A	
1491					1A	

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

XL-AS-92 | Base Rates | 5P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.40	5.63	5.21	4.64
26	7.46	5.71	5.29	4.71
27	7.52	5.78	5.37	4.78
28	7.59	5.86	5.44	4.87
29	7.66	5.95	5.53	4.96
30	7.75	6.09	5.66	5.07
31	7.76	6.10	5.73	5.15
32	7.77	6.13	5.73	5.25
33	7.78	6.18	5.73	5.33
34	7.79	6.24	5.74	5.44
35	8.16	6.33	5.81	5.52
36	8.62	6.69	6.14	5.58
37	9.25	7.17	6.58	5.99
38	10.07	7.79	7.16	6.52
39	11.03	8.51	7.83	7.13
40	12.16	9.36	8.61	7.86
41	13.51	10.41	9.60	8.80
42	15.00	11.56	10.70	9.84
43	16.67	12.85	11.92	11.01
44	18.53	14.28	13.28	12.30
45	20.60	15.88	14.80	13.74
46	22.87	17.54	16.30	15.12
47	23.75	17.86	16.50	15.18
48	25.69	19.25	17.76	16.32
49	27.73	20.72	19.10	17.53
50	29.60	22.05	20.32	18.64
51	29.60	22.05	20.32	18.64
52	29.60	22.05	20.32	18.64
53	29.60	22.05	20.32	18.64
54	29.60	22.05	20.32	18.64
55	29.60	22.05	20.32	18.64
56	29.60	22.05	20.32	18.64
57	29.60	22.05	20.32	18.64
58	29.60	22.05	20.32	18.64
59	29.60	22.05	20.32	18.64
60	29.60	22.05	20.32	18.64
61	29.60	22.05	20.32	18.64
62	29.60	22.05	20.32	18.64
63	29.60	22.05	20.32	18.64
64	29.60	22.05	20.32	18.64

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.48	4.20	3.85	3.47
26	5.56	4.27	3.92	3.53
27	5.65	4.34	3.99	3.60
28	5.75	4.41	4.06	3.67
29	5.84	4.49	4.14	3.74
30	5.99	4.60	4.25	3.85
31	6.00	4.69	4.36	3.96
32	6.02	4.78	4.48	4.07
33	6.06	4.86	4.59	4.19
34	6.11	4.96	4.60	4.30
35	6.44	5.06	4.67	4.41
36	6.83	5.34	4.92	4.50
37	7.38	5.72	5.28	4.83
38	8.09	6.25	5.73	5.26
39	8.90	6.85	6.25	5.73
40	9.84	7.56	6.85	6.28
41	11.01	8.47	7.61	7.00
42	12.30	9.48	8.44	7.79
43	13.76	10.61	9.37	8.68
44	15.43	11.89	10.41	9.66
45	17.24	13.32	11.55	10.76
46	19.19	14.72	12.79	11.88
47	19.80	14.82	12.75	11.74
48	21.53	16.02	13.83	12.71
49	23.29	17.29	14.95	13.72
50	24.99	18.49	16.01	14.67
51	24.99	18.49	16.01	14.67
52	24.99	18.49	16.01	14.67
53	24.99	18.49	16.01	14.67
54	24.99	18.49	16.01	14.67
55	24.99	18.49	16.01	14.67
56	24.99	18.49	16.01	14.67
57	24.99	18.49	16.01	14.67
58	24.99	18.49	16.01	14.67
59	24.99	18.49	16.01	14.67
60	24.99	18.49	16.01	14.67
61	24.99	18.49	16.01	14.67
62	24.99	18.49	16.01	14.67
63	24.99	18.49	16.01	14.67
64	24.99	18.49	16.01	14.67

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

XL-AS-92
Male

Base Rates
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.25	6.24	5.76	5.12
26	8.32	6.33	5.85	5.20
27	8.39	6.41	5.94	5.28
28	8.47	6.50	6.03	5.38
29	8.55	6.60	6.13	5.48
30	8.65	6.76	6.28	5.61
31	8.66	6.78	6.36	5.70
32	8.67	6.81	6.36	5.81
33	8.68	6.87	6.36	5.90
34	8.69	6.93	6.37	6.02
35	9.12	7.04	6.44	6.12
36	9.64	7.44	6.82	6.18
37	10.36	7.99	7.32	6.65
38	11.29	8.69	7.98	7.25
39	12.38	9.51	8.74	7.95
40	13.66	10.48	9.63	8.77
41	15.19	11.67	10.75	9.84
42	16.89	12.98	12.00	11.02
43	18.79	14.44	13.39	12.35
44	20.90	16.07	14.93	13.82
45	23.25	17.89	16.66	15.46
46	25.83	19.77	18.37	17.02
47	26.99	20.29	18.75	17.25
48	29.19	21.87	20.18	18.55
49	31.51	23.54	21.71	19.92
50	33.64	25.06	23.09	21.18
51	33.64	25.06	23.09	21.18
52	33.64	25.06	23.09	21.18
53	33.64	25.06	23.09	21.18
54	33.64	25.06	23.09	21.18
55	33.64	25.06	23.09	21.18
56	33.64	25.06	23.09	21.18
57	33.64	25.06	23.09	21.18
58	33.64	25.06	23.09	21.18
59	33.64	25.06	23.09	21.18
60	33.64	25.06	23.09	21.18
61	33.64	25.06	23.09	21.18
62	33.64	25.06	23.09	21.18
63	33.64	25.06	23.09	21.18
64	33.64	25.06	23.09	21.18

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.44	7.42	6.77	6.10
26	9.58	7.53	6.88	6.20
27	9.73	7.65	6.99	6.31
28	9.89	7.77	7.10	6.42
29	10.06	7.91	7.23	6.54
30	10.33	8.12	7.42	6.71
31	10.47	8.24	7.55	6.84
32	10.64	8.38	7.69	6.99
33	10.82	8.54	7.85	7.14
34	11.04	8.71	8.01	7.31
35	11.43	9.03	8.31	7.59
36	12.06	9.51	8.77	8.03
37	12.93	10.18	9.40	8.62
38	14.08	11.07	10.22	9.39
39	15.41	12.09	11.18	10.28
40	17.00	13.32	12.32	11.34
41	18.91	14.79	13.73	12.70
42	21.03	16.43	15.30	14.21
43	23.41	18.27	17.05	15.89
44	26.04	20.30	19.00	17.76
45	28.96	22.57	21.17	19.85
46	32.32	25.04	23.44	21.92
47	34.19	26.10	24.31	22.62
48	37.09	28.20	26.24	24.36
49	40.15	30.43	28.27	26.21
50	42.99	32.49	30.15	27.91
51	42.99	32.49	30.15	27.91
52	42.99	32.49	30.15	27.91
53	42.99	32.49	30.15	27.91
54	42.99	32.49	30.15	27.91
55	42.99	32.49	30.15	27.91
56	42.99	32.49	30.15	27.91
57	42.99	32.49	30.15	27.91
58	42.99	32.49	30.15	27.91
59	42.99	32.49	30.15	27.91
60	42.99	32.49	30.15	27.91
61	42.99	32.49	30.15	27.91
62	42.99	32.49	30.15	27.91
63	42.99	32.49	30.15	27.91
64	42.99	32.49	30.15	27.91

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.02	7.86	7.17	6.45
26	10.17	7.98	7.28	6.56
27	10.33	8.10	7.40	6.67
28	10.50	8.24	7.52	6.78
29	10.68	8.38	7.65	6.92
30	10.97	8.61	7.86	7.10
31	11.12	8.74	8.00	7.24
32	11.31	8.89	8.15	7.40
33	11.50	9.06	8.31	7.56
34	11.73	9.24	8.49	7.75
35	12.15	9.58	8.81	8.04
36	12.82	10.09	9.30	8.51
37	13.76	10.82	9.98	9.15
38	14.98	11.76	10.85	9.96
39	16.40	12.86	11.88	10.92
40	18.11	14.17	13.10	12.06
41	20.15	15.75	14.61	13.50
42	22.42	17.50	16.28	15.12
43	24.97	19.47	18.17	16.92
44	27.78	21.65	20.25	18.93
45	30.91	24.07	22.57	21.16
46	34.50	26.71	25.00	23.38
47	36.58	27.93	26.01	24.20
48	39.69	30.17	28.07	26.06
49	42.96	32.56	30.25	28.05
50	46.00	34.76	32.26	29.86
51	46.00	34.76	32.26	29.86
52	46.00	34.76	32.26	29.86
53	46.00	34.76	32.26	29.86
54	46.00	34.76	32.26	29.86
55	46.00	34.76	32.26	29.86
56	46.00	34.76	32.26	29.86
57	46.00	34.76	32.26	29.86
58	46.00	34.76	32.26	29.86
59	46.00	34.76	32.26	29.86
60	46.00	34.76	32.26	29.86
61	46.00	34.76	32.26	29.86
62	46.00	34.76	32.26	29.86
63	46.00	34.76	32.26	29.86
64	46.00	34.76	32.26	29.86

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 2A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.16	14.54	13.19	11.78
26	18.32	14.66	13.30	11.89
27	18.48	14.79	13.44	12.03
28	18.66	14.92	13.57	12.16
29	18.88	15.10	13.74	12.34
30	19.00	15.22	13.90	12.61
31	19.06	15.25	13.95	12.63
32	19.12	15.30	14.00	12.69
33	19.19	15.33	14.06	12.77
34	19.25	15.39	14.13	12.88
35	19.65	15.69	14.45	13.21
36	20.46	16.36	15.09	13.84
37	21.71	17.37	16.05	14.76
38	23.40	18.73	17.35	15.98
39	25.40	20.34	18.87	17.42
40	27.82	22.27	20.68	19.14
41	30.68	24.62	22.98	21.40
42	33.88	27.23	25.54	23.91
43	37.43	30.15	28.39	26.71
44	41.39	33.38	31.56	29.82
45	45.77	37.01	35.08	33.31
46	51.33	41.02	38.81	36.70
47	55.21	43.48	40.95	38.54
48	60.04	46.89	44.07	41.37
49	65.15	50.52	47.38	44.36
50	69.90	53.85	50.41	47.09
51	69.90	53.85	50.41	47.09
52	69.90	53.85	50.41	47.09
53	69.90	53.85	50.41	47.09
54	69.90	53.85	50.41	47.09
55	69.90	53.85	50.41	47.09
56	69.90	53.85	50.41	47.09
57	69.90	53.85	50.41	47.09
58	69.90	53.85	50.41	47.09
59	69.90	53.85	50.41	47.09
60	69.90	53.85	50.41	47.09
61	69.90	53.85	50.41	47.09
62	69.90	53.85	50.41	47.09
63	69.90	53.85	50.41	47.09
64	69.90	53.85	50.41	47.09

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 1A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.86	17.80	15.73	13.51
26	24.41	18.20	16.04	13.73
27	24.98	18.60	16.42	14.08
28	25.57	19.02	16.80	14.44
29	26.22	19.48	17.22	14.83
30	27.12	20.12	17.81	15.36
31	27.98	20.72	18.38	15.93
32	28.89	21.36	18.99	16.54
33	29.86	22.02	19.64	17.17
34	30.89	22.74	20.32	17.84
35	32.47	23.86	21.36	18.81
36	34.06	25.04	22.47	19.86
37	36.41	26.76	24.07	21.33
38	39.55	29.05	26.19	23.27
39	43.22	31.73	28.67	25.53
40	47.63	34.95	31.63	28.22
41	53.34	39.16	35.62	31.99
42	59.69	43.82	40.06	36.17
43	66.79	49.05	45.02	40.85
44	74.67	54.84	50.53	46.04
45	83.45	61.30	56.68	51.85
46	88.93	65.06	60.09	54.89
47	92.02	66.74	61.49	56.01
48	95.69	69.15	63.65	57.91
49	99.62	71.73	65.98	59.96
50	102.87	73.82	67.83	61.57
51	102.87	73.82	67.83	61.57
52	102.87	73.82	67.83	61.57
53	102.87	73.82	67.83	61.57
54	102.87	73.82	67.83	61.57
55	102.87	73.82	67.83	61.57
56	102.87	73.82	67.83	61.57
57	102.87	73.82	67.83	61.57
58	102.87	73.82	67.83	61.57
59	102.87	73.82	67.83	61.57
60	102.87	73.82	67.83	61.57
61	102.87	73.82	67.83	61.57
62	102.87	73.82	67.83	61.57
63	102.87	73.82	67.83	61.57
64	102.87	73.82	67.83	61.57

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.10	6.88	6.80	6.06
26	9.26	7.02	6.94	6.19
27	9.45	7.16	7.06	6.32
28	9.62	7.31	7.20	6.46
29	9.84	7.46	7.35	6.61
30	10.12	7.68	7.57	6.79
31	10.30	7.86	7.73	6.98
32	10.50	8.06	7.91	7.18
33	10.72	8.26	8.09	7.37
34	10.95	8.48	8.30	7.59
35	11.76	8.83	8.51	7.78
36	12.47	9.36	8.68	7.94
37	13.44	10.08	9.36	8.57
38	14.70	11.01	10.22	9.37
39	16.17	12.09	11.23	10.30
40	17.91	13.38	12.43	11.41
41	20.02	14.96	13.93	12.83
42	22.36	16.71	15.60	14.40
43	24.97	18.65	17.46	16.15
44	27.87	20.83	19.52	18.12
45	31.10	23.26	21.84	20.30
46	34.63	25.73	24.14	22.41
47	36.64	26.77	25.00	23.11
48	39.64	28.85	26.93	24.87
49	42.82	31.03	28.95	26.71
50	45.75	33.04	30.81	28.41
51	45.75	33.04	30.81	28.41
52	45.75	33.04	30.81	28.41
53	45.75	33.04	30.81	28.41
54	45.75	33.04	30.81	28.41
55	45.75	33.04	30.81	28.41
56	45.75	33.04	30.81	28.41
57	45.75	33.04	30.81	28.41
58	45.75	33.04	30.81	28.41
59	45.75	33.04	30.81	28.41
60	45.75	33.04	30.81	28.41
61	45.75	33.04	30.81	28.41
62	45.75	33.04	30.81	28.41
63	45.75	33.04	30.81	28.41
64	45.75	33.04	30.81	28.41

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.97	5.35	4.93	4.42
26	7.10	5.47	5.05	4.54
27	7.25	5.58	5.17	4.66
28	7.40	5.71	5.30	4.78
29	7.57	5.83	5.43	4.90
30	7.79	6.01	5.61	5.07
31	7.97	6.17	5.83	5.29
32	8.16	6.35	6.05	5.51
33	8.36	6.52	6.28	5.74
34	8.58	6.71	6.51	5.97
35	9.14	6.95	6.68	6.14
36	9.70	7.37	6.86	6.31
37	10.47	7.94	7.39	6.81
38	11.46	8.68	8.08	7.44
39	12.58	9.53	8.85	8.15
40	13.91	10.57	9.77	9.00
41	15.51	11.88	10.91	10.08
42	17.36	13.34	12.17	11.27
43	19.49	14.99	13.58	12.61
44	21.88	16.83	15.16	14.09
45	24.55	18.90	16.89	15.74
46	27.38	20.93	18.76	17.46
47	28.75	21.59	19.29	17.85
48	31.23	23.33	20.92	19.33
49	33.85	25.15	22.60	20.89
50	36.30	26.86	24.20	22.34
51	36.30	26.86	24.20	22.34
52	36.30	26.86	24.20	22.34
53	36.30	26.86	24.20	22.34
54	36.30	26.86	24.20	22.34
55	36.30	26.86	24.20	22.34
56	36.30	26.86	24.20	22.34
57	36.30	26.86	24.20	22.34
58	36.30	26.86	24.20	22.34
59	36.30	26.86	24.20	22.34
60	36.30	26.86	24.20	22.34
61	36.30	26.86	24.20	22.34
62	36.30	26.86	24.20	22.34
63	36.30	26.86	24.20	22.34
64	36.30	26.86	24.20	22.34

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92
Male

Base Rates
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.18	7.66	7.57	6.73
26	10.37	7.82	7.73	6.88
27	10.58	7.98	7.87	7.03
28	10.78	8.15	8.03	7.18
29	11.02	8.32	8.20	7.35
30	11.34	8.57	8.44	7.56
31	11.55	8.77	8.63	7.78
32	11.78	9.00	8.83	8.00
33	12.02	9.23	9.04	8.22
34	12.29	9.48	9.27	8.47
35	13.21	9.88	9.51	8.68
36	14.01	10.48	9.71	8.87
37	15.12	11.30	10.48	9.58
38	16.55	12.36	11.46	10.49
39	18.22	13.58	12.61	11.55
40	20.20	15.05	13.97	12.81
41	22.59	16.84	15.67	14.42
42	25.25	18.83	17.57	16.21
43	28.22	21.04	19.68	18.20
44	31.51	23.51	22.03	20.43
45	35.18	26.27	24.66	22.91
46	39.19	29.08	27.27	25.31
47	41.64	30.42	28.41	26.26
48	45.05	32.78	30.60	28.26
49	48.66	35.26	32.90	30.35
50	51.99	37.54	35.01	32.28
51	51.99	37.54	35.01	32.28
52	51.99	37.54	35.01	32.28
53	51.99	37.54	35.01	32.28
54	51.99	37.54	35.01	32.28
55	51.99	37.54	35.01	32.28
56	51.99	37.54	35.01	32.28
57	51.99	37.54	35.01	32.28
58	51.99	37.54	35.01	32.28
59	51.99	37.54	35.01	32.28
60	51.99	37.54	35.01	32.28
61	51.99	37.54	35.01	32.28
62	51.99	37.54	35.01	32.28
63	51.99	37.54	35.01	32.28
64	51.99	37.54	35.01	32.28

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.33	9.34	8.57	7.72
26	12.58	9.53	8.75	7.89
27	12.84	9.73	8.94	8.08
28	13.11	9.93	9.14	8.26
29	13.40	10.16	9.35	8.47
30	13.83	10.48	9.65	8.75
31	14.19	10.77	9.94	9.04
32	14.59	11.08	10.25	9.36
33	15.01	11.41	10.57	9.68
34	15.46	11.76	10.92	10.03
35	16.18	12.31	11.45	10.54
36	17.13	13.03	12.13	11.18
37	18.46	14.02	13.06	12.06
38	20.19	15.30	14.28	13.20
39	22.20	16.80	15.69	14.51
40	24.59	18.59	17.37	16.08
41	27.54	20.80	19.49	18.10
42	30.83	23.27	21.84	20.34
43	34.50	26.02	24.48	22.86
44	38.58	29.09	27.40	25.65
45	43.12	32.50	30.67	28.76
46	48.28	36.14	34.07	31.89
47	51.80	38.26	35.95	33.51
48	56.28	41.37	38.84	36.15
49	61.01	44.67	41.89	38.94
50	65.42	47.71	44.72	41.52
51	65.42	47.71	44.72	41.52
52	65.42	47.71	44.72	41.52
53	65.42	47.71	44.72	41.52
54	65.42	47.71	44.72	41.52
55	65.42	47.71	44.72	41.52
56	65.42	47.71	44.72	41.52
57	65.42	47.71	44.72	41.52
58	65.42	47.71	44.72	41.52
59	65.42	47.71	44.72	41.52
60	65.42	47.71	44.72	41.52
61	65.42	47.71	44.72	41.52
62	65.42	47.71	44.72	41.52
63	65.42	47.71	44.72	41.52
64	65.42	47.71	44.72	41.52

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.11	9.91	9.09	8.17
26	13.38	10.11	9.28	8.36
27	13.65	10.33	9.48	8.56
28	13.94	10.55	9.69	8.76
29	14.26	10.79	9.92	8.98
30	14.72	11.13	10.24	9.28
31	15.10	11.44	10.55	9.60
32	15.53	11.78	10.89	9.93
33	15.98	12.13	11.23	10.28
34	16.46	12.51	11.60	10.65
35	17.23	13.10	12.17	11.20
36	18.25	13.86	12.90	11.88
37	19.67	14.92	13.89	12.82
38	21.52	16.29	15.20	14.04
39	23.67	17.90	16.70	15.45
40	26.23	19.81	18.50	17.12
41	29.40	22.18	20.77	19.28
42	32.91	24.82	23.29	21.69
43	36.83	27.76	26.11	24.37
44	41.20	31.04	29.24	27.36
45	46.06	34.69	32.73	30.69
46	51.58	38.59	36.37	34.04
47	55.43	40.93	38.47	35.86
48	60.22	44.26	41.56	38.68
49	65.29	47.79	44.83	41.67
50	70.00	51.05	47.86	44.43
51	70.00	51.05	47.86	44.43
52	70.00	51.05	47.86	44.43
53	70.00	51.05	47.86	44.43
54	70.00	51.05	47.86	44.43
55	70.00	51.05	47.86	44.43
56	70.00	51.05	47.86	44.43
57	70.00	51.05	47.86	44.43
58	70.00	51.05	47.86	44.43
59	70.00	51.05	47.86	44.43
60	70.00	51.05	47.86	44.43
61	70.00	51.05	47.86	44.43
62	70.00	51.05	47.86	44.43
63	70.00	51.05	47.86	44.43
64	70.00	51.05	47.86	44.43

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 2A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.48	18.25	16.66	14.88
26	23.81	18.50	16.91	15.14
27	24.15	18.76	17.17	15.42
28	24.52	19.03	17.45	15.70
29	24.93	19.35	17.77	16.01
30	25.59	19.85	18.25	16.48
31	25.84	20.03	18.48	16.79
32	26.16	20.27	18.76	17.15
33	26.53	20.55	19.08	17.54
34	26.97	20.88	19.44	17.97
35	27.87	21.57	20.14	18.70
36	29.09	22.52	21.06	19.59
37	30.96	23.97	22.45	20.91
38	33.47	25.91	24.30	22.66
39	36.43	28.21	26.47	24.72
40	39.98	30.96	29.08	27.18
41	44.31	34.36	32.38	30.37
42	49.13	38.15	36.06	33.92
43	54.52	42.37	40.16	37.89
44	60.48	47.06	44.73	42.29
45	67.12	52.28	49.80	47.19
46	75.79	58.34	55.44	52.35
47	82.56	62.63	59.35	55.80
48	90.19	67.83	64.15	60.16
49	98.26	73.34	69.25	64.78
50	105.83	78.44	73.96	69.03
51	105.83	78.44	73.96	69.03
52	105.83	78.44	73.96	69.03
53	105.83	78.44	73.96	69.03
54	105.83	78.44	73.96	69.03
55	105.83	78.44	73.96	69.03
56	105.83	78.44	73.96	69.03
57	105.83	78.44	73.96	69.03
58	105.83	78.44	73.96	69.03
59	105.83	78.44	73.96	69.03
60	105.83	78.44	73.96	69.03
61	105.83	78.44	73.96	69.03
62	105.83	78.44	73.96	69.03
63	105.83	78.44	73.96	69.03
64	105.83	78.44	73.96	69.03

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 1A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	32.50	23.75	21.21	18.34
26	33.51	24.46	21.89	19.01
27	34.54	25.18	22.58	19.69
28	35.59	25.91	23.29	20.39
29	36.73	26.70	24.05	21.13
30	38.22	27.76	25.04	22.08
31	40.07	29.03	26.33	23.42
32	42.00	30.36	27.66	24.81
33	43.98	31.72	29.03	26.22
34	46.05	33.15	30.45	27.68
35	48.96	35.18	32.42	29.63
36	51.61	37.07	34.22	31.32
37	55.41	39.79	36.79	33.70
38	60.45	43.38	40.17	36.84
39	66.33	47.58	44.11	40.49
40	73.37	52.60	48.83	44.85
41	82.88	59.41	55.33	50.95
42	93.47	66.97	62.56	57.74
43	105.30	75.44	70.63	65.33
44	118.45	84.84	79.62	73.77
45	133.10	95.32	89.64	83.19
46	142.16	101.36	95.20	88.20
47	148.09	104.80	98.26	90.78
48	154.27	108.75	101.84	93.95
49	160.89	112.97	105.70	97.34
50	166.41	116.41	108.80	100.05
51	166.41	116.41	108.80	100.05
52	166.41	116.41	108.80	100.05
53	166.41	116.41	108.80	100.05
54	166.41	116.41	108.80	100.05
55	166.41	116.41	108.80	100.05
56	166.41	116.41	108.80	100.05
57	166.41	116.41	108.80	100.05
58	166.41	116.41	108.80	100.05
59	166.41	116.41	108.80	100.05
60	166.41	116.41	108.80	100.05
61	166.41	116.41	108.80	100.05
62	166.41	116.41	108.80	100.05
63	166.41	116.41	108.80	100.05
64	166.41	116.41	108.80	100.05

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.79	7.79	7.56	6.89
26	11.09	8.02	7.77	7.09
27	11.38	8.24	7.97	7.30
28	11.69	8.48	8.20	7.49
29	12.01	8.71	8.42	7.71
30	12.44	9.04	8.71	7.99
31	12.79	9.33	8.98	8.27
32	13.18	9.64	9.25	8.56
33	13.58	9.95	9.55	8.86
34	14.01	10.28	9.85	9.16
35	14.58	10.71	10.10	9.40
36	15.49	11.37	10.30	9.61
37	16.72	12.26	11.12	10.37
38	18.31	13.42	12.19	11.35
39	20.16	14.75	13.41	12.49
40	22.37	16.35	14.87	13.85
41	24.85	18.18	16.55	15.41
42	27.59	20.20	18.43	17.17
43	30.67	22.46	20.52	19.11
44	34.08	24.98	22.85	21.28
45	37.88	27.78	25.44	23.70
46	42.84	31.23	28.68	26.62
47	46.25	33.21	30.50	28.12
48	50.64	36.23	33.33	30.68
49	55.26	39.40	36.34	33.36
50	59.58	42.36	39.16	35.87
51	59.58	42.36	39.16	35.87
52	59.58	42.36	39.16	35.87
53	59.58	42.36	39.16	35.87
54	59.58	42.36	39.16	35.87
55	59.58	42.36	39.16	35.87
56	59.58	42.36	39.16	35.87
57	59.58	42.36	39.16	35.87
58	59.58	42.36	39.16	35.87
59	59.58	42.36	39.16	35.87
60	59.58	42.36	39.16	35.87
61	59.58	42.36	39.16	35.87
62	59.58	42.36	39.16	35.87
63	59.58	42.36	39.16	35.87
64	59.58	42.36	39.16	35.87

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.92	6.05	5.44	4.98
26	8.16	6.21	5.61	5.15
27	8.41	6.38	5.80	5.32
28	8.67	6.56	5.98	5.50
29	8.92	6.73	6.16	5.68
30	9.26	6.98	6.40	5.90
31	9.62	7.23	6.71	6.20
32	9.98	7.49	7.01	6.50
33	10.35	7.76	7.32	6.80
34	10.73	8.03	7.64	7.11
35	11.20	8.33	7.86	7.33
36	11.90	8.84	8.05	7.52
37	12.87	9.54	8.70	8.12
38	14.12	10.45	9.52	8.89
39	15.52	11.50	10.46	9.76
40	17.18	12.77	11.56	10.79
41	19.04	14.20	12.83	11.97
42	21.09	15.77	14.23	13.28
43	23.39	17.56	15.79	14.73
44	25.92	19.55	17.53	16.36
45	28.83	21.78	19.46	18.16
46	32.77	24.60	22.07	20.52
47	35.31	26.05	23.33	21.56
48	38.92	28.60	25.72	23.69
49	42.72	31.26	28.21	25.93
50	46.37	33.85	30.59	28.06
51	46.37	33.85	30.59	28.06
52	46.37	33.85	30.59	28.06
53	46.37	33.85	30.59	28.06
54	46.37	33.85	30.59	28.06
55	46.37	33.85	30.59	28.06
56	46.37	33.85	30.59	28.06
57	46.37	33.85	30.59	28.06
58	46.37	33.85	30.59	28.06
59	46.37	33.85	30.59	28.06
60	46.37	33.85	30.59	28.06
61	46.37	33.85	30.59	28.06
62	46.37	33.85	30.59	28.06
63	46.37	33.85	30.59	28.06
64	46.37	33.85	30.59	28.06

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 4A, 4P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.11	8.70	8.43	7.67
26	12.44	8.96	8.67	7.90
27	12.78	9.21	8.90	8.14
28	13.13	9.48	9.16	8.36
29	13.49	9.74	9.41	8.61
30	13.98	10.12	9.74	8.92
31	14.38	10.45	10.05	9.24
32	14.82	10.80	10.36	9.57
33	15.28	11.15	10.69	9.91
34	15.76	11.53	11.04	10.25
35	16.41	12.01	11.32	10.53
36	17.44	12.76	11.55	10.76
37	18.84	13.78	12.48	11.63
38	20.65	15.09	13.69	12.74
39	22.75	16.61	15.08	14.04
40	25.26	18.42	16.74	15.58
41	28.08	20.50	18.65	17.36
42	31.20	22.80	20.79	19.35
43	34.70	25.37	23.16	21.56
44	38.57	28.23	25.81	24.03
45	42.89	31.41	28.75	26.77
46	48.53	35.33	32.43	30.09
47	52.56	37.74	34.66	31.96
48	57.54	41.17	37.88	34.86
49	62.79	44.77	41.30	37.91
50	67.70	48.14	44.50	40.76
51	67.70	48.14	44.50	40.76
52	67.70	48.14	44.50	40.76
53	67.70	48.14	44.50	40.76
54	67.70	48.14	44.50	40.76
55	67.70	48.14	44.50	40.76
56	67.70	48.14	44.50	40.76
57	67.70	48.14	44.50	40.76
58	67.70	48.14	44.50	40.76
59	67.70	48.14	44.50	40.76
60	67.70	48.14	44.50	40.76
61	67.70	48.14	44.50	40.76
62	67.70	48.14	44.50	40.76
63	67.70	48.14	44.50	40.76
64	67.70	48.14	44.50	40.76

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.28	10.43	9.34	8.57
26	14.70	10.74	9.63	8.85
27	15.12	11.06	9.92	9.14
28	15.56	11.38	10.22	9.42
29	16.03	11.73	10.53	9.73
30	16.65	12.18	10.95	10.13
31	17.28	12.66	11.41	10.60
32	17.93	13.17	11.90	11.10
33	18.62	13.69	12.40	11.60
34	19.34	14.24	12.93	12.13
35	20.40	15.04	13.67	12.86
36	21.61	15.93	14.51	13.64
37	23.31	17.17	15.65	14.72
38	25.51	18.77	17.13	16.11
39	28.08	20.64	18.85	17.73
40	31.13	22.87	20.91	19.65
41	34.63	25.44	23.29	21.89
42	38.52	28.31	25.95	24.38
43	42.87	31.51	28.92	27.15
44	47.69	35.07	32.21	30.24
45	53.05	39.02	35.88	33.68
46	60.29	44.07	40.65	38.00
47	65.83	47.56	43.89	40.81
48	72.30	52.04	48.13	44.62
49	79.14	56.77	52.63	48.65
50	85.58	61.20	56.85	52.44
51	85.58	61.20	56.85	52.44
52	85.58	61.20	56.85	52.44
53	85.58	61.20	56.85	52.44
54	85.58	61.20	56.85	52.44
55	85.58	61.20	56.85	52.44
56	85.58	61.20	56.85	52.44
57	85.58	61.20	56.85	52.44
58	85.58	61.20	56.85	52.44
59	85.58	61.20	56.85	52.44
60	85.58	61.20	56.85	52.44
61	85.58	61.20	56.85	52.44
62	85.58	61.20	56.85	52.44
63	85.58	61.20	56.85	52.44
64	85.58	61.20	56.85	52.44

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.20	11.08	9.91	9.09
26	15.65	11.41	10.22	9.39
27	16.10	11.75	10.53	9.70
28	16.57	12.10	10.85	10.00
29	17.07	12.47	11.19	10.33
30	17.73	12.95	11.63	10.76
31	18.41	13.47	12.13	11.26
32	19.11	14.01	12.65	11.79
33	19.84	14.57	13.19	12.33
34	20.61	15.16	13.75	12.90
35	21.74	16.01	14.55	13.68
36	23.05	16.97	15.44	14.52
37	24.86	18.29	16.66	15.67
38	27.22	20.00	18.25	17.16
39	29.96	22.00	20.09	18.89
40	33.23	24.39	22.29	20.95
41	36.98	27.14	24.85	23.34
42	41.14	30.22	27.69	26.00
43	45.79	33.64	30.86	28.97
44	50.95	37.44	34.39	32.28
45	56.69	41.68	38.30	35.95
46	64.43	47.08	43.41	40.58
47	70.43	50.89	46.97	43.66
48	77.36	55.68	51.50	47.74
49	84.68	60.74	56.31	52.06
50	91.57	65.48	60.83	56.11
51	91.57	65.48	60.83	56.11
52	91.57	65.48	60.83	56.11
53	91.57	65.48	60.83	56.11
54	91.57	65.48	60.83	56.11
55	91.57	65.48	60.83	56.11
56	91.57	65.48	60.83	56.11
57	91.57	65.48	60.83	56.11
58	91.57	65.48	60.83	56.11
59	91.57	65.48	60.83	56.11
60	91.57	65.48	60.83	56.11
61	91.57	65.48	60.83	56.11
62	91.57	65.48	60.83	56.11
63	91.57	65.48	60.83	56.11
64	91.57	65.48	60.83	56.11

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 2A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	26.98	20.20	17.95	16.37
26	27.63	20.68	18.41	16.86
27	28.31	21.16	18.88	17.36
28	29.01	21.67	19.37	17.87
29	29.76	22.22	19.90	18.41
30	30.81	22.98	20.62	19.14
31	31.56	23.61	21.28	19.88
32	32.40	24.30	21.98	20.65
33	33.29	25.02	22.71	21.46
34	34.26	25.81	23.50	22.31
35	35.83	27.05	24.69	23.56
36	37.37	28.19	25.77	24.59
37	39.73	29.94	27.42	26.16
38	42.94	32.33	29.64	28.28
39	46.72	35.14	32.26	30.77
40	51.27	38.53	35.39	33.76
41	56.23	42.24	38.83	37.00
42	61.73	46.35	42.66	40.60
43	67.87	50.96	46.93	44.61
44	74.67	56.05	51.66	49.06
45	82.23	61.70	56.91	54.00
46	94.26	69.99	64.77	61.13
47	104.32	76.48	70.90	66.53
48	115.24	83.86	77.95	72.84
49	126.76	91.66	85.42	79.53
50	137.66	99.00	92.43	85.82
51	137.66	99.00	92.43	85.82
52	137.66	99.00	92.43	85.82
53	137.66	99.00	92.43	85.82
54	137.66	99.00	92.43	85.82
55	137.66	99.00	92.43	85.82
56	137.66	99.00	92.43	85.82
57	137.66	99.00	92.43	85.82
58	137.66	99.00	92.43	85.82
59	137.66	99.00	92.43	85.82
60	137.66	99.00	92.43	85.82
61	137.66	99.00	92.43	85.82
62	137.66	99.00	92.43	85.82
63	137.66	99.00	92.43	85.82
64	137.66	99.00	92.43	85.82

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 1A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	39.81	28.30	24.83	22.25
26	41.66	29.56	26.06	23.54
27	43.54	30.84	27.29	24.85
28	45.45	32.13	28.54	26.17
29	47.45	33.50	29.84	27.54
30	49.92	35.19	31.45	29.18
31	53.51	38.43	34.53	32.29
32	57.18	41.71	37.65	35.42
33	60.90	45.02	40.79	38.56
34	64.74	48.40	43.99	41.77
35	69.76	52.67	47.99	45.74
36	73.52	54.78	49.99	47.64
37	78.94	58.09	53.10	50.60
38	86.13	62.65	57.33	54.65
39	94.52	68.02	62.32	59.41
40	104.57	74.51	68.34	65.14
41	117.14	83.00	76.21	72.40
42	131.11	92.43	84.97	80.46
43	146.73	102.98	94.75	89.48
44	164.07	114.67	105.61	99.47
45	183.38	127.69	117.68	110.59
46	197.99	137.35	127.09	119.38
47	208.84	144.02	133.70	125.46
48	219.69	151.01	140.71	132.01
49	231.25	158.48	148.19	138.98
50	241.30	164.89	154.70	145.04
51	241.30	164.89	154.70	145.04
52	241.30	164.89	154.70	145.04
53	241.30	164.89	154.70	145.04
54	241.30	164.89	154.70	145.04
55	241.30	164.89	154.70	145.04
56	241.30	164.89	154.70	145.04
57	241.30	164.89	154.70	145.04
58	241.30	164.89	154.70	145.04
59	241.30	164.89	154.70	145.04
60	241.30	164.89	154.70	145.04
61	241.30	164.89	154.70	145.04
62	241.30	164.89	154.70	145.04
63	241.30	164.89	154.70	145.04
64	241.30	164.89	154.70	145.04

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.00	10.00	9.62	9.17
26	14.31	10.25	9.86	9.40
27	14.62	10.49	10.09	9.63
28	14.94	10.75	10.34	9.87
29	15.29	11.01	10.59	10.13
30	15.78	11.38	10.94	10.46
31	16.18	11.72	11.26	10.79
32	16.61	12.06	11.61	11.14
33	17.06	12.43	11.92	11.50
34	17.54	12.81	11.92	11.88
35	18.23	13.31	12.54	12.13
36	19.24	14.05	13.24	12.33
37	20.69	15.11	14.23	13.24
38	22.57	16.47	15.52	14.44
39	24.77	18.06	17.02	15.83
40	27.39	19.96	18.80	17.48
41	30.33	22.13	20.86	19.40
42	33.59	24.53	23.15	21.53
43	37.24	27.22	25.70	23.91
44	41.28	30.21	28.54	26.55
45	45.78	33.53	31.69	29.49
46	50.25	36.62	34.53	32.06
47	52.97	38.13	35.82	33.07
48	56.60	40.58	38.07	35.06
49	60.43	43.18	40.44	37.18
50	63.88	45.52	42.57	39.05
51	63.88	45.52	42.57	39.05
52	63.88	45.52	42.57	39.05
53	63.88	45.52	42.57	39.05
54	63.88	45.52	42.57	39.05
55	63.88	45.52	42.57	39.05
56	63.88	45.52	42.57	39.05
57	63.88	45.52	42.57	39.05
58	63.88	45.52	42.57	39.05
59	63.88	45.52	42.57	39.05
60	63.88	45.52	42.57	39.05
61	63.88	45.52	42.57	39.05
62	63.88	45.52	42.57	39.05
63	63.88	45.52	42.57	39.05
64	63.88	45.52	42.57	39.05

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.16	7.67	7.14	6.51
26	10.43	7.85	7.35	6.70
27	10.70	8.04	7.56	6.91
28	10.98	8.23	7.78	7.12
29	11.27	8.43	8.00	7.33
30	11.66	8.71	8.30	7.61
31	12.07	9.00	8.67	7.98
32	12.49	9.30	9.05	8.35
33	12.93	9.61	9.43	8.73
34	13.37	9.93	9.48	9.12
35	13.92	10.28	9.70	9.36
36	14.72	10.87	10.26	9.57
37	15.85	11.69	11.03	10.29
38	17.33	12.77	12.05	11.23
39	19.00	14.02	13.19	12.29
40	20.98	15.53	14.55	13.55
41	23.19	17.21	16.10	15.00
42	25.62	19.10	17.80	16.58
43	28.33	21.22	19.72	18.37
44	31.35	23.59	21.83	20.35
45	34.74	26.24	24.18	22.53
46	38.41	28.80	26.53	24.66
47	40.44	29.91	27.42	25.33
48	43.53	32.03	29.35	27.08
49	46.72	34.29	31.38	28.89
50	49.76	36.35	33.25	30.54
51	49.76	36.35	33.25	30.54
52	49.76	36.35	33.25	30.54
53	49.76	36.35	33.25	30.54
54	49.76	36.35	33.25	30.54
55	49.76	36.35	33.25	30.54
56	49.76	36.35	33.25	30.54
57	49.76	36.35	33.25	30.54
58	49.76	36.35	33.25	30.54
59	49.76	36.35	33.25	30.54
60	49.76	36.35	33.25	30.54
61	49.76	36.35	33.25	30.54
62	49.76	36.35	33.25	30.54
63	49.76	36.35	33.25	30.54
64	49.76	36.35	33.25	30.54

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92
Male

Base Rates
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.75	11.21	10.77	10.26
26	16.10	11.49	11.05	10.52
27	16.46	11.76	11.31	10.79
28	16.82	12.06	11.59	11.06
29	17.22	12.36	11.88	11.35
30	17.78	12.78	12.28	11.73
31	18.23	13.16	12.64	12.10
32	18.72	13.55	13.04	12.50
33	19.23	13.97	13.39	12.91
34	19.78	14.40	13.39	13.34
35	20.56	14.97	14.09	13.63
36	21.71	15.81	14.89	13.85
37	23.35	17.01	16.01	14.89
38	25.49	18.56	17.48	16.25
39	27.99	20.37	19.18	17.83
40	30.97	22.52	21.21	19.71
41	34.31	24.99	23.55	21.89
42	38.01	27.72	26.15	24.31
43	42.16	30.77	29.05	27.01
44	46.75	34.17	32.27	30.01
45	51.87	37.94	35.85	33.36
46	56.94	41.46	39.08	36.27
47	60.19	43.33	40.70	37.58
48	64.32	46.11	43.26	39.84
49	68.67	49.07	45.96	42.25
50	72.59	51.73	48.37	44.38
51	72.59	51.73	48.37	44.38
52	72.59	51.73	48.37	44.38
53	72.59	51.73	48.37	44.38
54	72.59	51.73	48.37	44.38
55	72.59	51.73	48.37	44.38
56	72.59	51.73	48.37	44.38
57	72.59	51.73	48.37	44.38
58	72.59	51.73	48.37	44.38
59	72.59	51.73	48.37	44.38
60	72.59	51.73	48.37	44.38
61	72.59	51.73	48.37	44.38
62	72.59	51.73	48.37	44.38
63	72.59	51.73	48.37	44.38
64	72.59	51.73	48.37	44.38

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.65	13.52	12.60	11.52
26	19.09	13.85	12.92	11.85
27	19.55	14.19	13.26	12.18
28	20.03	14.55	13.60	12.52
29	20.54	14.93	13.97	12.88
30	21.25	15.46	14.47	13.37
31	21.96	16.01	15.04	13.95
32	22.72	16.60	15.63	14.56
33	23.51	17.21	16.25	15.19
34	24.35	17.86	16.90	15.85
35	25.62	18.81	17.83	16.77
36	26.99	19.82	18.79	17.67
37	28.96	21.27	20.16	18.95
38	31.57	23.16	21.97	20.64
39	34.60	25.38	24.07	22.61
40	38.24	28.03	26.58	24.96
41	42.39	31.09	29.49	27.68
42	47.00	34.49	32.73	30.71
43	52.15	38.29	36.35	34.10
44	57.87	42.51	40.36	37.86
45	64.22	47.20	44.83	42.04
46	70.78	51.77	49.05	45.85
47	75.38	54.58	51.54	47.97
48	80.79	58.29	54.94	50.99
49	86.52	62.22	58.54	54.21
50	91.75	65.78	61.79	57.08
51	91.75	65.78	61.79	57.08
52	91.75	65.78	61.79	57.08
53	91.75	65.78	61.79	57.08
54	91.75	65.78	61.79	57.08
55	91.75	65.78	61.79	57.08
56	91.75	65.78	61.79	57.08
57	91.75	65.78	61.79	57.08
58	91.75	65.78	61.79	57.08
59	91.75	65.78	61.79	57.08
60	91.75	65.78	61.79	57.08
61	91.75	65.78	61.79	57.08
62	91.75	65.78	61.79	57.08
63	91.75	65.78	61.79	57.08
64	91.75	65.78	61.79	57.08

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.87	14.39	13.40	12.25
26	20.35	14.74	13.75	12.60
27	20.84	15.11	14.11	12.95
28	21.35	15.49	14.47	13.32
29	21.90	15.90	14.87	13.71
30	22.66	16.46	15.41	14.22
31	23.42	17.05	16.01	14.85
32	24.23	17.68	16.65	15.50
33	25.07	18.33	17.30	16.17
34	25.97	19.03	18.00	16.88
35	27.33	20.05	19.00	17.87
36	28.81	21.13	20.03	18.83
37	30.91	22.68	21.49	20.20
38	33.70	24.70	23.42	22.01
39	36.95	27.08	25.67	24.11
40	40.84	29.91	28.35	26.62
41	45.28	33.18	31.48	29.54
42	50.22	36.82	34.94	32.78
43	55.72	40.89	38.81	36.41
44	61.84	45.40	43.10	40.43
45	68.64	50.42	47.89	44.90
46	75.66	55.31	52.41	48.97
47	80.66	58.40	55.15	51.32
48	86.44	62.37	58.78	54.56
49	92.58	66.57	62.63	58.00
50	98.17	70.39	66.11	61.08
51	98.17	70.39	66.11	61.08
52	98.17	70.39	66.11	61.08
53	98.17	70.39	66.11	61.08
54	98.17	70.39	66.11	61.08
55	98.17	70.39	66.11	61.08
56	98.17	70.39	66.11	61.08
57	98.17	70.39	66.11	61.08
58	98.17	70.39	66.11	61.08
59	98.17	70.39	66.11	61.08
60	98.17	70.39	66.11	61.08
61	98.17	70.39	66.11	61.08
62	98.17	70.39	66.11	61.08
63	98.17	70.39	66.11	61.08
64	98.17	70.39	66.11	61.08

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 2A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	35.57	26.54	24.63	22.42
26	36.23	27.01	25.13	22.97
27	36.91	27.51	25.65	23.53
28	37.63	28.02	26.19	24.11
29	38.43	28.61	26.78	24.75
30	39.60	29.47	27.63	25.62
31	40.40	30.15	28.39	26.50
32	41.31	30.92	29.22	27.45
33	42.28	31.73	30.09	28.42
34	43.37	32.63	31.03	29.47
35	45.22	34.09	32.53	31.04
36	46.90	35.33	33.71	32.16
37	49.60	37.34	35.62	33.98
38	53.35	40.13	38.28	36.51
39	57.78	43.42	41.41	39.50
40	63.13	47.41	45.21	43.11
41	68.99	51.80	49.38	47.04
42	75.49	56.67	54.02	51.40
43	82.74	62.09	59.19	56.26
44	90.75	68.11	64.92	61.63
45	99.66	74.77	71.27	67.60
46	110.68	82.31	78.28	73.92
47	119.35	87.73	83.24	78.19
48	128.66	93.89	88.94	83.23
49	138.53	100.44	95.01	88.60
50	147.60	106.40	100.49	93.41
51	147.60	106.40	100.49	93.41
52	147.60	106.40	100.49	93.41
53	147.60	106.40	100.49	93.41
54	147.60	106.40	100.49	93.41
55	147.60	106.40	100.49	93.41
56	147.60	106.40	100.49	93.41
57	147.60	106.40	100.49	93.41
58	147.60	106.40	100.49	93.41
59	147.60	106.40	100.49	93.41
60	147.60	106.40	100.49	93.41
61	147.60	106.40	100.49	93.41
62	147.60	106.40	100.49	93.41
63	147.60	106.40	100.49	93.41
64	147.60	106.40	100.49	93.41

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 1A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	52.67	37.34	34.26	30.64
26	54.79	38.77	35.73	32.24
27	56.94	40.23	37.23	33.86
28	59.13	41.71	38.75	35.49
29	61.45	43.29	40.36	37.20
30	64.38	45.29	42.36	39.28
31	68.68	49.24	46.29	43.27
32	73.09	53.25	50.28	47.29
33	77.58	57.29	54.29	51.34
34	82.21	61.43	58.40	55.47
35	88.36	66.70	63.58	60.61
36	92.54	68.95	65.72	62.65
37	98.81	72.72	69.31	66.08
38	107.26	78.03	74.37	70.89
39	117.16	84.31	80.35	76.59
40	129.05	91.93	87.60	83.49
41	143.99	102.01	97.21	92.33
42	160.57	113.21	107.88	102.14
43	179.12	125.73	119.79	113.10
44	199.68	139.59	133.01	125.23
45	222.58	155.03	147.71	138.74
46	234.02	162.52	154.73	145.33
47	240.78	166.36	158.21	148.53
48	247.03	170.20	161.74	151.85
49	253.81	174.37	165.58	155.45
50	258.70	177.22	168.17	157.88
51	258.70	177.22	168.17	157.88
52	258.70	177.22	168.17	157.88
53	258.70	177.22	168.17	157.88
54	258.70	177.22	168.17	157.88
55	258.70	177.22	168.17	157.88
56	258.70	177.22	168.17	157.88
57	258.70	177.22	168.17	157.88
58	258.70	177.22	168.17	157.88
59	258.70	177.22	168.17	157.88
60	258.70	177.22	168.17	157.88
61	258.70	177.22	168.17	157.88
62	258.70	177.22	168.17	157.88
63	258.70	177.22	168.17	157.88
64	258.70	177.22	168.17	157.88

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.24	10.17	9.79	9.33
26	14.60	10.44	10.06	9.59
27	14.96	10.71	10.32	9.85
28	15.32	11.00	10.60	10.10
29	15.71	11.29	10.87	10.37
30	16.22	11.69	11.26	10.74
31	16.66	12.05	11.61	11.11
32	17.14	12.44	11.98	11.49
33	17.64	12.84	12.38	11.88
34	18.18	13.26	12.77	12.28
35	18.91	13.80	13.08	12.57
36	20.03	14.61	13.78	12.82
37	21.60	15.76	14.85	13.81
38	23.63	17.23	16.23	15.11
39	26.01	18.94	17.85	16.60
40	28.83	20.99	19.78	18.39
41	32.04	23.35	22.01	20.47
42	35.60	25.98	24.51	22.80
43	39.58	28.91	27.29	25.39
44	43.99	32.17	30.38	28.27
45	48.90	35.80	33.82	31.47
46	54.04	39.36	37.12	34.42
47	57.40	41.32	38.81	35.82
48	61.67	44.21	41.47	38.20
49	66.16	47.29	44.27	40.71
50	70.27	50.09	46.82	42.96
51	70.27	50.09	46.82	42.96
52	70.27	50.09	46.82	42.96
53	70.27	50.09	46.82	42.96
54	70.27	50.09	46.82	42.96
55	70.27	50.09	46.82	42.96
56	70.27	50.09	46.82	42.96
57	70.27	50.09	46.82	42.96
58	70.27	50.09	46.82	42.96
59	70.27	50.09	46.82	42.96
60	70.27	50.09	46.82	42.96
61	70.27	50.09	46.82	42.96
62	70.27	50.09	46.82	42.96
63	70.27	50.09	46.82	42.96
64	70.27	50.09	46.82	42.96

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.35	7.81	7.25	6.61
26	10.63	8.00	7.49	6.83
27	10.94	8.21	7.72	7.05
28	11.24	8.41	7.95	7.27
29	11.56	8.63	8.19	7.50
30	11.98	8.93	8.51	7.80
31	12.43	9.26	8.91	8.20
32	12.89	9.58	9.32	8.61
33	13.35	9.92	9.74	9.02
34	13.85	10.27	10.16	9.43
35	14.43	10.65	10.43	9.69
36	15.32	11.30	10.66	9.94
37	16.54	12.18	11.50	10.72
38	18.13	13.35	12.60	11.74
39	19.94	14.71	13.82	12.87
40	22.07	16.33	15.28	14.23
41	24.47	18.15	16.97	15.81
42	27.12	20.21	18.83	17.54
43	30.09	22.52	20.91	19.48
44	33.38	25.13	23.23	21.64
45	37.09	27.99	25.79	24.04
46	41.28	30.93	28.48	26.47
47	43.84	32.42	29.70	27.45
48	47.40	34.91	31.99	29.50
49	51.16	37.55	34.36	31.63
50	54.74	39.98	36.56	33.59
51	54.74	39.98	36.56	33.59
52	54.74	39.98	36.56	33.59
53	54.74	39.98	36.56	33.59
54	54.74	39.98	36.56	33.59
55	54.74	39.98	36.56	33.59
56	54.74	39.98	36.56	33.59
57	54.74	39.98	36.56	33.59
58	54.74	39.98	36.56	33.59
59	54.74	39.98	36.56	33.59
60	54.74	39.98	36.56	33.59
61	54.74	39.98	36.56	33.59
62	54.74	39.98	36.56	33.59
63	54.74	39.98	36.56	33.59
64	54.74	39.98	36.56	33.59

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92
Male

Base Rates
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.03	11.40	10.97	10.45
26	16.43	11.71	11.28	10.74
27	16.84	12.01	11.57	11.04
28	17.25	12.34	11.89	11.32
29	17.69	12.67	12.20	11.63
30	18.28	13.13	12.64	12.05
31	18.78	13.54	13.04	12.47
32	19.32	13.98	13.46	12.90
33	19.89	14.43	13.91	13.34
34	20.50	14.91	14.36	13.80
35	21.33	15.52	14.71	14.13
36	22.61	16.45	15.50	14.41
37	24.39	17.75	16.72	15.54
38	26.70	19.42	18.29	17.01
39	29.40	21.37	20.13	18.71
40	32.61	23.70	22.32	20.74
41	36.25	26.38	24.86	23.11
42	40.30	29.37	27.70	25.75
43	44.82	32.70	30.86	28.69
44	49.83	36.40	34.37	31.97
45	55.41	40.52	38.28	35.61
46	61.25	44.57	42.02	38.96
47	65.23	46.95	44.10	40.71
48	70.08	50.24	47.12	43.41
49	75.18	53.74	50.31	46.26
50	79.85	56.92	53.20	48.82
51	79.85	56.92	53.20	48.82
52	79.85	56.92	53.20	48.82
53	79.85	56.92	53.20	48.82
54	79.85	56.92	53.20	48.82
55	79.85	56.92	53.20	48.82
56	79.85	56.92	53.20	48.82
57	79.85	56.92	53.20	48.82
58	79.85	56.92	53.20	48.82
59	79.85	56.92	53.20	48.82
60	79.85	56.92	53.20	48.82
61	79.85	56.92	53.20	48.82
62	79.85	56.92	53.20	48.82
63	79.85	56.92	53.20	48.82
64	79.85	56.92	53.20	48.82

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.00	13.77	12.83	11.73
26	19.50	14.14	13.19	12.09
27	20.00	14.51	13.55	12.45
28	20.52	14.90	13.93	12.82
29	21.08	15.32	14.34	13.22
30	21.85	15.88	14.88	13.74
31	22.63	16.49	15.49	14.36
32	23.46	17.13	16.14	15.03
33	24.32	17.79	16.80	15.70
34	25.24	18.50	17.50	16.41
35	26.60	19.52	18.50	17.40
36	28.12	20.64	19.56	18.40
37	30.27	22.20	21.05	19.79
38	33.09	24.26	23.00	21.61
39	36.36	26.65	25.27	23.73
40	40.28	29.50	27.97	26.26
41	44.81	32.85	31.15	29.24
42	49.84	36.55	34.68	32.55
43	55.46	40.70	38.62	36.24
44	61.69	45.29	43.01	40.34
45	68.64	50.42	47.88	44.90
46	76.16	55.67	52.74	49.29
47	81.69	59.14	55.84	51.97
48	88.03	63.51	59.86	55.54
49	94.75	68.13	64.11	59.35
50	100.93	72.36	67.98	62.79
51	100.93	72.36	67.98	62.79
52	100.93	72.36	67.98	62.79
53	100.93	72.36	67.98	62.79
54	100.93	72.36	67.98	62.79
55	100.93	72.36	67.98	62.79
56	100.93	72.36	67.98	62.79
57	100.93	72.36	67.98	62.79
58	100.93	72.36	67.98	62.79
59	100.93	72.36	67.98	62.79
60	100.93	72.36	67.98	62.79
61	100.93	72.36	67.98	62.79
62	100.93	72.36	67.98	62.79
63	100.93	72.36	67.98	62.79
64	100.93	72.36	67.98	62.79

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	20.25	14.65	13.65	12.47
26	20.78	15.04	14.03	12.85
27	21.32	15.45	14.42	13.24
28	21.88	15.87	14.83	13.64
29	22.48	16.32	15.26	14.06
30	23.30	16.91	15.84	14.61
31	24.13	17.56	16.49	15.29
32	25.02	18.25	17.19	16.00
33	25.95	18.96	17.89	16.72
34	26.92	19.71	18.64	17.48
35	28.38	20.80	19.72	18.54
36	30.01	22.00	20.85	19.60
37	32.30	23.68	22.45	21.09
38	35.32	25.88	24.53	23.04
39	38.83	28.44	26.96	25.31
40	43.02	31.49	29.85	28.02
41	47.86	35.07	33.25	31.20
42	53.25	39.03	37.03	34.74
43	59.26	43.46	41.25	38.69
44	65.93	48.38	45.94	43.09
45	73.36	53.86	51.15	47.96
46	81.41	59.48	56.35	52.67
47	87.42	63.28	59.76	55.61
48	94.20	67.95	64.05	59.43
49	101.38	72.90	68.59	63.50
50	107.99	77.43	72.74	67.19
51	107.99	77.43	72.74	67.19
52	107.99	77.43	72.74	67.19
53	107.99	77.43	72.74	67.19
54	107.99	77.43	72.74	67.19
55	107.99	77.43	72.74	67.19
56	107.99	77.43	72.74	67.19
57	107.99	77.43	72.74	67.19
58	107.99	77.43	72.74	67.19
59	107.99	77.43	72.74	67.19
60	107.99	77.43	72.74	67.19
61	107.99	77.43	72.74	67.19
62	107.99	77.43	72.74	67.19
63	107.99	77.43	72.74	67.19
64	107.99	77.43	72.74	67.19

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 2A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	36.26	27.05	25.10	22.85
26	37.00	27.59	25.66	23.45
27	37.78	28.15	26.24	24.08
28	38.58	28.73	26.84	24.72
29	39.47	29.38	27.50	25.42
30	40.75	30.31	28.43	26.36
31	41.67	31.09	29.27	27.33
32	42.69	31.94	30.18	28.36
33	43.78	32.85	31.15	29.42
34	44.99	33.83	32.18	30.56
35	46.99	35.41	33.78	32.24
36	48.88	36.81	35.12	33.51
37	51.85	39.03	37.22	35.51
38	55.94	42.06	40.11	38.26
39	60.75	45.64	43.52	41.50
40	66.54	49.95	47.63	45.42
41	72.96	54.76	52.20	49.72
42	80.07	60.09	57.29	54.49
43	88.01	66.03	62.95	59.82
44	96.80	72.61	69.22	65.71
45	106.56	79.92	76.18	72.25
46	119.17	88.57	84.25	79.52
47	129.37	95.07	90.20	84.72
48	140.22	102.32	96.91	90.68
49	151.70	109.99	104.02	97.01
50	162.35	117.04	110.54	102.75
51	162.35	117.04	110.54	102.75
52	162.35	117.04	110.54	102.75
53	162.35	117.04	110.54	102.75
54	162.35	117.04	110.54	102.75
55	162.35	117.04	110.54	102.75
56	162.35	117.04	110.54	102.75
57	162.35	117.04	110.54	102.75
58	162.35	117.04	110.54	102.75
59	162.35	117.04	110.54	102.75
60	162.35	117.04	110.54	102.75
61	162.35	117.04	110.54	102.75
62	162.35	117.04	110.54	102.75
63	162.35	117.04	110.54	102.75
64	162.35	117.04	110.54	102.75

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 1A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	53.70	38.06	34.92	31.24
26	55.99	39.61	36.51	32.94
27	58.31	41.18	38.11	34.67
28	60.66	42.79	39.75	36.41
29	63.15	44.48	41.46	38.23
30	66.27	46.62	43.59	40.43
31	70.88	50.82	47.77	44.65
32	75.60	55.07	52.00	48.92
33	80.39	59.36	56.26	53.20
34	85.34	63.76	60.61	57.57
35	91.85	69.32	66.08	62.99
36	96.52	71.89	68.52	65.32
37	103.38	76.05	72.49	69.10
38	112.54	81.83	77.99	74.34
39	123.24	88.66	84.50	80.53
40	136.09	96.92	92.36	88.02
41	152.36	107.92	102.83	97.66
42	170.45	120.14	114.48	108.38
43	190.66	133.80	127.48	120.34
44	213.09	148.94	141.91	133.62
45	238.08	165.80	157.97	148.37
46	251.75	174.79	166.39	156.29
47	260.55	180.01	171.18	160.71
48	268.80	185.17	175.97	165.21
49	277.68	190.75	181.15	170.06
50	284.57	194.94	184.99	173.67
51	284.57	194.94	184.99	173.67
52	284.57	194.94	184.99	173.67
53	284.57	194.94	184.99	173.67
54	284.57	194.94	184.99	173.67
55	284.57	194.94	184.99	173.67
56	284.57	194.94	184.99	173.67
57	284.57	194.94	184.99	173.67
58	284.57	194.94	184.99	173.67
59	284.57	194.94	184.99	173.67
60	284.57	194.94	184.99	173.67
61	284.57	194.94	184.99	173.67
62	284.57	194.94	184.99	173.67
63	284.57	194.94	184.99	173.67
64	284.57	194.94	184.99	173.67

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5P - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.01	7.21	6.35	5.49
26	10.18	7.35	6.47	5.59
27	10.35	7.47	6.57	5.68
28	10.63	7.66	6.75	5.83
29	11.01	7.93	6.98	6.03
30	11.55	8.31	7.32	6.32
31	12.00	8.64	7.61	6.56
32	12.48	8.99	7.92	6.84
33	12.99	9.37	8.26	7.13
34	13.61	9.82	8.66	7.49
35	14.32	10.34	9.11	7.88
36	15.60	11.23	9.91	8.59
37	16.94	12.19	10.77	9.33
38	18.32	13.17	11.66	10.11
39	19.75	14.19	12.57	10.92
40	21.16	15.19	13.47	11.71
41	22.56	16.23	14.45	12.63
42	24.06	17.33	15.49	13.58
43	25.59	18.45	16.47	14.36
44	27.11	19.25	17.21	15.06
45	28.07	19.99	17.93	15.76
46	29.66	21.10	18.95	16.69
47	30.59	21.75	19.54	17.25
48	32.40	23.03	20.71	18.30
49	34.13	24.24	21.82	19.31
50	35.71	25.35	22.83	20.23
51	35.71	25.35	22.83	20.23
52	35.71	25.35	22.83	20.23
53	35.71	25.35	22.83	20.23
54	35.71	25.35	22.83	20.23
55	35.71	25.35	22.83	20.23
56	35.71	25.35	22.83	20.23
57	35.71	25.35	22.83	20.23
58	35.71	25.35	22.83	20.23
59	35.71	25.35	22.83	20.23
60	35.71	25.35	22.83	20.23
61	35.71	25.35	22.83	20.23
62	35.71	25.35	22.83	20.23
63	35.71	25.35	22.83	20.23
64	35.71	25.35	22.83	20.23

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.29	5.34	4.73	4.12
26	7.43	5.44	4.82	4.20
27	7.58	5.55	4.92	4.28
28	7.79	5.71	5.06	4.40
29	8.08	5.92	5.24	4.56
30	8.49	6.20	5.49	4.77
31	8.87	6.49	5.75	5.00
32	9.29	6.79	6.03	5.26
33	9.74	7.14	6.33	5.52
34	10.26	7.52	6.68	5.82
35	10.85	7.95	7.07	6.17
36	11.87	8.68	7.72	6.74
37	12.94	9.45	8.41	7.35
38	14.07	10.26	9.14	7.99
39	15.25	11.10	9.89	8.66
40	16.43	11.96	10.66	9.33
41	17.67	12.86	11.51	10.13
42	18.97	13.84	12.43	10.97
43	20.34	14.84	13.32	11.66
44	21.74	15.64	14.04	12.35
45	22.84	16.39	14.75	13.04
46	24.09	17.27	15.55	13.77
47	24.65	17.66	15.90	14.10
48	26.23	18.77	16.91	15.00
49	27.78	19.86	17.90	15.90
50	29.17	20.85	18.79	16.72
51	29.17	20.85	18.79	16.72
52	29.17	20.85	18.79	16.72
53	29.17	20.85	18.79	16.72
54	29.17	20.85	18.79	16.72
55	29.17	20.85	18.79	16.72
56	29.17	20.85	18.79	16.72
57	29.17	20.85	18.79	16.72
58	29.17	20.85	18.79	16.72
59	29.17	20.85	18.79	16.72
60	29.17	20.85	18.79	16.72
61	29.17	20.85	18.79	16.72
62	29.17	20.85	18.79	16.72
63	29.17	20.85	18.79	16.72
64	29.17	20.85	18.79	16.72

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92
Female

Base Rates
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.22	8.04	7.06	6.08
26	11.41	8.19	7.19	6.19
27	11.61	8.33	7.31	6.30
28	11.92	8.55	7.51	6.47
29	12.35	8.85	7.78	6.69
30	12.97	9.29	8.16	7.02
31	13.48	9.66	8.49	7.30
32	14.03	10.06	8.84	7.62
33	14.61	10.49	9.23	7.95
34	15.31	11.00	9.68	8.35
35	16.12	11.59	10.20	8.80
36	17.57	12.61	11.11	9.60
37	19.09	13.69	12.08	10.45
38	20.66	14.81	13.09	11.33
39	22.29	15.97	14.13	12.25
40	23.89	17.11	15.15	13.15
41	25.48	18.29	16.26	14.19
42	27.18	19.54	17.44	15.27
43	28.92	20.81	18.66	16.32
44	30.70	21.87	19.55	17.11
45	31.90	22.71	20.37	17.91
46	33.71	23.98	21.53	18.97
47	34.76	24.72	22.21	19.60
48	36.82	26.17	23.53	20.79
49	38.78	27.55	24.79	21.94
50	40.58	28.81	25.94	22.99
51	40.58	28.81	25.94	22.99
52	40.58	28.81	25.94	22.99
53	40.58	28.81	25.94	22.99
54	40.58	28.81	25.94	22.99
55	40.58	28.81	25.94	22.99
56	40.58	28.81	25.94	22.99
57	40.58	28.81	25.94	22.99
58	40.58	28.81	25.94	22.99
59	40.58	28.81	25.94	22.99
60	40.58	28.81	25.94	22.99
61	40.58	28.81	25.94	22.99
62	40.58	28.81	25.94	22.99
63	40.58	28.81	25.94	22.99
64	40.58	28.81	25.94	22.99

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3P - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.44	10.61	9.41	8.24
26	14.58	10.72	9.51	8.32
27	14.75	10.83	9.60	8.40
28	15.05	11.05	9.80	8.57
29	15.51	11.38	10.09	8.81
30	16.21	11.88	10.53	9.19
31	16.78	12.29	10.88	9.50
32	17.41	12.74	11.28	9.83
33	18.09	13.23	11.71	10.20
34	18.89	13.81	12.22	10.63
35	19.83	14.48	12.81	11.14
36	21.62	15.77	13.97	12.17
37	23.51	17.14	15.21	13.26
38	25.46	18.56	16.48	14.40
39	27.49	20.02	17.80	15.57
40	29.47	21.45	19.11	16.73
41	31.62	23.05	20.62	18.14
42	33.90	24.74	22.22	19.63
43	36.27	26.47	23.87	21.17
44	38.68	28.25	25.45	22.51
45	40.62	29.43	26.61	23.62
46	43.06	31.12	28.15	25.03
47	44.47	32.11	29.06	25.87
48	47.17	34.03	30.81	27.47
49	49.74	35.86	32.48	29.00
50	52.10	37.52	34.00	30.39
51	52.10	37.52	34.00	30.39
52	52.10	37.52	34.00	30.39
53	52.10	37.52	34.00	30.39
54	52.10	37.52	34.00	30.39
55	52.10	37.52	34.00	30.39
56	52.10	37.52	34.00	30.39
57	52.10	37.52	34.00	30.39
58	52.10	37.52	34.00	30.39
59	52.10	37.52	34.00	30.39
60	52.10	37.52	34.00	30.39
61	52.10	37.52	34.00	30.39
62	52.10	37.52	34.00	30.39
63	52.10	37.52	34.00	30.39
64	52.10	37.52	34.00	30.39

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.37	11.28	9.99	8.73
26	15.52	11.39	10.09	8.82
27	15.70	11.51	10.20	8.91
28	16.02	11.75	10.41	9.09
29	16.52	12.09	10.71	9.34
30	17.27	12.63	11.18	9.75
31	17.88	13.07	11.56	10.08
32	18.54	13.55	11.99	10.44
33	19.27	14.07	12.44	10.83
34	20.13	14.69	12.99	11.29
35	21.14	15.42	13.62	11.83
36	23.06	16.79	14.87	12.94
37	25.07	18.25	16.19	14.11
38	27.17	19.78	17.55	15.32
39	29.33	21.34	18.97	16.58
40	31.45	22.88	20.36	17.83
41	33.75	24.58	21.98	19.33
42	36.19	26.39	23.70	20.92
43	38.73	28.24	25.46	22.56
44	41.31	30.16	27.23	24.09
45	43.39	31.49	28.47	25.27
46	46.06	33.29	30.12	26.78
47	47.58	34.35	31.10	27.69
48	50.47	36.41	32.96	29.40
49	53.23	38.37	34.76	31.03
50	55.75	40.15	36.39	32.52
51	55.75	40.15	36.39	32.52
52	55.75	40.15	36.39	32.52
53	55.75	40.15	36.39	32.52
54	55.75	40.15	36.39	32.52
55	55.75	40.15	36.39	32.52
56	55.75	40.15	36.39	32.52
57	55.75	40.15	36.39	32.52
58	55.75	40.15	36.39	32.52
59	55.75	40.15	36.39	32.52
60	55.75	40.15	36.39	32.52
61	55.75	40.15	36.39	32.52
62	55.75	40.15	36.39	32.52
63	55.75	40.15	36.39	32.52
64	55.75	40.15	36.39	32.52

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 2A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.93	20.60	18.21	15.81
26	28.08	20.67	18.27	15.86
27	28.25	20.75	18.34	15.93
28	28.72	21.04	18.60	16.15
29	29.49	21.56	19.05	16.53
30	30.73	22.41	19.80	17.18
31	31.71	23.06	20.37	17.66
32	32.80	23.79	21.00	18.22
33	33.98	24.58	21.70	18.81
34	35.40	25.54	22.54	19.54
35	37.07	26.67	23.54	20.39
36	39.50	28.36	25.07	21.75
37	42.03	30.12	26.67	23.17
38	44.62	31.91	28.30	24.63
39	47.24	33.73	29.97	26.11
40	49.73	35.45	31.54	27.52
41	52.83	37.84	33.82	29.84
42	56.09	40.36	36.25	32.30
43	59.46	42.96	38.74	34.84
44	62.89	45.63	41.30	37.46
45	65.52	47.72	43.34	39.62
46	70.00	50.85	46.09	41.85
47	72.91	52.55	47.68	43.11
48	77.50	55.78	50.62	45.60
49	81.91	58.85	53.45	48.00
50	85.94	61.67	56.04	50.16
51	85.94	61.67	56.04	50.16
52	85.94	61.67	56.04	50.16
53	85.94	61.67	56.04	50.16
54	85.94	61.67	56.04	50.16
55	85.94	61.67	56.04	50.16
56	85.94	61.67	56.04	50.16
57	85.94	61.67	56.04	50.16
58	85.94	61.67	56.04	50.16
59	85.94	61.67	56.04	50.16
60	85.94	61.67	56.04	50.16
61	85.94	61.67	56.04	50.16
62	85.94	61.67	56.04	50.16
63	85.94	61.67	56.04	50.16
64	85.94	61.67	56.04	50.16

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 1A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	38.63	26.43	22.53	18.62
26	39.72	27.09	23.10	19.08
27	40.83	27.77	23.68	19.55
28	42.38	28.74	24.49	20.23
29	44.40	30.02	25.58	21.12
30	47.20	31.81	27.11	22.36
31	50.94	34.09	29.05	23.97
32	54.97	36.54	31.14	25.69
33	59.26	39.17	33.38	27.53
34	64.12	42.15	35.91	29.62
35	69.57	45.51	38.77	31.97
36	75.38	49.27	42.02	34.68
37	81.49	53.21	45.43	37.53
38	87.79	57.28	48.96	40.47
39	94.28	61.46	52.58	43.50
40	100.56	65.52	56.11	46.44
41	108.08	70.34	60.43	50.13
42	116.04	75.45	65.00	54.04
43	124.27	80.72	69.72	58.07
44	132.70	86.12	74.56	62.22
45	139.46	90.45	78.48	65.60
46	141.16	91.70	79.74	66.88
47	140.77	91.19	79.33	66.58
48	142.49	92.47	80.61	67.88
49	143.79	93.46	81.65	69.00
50	144.42	94.02	82.32	69.78
51	144.42	94.02	82.32	69.78
52	144.42	94.02	82.32	69.78
53	144.42	94.02	82.32	69.78
54	144.42	94.02	82.32	69.78
55	144.42	94.02	82.32	69.78
56	144.42	94.02	82.32	69.78
57	144.42	94.02	82.32	69.78
58	144.42	94.02	82.32	69.78
59	144.42	94.02	82.32	69.78
60	144.42	94.02	82.32	69.78
61	144.42	94.02	82.32	69.78
62	144.42	94.02	82.32	69.78
63	144.42	94.02	82.32	69.78
64	144.42	94.02	82.32	69.78

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.10	9.94	8.92	7.85
26	14.41	10.16	9.12	8.03
27	14.73	10.38	9.33	8.23
28	15.19	10.72	9.63	8.50
29	15.82	11.15	10.03	8.85
30	16.70	11.75	10.58	9.34
31	17.54	12.37	11.16	9.87
32	18.45	13.02	11.77	10.45
33	19.43	13.73	12.44	11.07
34	20.56	14.54	13.21	11.77
35	21.86	15.48	14.07	12.56
36	23.87	16.89	15.35	13.73
37	25.99	18.38	16.72	14.94
38	28.20	19.92	18.13	16.22
39	30.48	21.52	19.59	17.53
40	32.72	23.10	21.04	18.82
41	35.00	24.73	22.57	20.23
42	37.43	26.45	24.20	21.72
43	39.93	28.24	25.87	23.25
44	42.50	30.07	27.55	24.67
45	44.53	31.30	28.68	25.72
46	47.23	33.05	30.29	27.20
47	48.71	34.06	31.23	28.07
48	51.59	36.04	33.06	29.74
49	54.34	37.95	34.82	31.35
50	56.86	39.68	36.41	32.82
51	56.86	39.68	36.41	32.82
52	56.86	39.68	36.41	32.82
53	56.86	39.68	36.41	32.82
54	56.86	39.68	36.41	32.82
55	56.86	39.68	36.41	32.82
56	56.86	39.68	36.41	32.82
57	56.86	39.68	36.41	32.82
58	56.86	39.68	36.41	32.82
59	56.86	39.68	36.41	32.82
60	56.86	39.68	36.41	32.82
61	56.86	39.68	36.41	32.82
62	56.86	39.68	36.41	32.82
63	56.86	39.68	36.41	32.82
64	56.86	39.68	36.41	32.82

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.18	7.28	6.56	5.79
26	10.43	7.46	6.72	5.96
27	10.69	7.65	6.90	6.15
28	11.05	7.90	7.14	6.39
29	11.52	8.24	7.44	6.69
30	12.18	8.69	7.86	7.09
31	12.87	9.21	8.34	7.52
32	13.62	9.76	8.85	7.98
33	14.43	10.36	9.41	8.48
34	15.35	11.02	10.04	9.03
35	16.40	11.79	10.75	9.66
36	18.00	12.92	11.78	10.59
37	19.70	14.12	12.88	11.58
38	21.49	15.38	14.03	12.62
39	23.35	16.70	15.24	13.70
40	25.23	18.02	16.46	14.80
41	27.21	19.44	17.79	16.01
42	29.29	20.93	19.19	17.30
43	31.48	22.51	20.66	18.64
44	33.75	24.13	22.19	20.05
45	35.62	25.48	23.43	21.08
46	38.03	26.93	24.71	22.26
47	39.08	27.52	25.26	22.77
48	41.60	29.27	26.88	24.26
49	44.05	30.96	28.44	25.70
50	46.27	32.50	29.86	27.00
51	46.27	32.50	29.86	27.00
52	46.27	32.50	29.86	27.00
53	46.27	32.50	29.86	27.00
54	46.27	32.50	29.86	27.00
55	46.27	32.50	29.86	27.00
56	46.27	32.50	29.86	27.00
57	46.27	32.50	29.86	27.00
58	46.27	32.50	29.86	27.00
59	46.27	32.50	29.86	27.00
60	46.27	32.50	29.86	27.00
61	46.27	32.50	29.86	27.00
62	46.27	32.50	29.86	27.00
63	46.27	32.50	29.86	27.00
64	46.27	32.50	29.86	27.00

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 4A, 4P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.87	11.14	9.98	8.76
26	16.22	11.39	10.21	8.97
27	16.58	11.64	10.45	9.19
28	17.11	12.02	10.79	9.50
29	17.82	12.51	11.24	9.90
30	18.82	13.20	11.87	10.46
31	19.77	13.90	12.52	11.06
32	20.81	14.64	13.22	11.72
33	21.92	15.45	13.98	12.42
34	23.21	16.37	14.85	13.22
35	24.68	17.43	15.83	14.12
36	26.97	19.04	17.29	15.44
37	29.38	20.73	18.84	16.82
38	31.89	22.48	20.45	18.27
39	34.48	24.30	22.11	19.76
40	37.03	26.09	23.75	21.23
41	39.62	27.94	25.49	22.83
42	42.38	29.90	27.34	24.52
43	45.22	31.93	29.24	26.26
44	48.14	34.01	31.20	28.04
45	50.44	35.57	32.59	29.22
46	53.64	37.55	34.42	30.91
47	55.35	38.71	35.49	31.90
48	58.63	40.96	37.57	33.80
49	61.75	43.13	39.57	35.63
50	64.61	45.09	41.38	37.30
51	64.61	45.09	41.38	37.30
52	64.61	45.09	41.38	37.30
53	64.61	45.09	41.38	37.30
54	64.61	45.09	41.38	37.30
55	64.61	45.09	41.38	37.30
56	64.61	45.09	41.38	37.30
57	64.61	45.09	41.38	37.30
58	64.61	45.09	41.38	37.30
59	64.61	45.09	41.38	37.30
60	64.61	45.09	41.38	37.30
61	64.61	45.09	41.38	37.30
62	64.61	45.09	41.38	37.30
63	64.61	45.09	41.38	37.30
64	64.61	45.09	41.38	37.30

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.67	14.02	12.63	11.20
26	19.99	14.26	12.85	11.41
27	20.33	14.50	13.08	11.63
28	20.87	14.89	13.44	11.96
29	21.64	15.43	13.94	12.40
30	22.76	16.23	14.66	13.05
31	23.92	17.07	15.44	13.79
32	25.18	17.98	16.30	14.58
33	26.54	18.96	17.22	15.44
34	28.11	20.10	18.27	16.42
35	29.90	21.39	19.47	17.53
36	32.71	23.37	21.29	19.18
37	35.67	25.46	23.22	20.91
38	38.74	27.63	25.21	22.72
39	41.91	29.88	27.28	24.58
40	45.03	32.08	29.30	26.42
41	48.50	34.56	31.63	28.56
42	52.18	37.17	34.10	30.82
43	55.99	39.89	36.65	33.17
44	59.89	42.66	39.27	35.57
45	63.05	44.93	41.41	37.51
46	67.21	47.72	43.90	39.71
47	69.81	49.26	45.32	41.03
48	74.08	52.21	48.06	43.52
49	78.16	55.03	50.67	45.92
50	81.89	57.61	53.06	48.09
51	81.89	57.61	53.06	48.09
52	81.89	57.61	53.06	48.09
53	81.89	57.61	53.06	48.09
54	81.89	57.61	53.06	48.09
55	81.89	57.61	53.06	48.09
56	81.89	57.61	53.06	48.09
57	81.89	57.61	53.06	48.09
58	81.89	57.61	53.06	48.09
59	81.89	57.61	53.06	48.09
60	81.89	57.61	53.06	48.09
61	81.89	57.61	53.06	48.09
62	81.89	57.61	53.06	48.09
63	81.89	57.61	53.06	48.09
64	81.89	57.61	53.06	48.09

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	20.97	14.92	13.44	11.91
26	21.31	15.17	13.67	12.13
27	21.67	15.44	13.91	12.36
28	22.25	15.85	14.30	12.71
29	23.07	16.43	14.83	13.19
30	24.26	17.28	15.60	13.89
31	25.51	18.18	16.45	14.67
32	26.86	19.16	17.36	15.53
33	28.32	20.21	18.35	16.44
34	30.00	21.42	19.48	17.49
35	31.92	22.81	20.76	18.68
36	34.92	24.93	22.70	20.44
37	38.08	27.16	24.77	22.30
38	41.37	29.49	26.89	24.22
39	44.76	31.89	29.11	26.22
40	48.10	34.25	31.28	28.19
41	51.82	36.90	33.76	30.48
42	55.75	39.70	36.41	32.89
43	59.83	42.60	39.13	35.41
44	64.00	45.57	41.94	37.98
45	67.39	47.99	44.22	40.09
46	71.84	51.05	46.97	42.49
47	74.70	52.71	48.49	43.90
48	79.27	55.86	51.42	46.57
49	83.64	58.89	54.22	49.13
50	87.62	61.64	56.77	51.46
51	87.62	61.64	56.77	51.46
52	87.62	61.64	56.77	51.46
53	87.62	61.64	56.77	51.46
54	87.62	61.64	56.77	51.46
55	87.62	61.64	56.77	51.46
56	87.62	61.64	56.77	51.46
57	87.62	61.64	56.77	51.46
58	87.62	61.64	56.77	51.46
59	87.62	61.64	56.77	51.46
60	87.62	61.64	56.77	51.46
61	87.62	61.64	56.77	51.46
62	87.62	61.64	56.77	51.46
63	87.62	61.64	56.77	51.46
64	87.62	61.64	56.77	51.46

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 2A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	37.28	26.73	23.96	21.06
26	37.73	27.00	24.22	21.33
27	38.21	27.28	24.51	21.61
28	39.10	27.86	25.04	22.12
29	40.41	28.73	25.85	22.86
30	42.39	30.07	27.08	23.97
31	44.11	31.13	28.10	24.98
32	45.99	32.29	29.22	26.09
33	48.03	33.55	30.45	27.28
34	50.44	35.06	31.89	28.68
35	53.22	36.81	33.57	30.30
36	57.40	39.76	36.27	32.74
37	61.79	42.84	39.11	35.31
38	66.30	46.02	42.05	37.95
39	70.93	49.29	45.06	40.67
40	75.40	52.45	47.98	43.30
41	80.30	56.08	51.39	46.40
42	85.47	59.92	55.00	49.67
43	90.82	63.87	58.73	53.05
44	96.26	67.92	62.55	56.50
45	100.48	71.11	65.58	59.27
46	107.75	76.07	70.15	63.42
47	113.20	79.42	73.14	66.03
48	120.64	84.49	77.81	70.27
49	127.78	89.36	82.30	74.35
50	134.37	93.83	86.42	78.10
51	134.37	93.83	86.42	78.10
52	134.37	93.83	86.42	78.10
53	134.37	93.83	86.42	78.10
54	134.37	93.83	86.42	78.10
55	134.37	93.83	86.42	78.10
56	134.37	93.83	86.42	78.10
57	134.37	93.83	86.42	78.10
58	134.37	93.83	86.42	78.10
59	134.37	93.83	86.42	78.10
60	134.37	93.83	86.42	78.10
61	134.37	93.83	86.42	78.10
62	134.37	93.83	86.42	78.10
63	134.37	93.83	86.42	78.10
64	134.37	93.83	86.42	78.10

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 1A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	53.98	36.35	31.81	27.06
26	56.06	37.64	33.00	28.18
27	58.17	38.95	34.22	29.31
28	60.89	40.66	35.79	30.74
29	64.31	42.84	37.77	32.52
30	68.88	45.77	40.40	34.87
31	75.87	50.12	44.42	38.60
32	83.33	54.78	48.72	42.57
33	91.28	59.73	53.30	46.80
34	100.16	65.29	58.42	51.52
35	110.08	71.50	64.13	56.77
36	119.81	77.70	69.69	61.63
37	130.04	84.21	75.54	66.74
38	140.62	90.95	81.58	72.02
39	151.53	97.89	87.82	77.46
40	162.16	104.65	93.88	82.75
41	175.75	113.14	101.51	89.33
42	190.15	122.13	109.60	96.29
43	205.03	131.43	117.97	103.49
44	220.33	140.97	126.56	110.88
45	232.90	148.77	133.58	116.90
46	235.69	150.74	135.50	118.74
47	235.76	150.55	135.36	118.65
48	238.60	152.55	137.33	120.52
49	240.72	154.09	138.86	122.03
50	241.71	154.92	139.75	122.98
51	241.71	154.92	139.75	122.98
52	241.71	154.92	139.75	122.98
53	241.71	154.92	139.75	122.98
54	241.71	154.92	139.75	122.98
55	241.71	154.92	139.75	122.98
56	241.71	154.92	139.75	122.98
57	241.71	154.92	139.75	122.98
58	241.71	154.92	139.75	122.98
59	241.71	154.92	139.75	122.98
60	241.71	154.92	139.75	122.98
61	241.71	154.92	139.75	122.98
62	241.71	154.92	139.75	122.98
63	241.71	154.92	139.75	122.98
64	241.71	154.92	139.75	122.98

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.47	12.78	11.34	10.34
26	19.00	13.16	11.69	10.68
27	19.54	13.56	12.05	11.03
28	20.28	14.08	12.53	11.48
29	21.25	14.75	13.14	12.06
30	22.57	15.66	13.96	12.83
31	23.86	16.60	14.85	13.71
32	25.26	17.63	15.80	14.66
33	26.77	18.72	16.83	15.66
34	28.49	19.97	17.99	16.81
35	30.45	21.38	19.31	18.10
36	33.34	23.33	21.09	19.74
37	36.39	25.40	22.97	21.46
38	39.54	27.54	24.93	23.26
39	42.82	29.76	26.94	25.10
40	46.02	31.92	28.92	26.92
41	48.94	33.81	30.63	28.42
42	52.03	35.80	32.43	30.01
43	55.20	37.85	34.29	31.65
44	58.45	39.95	36.18	33.31
45	60.95	41.53	37.58	34.43
46	65.35	44.36	40.22	36.76
47	68.21	46.11	41.96	38.25
48	72.71	49.19	44.90	40.86
49	77.04	52.14	47.73	43.36
50	81.02	54.86	50.34	45.66
51	81.02	54.86	50.34	45.66
52	81.02	54.86	50.34	45.66
53	81.02	54.86	50.34	45.66
54	81.02	54.86	50.34	45.66
55	81.02	54.86	50.34	45.66
56	81.02	54.86	50.34	45.66
57	81.02	54.86	50.34	45.66
58	81.02	54.86	50.34	45.66
59	81.02	54.86	50.34	45.66
60	81.02	54.86	50.34	45.66
61	81.02	54.86	50.34	45.66
62	81.02	54.86	50.34	45.66
63	81.02	54.86	50.34	45.66
64	81.02	54.86	50.34	45.66

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.13	9.22	8.22	7.49
26	13.54	9.53	8.50	7.78
27	13.98	9.84	8.79	8.07
28	14.55	10.25	9.16	8.44
29	15.27	10.75	9.62	8.90
30	16.24	11.43	10.22	9.49
31	17.31	12.21	10.96	10.21
32	18.45	13.05	11.75	10.98
33	19.70	13.96	12.60	11.80
34	21.07	14.97	13.53	12.72
35	22.65	16.12	14.61	13.76
36	24.94	17.67	16.02	15.06
37	27.36	19.32	17.52	16.46
38	29.91	21.06	19.11	17.93
39	32.57	22.86	20.76	19.44
40	35.26	24.68	22.41	20.97
41	37.80	26.34	23.91	22.30
42	40.51	28.09	25.50	23.70
43	43.34	29.90	27.14	25.17
44	46.26	31.78	28.85	26.68
45	48.61	33.28	30.20	27.87
46	52.38	35.84	32.62	29.92
47	54.71	37.08	33.79	30.92
48	58.65	39.76	36.35	33.19
49	62.50	42.40	38.86	35.44
50	66.04	44.82	41.19	37.49
51	66.04	44.82	41.19	37.49
52	66.04	44.82	41.19	37.49
53	66.04	44.82	41.19	37.49
54	66.04	44.82	41.19	37.49
55	66.04	44.82	41.19	37.49
56	66.04	44.82	41.19	37.49
57	66.04	44.82	41.19	37.49
58	66.04	44.82	41.19	37.49
59	66.04	44.82	41.19	37.49
60	66.04	44.82	41.19	37.49
61	66.04	44.82	41.19	37.49
62	66.04	44.82	41.19	37.49
63	66.04	44.82	41.19	37.49
64	66.04	44.82	41.19	37.49

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92
Female

Base Rates
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	20.83	14.37	12.73	11.59
26	21.43	14.80	13.13	11.98
27	22.05	15.25	13.54	12.38
28	22.89	15.84	14.08	12.89
29	23.99	16.61	14.78	13.55
30	25.49	17.64	15.71	14.42
31	26.96	18.71	16.72	15.42
32	28.55	19.88	17.80	16.50
33	30.26	21.12	18.97	17.64
34	32.22	22.54	20.29	18.95
35	34.45	24.14	21.79	20.41
36	37.73	26.36	23.81	22.27
37	41.19	28.71	25.95	24.23
38	44.78	31.14	28.17	26.27
39	48.50	33.66	30.46	28.37
40	52.14	36.12	32.71	30.43
41	55.46	38.26	34.65	32.14
42	58.97	40.53	36.70	33.95
43	62.57	42.86	38.81	35.81
44	66.26	45.24	40.96	37.70
45	69.11	47.04	42.59	39.11
46	74.11	50.41	45.71	41.77
47	77.51	52.40	47.68	43.47
48	82.62	55.90	51.02	46.43
49	87.54	59.25	54.24	49.27
50	92.07	62.34	57.21	51.89
51	92.07	62.34	57.21	51.89
52	92.07	62.34	57.21	51.89
53	92.07	62.34	57.21	51.89
54	92.07	62.34	57.21	51.89
55	92.07	62.34	57.21	51.89
56	92.07	62.34	57.21	51.89
57	92.07	62.34	57.21	51.89
58	92.07	62.34	57.21	51.89
59	92.07	62.34	57.21	51.89
60	92.07	62.34	57.21	51.89
61	92.07	62.34	57.21	51.89
62	92.07	62.34	57.21	51.89
63	92.07	62.34	57.21	51.89
64	92.07	62.34	57.21	51.89

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	25.67	17.74	15.76	14.46
26	26.33	18.22	16.21	14.91
27	27.00	18.71	16.67	15.37
28	27.96	19.39	17.30	15.99
29	29.22	20.28	18.12	16.78
30	30.98	21.52	19.24	17.85
31	32.96	22.97	20.62	19.24
32	35.11	24.53	22.10	20.74
33	37.40	26.22	23.69	22.33
34	40.02	28.12	25.48	24.13
35	42.99	30.27	27.51	26.15
36	47.04	33.03	30.04	28.49
37	51.32	35.95	32.70	30.95
38	55.75	38.97	35.46	33.50
39	60.35	42.09	38.32	36.14
40	64.84	45.14	41.12	38.72
41	69.24	48.00	43.67	40.95
42	73.89	51.02	46.38	43.30
43	78.70	54.12	49.18	45.73
44	83.61	57.29	52.03	48.19
45	87.45	59.74	54.22	50.05
46	93.94	64.17	58.46	53.82
47	98.71	67.07	61.21	56.11
48	105.35	71.60	65.56	59.96
49	111.74	75.97	69.75	63.68
50	117.64	80.00	73.64	67.11
51	117.64	80.00	73.64	67.11
52	117.64	80.00	73.64	67.11
53	117.64	80.00	73.64	67.11
54	117.64	80.00	73.64	67.11
55	117.64	80.00	73.64	67.11
56	117.64	80.00	73.64	67.11
57	117.64	80.00	73.64	67.11
58	117.64	80.00	73.64	67.11
59	117.64	80.00	73.64	67.11
60	117.64	80.00	73.64	67.11
61	117.64	80.00	73.64	67.11
62	117.64	80.00	73.64	67.11
63	117.64	80.00	73.64	67.11
64	117.64	80.00	73.64	67.11

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.38	18.90	16.78	15.39
26	28.09	19.41	17.26	15.88
27	28.81	19.94	17.76	16.37
28	29.84	20.67	18.43	17.03
29	31.19	21.62	19.31	17.87
30	33.06	22.94	20.50	19.01
31	35.19	24.50	21.98	20.51
32	37.49	26.17	23.57	22.11
33	39.94	27.97	25.27	23.81
34	42.74	30.01	27.19	25.74
35	45.92	32.31	29.35	27.90
36	50.25	35.27	32.06	30.40
37	54.84	38.38	34.91	33.04
38	59.58	41.61	37.86	35.77
39	64.49	44.96	40.92	38.59
40	69.30	48.23	43.92	41.35
41	74.00	51.27	46.65	43.74
42	78.98	54.50	49.55	46.25
43	84.12	57.82	52.54	48.85
44	89.38	61.23	55.59	51.49
45	93.50	63.84	57.93	53.47
46	100.44	68.59	62.47	57.50
47	105.62	71.76	65.49	60.04
48	112.72	76.61	70.15	64.16
49	119.56	81.29	74.64	68.13
50	125.87	85.61	78.79	71.81
51	125.87	85.61	78.79	71.81
52	125.87	85.61	78.79	71.81
53	125.87	85.61	78.79	71.81
54	125.87	85.61	78.79	71.81
55	125.87	85.61	78.79	71.81
56	125.87	85.61	78.79	71.81
57	125.87	85.61	78.79	71.81
58	125.87	85.61	78.79	71.81
59	125.87	85.61	78.79	71.81
60	125.87	85.61	78.79	71.81
61	125.87	85.61	78.79	71.81
62	125.87	85.61	78.79	71.81
63	125.87	85.61	78.79	71.81
64	125.87	85.61	78.79	71.81

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 2A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	48.25	33.45	29.54	26.94
26	49.40	34.19	30.27	27.73
27	50.57	34.95	31.02	28.53
28	52.28	36.08	32.10	29.63
29	54.58	37.60	33.52	31.06
30	57.82	39.77	35.53	33.02
31	61.25	42.53	38.18	35.70
32	64.97	45.51	41.02	38.56
33	68.95	48.70	44.07	41.63
34	73.52	52.31	47.51	45.08
35	78.72	56.40	51.39	48.96
36	84.84	60.08	54.81	52.24
37	91.26	63.90	58.39	55.63
38	97.84	67.80	62.03	59.12
39	104.61	71.77	65.75	62.65
40	111.12	75.51	69.26	66.01
41	116.89	79.39	72.65	68.76
42	122.99	83.50	76.24	71.68
43	129.24	87.71	79.91	74.64
44	135.59	91.97	83.63	77.64
45	140.14	95.02	86.23	79.58
46	151.34	102.55	93.41	85.92
47	160.45	108.32	98.89	90.60
48	171.90	116.02	106.25	97.08
49	182.96	123.47	113.35	103.36
50	193.21	130.35	119.95	109.17
51	193.21	130.35	119.95	109.17
52	193.21	130.35	119.95	109.17
53	193.21	130.35	119.95	109.17
54	193.21	130.35	119.95	109.17
55	193.21	130.35	119.95	109.17
56	193.21	130.35	119.95	109.17
57	193.21	130.35	119.95	109.17
58	193.21	130.35	119.95	109.17
59	193.21	130.35	119.95	109.17
60	193.21	130.35	119.95	109.17
61	193.21	130.35	119.95	109.17
62	193.21	130.35	119.95	109.17
63	193.21	130.35	119.95	109.17
64	193.21	130.35	119.95	109.17

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 1A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	74.73	49.41	43.17	38.85
26	78.92	52.05	45.72	41.55
27	83.13	54.70	48.27	44.26
28	88.23	57.94	51.34	47.43
29	94.39	61.85	55.02	51.17
30	102.28	66.90	59.71	55.87
31	115.41	77.36	69.44	65.32
32	129.39	88.45	79.76	75.33
33	144.23	100.22	90.71	85.95
34	160.68	113.19	102.75	97.62
35	178.97	127.54	116.07	110.52
36	194.78	135.94	123.90	118.00
37	211.42	144.68	132.06	125.78
38	228.61	153.59	140.38	133.72
39	246.34	162.63	148.86	141.81
40	263.60	171.20	156.89	149.48
41	283.05	182.42	166.36	156.84
42	303.65	194.32	176.40	164.66
43	324.92	206.57	186.71	172.64
44	346.71	219.08	197.22	180.73
45	364.10	228.77	205.17	186.41
46	376.69	236.58	213.22	193.64
47	385.68	241.71	218.74	198.48
48	398.56	249.70	226.98	205.88
49	410.32	256.99	234.59	212.72
50	420.21	263.10	241.13	218.58
51	420.21	263.10	241.13	218.58
52	420.21	263.10	241.13	218.58
53	420.21	263.10	241.13	218.58
54	420.21	263.10	241.13	218.58
55	420.21	263.10	241.13	218.58
56	420.21	263.10	241.13	218.58
57	420.21	263.10	241.13	218.58
58	420.21	263.10	241.13	218.58
59	420.21	263.10	241.13	218.58
60	420.21	263.10	241.13	218.58
61	420.21	263.10	241.13	218.58
62	420.21	263.10	241.13	218.58
63	420.21	263.10	241.13	218.58
64	420.21	263.10	241.13	218.58

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	24.22	16.66	15.40	13.99
26	24.79	17.06	15.79	14.39
27	25.36	17.48	16.21	14.79
28	26.20	18.08	16.78	15.34
29	27.33	18.87	17.54	16.06
30	28.91	19.97	18.57	17.03
31	30.46	21.11	19.69	18.15
32	32.14	22.34	20.91	19.35
33	33.95	23.66	22.20	20.63
34	36.03	25.17	23.68	22.10
35	38.41	26.89	25.36	23.75
36	41.81	29.20	27.51	25.73
37	45.39	31.62	29.78	27.81
38	49.09	34.13	32.13	29.95
39	52.92	36.71	34.54	32.15
40	56.65	39.23	36.89	34.31
41	60.01	41.40	38.88	36.07
42	63.59	43.71	41.01	37.92
43	67.25	46.07	43.17	39.83
44	70.99	48.48	45.39	41.75
45	73.81	50.25	47.01	43.14
46	76.87	52.37	48.85	44.66
47	78.29	53.02	49.38	45.06
48	81.43	55.18	51.33	46.76
49	84.34	57.20	53.15	48.34
50	86.87	58.96	54.72	49.70
51	86.87	58.96	54.72	49.70
52	86.87	58.96	54.72	49.70
53	86.87	58.96	54.72	49.70
54	86.87	58.96	54.72	49.70
55	86.87	58.96	54.72	49.70
56	86.87	58.96	54.72	49.70
57	86.87	58.96	54.72	49.70
58	86.87	58.96	54.72	49.70
59	86.87	58.96	54.72	49.70
60	86.87	58.96	54.72	49.70
61	86.87	58.96	54.72	49.70
62	86.87	58.96	54.72	49.70
63	86.87	58.96	54.72	49.70
64	86.87	58.96	54.72	49.70

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.11	11.91	11.02	10.01
26	17.56	12.25	11.35	10.34
27	18.04	12.59	11.69	10.67
28	18.69	13.06	12.14	11.12
29	19.55	13.66	12.72	11.66
30	20.72	14.49	13.50	12.40
31	22.00	15.44	14.43	13.34
32	23.39	16.46	15.43	14.34
33	24.88	17.56	16.51	15.43
34	26.56	18.79	17.71	16.62
35	28.48	20.19	19.08	17.98
36	31.19	22.03	20.80	19.56
37	34.06	23.98	22.63	21.25
38	37.06	26.03	24.54	23.00
39	40.18	28.15	26.52	24.83
40	43.33	30.27	28.52	26.66
41	46.31	32.19	30.29	28.23
42	49.45	34.22	32.16	29.88
43	52.73	36.33	34.12	31.60
44	56.13	38.51	36.12	33.38
45	58.82	40.22	37.69	34.73
46	61.58	42.12	39.42	36.26
47	62.82	42.64	39.76	36.41
48	65.69	44.62	41.57	38.01
49	68.43	46.51	43.29	39.52
50	70.80	48.18	44.77	40.80
51	70.80	48.18	44.77	40.80
52	70.80	48.18	44.77	40.80
53	70.80	48.18	44.77	40.80
54	70.80	48.18	44.77	40.80
55	70.80	48.18	44.77	40.80
56	70.80	48.18	44.77	40.80
57	70.80	48.18	44.77	40.80
58	70.80	48.18	44.77	40.80
59	70.80	48.18	44.77	40.80
60	70.80	48.18	44.77	40.80
61	70.80	48.18	44.77	40.80
62	70.80	48.18	44.77	40.80
63	70.80	48.18	44.77	40.80
64	70.80	48.18	44.77	40.80

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92
Female

Base Rates
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.37	18.77	17.34	15.74
26	28.01	19.23	17.79	16.19
27	28.66	19.71	18.26	16.65
28	29.62	20.39	18.91	17.28
29	30.90	21.29	19.77	18.09
30	32.70	22.54	20.95	19.20
31	34.46	23.83	22.22	20.47
32	36.37	25.23	23.60	21.83
33	38.42	26.73	25.07	23.29
34	40.79	28.45	26.75	24.96
35	43.49	30.40	28.66	26.83
36	47.36	33.02	31.11	29.08
37	51.42	35.77	33.68	31.44
38	55.63	38.63	36.35	33.88
39	59.98	41.56	39.09	36.38
40	64.22	44.42	41.76	38.83
41	68.04	46.89	44.02	40.83
42	72.10	49.51	46.44	42.93
43	76.26	52.19	48.90	45.10
44	80.51	54.93	51.42	47.29
45	83.72	56.95	53.26	48.87
46	87.20	59.36	55.43	50.75
47	88.97	60.25	56.11	51.20
48	92.53	62.70	58.33	53.14
49	95.84	65.00	60.40	54.93
50	98.72	67.00	62.18	56.48
51	98.72	67.00	62.18	56.48
52	98.72	67.00	62.18	56.48
53	98.72	67.00	62.18	56.48
54	98.72	67.00	62.18	56.48
55	98.72	67.00	62.18	56.48
56	98.72	67.00	62.18	56.48
57	98.72	67.00	62.18	56.48
58	98.72	67.00	62.18	56.48
59	98.72	67.00	62.18	56.48
60	98.72	67.00	62.18	56.48
61	98.72	67.00	62.18	56.48
62	98.72	67.00	62.18	56.48
63	98.72	67.00	62.18	56.48
64	98.72	67.00	62.18	56.48

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	33.82	23.26	21.57	19.75
26	34.50	23.76	22.07	20.27
27	35.19	24.27	22.59	20.79
28	36.25	25.05	23.34	21.53
29	37.72	26.09	24.34	22.51
30	39.82	27.57	25.75	23.86
31	42.21	29.32	27.50	25.64
32	44.79	31.23	29.38	27.55
33	47.55	33.26	31.39	29.59
34	50.72	35.58	33.69	31.89
35	54.33	38.21	36.28	34.50
36	59.11	41.46	39.32	37.31
37	64.14	44.88	42.54	40.27
38	69.34	48.42	45.84	43.32
39	74.70	52.05	49.26	46.46
40	79.93	55.60	52.57	49.50
41	85.02	58.89	55.58	52.10
42	90.42	62.39	58.78	54.86
43	95.98	65.98	62.05	57.67
44	101.66	69.64	65.40	60.54
45	106.02	72.40	67.89	62.62
46	110.59	75.56	70.75	65.12
47	113.31	77.09	72.01	66.06
48	117.98	80.33	74.94	68.62
49	122.34	83.35	77.67	71.00
50	126.13	85.99	80.04	73.05
51	126.13	85.99	80.04	73.05
52	126.13	85.99	80.04	73.05
53	126.13	85.99	80.04	73.05
54	126.13	85.99	80.04	73.05
55	126.13	85.99	80.04	73.05
56	126.13	85.99	80.04	73.05
57	126.13	85.99	80.04	73.05
58	126.13	85.99	80.04	73.05
59	126.13	85.99	80.04	73.05
60	126.13	85.99	80.04	73.05
61	126.13	85.99	80.04	73.05
62	126.13	85.99	80.04	73.05
63	126.13	85.99	80.04	73.05
64	126.13	85.99	80.04	73.05

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	36.11	24.80	23.00	21.05
26	36.83	25.34	23.54	21.60
27	37.57	25.90	24.09	22.17
28	38.71	26.72	24.89	22.96
29	40.28	27.84	25.96	24.00
30	42.53	29.41	27.47	25.45
31	45.08	31.30	29.34	27.36
32	47.84	33.33	31.36	29.40
33	50.80	35.51	33.51	31.57
34	54.19	37.99	35.96	34.05
35	58.05	40.80	38.74	36.83
36	63.16	44.28	42.00	39.84
37	68.55	47.94	45.43	43.00
38	74.11	51.72	48.97	46.27
39	79.85	55.62	52.62	49.63
40	85.44	59.41	56.17	52.89
41	90.90	62.93	59.39	55.67
42	96.67	66.68	62.81	58.61
43	102.62	70.51	66.31	61.63
44	108.69	74.44	69.89	64.70
45	113.36	77.39	72.55	66.92
46	118.24	80.77	75.62	69.61
47	121.23	82.49	77.05	70.69
48	126.24	85.96	80.19	73.43
49	130.91	89.19	83.11	75.96
50	134.97	92.01	85.65	78.16
51	134.97	92.01	85.65	78.16
52	134.97	92.01	85.65	78.16
53	134.97	92.01	85.65	78.16
54	134.97	92.01	85.65	78.16
55	134.97	92.01	85.65	78.16
56	134.97	92.01	85.65	78.16
57	134.97	92.01	85.65	78.16
58	134.97	92.01	85.65	78.16
59	134.97	92.01	85.65	78.16
60	134.97	92.01	85.65	78.16
61	134.97	92.01	85.65	78.16
62	134.97	92.01	85.65	78.16
63	134.97	92.01	85.65	78.16
64	134.97	92.01	85.65	78.16

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 2A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	63.90	44.19	40.84	37.20
26	65.04	44.91	41.61	38.07
27	66.23	45.67	42.42	38.97
28	68.12	46.91	43.66	40.28
29	70.77	48.66	45.39	42.03
30	74.62	51.24	47.89	44.51
31	78.73	54.58	51.25	47.92
32	83.17	58.19	54.87	51.58
33	87.95	62.05	58.74	55.50
34	93.46	66.45	63.13	59.92
35	99.75	71.45	68.10	64.91
36	106.88	75.68	72.13	68.75
37	114.33	80.06	76.31	72.73
38	121.96	84.50	80.53	76.75
39	129.74	88.98	84.81	80.82
40	137.18	93.17	88.79	84.62
41	143.75	97.60	92.69	87.73
42	150.72	102.30	96.85	91.05
43	157.83	107.09	101.06	94.39
44	165.04	111.94	105.31	97.74
45	170.03	115.30	108.16	99.76
46	178.18	120.84	113.16	104.10
47	184.04	124.44	116.28	106.63
48	192.39	130.10	121.40	111.07
49	200.21	135.41	126.18	115.21
50	207.14	140.11	130.39	118.83
51	207.14	140.11	130.39	118.83
52	207.14	140.11	130.39	118.83
53	207.14	140.11	130.39	118.83
54	207.14	140.11	130.39	118.83
55	207.14	140.11	130.39	118.83
56	207.14	140.11	130.39	118.83
57	207.14	140.11	130.39	118.83
58	207.14	140.11	130.39	118.83
59	207.14	140.11	130.39	118.83
60	207.14	140.11	130.39	118.83
61	207.14	140.11	130.39	118.83
62	207.14	140.11	130.39	118.83
63	207.14	140.11	130.39	118.83
64	207.14	140.11	130.39	118.83

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 1A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	99.21	65.47	59.89	53.85
26	104.09	68.53	63.02	57.23
27	109.01	71.63	66.18	60.63
28	115.11	75.49	70.04	64.67
29	122.57	80.23	74.73	69.49
30	132.26	86.43	80.78	75.60
31	148.48	99.44	93.46	87.93
32	165.75	113.25	106.91	101.01
33	184.11	127.89	121.18	114.86
34	204.49	144.06	136.90	130.13
35	227.16	161.96	154.30	147.01
36	245.71	171.62	163.50	155.78
37	265.19	181.65	173.04	164.86
38	285.23	191.78	182.70	174.06
39	305.84	202.03	192.46	183.35
40	325.75	211.58	201.56	192.02
41	348.36	224.59	212.67	200.50
42	372.33	238.36	224.43	209.50
43	397.02	252.53	236.50	218.65
44	422.30	266.98	248.76	227.89
45	442.15	277.96	257.75	234.05
46	445.60	280.12	259.76	235.87
47	444.89	279.26	258.87	234.96
48	448.40	281.46	260.91	236.81
49	450.51	282.78	262.13	237.93
50	450.51	282.79	262.14	237.93
51	450.51	282.79	262.14	237.93
52	450.51	282.79	262.14	237.93
53	450.51	282.79	262.14	237.93
54	450.51	282.79	262.14	237.93
55	450.51	282.79	262.14	237.93
56	450.51	282.79	262.14	237.93
57	450.51	282.79	262.14	237.93
58	450.51	282.79	262.14	237.93
59	450.51	282.79	262.14	237.93
60	450.51	282.79	262.14	237.93
61	450.51	282.79	262.14	237.93
62	450.51	282.79	262.14	237.93
63	450.51	282.79	262.14	237.93
64	450.51	282.79	262.14	237.93

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	24.69	16.96	15.68	14.25
26	25.31	17.42	16.12	14.68
27	25.96	17.88	16.57	15.12
28	26.86	18.53	17.18	15.72
29	28.07	19.37	17.99	16.48
30	29.75	20.54	19.09	17.52
31	31.40	21.76	20.29	18.71
32	33.21	23.07	21.58	19.98
33	35.14	24.48	22.97	21.35
34	37.36	26.10	24.54	22.90
35	39.90	27.93	26.33	24.66
36	43.57	30.43	28.66	26.80
37	47.46	33.05	31.12	29.05
38	51.48	35.77	33.66	31.38
39	55.63	38.58	36.29	33.79
40	59.70	41.32	38.85	36.13
41	63.45	43.75	41.08	38.10
42	67.42	46.33	43.45	40.18
43	71.51	48.97	45.89	42.32
44	75.69	51.67	48.36	44.49
45	78.90	53.69	50.22	46.09
46	82.69	56.32	52.59	48.08
47	84.81	57.43	53.48	48.80
48	88.69	60.11	55.91	50.93
49	92.33	62.63	58.18	52.92
50	95.56	64.86	60.19	54.68
51	95.56	64.86	60.19	54.68
52	95.56	64.86	60.19	54.68
53	95.56	64.86	60.19	54.68
54	95.56	64.86	60.19	54.68
55	95.56	64.86	60.19	54.68
56	95.56	64.86	60.19	54.68
57	95.56	64.86	60.19	54.68
58	95.56	64.86	60.19	54.68
59	95.56	64.86	60.19	54.68
60	95.56	64.86	60.19	54.68
61	95.56	64.86	60.19	54.68
62	95.56	64.86	60.19	54.68
63	95.56	64.86	60.19	54.68
64	95.56	64.86	60.19	54.68

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 5A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.42	12.12	11.22	10.19
26	17.93	12.49	11.58	10.55
27	18.44	12.86	11.94	10.91
28	19.15	13.37	12.44	11.38
29	20.06	14.02	13.05	11.97
30	21.31	14.88	13.87	12.74
31	22.67	15.89	14.86	13.73
32	24.15	16.98	15.92	14.80
33	25.74	18.16	17.07	15.94
34	27.53	19.46	18.35	17.21
35	29.57	20.96	19.80	18.65
36	32.49	22.95	21.67	20.37
37	35.60	25.05	23.64	22.18
38	38.85	27.26	25.71	24.09
39	42.24	29.56	27.86	26.06
40	45.66	31.88	30.03	28.06
41	48.95	34.01	31.99	29.81
42	52.43	36.26	34.06	31.65
43	56.07	38.61	36.25	33.58
44	59.83	41.03	38.48	35.55
45	62.86	42.95	40.23	37.09
46	66.22	45.28	42.35	38.95
47	68.04	46.18	43.06	39.44
48	71.54	48.59	45.27	41.38
49	74.90	50.92	47.38	43.26
50	77.89	52.99	49.24	44.89
51	77.89	52.99	49.24	44.89
52	77.89	52.99	49.24	44.89
53	77.89	52.99	49.24	44.89
54	77.89	52.99	49.24	44.89
55	77.89	52.99	49.24	44.89
56	77.89	52.99	49.24	44.89
57	77.89	52.99	49.24	44.89
58	77.89	52.99	49.24	44.89
59	77.89	52.99	49.24	44.89
60	77.89	52.99	49.24	44.89
61	77.89	52.99	49.24	44.89
62	77.89	52.99	49.24	44.89
63	77.89	52.99	49.24	44.89
64	77.89	52.99	49.24	44.89

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92
Female

Base Rates
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.90	19.12	17.66	16.04
26	28.60	19.64	18.16	16.53
27	29.34	20.16	18.67	17.03
28	30.37	20.90	19.37	17.71
29	31.74	21.86	20.29	18.57
30	33.65	23.18	21.54	19.75
31	35.53	24.57	22.90	21.10
32	37.58	26.06	24.37	22.55
33	39.78	27.66	25.94	24.11
34	42.30	29.50	27.73	25.87
35	45.18	31.58	29.76	27.87
36	49.36	34.42	32.41	30.30
37	53.77	37.40	35.21	32.86
38	58.34	40.49	38.09	35.50
39	63.06	43.68	41.08	38.24
40	67.68	46.80	43.99	40.90
41	71.94	49.56	46.53	43.14
42	76.46	52.49	49.22	45.50
43	81.11	55.49	51.99	47.93
44	85.86	58.56	54.80	50.40
45	89.50	60.86	56.91	52.22
46	93.81	63.84	59.61	54.58
47	96.38	65.26	60.77	55.45
48	100.78	68.31	63.53	57.88
49	104.92	71.17	66.11	60.14
50	108.59	73.71	68.40	62.14
51	108.59	73.71	68.40	62.14
52	108.59	73.71	68.40	62.14
53	108.59	73.71	68.40	62.14
54	108.59	73.71	68.40	62.14
55	108.59	73.71	68.40	62.14
56	108.59	73.71	68.40	62.14
57	108.59	73.71	68.40	62.14
58	108.59	73.71	68.40	62.14
59	108.59	73.71	68.40	62.14
60	108.59	73.71	68.40	62.14
61	108.59	73.71	68.40	62.14
62	108.59	73.71	68.40	62.14
63	108.59	73.71	68.40	62.14
64	108.59	73.71	68.40	62.14

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	34.47	23.70	21.98	20.12
26	35.23	24.26	22.54	20.69
27	36.01	24.84	23.11	21.27
28	37.18	25.67	23.92	22.07
29	38.75	26.79	24.99	23.11
30	40.98	28.36	26.49	24.54
31	43.53	30.24	28.35	26.43
32	46.29	32.26	30.35	28.46
33	49.24	34.43	32.50	30.62
34	52.62	36.89	34.93	33.08
35	56.45	39.69	37.68	35.83
36	61.63	43.21	40.99	38.88
37	67.08	46.93	44.47	42.09
38	72.73	50.76	48.07	45.41
39	78.56	54.72	51.78	48.83
40	84.27	58.59	55.40	52.16
41	89.92	62.27	58.76	55.07
42	95.93	66.16	62.33	58.16
43	102.10	70.16	65.99	61.32
44	108.43	74.25	69.73	64.54
45	113.36	77.39	72.56	66.92
46	119.00	81.28	76.10	70.03
47	122.73	83.51	78.01	71.56
48	128.50	87.49	81.62	74.74
49	133.92	91.24	85.03	77.73
50	138.74	94.59	88.05	80.36
51	138.74	94.59	88.05	80.36
52	138.74	94.59	88.05	80.36
53	138.74	94.59	88.05	80.36
54	138.74	94.59	88.05	80.36
55	138.74	94.59	88.05	80.36
56	138.74	94.59	88.05	80.36
57	138.74	94.59	88.05	80.36
58	138.74	94.59	88.05	80.36
59	138.74	94.59	88.05	80.36
60	138.74	94.59	88.05	80.36
61	138.74	94.59	88.05	80.36
62	138.74	94.59	88.05	80.36
63	138.74	94.59	88.05	80.36
64	138.74	94.59	88.05	80.36

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 3A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	36.80	25.28	23.43	21.45
26	37.62	25.88	24.03	22.05
27	38.45	26.49	24.65	22.68
28	39.70	27.39	25.52	23.53
29	41.38	28.58	26.66	24.65
30	43.77	30.26	28.26	26.18
31	46.49	32.27	30.26	28.20
32	49.45	34.43	32.40	30.37
33	52.61	36.76	34.69	32.69
34	56.23	39.39	37.29	35.31
35	60.33	42.38	40.24	38.26
36	65.86	46.16	43.77	41.52
37	71.69	50.13	47.50	44.96
38	77.74	54.23	51.35	48.51
39	83.98	58.48	55.33	52.17
40	90.09	62.61	59.20	55.73
41	96.14	66.54	62.79	58.85
42	102.56	70.71	66.61	62.15
43	109.17	75.00	70.52	65.53
44	115.94	79.37	74.52	68.98
45	121.22	82.73	77.56	71.53
46	127.25	86.89	81.35	74.85
47	131.31	89.35	83.48	76.57
48	137.49	93.62	87.34	79.97
49	143.29	97.63	90.99	83.17
50	148.46	101.21	94.21	85.98
51	148.46	101.21	94.21	85.98
52	148.46	101.21	94.21	85.98
53	148.46	101.21	94.21	85.98
54	148.46	101.21	94.21	85.98
55	148.46	101.21	94.21	85.98
56	148.46	101.21	94.21	85.98
57	148.46	101.21	94.21	85.98
58	148.46	101.21	94.21	85.98
59	148.46	101.21	94.21	85.98
60	148.46	101.21	94.21	85.98
61	148.46	101.21	94.21	85.98
62	148.46	101.21	94.21	85.98
63	148.46	101.21	94.21	85.98
64	148.46	101.21	94.21	85.98

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 2A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	65.16	45.05	41.63	37.92
26	66.46	45.88	42.51	38.89
27	67.81	46.75	43.41	39.89
28	69.88	48.11	44.78	41.31
29	72.73	50.01	46.64	43.20
30	76.83	52.74	49.29	45.81
31	81.23	56.31	52.88	49.44
32	85.99	60.16	56.73	53.33
33	91.11	64.27	60.84	57.49
34	96.99	68.95	65.51	62.18
35	103.69	74.26	70.78	67.47
36	111.46	78.90	75.20	71.67
37	119.59	83.72	79.79	76.05
38	127.92	88.60	84.44	80.47
39	136.47	93.56	89.16	84.98
40	144.66	98.23	93.61	89.21
41	152.05	103.21	98.02	92.76
42	159.89	108.50	102.70	96.54
43	167.91	113.91	107.47	100.37
44	176.05	119.39	112.31	104.23
45	181.86	123.29	115.65	106.67
46	191.79	130.04	121.76	112.01
47	199.38	134.81	125.95	115.51
48	209.56	141.72	132.23	120.98
49	219.19	148.25	138.14	126.14
50	227.84	154.13	143.42	130.73
51	227.84	154.13	143.42	130.73
52	227.84	154.13	143.42	130.73
53	227.84	154.13	143.42	130.73
54	227.84	154.13	143.42	130.73
55	227.84	154.13	143.42	130.73
56	227.84	154.13	143.42	130.73
57	227.84	154.13	143.42	130.73
58	227.84	154.13	143.42	130.73
59	227.84	154.13	143.42	130.73
60	227.84	154.13	143.42	130.73
61	227.84	154.13	143.42	130.73
62	227.84	154.13	143.42	130.73
63	227.84	154.13	143.42	130.73
64	227.84	154.13	143.42	130.73

For smokers the premium rates are increased by 35 percent.

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

XL-AS-92 | Base Rates | 1A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	101.17	66.76	61.07	54.91
26	106.40	70.05	64.41	58.50
27	111.67	73.36	67.78	62.10
28	118.14	77.46	71.87	66.37
29	126.01	82.47	76.80	71.43
30	136.20	88.99	83.16	77.83
31	153.31	102.68	96.49	90.79
32	171.53	117.19	110.64	104.53
33	190.87	132.60	125.63	119.10
34	212.34	149.58	142.16	135.12
35	236.21	168.39	160.43	152.84
36	256.34	178.99	170.51	162.45
37	277.50	190.00	181.00	172.44
38	299.32	201.17	191.64	182.58
39	321.80	212.50	202.44	192.87
40	343.61	223.15	212.58	202.53
41	368.67	237.63	224.99	212.10
42	395.23	252.97	238.15	222.27
43	422.62	268.76	251.66	232.64
44	450.69	284.88	265.42	243.12
45	473.02	297.33	275.70	250.35
46	479.37	301.32	279.40	253.70
47	481.38	302.15	280.09	254.22
48	487.86	306.22	283.86	257.66
49	492.86	309.36	286.78	260.30
50	495.56	311.06	288.35	261.73
51	495.56	311.06	288.35	261.73
52	495.56	311.06	288.35	261.73
53	495.56	311.06	288.35	261.73
54	495.56	311.06	288.35	261.73
55	495.56	311.06	288.35	261.73
56	495.56	311.06	288.35	261.73
57	495.56	311.06	288.35	261.73
58	495.56	311.06	288.35	261.73
59	495.56	311.06	288.35	261.73
60	495.56	311.06	288.35	261.73
61	495.56	311.06	288.35	261.73
62	495.56	311.06	288.35	261.73
63	495.56	311.06	288.35	261.73
64	495.56	311.06	288.35	261.73

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 | Base Rates | 5P - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.46	5.79	5.38	4.73
26	7.58	5.88	5.45	4.80
27	7.71	5.98	5.52	4.86
28	7.82	6.07	5.59	4.93
29	7.96	6.18	5.67	5.01
30	8.10	6.28	5.75	5.08
31	8.21	6.39	5.80	5.14
32	8.36	6.51	5.87	5.22
33	8.54	6.66	5.96	5.32
34	8.73	6.81	6.06	5.42
35	9.05	7.07	6.24	5.60
36	9.62	7.51	6.63	5.95
37	10.36	8.09	7.15	6.42
38	11.34	8.84	7.81	7.02
39	12.44	9.69	8.56	7.70
40	13.69	10.64	9.41	8.47
41	15.24	11.87	10.52	9.49
42	16.97	13.23	11.75	10.65
43	18.86	14.73	13.11	11.91
44	20.96	16.39	14.62	13.33
45	23.28	18.22	16.28	14.88
46	25.18	19.62	17.53	15.88
47	26.20	20.08	17.85	16.16
48	28.15	21.51	19.16	17.30
49	29.91	22.79	20.33	18.36
50	31.69	24.09	21.52	19.40
51	31.69	24.09	21.52	19.40
52	31.69	24.09	21.52	19.40
53	31.69	24.09	21.52	19.40
54	31.69	24.09	21.52	19.40
55	31.69	24.09	21.52	19.40
56	31.69	24.09	21.52	19.40
57	31.69	24.09	21.52	19.40
58	31.69	24.09	21.52	19.40
59	31.69	24.09	21.52	19.40
60	31.69	24.09	21.52	19.40
61	31.69	24.09	21.52	19.40
62	31.69	24.09	21.52	19.40
63	31.69	24.09	21.52	19.40
64	31.69	24.09	21.52	19.40

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 | Base Rates | 5A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.50	4.35	3.88	3.46
26	5.60	4.43	3.96	3.53
27	5.73	4.53	4.04	3.61
28	5.84	4.61	4.13	3.68
29	5.98	4.72	4.22	3.76
30	6.11	4.82	4.32	3.85
31	6.22	4.92	4.42	3.95
32	6.36	5.04	4.55	4.05
33	6.50	5.15	4.67	4.17
34	6.68	5.30	4.81	4.29
35	6.94	5.51	5.00	4.47
36	7.38	5.85	5.31	4.75
37	7.96	6.30	5.71	5.12
38	8.70	6.88	6.22	5.58
39	9.57	7.55	6.79	6.12
40	10.54	8.30	7.46	6.72
41	11.74	9.26	8.29	7.53
42	13.09	10.33	9.23	8.43
43	14.57	11.51	10.26	9.42
44	16.22	12.83	11.41	10.54
45	18.04	14.28	12.68	11.77
46	19.60	15.45	13.72	12.71
47	20.25	15.63	13.79	12.63
48	21.89	16.83	14.89	13.63
49	23.41	17.96	15.91	14.53
50	24.95	19.08	16.94	15.44
51	24.95	19.08	16.94	15.44
52	24.95	19.08	16.94	15.44
53	24.95	19.08	16.94	15.44
54	24.95	19.08	16.94	15.44
55	24.95	19.08	16.94	15.44
56	24.95	19.08	16.94	15.44
57	24.95	19.08	16.94	15.44
58	24.95	19.08	16.94	15.44
59	24.95	19.08	16.94	15.44
60	24.95	19.08	16.94	15.44
61	24.95	19.08	16.94	15.44
62	24.95	19.08	16.94	15.44
63	24.95	19.08	16.94	15.44
64	24.95	19.08	16.94	15.44

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.40	6.48	6.01	5.27
26	8.54	6.59	6.09	5.35
27	8.69	6.70	6.17	5.42
28	8.82	6.81	6.25	5.50
29	8.98	6.93	6.35	5.59
30	9.14	7.05	6.44	5.67
31	9.27	7.17	6.50	5.74
32	9.44	7.31	6.58	5.83
33	9.64	7.48	6.68	5.94
34	9.86	7.66	6.79	6.06
35	10.23	7.95	7.00	6.26
36	10.88	8.46	7.45	6.67
37	11.74	9.13	8.05	7.21
38	12.86	9.99	8.80	7.90
39	14.13	10.97	9.67	8.68
40	15.56	12.06	10.64	9.56
41	17.35	13.47	11.92	10.74
42	19.33	15.04	13.33	12.07
43	21.51	16.76	14.90	13.52
44	23.92	18.67	16.63	15.15
45	26.59	20.77	18.54	16.93
46	28.77	22.38	20.00	18.22
47	30.12	23.08	20.52	18.57
48	32.36	24.72	22.02	19.89
49	34.38	26.20	23.37	21.10
50	36.43	27.69	24.74	22.30
51	36.43	27.69	24.74	22.30
52	36.43	27.69	24.74	22.30
53	36.43	27.69	24.74	22.30
54	36.43	27.69	24.74	22.30
55	36.43	27.69	24.74	22.30
56	36.43	27.69	24.74	22.30
57	36.43	27.69	24.74	22.30
58	36.43	27.69	24.74	22.30
59	36.43	27.69	24.74	22.30
60	36.43	27.69	24.74	22.30
61	36.43	27.69	24.74	22.30
62	36.43	27.69	24.74	22.30
63	36.43	27.69	24.74	22.30
64	36.43	27.69	24.74	22.30

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 Unisex	Base Rates 2 Year Benefit Period			3P - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.07	8.65	7.82	6.85
26	11.27	8.73	7.82	6.87
27	11.42	8.83	7.86	6.92
28	11.56	8.93	7.92	6.99
29	11.73	9.05	7.99	7.06
30	11.89	9.16	8.05	7.13
31	12.11	9.29	8.09	7.19
32	12.38	9.46	8.16	7.28
33	12.68	9.65	8.24	7.38
34	13.02	9.87	8.35	7.51
35	13.56	10.24	8.58	7.74
36	14.31	10.88	9.09	8.23
37	15.34	11.73	9.78	8.86
38	16.68	12.84	10.67	9.68
39	18.24	14.10	11.69	10.62
40	19.98	15.51	12.83	11.67
41	22.21	17.37	14.31	13.07
42	24.66	19.41	15.94	14.63
43	27.36	21.68	17.75	16.34
44	30.36	24.18	19.74	18.26
45	33.65	26.94	21.94	20.35
46	36.41	28.99	23.71	21.96
47	38.44	30.23	24.61	22.68
48	41.26	32.35	26.42	24.34
49	43.82	34.24	28.08	25.85
50	46.41	36.16	29.74	27.36
51	46.41	36.16	29.74	27.36
52	46.41	36.16	29.74	27.36
53	46.41	36.16	29.74	27.36
54	46.41	36.16	29.74	27.36
55	46.41	36.16	29.74	27.36
56	46.41	36.16	29.74	27.36
57	46.41	36.16	29.74	27.36
58	46.41	36.16	29.74	27.36
59	46.41	36.16	29.74	27.36
60	46.41	36.16	29.74	27.36
61	46.41	36.16	29.74	27.36
62	46.41	36.16	29.74	27.36
63	46.41	36.16	29.74	27.36
64	46.41	36.16	29.74	27.36

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
2 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.76	9.17	8.30	7.21
26	11.98	9.26	8.33	7.27
27	12.14	9.37	8.33	7.32
28	12.29	9.48	8.39	7.40
29	12.47	9.60	8.47	7.47
30	12.64	9.72	8.54	7.54
31	12.89	9.87	8.58	7.62
32	13.17	10.04	8.65	7.71
33	13.49	10.24	8.73	7.82
34	13.85	10.48	8.86	7.95
35	14.43	10.87	9.10	8.20
36	15.23	11.56	9.65	8.72
37	16.33	12.47	10.39	9.40
38	17.77	13.66	11.33	10.28
39	19.44	15.01	12.43	11.28
40	21.30	16.52	13.64	12.39
41	23.68	18.50	15.23	13.91
42	26.32	20.69	16.98	15.58
43	29.19	23.11	18.91	17.41
44	32.41	25.79	21.04	19.45
45	35.92	28.75	23.40	21.70
46	38.86	30.94	25.28	23.42
47	41.13	32.34	26.34	24.27
48	44.14	34.62	28.26	26.04
49	46.90	36.65	30.04	27.66
50	49.66	38.69	31.81	29.27
51	49.66	38.69	31.81	29.27
52	49.66	38.69	31.81	29.27
53	49.66	38.69	31.81	29.27
54	49.66	38.69	31.81	29.27
55	49.66	38.69	31.81	29.27
56	49.66	38.69	31.81	29.27
57	49.66	38.69	31.81	29.27
58	49.66	38.69	31.81	29.27
59	49.66	38.69	31.81	29.27
60	49.66	38.69	31.81	29.27
61	49.66	38.69	31.81	29.27
62	49.66	38.69	31.81	29.27
63	49.66	38.69	31.81	29.27
64	49.66	38.69	31.81	29.27

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 Unisex	Base Rates 2 Year Benefit Period			2A - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	20.87	16.25	15.47	13.69
26	20.96	16.32	15.48	13.71
27	21.07	16.38	15.52	13.75
28	21.18	16.44	15.56	13.78
29	21.33	16.55	15.62	13.84
30	21.48	16.65	15.66	13.89
31	21.57	16.69	15.69	13.91
32	21.75	16.81	15.77	13.97
33	21.99	16.97	15.89	14.09
34	22.30	17.19	16.06	14.25
35	22.96	17.66	16.48	14.61
36	23.97	18.46	17.04	15.17
37	25.45	19.61	17.91	16.01
38	27.47	21.18	19.16	17.18
39	29.80	22.98	20.58	18.54
40	32.40	25.00	22.20	20.05
41	36.19	28.13	24.70	22.52
42	40.38	31.58	27.44	25.26
43	45.01	35.38	30.49	28.27
44	50.13	39.61	33.84	31.62
45	55.75	44.28	37.55	35.31
46	60.53	47.64	40.59	38.10
47	64.87	50.47	42.97	40.17
48	69.76	53.92	46.09	43.03
49	74.23	57.03	48.93	45.61
50	78.74	60.13	51.77	48.21
51	78.74	60.13	51.77	48.21
52	78.74	60.13	51.77	48.21
53	78.74	60.13	51.77	48.21
54	78.74	60.13	51.77	48.21
55	78.74	60.13	51.77	48.21
56	78.74	60.13	51.77	48.21
57	78.74	60.13	51.77	48.21
58	78.74	60.13	51.77	48.21
59	78.74	60.13	51.77	48.21
60	78.74	60.13	51.77	48.21
61	78.74	60.13	51.77	48.21
62	78.74	60.13	51.77	48.21
63	78.74	60.13	51.77	48.21
64	78.74	60.13	51.77	48.21

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 Unisex	Base Rates 2 Year Benefit Period			1A - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.98	21.45	19.12	16.39
26	28.47	21.79	19.32	16.58
27	28.97	22.15	19.53	16.79
28	29.49	22.52	19.75	17.00
29	30.05	22.92	20.00	17.24
30	30.60	23.32	20.24	17.47
31	31.49	23.93	20.49	17.75
32	32.49	24.62	20.81	18.10
33	33.60	25.39	21.20	18.51
34	34.81	26.23	21.65	18.97
35	36.58	27.51	22.44	19.72
36	38.54	29.01	23.67	20.84
37	41.29	31.11	25.38	22.39
38	44.94	33.88	27.62	24.42
39	49.15	37.07	30.23	26.76
40	53.85	40.64	33.13	29.37
41	60.20	45.54	37.13	33.08
42	67.19	50.94	41.56	37.18
43	74.92	56.92	46.43	41.72
44	83.47	63.52	51.85	46.75
45	92.87	70.79	57.79	52.28
46	96.50	73.35	60.06	54.32
47	99.94	75.48	61.77	55.75
48	103.43	77.93	63.96	57.74
49	106.20	79.82	65.69	59.31
50	108.97	81.71	67.43	60.87
51	108.97	81.71	67.43	60.87
52	108.97	81.71	67.43	60.87
53	108.97	81.71	67.43	60.87
54	108.97	81.71	67.43	60.87
55	108.97	81.71	67.43	60.87
56	108.97	81.71	67.43	60.87
57	108.97	81.71	67.43	60.87
58	108.97	81.71	67.43	60.87
59	108.97	81.71	67.43	60.87
60	108.97	81.71	67.43	60.87
61	108.97	81.71	67.43	60.87
62	108.97	81.71	67.43	60.87
63	108.97	81.71	67.43	60.87
64	108.97	81.71	67.43	60.87

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 | Base Rates | 5P - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.07	7.58	7.14	6.31
26	10.27	7.73	7.26	6.41
27	10.49	7.89	7.37	6.54
28	10.69	8.05	7.50	6.66
29	10.93	8.23	7.64	6.79
30	11.15	8.40	7.77	6.92
31	11.42	8.61	7.91	7.07
32	11.73	8.86	8.08	7.24
33	12.07	9.13	8.27	7.44
34	12.45	9.42	8.47	7.66
35	13.02	9.86	8.80	7.98
36	13.87	10.50	9.38	8.51
37	15.00	11.36	10.15	9.21
38	16.44	12.45	11.13	10.09
39	18.11	13.71	12.25	11.12
40	19.98	15.10	13.50	12.25
41	22.32	16.91	15.14	13.77
42	24.90	18.88	16.95	15.44
43	27.76	21.07	18.95	17.29
44	30.93	23.50	21.17	19.34
45	34.41	26.17	23.60	21.60
46	37.29	28.20	25.48	23.29
47	39.45	29.40	26.50	24.09
48	42.41	31.46	28.41	25.82
49	45.10	33.32	30.15	27.38
50	47.82	35.21	31.91	28.95
51	47.82	35.21	31.91	28.95
52	47.82	35.21	31.91	28.95
53	47.82	35.21	31.91	28.95
54	47.82	35.21	31.91	28.95
55	47.82	35.21	31.91	28.95
56	47.82	35.21	31.91	28.95
57	47.82	35.21	31.91	28.95
58	47.82	35.21	31.91	28.95
59	47.82	35.21	31.91	28.95
60	47.82	35.21	31.91	28.95
61	47.82	35.21	31.91	28.95
62	47.82	35.21	31.91	28.95
63	47.82	35.21	31.91	28.95
64	47.82	35.21	31.91	28.95

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
5 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.30	5.58	5.01	4.48
26	7.48	5.72	5.14	4.60
27	7.68	5.87	5.28	4.73
28	7.87	6.02	5.43	4.85
29	8.08	6.18	5.57	4.99
30	8.30	6.35	5.73	5.13
31	8.54	6.54	5.93	5.32
32	8.80	6.75	6.14	5.51
33	9.08	6.97	6.37	5.72
34	9.40	7.22	6.61	5.95
35	9.85	7.56	6.95	6.25
36	10.51	8.07	7.39	6.66
37	11.37	8.73	7.98	7.21
38	12.49	9.57	8.73	7.90
39	13.78	10.55	9.60	8.69
40	15.23	11.65	10.57	9.59
41	17.03	13.04	11.79	10.75
42	19.03	14.58	13.16	12.04
43	21.24	16.29	14.66	13.47
44	23.70	18.21	16.33	15.07
45	26.42	20.30	18.17	16.84
46	28.78	21.97	19.72	18.23
47	30.35	22.76	20.35	18.70
48	32.82	24.49	21.96	20.16
49	35.12	26.12	23.48	21.51
50	37.44	27.72	24.99	22.88
51	37.44	27.72	24.99	22.88
52	37.44	27.72	24.99	22.88
53	37.44	27.72	24.99	22.88
54	37.44	27.72	24.99	22.88
55	37.44	27.72	24.99	22.88
56	37.44	27.72	24.99	22.88
57	37.44	27.72	24.99	22.88
58	37.44	27.72	24.99	22.88
59	37.44	27.72	24.99	22.88
60	37.44	27.72	24.99	22.88
61	37.44	27.72	24.99	22.88
62	37.44	27.72	24.99	22.88
63	37.44	27.72	24.99	22.88
64	37.44	27.72	24.99	22.88

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.40	8.54	8.03	7.08
26	11.63	8.71	8.17	7.20
27	11.88	8.90	8.30	7.34
28	12.12	9.08	8.45	7.48
29	12.39	9.29	8.61	7.63
30	12.65	9.48	8.76	7.78
31	12.96	9.73	8.92	7.96
32	13.31	10.01	9.11	8.15
33	13.70	10.32	9.33	8.38
34	14.14	10.66	9.56	8.63
35	14.79	11.16	9.94	9.00
36	15.77	11.90	10.61	9.61
37	17.07	12.88	11.50	10.41
38	18.73	14.14	12.62	11.43
39	20.65	15.59	13.91	12.61
40	22.79	17.19	15.34	13.91
41	25.48	19.26	17.23	15.65
42	28.45	21.53	19.31	17.58
43	31.74	24.05	21.61	19.70
44	35.38	26.84	24.16	22.06
45	39.38	29.91	26.96	24.66
46	42.69	32.24	29.12	26.60
47	45.35	33.79	30.46	27.69
48	48.75	36.16	32.66	29.68
49	51.84	38.30	34.66	31.47
50	54.96	40.47	36.68	33.28
51	54.96	40.47	36.68	33.28
52	54.96	40.47	36.68	33.28
53	54.96	40.47	36.68	33.28
54	54.96	40.47	36.68	33.28
55	54.96	40.47	36.68	33.28
56	54.96	40.47	36.68	33.28
57	54.96	40.47	36.68	33.28
58	54.96	40.47	36.68	33.28
59	54.96	40.47	36.68	33.28
60	54.96	40.47	36.68	33.28
61	54.96	40.47	36.68	33.28
62	54.96	40.47	36.68	33.28
63	54.96	40.47	36.68	33.28
64	54.96	40.47	36.68	33.28

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 Unisex	Base Rates 5 Year Benefit Period			3P - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.45	10.94	9.90	8.71
26	14.53	11.05	9.95	8.77
27	14.56	11.23	10.07	8.90
28	14.81	11.43	10.20	9.04
29	15.08	11.63	10.35	9.19
30	15.35	11.84	10.50	9.34
31	15.79	12.19	10.72	9.58
32	16.29	12.57	10.96	9.85
33	16.83	13.00	11.25	10.15
34	17.43	13.46	11.55	10.47
35	18.30	14.13	12.04	10.95
36	19.45	15.03	12.78	11.64
37	21.01	16.24	13.76	12.55
38	23.03	17.78	15.03	13.72
39	25.35	19.57	16.50	15.08
40	27.93	21.56	18.15	16.59
41	31.29	24.16	20.25	18.57
42	34.98	27.01	22.57	20.76
43	39.06	30.19	25.13	23.18
44	43.58	33.69	27.96	25.85
45	48.56	37.54	31.09	28.80
46	52.73	40.50	33.67	31.17
47	56.35	42.79	35.50	32.77
48	60.63	45.80	38.14	35.20
49	64.51	48.54	40.55	37.42
50	68.44	51.29	42.97	39.65
51	68.44	51.29	42.97	39.65
52	68.44	51.29	42.97	39.65
53	68.44	51.29	42.97	39.65
54	68.44	51.29	42.97	39.65
55	68.44	51.29	42.97	39.65
56	68.44	51.29	42.97	39.65
57	68.44	51.29	42.97	39.65
58	68.44	51.29	42.97	39.65
59	68.44	51.29	42.97	39.65
60	68.44	51.29	42.97	39.65
61	68.44	51.29	42.97	39.65
62	68.44	51.29	42.97	39.65
63	68.44	51.29	42.97	39.65
64	68.44	51.29	42.97	39.65

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 | Base Rates | 3A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.40	11.63	10.55	9.25
26	15.46	11.74	10.57	9.30
27	15.49	11.94	10.69	9.44
28	15.77	12.15	10.83	9.59
29	16.06	12.37	11.00	9.76
30	16.35	12.59	11.15	9.91
31	16.81	12.96	11.38	10.18
32	17.34	13.38	11.64	10.45
33	17.93	13.83	11.96	10.77
34	18.57	14.33	12.28	11.12
35	19.50	15.04	12.80	11.63
36	20.74	15.99	13.59	12.37
37	22.41	17.30	14.64	13.35
38	24.56	18.94	16.00	14.60
39	27.04	20.86	17.57	16.05
40	29.81	22.99	19.33	17.66
41	33.40	25.77	21.59	19.79
42	37.35	28.83	24.07	22.12
43	41.72	32.22	26.81	24.72
44	46.55	35.98	29.85	27.59
45	51.87	40.09	33.18	30.74
46	56.34	43.25	35.96	33.28
47	60.30	45.78	37.99	35.06
48	64.88	48.99	40.81	37.66
49	69.03	51.94	43.39	40.02
50	73.24	54.88	45.98	42.42
51	73.24	54.88	45.98	42.42
52	73.24	54.88	45.98	42.42
53	73.24	54.88	45.98	42.42
54	73.24	54.88	45.98	42.42
55	73.24	54.88	45.98	42.42
56	73.24	54.88	45.98	42.42
57	73.24	54.88	45.98	42.42
58	73.24	54.88	45.98	42.42
59	73.24	54.88	45.98	42.42
60	73.24	54.88	45.98	42.42
61	73.24	54.88	45.98	42.42
62	73.24	54.88	45.98	42.42
63	73.24	54.88	45.98	42.42
64	73.24	54.88	45.98	42.42

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
5 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	26.11	20.68	18.74	16.57
26	26.38	20.87	18.82	16.69
27	26.69	21.07	18.94	16.83
28	26.99	21.29	19.06	16.97
29	27.35	21.55	19.21	17.15
30	27.70	21.78	19.24	17.31
31	28.06	22.00	19.30	17.39
32	28.53	22.28	19.36	17.55
33	29.09	22.64	19.46	17.74
34	29.74	23.06	19.62	18.00
35	30.87	23.85	20.08	18.53
36	32.50	25.18	21.15	19.54
37	34.79	27.03	22.66	20.95
38	37.85	29.46	24.64	22.80
39	41.37	32.27	26.93	24.93
40	45.29	35.40	29.49	27.32
41	50.58	39.78	33.00	30.63
42	56.39	44.61	36.86	34.30
43	62.82	49.95	41.13	38.34
44	69.94	55.87	45.85	42.82
45	77.75	62.36	51.05	47.75
46	85.05	67.58	55.56	51.90
47	92.26	72.41	59.60	55.49
48	99.77	77.74	64.23	59.73
49	106.70	82.58	68.45	63.61
50	113.68	87.45	72.73	67.50
51	113.68	87.45	72.73	67.50
52	113.68	87.45	72.73	67.50
53	113.68	87.45	72.73	67.50
54	113.68	87.45	72.73	67.50
55	113.68	87.45	72.73	67.50
56	113.68	87.45	72.73	67.50
57	113.68	87.45	72.73	67.50
58	113.68	87.45	72.73	67.50
59	113.68	87.45	72.73	67.50
60	113.68	87.45	72.73	67.50
61	113.68	87.45	72.73	67.50
62	113.68	87.45	72.73	67.50
63	113.68	87.45	72.73	67.50
64	113.68	87.45	72.73	67.50

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 | Base Rates | 1A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	36.75	27.32	24.59	21.22
26	37.65	27.96	25.03	21.66
27	38.58	28.61	25.48	22.11
28	39.52	29.28	25.95	22.58
29	40.53	29.99	26.46	23.08
30	41.50	30.68	26.95	23.57
31	43.41	32.00	27.78	24.46
32	45.45	33.42	28.70	25.43
33	47.64	34.95	29.70	26.47
34	49.98	36.58	30.80	27.60
35	53.15	38.83	32.40	29.18
36	56.20	41.09	34.28	30.90
37	60.44	44.21	36.88	33.27
38	65.99	48.29	40.27	36.37
39	72.42	53.02	44.19	39.94
40	79.58	58.28	48.56	43.91
41	89.60	65.73	54.75	49.62
42	100.64	73.94	61.59	55.93
43	112.86	83.03	69.15	62.90
44	126.39	93.09	77.54	70.64
45	141.26	104.17	86.75	79.14
46	147.17	108.18	90.30	82.37
47	153.43	112.12	93.61	85.27
48	159.17	115.97	97.06	88.40
49	163.81	119.01	99.83	90.90
50	168.43	122.05	102.59	93.41
51	168.43	122.05	102.59	93.41
52	168.43	122.05	102.59	93.41
53	168.43	122.05	102.59	93.41
54	168.43	122.05	102.59	93.41
55	168.43	122.05	102.59	93.41
56	168.43	122.05	102.59	93.41
57	168.43	122.05	102.59	93.41
58	168.43	122.05	102.59	93.41
59	168.43	122.05	102.59	93.41
60	168.43	122.05	102.59	93.41
61	168.43	122.05	102.59	93.41
62	168.43	122.05	102.59	93.41
63	168.43	122.05	102.59	93.41
64	168.43	122.05	102.59	93.41

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 | Base Rates | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.02	8.63	8.21	7.42
26	12.33	8.91	8.39	7.61
27	12.65	9.20	8.58	7.79
28	12.97	9.48	8.77	7.97
29	13.31	9.78	8.98	8.16
30	13.64	10.12	9.18	8.35
31	14.03	10.42	9.38	8.57
32	14.46	10.76	9.61	8.81
33	14.93	11.13	9.86	9.08
34	15.45	11.53	10.15	9.37
35	16.21	12.11	10.58	9.80
36	17.25	12.89	11.28	10.42
37	18.65	13.92	12.19	11.27
38	20.45	15.26	13.36	12.34
39	22.52	16.79	14.70	13.57
40	24.83	18.50	16.21	14.94
41	27.46	20.48	17.96	16.54
42	30.36	22.65	19.88	18.29
43	33.57	25.06	22.02	20.23
44	37.11	27.71	24.36	22.37
45	40.99	30.63	26.95	24.71
46	45.24	33.60	29.74	27.16
47	48.93	35.83	31.75	28.80
48	53.32	38.90	34.64	31.34
49	57.42	41.73	37.32	33.69
50	61.55	44.58	40.03	36.05
51	61.55	44.58	40.03	36.05
52	61.55	44.58	40.03	36.05
53	61.55	44.58	40.03	36.05
54	61.55	44.58	40.03	36.05
55	61.55	44.58	40.03	36.05
56	61.55	44.58	40.03	36.05
57	61.55	44.58	40.03	36.05
58	61.55	44.58	40.03	36.05
59	61.55	44.58	40.03	36.05
60	61.55	44.58	40.03	36.05
61	61.55	44.58	40.03	36.05
62	61.55	44.58	40.03	36.05
63	61.55	44.58	40.03	36.05
64	61.55	44.58	40.03	36.05

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
10 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.62	6.48	5.72	5.21
26	8.88	6.68	5.90	5.38
27	9.17	6.90	6.10	5.56
28	9.45	7.10	6.28	5.73
29	9.75	7.33	6.49	5.93
30	10.06	7.56	6.70	6.12
31	10.37	7.82	6.95	6.35
32	10.72	8.10	7.22	6.61
33	11.09	8.40	7.51	6.88
34	11.52	8.73	7.83	7.18
35	12.09	9.18	8.25	7.57
36	12.90	9.78	8.77	8.05
37	13.95	10.57	9.46	8.69
38	15.32	11.59	10.36	9.52
39	16.89	12.76	11.38	10.47
40	18.68	14.09	12.55	11.54
41	20.68	15.60	13.83	12.74
42	22.88	17.27	15.25	14.08
43	25.32	19.11	16.82	15.56
44	28.04	21.17	18.56	17.20
45	31.03	23.43	20.48	19.00
46	34.47	25.85	22.74	21.01
47	37.23	27.47	24.17	22.15
48	40.90	30.03	26.55	24.26
49	44.37	32.46	28.83	26.28
50	47.88	34.91	31.14	28.31
51	47.88	34.91	31.14	28.31
52	47.88	34.91	31.14	28.31
53	47.88	34.91	31.14	28.31
54	47.88	34.91	31.14	28.31
55	47.88	34.91	31.14	28.31
56	47.88	34.91	31.14	28.31
57	47.88	34.91	31.14	28.31
58	47.88	34.91	31.14	28.31
59	47.88	34.91	31.14	28.31
60	47.88	34.91	31.14	28.31
61	47.88	34.91	31.14	28.31
62	47.88	34.91	31.14	28.31
63	47.88	34.91	31.14	28.31
64	47.88	34.91	31.14	28.31

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 Unisex		Base Rates 10 Year Benefit Period		4A, 4P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.64	9.75	9.26	8.36
26	14.00	10.07	9.47	8.57
27	14.37	10.40	9.69	8.78
28	14.74	10.73	9.91	8.99
29	15.13	11.07	10.15	9.21
30	15.51	11.46	10.38	9.43
31	15.95	11.81	10.61	9.68
32	16.45	12.20	10.87	9.96
33	16.99	12.62	11.16	10.26
34	17.59	13.08	11.49	10.60
35	18.46	13.75	11.99	11.09
36	19.66	14.64	12.79	11.81
37	21.27	15.83	13.84	12.78
38	23.33	17.37	15.19	14.01
39	25.71	19.13	16.73	15.43
40	28.37	21.09	18.46	17.00
41	31.39	23.37	20.47	18.84
42	34.73	25.86	22.68	20.85
43	38.41	28.63	25.14	23.08
44	42.48	31.68	27.83	25.54
45	46.94	35.03	30.80	28.23
46	51.83	38.45	34.01	31.05
47	56.24	41.18	36.49	33.10
48	61.29	44.71	39.82	36.02
49	66.00	47.96	42.90	38.72
50	70.75	51.24	46.01	41.44
51	70.75	51.24	46.01	41.44
52	70.75	51.24	46.01	41.44
53	70.75	51.24	46.01	41.44
54	70.75	51.24	46.01	41.44
55	70.75	51.24	46.01	41.44
56	70.75	51.24	46.01	41.44
57	70.75	51.24	46.01	41.44
58	70.75	51.24	46.01	41.44
59	70.75	51.24	46.01	41.44
60	70.75	51.24	46.01	41.44
61	70.75	51.24	46.01	41.44
62	70.75	51.24	46.01	41.44
63	70.75	51.24	46.01	41.44
64	70.75	51.24	46.01	41.44

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
10 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.83	12.25	10.94	9.96
26	16.87	12.63	11.08	9.96
27	17.28	12.94	11.32	10.19
28	17.68	13.26	11.55	10.42
29	18.13	13.59	11.80	10.67
30	18.56	13.92	12.04	10.91
31	19.23	14.46	12.39	11.29
32	19.97	15.05	12.77	11.70
33	20.77	15.67	13.20	12.15
34	21.63	16.35	13.66	12.63
35	22.84	17.29	14.33	13.30
36	24.28	18.37	15.20	14.12
37	26.22	19.83	16.38	15.21
38	28.75	21.72	17.92	16.62
39	31.65	23.90	19.68	18.25
40	34.88	26.32	21.64	20.06
41	38.68	29.19	23.89	22.14
42	42.87	32.34	26.36	24.44
43	47.49	35.82	29.10	26.97
44	52.61	39.67	32.12	29.76
45	58.21	43.89	35.42	32.83
46	64.31	48.21	39.18	36.22
47	70.09	51.97	42.28	38.91
48	76.42	56.42	46.18	42.41
49	82.29	60.53	49.81	45.68
50	88.20	64.69	53.46	48.96
51	88.20	64.69	53.46	48.96
52	88.20	64.69	53.46	48.96
53	88.20	64.69	53.46	48.96
54	88.20	64.69	53.46	48.96
55	88.20	64.69	53.46	48.96
56	88.20	64.69	53.46	48.96
57	88.20	64.69	53.46	48.96
58	88.20	64.69	53.46	48.96
59	88.20	64.69	53.46	48.96
60	88.20	64.69	53.46	48.96
61	88.20	64.69	53.46	48.96
62	88.20	64.69	53.46	48.96
63	88.20	64.69	53.46	48.96
64	88.20	64.69	53.46	48.96

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 Unisex	Base Rates 10 Year Benefit Period			3A - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.90	13.03	11.63	10.58
26	17.98	13.43	11.78	10.58
27	18.41	13.76	12.03	10.82
28	18.84	14.11	12.27	11.07
29	19.32	14.46	12.55	11.34
30	19.78	14.81	12.80	11.59
31	20.50	15.40	13.18	12.00
32	21.28	16.02	13.58	12.44
33	22.14	16.69	14.04	12.93
34	23.06	17.42	14.54	13.43
35	24.36	18.42	15.25	14.16
36	25.90	19.58	16.18	15.02
37	27.98	21.15	17.45	16.19
38	30.68	23.16	19.09	17.70
39	33.78	25.49	20.98	19.45
40	37.25	28.09	23.08	21.38
41	41.30	31.14	25.48	23.62
42	45.79	34.51	28.12	26.06
43	50.74	38.25	31.05	28.77
44	56.21	42.37	34.29	31.77
45	62.20	46.89	37.82	35.04
46	68.74	51.51	41.84	38.68
47	74.99	55.61	45.25	41.64
48	81.77	60.37	49.41	45.38
49	88.05	64.77	53.29	48.87
50	94.38	69.22	57.21	52.39
51	94.38	69.22	57.21	52.39
52	94.38	69.22	57.21	52.39
53	94.38	69.22	57.21	52.39
54	94.38	69.22	57.21	52.39
55	94.38	69.22	57.21	52.39
56	94.38	69.22	57.21	52.39
57	94.38	69.22	57.21	52.39
58	94.38	69.22	57.21	52.39
59	94.38	69.22	57.21	52.39
60	94.38	69.22	57.21	52.39
61	94.38	69.22	57.21	52.39
62	94.38	69.22	57.21	52.39
63	94.38	69.22	57.21	52.39
64	94.38	69.22	57.21	52.39

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 Unisex	Base Rates 10 Year Benefit Period			2A - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	29.02	22.06	19.41	17.37
26	29.64	22.51	19.71	17.70
27	30.27	22.96	20.02	18.02
28	30.91	23.43	20.35	18.38
29	31.61	23.93	20.71	18.75
30	32.28	24.41	21.04	19.12
31	33.20	25.06	21.35	19.56
32	34.23	25.79	21.74	20.07
33	35.37	26.60	22.19	20.64
34	36.62	27.50	22.70	21.27
35	38.47	28.82	23.58	22.23
36	40.42	30.34	24.79	23.37
37	43.21	32.49	26.51	24.97
38	46.94	35.32	28.78	27.11
39	51.24	38.59	31.41	29.57
40	56.05	42.25	34.35	32.33
41	61.79	46.74	37.85	35.58
42	68.08	51.68	41.71	39.13
43	75.03	57.14	45.95	43.06
44	82.70	63.15	50.64	47.40
45	91.10	69.75	55.77	52.16
46	101.60	77.19	62.22	57.94
47	112.28	84.44	68.31	63.35
48	123.18	92.16	75.03	69.36
49	133.38	99.29	81.29	74.98
50	143.65	106.50	87.60	80.63
51	143.65	106.50	87.60	80.63
52	143.65	106.50	87.60	80.63
53	143.65	106.50	87.60	80.63
54	143.65	106.50	87.60	80.63
55	143.65	106.50	87.60	80.63
56	143.65	106.50	87.60	80.63
57	143.65	106.50	87.60	80.63
58	143.65	106.50	87.60	80.63
59	143.65	106.50	87.60	80.63
60	143.65	106.50	87.60	80.63
61	143.65	106.50	87.60	80.63
62	143.65	106.50	87.60	80.63
63	143.65	106.50	87.60	80.63
64	143.65	106.50	87.60	80.63

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 Unisex	Base Rates 10 Year Benefit Period			1A - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	43.39	31.18	27.40	24.22
26	45.08	32.35	28.26	25.11
27	46.78	33.53	29.14	26.02
28	48.49	34.71	30.03	26.93
29	50.28	35.95	30.97	27.89
30	52.02	37.16	31.88	28.81
31	55.54	39.56	33.57	30.67
32	59.23	42.08	35.36	32.62
33	63.10	44.74	37.26	34.67
34	67.17	47.54	39.28	36.83
35	72.39	51.14	41.95	39.61
36	76.58	54.13	44.40	41.85
37	82.40	58.27	47.80	44.97
38	90.03	63.69	52.23	49.07
39	98.86	69.95	57.36	53.81
40	108.69	76.93	63.07	59.10
41	121.43	86.06	70.43	65.73
42	135.49	96.14	78.53	73.05
43	151.01	107.26	87.49	81.12
44	168.19	119.57	97.40	90.05
45	187.03	133.09	108.28	99.84
46	197.25	140.04	114.58	105.39
47	208.42	147.32	120.99	110.94
48	218.59	154.21	127.30	116.48
49	227.29	160.06	132.77	121.25
50	236.02	165.92	138.25	126.03
51	236.02	165.92	138.25	126.03
52	236.02	165.92	138.25	126.03
53	236.02	165.92	138.25	126.03
54	236.02	165.92	138.25	126.03
55	236.02	165.92	138.25	126.03
56	236.02	165.92	138.25	126.03
57	236.02	165.92	138.25	126.03
58	236.02	165.92	138.25	126.03
59	236.02	165.92	138.25	126.03
60	236.02	165.92	138.25	126.03
61	236.02	165.92	138.25	126.03
62	236.02	165.92	138.25	126.03
63	236.02	165.92	138.25	126.03
64	236.02	165.92	138.25	126.03

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.63	11.12	11.01	9.93
26	15.95	11.42	11.20	10.12
27	16.29	11.74	11.41	10.31
28	16.63	12.07	11.62	10.52
29	17.00	12.41	11.85	10.74
30	17.36	12.78	12.07	10.95
31	17.78	13.13	12.29	11.20
32	18.25	13.51	12.55	11.48
33	18.79	13.94	12.85	11.80
34	19.39	14.40	13.18	12.16
35	20.29	15.10	13.72	12.69
36	21.48	15.98	14.53	13.42
37	23.12	17.20	15.63	14.42
38	25.24	18.77	17.05	15.73
39	27.70	20.59	18.70	17.23
40	30.44	22.62	20.53	18.91
41	33.57	24.96	22.66	20.84
42	37.00	27.55	25.01	22.97
43	40.78	30.40	27.60	25.33
44	44.96	33.55	30.45	27.93
45	49.54	36.99	33.58	30.78
46	53.05	39.41	35.80	32.71
47	56.03	41.12	37.27	33.84
48	59.60	43.58	39.52	35.80
49	62.79	45.74	41.51	37.51
50	65.99	47.91	43.51	39.24
51	65.99	47.91	43.51	39.24
52	65.99	47.91	43.51	39.24
53	65.99	47.91	43.51	39.24
54	65.99	47.91	43.51	39.24
55	65.99	47.91	43.51	39.24
56	65.99	47.91	43.51	39.24
57	65.99	47.91	43.51	39.24
58	65.99	47.91	43.51	39.24
59	65.99	47.91	43.51	39.24
60	65.99	47.91	43.51	39.24
61	65.99	47.91	43.51	39.24
62	65.99	47.91	43.51	39.24
63	65.99	47.91	43.51	39.24
64	65.99	47.91	43.51	39.24

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 Unisex	Base Rates To Age 65 Benefit Period			5A - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.11	8.25	7.53	6.83
26	11.40	8.47	7.75	7.03
27	11.71	8.71	7.98	7.24
28	12.01	8.95	8.20	7.45
29	12.35	9.20	8.44	7.67
30	12.70	9.47	8.70	7.90
31	13.05	9.76	9.00	8.19
32	13.45	10.09	9.33	8.51
33	13.88	10.43	9.69	8.85
34	14.37	10.82	10.08	9.22
35	15.06	11.37	10.61	9.71
36	15.98	12.05	11.22	10.28
37	17.22	12.98	12.05	11.05
38	18.84	14.19	13.14	12.05
39	20.72	15.58	14.40	13.21
40	22.84	17.17	15.82	14.52
41	25.19	18.95	17.38	15.99
42	27.82	20.94	19.10	17.62
43	30.70	23.13	21.01	19.41
44	33.91	25.57	23.13	21.40
45	37.45	28.25	25.46	23.59
46	40.39	30.29	27.34	25.24
47	42.66	31.55	28.38	26.03
48	45.72	33.66	30.31	27.74
49	48.53	35.59	32.08	29.28
50	51.33	37.51	33.86	30.81
51	51.33	37.51	33.86	30.81
52	51.33	37.51	33.86	30.81
53	51.33	37.51	33.86	30.81
54	51.33	37.51	33.86	30.81
55	51.33	37.51	33.86	30.81
56	51.33	37.51	33.86	30.81
57	51.33	37.51	33.86	30.81
58	51.33	37.51	33.86	30.81
59	51.33	37.51	33.86	30.81
60	51.33	37.51	33.86	30.81
61	51.33	37.51	33.86	30.81
62	51.33	37.51	33.86	30.81
63	51.33	37.51	33.86	30.81
64	51.33	37.51	33.86	30.81

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.79	12.61	12.48	11.24
26	18.16	12.96	12.70	11.46
27	18.55	13.32	12.94	11.68
28	18.94	13.70	13.19	11.92
29	19.37	14.09	13.45	12.17
30	19.78	14.52	13.70	12.41
31	20.26	14.92	13.95	12.70
32	20.81	15.36	14.25	13.02
33	21.43	15.85	14.60	13.39
34	22.12	16.38	14.98	13.80
35	23.15	17.18	15.60	14.41
36	24.52	18.20	16.53	15.25
37	26.40	19.60	17.79	16.40
38	28.84	21.40	19.43	17.91
39	31.67	23.50	21.32	19.63
40	34.82	25.83	23.43	21.56
41	38.41	28.52	25.87	23.78
42	42.36	31.49	28.57	26.23
43	46.70	34.77	31.55	28.94
44	51.51	38.39	34.83	31.93
45	56.77	42.35	38.43	35.21
46	60.81	45.13	40.98	37.43
47	64.40	47.26	42.84	38.90
48	68.50	50.09	45.42	41.15
49	72.17	52.57	47.71	43.12
50	75.85	55.07	50.01	45.10
51	75.85	55.07	50.01	45.10
52	75.85	55.07	50.01	45.10
53	75.85	55.07	50.01	45.10
54	75.85	55.07	50.01	45.10
55	75.85	55.07	50.01	45.10
56	75.85	55.07	50.01	45.10
57	75.85	55.07	50.01	45.10
58	75.85	55.07	50.01	45.10
59	75.85	55.07	50.01	45.10
60	75.85	55.07	50.01	45.10
61	75.85	55.07	50.01	45.10
62	75.85	55.07	50.01	45.10
63	75.85	55.07	50.01	45.10
64	75.85	55.07	50.01	45.10

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	21.90	15.95	14.84	13.21
26	21.96	16.35	14.95	13.39
27	22.38	16.67	15.19	13.65
28	22.80	17.00	15.43	13.90
29	23.27	17.36	15.71	14.17
30	23.72	17.71	15.96	14.43
31	24.48	18.33	16.36	14.89
32	25.32	19.02	16.82	15.38
33	26.25	19.76	17.33	15.93
34	27.26	20.57	17.88	16.52
35	28.70	21.70	18.72	17.37
36	30.35	22.92	19.72	18.30
37	32.62	24.63	21.13	19.60
38	35.59	26.86	22.99	21.31
39	39.04	29.43	25.14	23.29
40	42.88	32.30	27.52	25.49
41	47.38	35.70	30.25	28.02
42	52.34	39.44	33.26	30.80
43	57.82	43.57	36.58	33.87
44	63.87	48.13	40.24	37.26
45	70.49	53.13	44.25	40.97
46	75.53	56.65	47.25	43.68
47	80.28	59.66	49.65	45.71
48	85.39	63.20	52.68	48.45
49	89.97	66.35	55.40	50.86
50	94.56	69.52	58.13	53.30
51	94.56	69.52	58.13	53.30
52	94.56	69.52	58.13	53.30
53	94.56	69.52	58.13	53.30
54	94.56	69.52	58.13	53.30
55	94.56	69.52	58.13	53.30
56	94.56	69.52	58.13	53.30
57	94.56	69.52	58.13	53.30
58	94.56	69.52	58.13	53.30
59	94.56	69.52	58.13	53.30
60	94.56	69.52	58.13	53.30
61	94.56	69.52	58.13	53.30
62	94.56	69.52	58.13	53.30
63	94.56	69.52	58.13	53.30
64	94.56	69.52	58.13	53.30

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.35	16.98	15.80	14.15
26	23.42	17.41	15.91	14.25
27	23.86	17.76	16.17	14.51
28	24.32	18.11	16.44	14.79
29	24.82	18.50	16.73	15.08
30	25.29	18.87	17.00	15.36
31	26.11	19.53	17.43	15.84
32	27.01	20.27	17.92	16.38
33	28.01	21.07	18.46	16.96
34	29.08	21.93	19.05	17.60
35	30.63	23.13	19.95	18.50
36	32.39	24.45	21.02	19.50
37	34.82	26.27	22.53	20.89
38	38.01	28.66	24.52	22.72
39	41.69	31.42	26.81	24.83
40	45.80	34.49	29.36	27.19
41	50.62	38.13	32.28	29.89
42	55.93	42.11	35.50	32.88
43	61.79	46.54	39.05	36.15
44	68.26	51.42	42.98	39.79
45	75.35	56.77	47.26	43.76
46	80.74	60.53	50.48	46.66
47	85.91	63.84	53.14	48.91
48	91.37	67.63	56.37	51.85
49	96.28	71.00	59.29	54.42
50	101.17	74.38	62.20	57.03
51	101.17	74.38	62.20	57.03
52	101.17	74.38	62.20	57.03
53	101.17	74.38	62.20	57.03
54	101.17	74.38	62.20	57.03
55	101.17	74.38	62.20	57.03
56	101.17	74.38	62.20	57.03
57	101.17	74.38	62.20	57.03
58	101.17	74.38	62.20	57.03
59	101.17	74.38	62.20	57.03
60	101.17	74.38	62.20	57.03
61	101.17	74.38	62.20	57.03
62	101.17	74.38	62.20	57.03
63	101.17	74.38	62.20	57.03
64	101.17	74.38	62.20	57.03

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	38.29	29.04	26.68	23.83
26	38.87	29.45	26.95	24.15
27	39.49	29.89	27.24	24.48
28	40.12	30.33	27.53	24.84
29	40.83	30.84	27.88	25.22
30	41.50	31.32	28.21	25.59
31	42.51	32.02	28.51	26.09
32	43.67	32.84	28.92	26.67
33	44.96	33.77	29.40	27.33
34	46.40	34.79	29.98	28.08
35	48.58	36.37	31.03	29.27
36	50.76	38.05	32.40	30.53
37	53.98	40.53	34.42	32.41
38	58.33	43.86	37.14	34.97
39	63.40	47.72	40.33	37.95
40	69.04	52.02	43.88	41.25
41	75.83	57.35	48.13	45.20
42	83.28	63.20	52.81	49.51
43	91.49	69.66	57.96	54.28
44	100.55	76.79	63.65	59.53
45	110.44	84.57	69.86	65.27
46	119.32	90.78	75.13	69.99
47	128.46	96.87	80.13	74.37
48	137.53	103.16	85.54	79.17
49	145.76	108.79	90.39	83.46
50	154.02	114.46	95.25	87.78
51	154.02	114.46	95.25	87.78
52	154.02	114.46	95.25	87.78
53	154.02	114.46	95.25	87.78
54	154.02	114.46	95.25	87.78
55	154.02	114.46	95.25	87.78
56	154.02	114.46	95.25	87.78
57	154.02	114.46	95.25	87.78
58	154.02	114.46	95.25	87.78
59	154.02	114.46	95.25	87.78
60	154.02	114.46	95.25	87.78
61	154.02	114.46	95.25	87.78
62	154.02	114.46	95.25	87.78
63	154.02	114.46	95.25	87.78
64	154.02	114.46	95.25	87.78

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	57.43	41.17	37.84	33.39
26	59.30	42.46	38.81	34.43
27	61.20	43.77	39.81	35.49
28	63.12	45.09	40.82	36.56
29	65.14	46.49	41.90	37.68
30	67.11	47.85	42.94	38.78
31	71.32	50.73	45.01	41.11
32	75.74	53.76	47.23	43.56
33	80.41	56.96	49.60	46.15
34	85.33	60.35	52.12	48.88
35	91.71	64.76	55.52	52.44
36	96.42	68.13	58.32	54.98
37	103.17	72.93	62.34	58.67
38	112.14	79.30	67.70	63.60
39	122.55	86.69	73.91	69.33
40	134.15	94.93	80.83	75.71
41	149.29	105.79	89.80	83.79
42	165.95	117.75	99.69	92.69
43	184.35	130.95	110.60	102.50
44	204.70	145.57	122.66	113.34
45	227.00	161.59	135.88	125.21
46	233.05	165.62	139.37	128.19
47	240.16	170.05	143.01	131.21
48	245.65	173.67	146.15	133.88
49	249.38	176.02	148.24	135.55
50	253.04	178.33	150.29	137.20
51	253.04	178.33	150.29	137.20
52	253.04	178.33	150.29	137.20
53	253.04	178.33	150.29	137.20
54	253.04	178.33	150.29	137.20
55	253.04	178.33	150.29	137.20
56	253.04	178.33	150.29	137.20
57	253.04	178.33	150.29	137.20
58	253.04	178.33	150.29	137.20
59	253.04	178.33	150.29	137.20
60	253.04	178.33	150.29	137.20
61	253.04	178.33	150.29	137.20
62	253.04	178.33	150.29	137.20
63	253.04	178.33	150.29	137.20
64	253.04	178.33	150.29	137.20

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.91	11.31	11.21	10.10
26	16.28	11.66	11.42	10.32
27	16.65	11.99	11.66	10.55
28	17.04	12.36	11.89	10.76
29	17.45	12.71	12.15	11.01
30	17.85	13.13	12.39	11.24
31	18.31	13.51	12.65	11.52
32	18.85	13.94	12.95	11.83
33	19.44	14.40	13.27	12.19
34	20.09	14.91	13.65	12.57
35	21.06	15.65	14.23	13.15
36	22.37	16.64	15.11	13.96
37	24.14	17.95	16.31	15.04
38	26.44	19.65	17.85	16.45
39	29.09	21.61	19.62	18.07
40	32.05	23.80	21.60	19.88
41	35.45	26.36	23.93	22.00
42	39.21	29.18	26.49	24.32
43	43.35	32.28	29.31	26.89
44	47.91	35.72	32.44	29.73
45	52.92	39.49	35.87	32.85
46	57.06	42.35	38.49	35.14
47	60.72	44.56	40.39	36.68
48	64.95	47.47	43.06	38.99
49	68.76	50.09	45.44	41.07
50	72.59	52.70	47.85	43.16
51	72.59	52.70	47.85	43.16
52	72.59	52.70	47.85	43.16
53	72.59	52.70	47.85	43.16
54	72.59	52.70	47.85	43.16
55	72.59	52.70	47.85	43.16
56	72.59	52.70	47.85	43.16
57	72.59	52.70	47.85	43.16
58	72.59	52.70	47.85	43.16
59	72.59	52.70	47.85	43.16
60	72.59	52.70	47.85	43.16
61	72.59	52.70	47.85	43.16
62	72.59	52.70	47.85	43.16
63	72.59	52.70	47.85	43.16
64	72.59	52.70	47.85	43.16

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.31	8.40	7.66	6.94
26	11.63	8.64	7.89	7.16
27	11.97	8.90	8.14	7.39
28	12.30	9.15	8.38	7.61
29	12.66	9.43	8.65	7.86
30	13.05	9.71	8.93	8.11
31	13.44	10.04	9.25	8.42
32	13.87	10.39	9.61	8.77
33	14.34	10.77	10.00	9.13
34	14.88	11.19	10.42	9.52
35	15.62	11.78	10.98	10.06
36	16.63	12.53	11.66	10.68
37	17.98	13.54	12.56	11.51
38	19.73	14.84	13.74	12.60
39	21.75	16.35	15.09	13.84
40	24.03	18.05	16.63	15.25
41	26.61	19.99	18.33	16.85
42	29.46	22.16	20.22	18.63
43	32.61	24.54	22.30	20.58
44	36.13	27.22	24.62	22.77
45	39.98	30.14	27.16	25.17
46	43.42	32.54	29.36	27.10
47	46.22	34.18	30.74	28.20
48	49.81	36.67	33.02	30.21
49	53.13	38.97	35.13	32.05
50	56.47	41.26	37.24	33.91
51	56.47	41.26	37.24	33.91
52	56.47	41.26	37.24	33.91
53	56.47	41.26	37.24	33.91
54	56.47	41.26	37.24	33.91
55	56.47	41.26	37.24	33.91
56	56.47	41.26	37.24	33.91
57	56.47	41.26	37.24	33.91
58	56.47	41.26	37.24	33.91
59	56.47	41.26	37.24	33.91
60	56.47	41.26	37.24	33.91
61	56.47	41.26	37.24	33.91
62	56.47	41.26	37.24	33.91
63	56.47	41.26	37.24	33.91
64	56.47	41.26	37.24	33.91

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.12	12.83	12.71	11.44
26	18.54	13.23	12.96	11.69
27	18.97	13.61	13.23	11.95
28	19.41	14.03	13.50	12.20
29	19.88	14.44	13.79	12.48
30	20.34	14.92	14.07	12.75
31	20.87	15.36	14.37	13.07
32	21.49	15.85	14.71	13.43
33	22.17	16.38	15.08	13.84
34	22.92	16.97	15.52	14.28
35	24.03	17.82	16.18	14.94
36	25.54	18.95	17.20	15.87
37	27.58	20.46	18.57	17.12
38	30.22	22.42	20.34	18.74
39	33.27	24.67	22.38	20.60
40	36.67	27.18	24.66	22.68
41	40.58	30.13	27.33	25.11
42	44.90	33.37	30.28	27.78
43	49.65	36.93	33.52	30.74
44	54.90	40.89	37.12	34.00
45	60.66	45.22	41.06	37.59
46	65.42	48.51	44.07	40.22
47	69.79	51.22	46.43	42.16
48	74.65	54.56	49.49	44.82
49	79.03	57.57	52.23	47.21
50	83.44	60.58	55.00	49.61
51	83.44	60.58	55.00	49.61
52	83.44	60.58	55.00	49.61
53	83.44	60.58	55.00	49.61
54	83.44	60.58	55.00	49.61
55	83.44	60.58	55.00	49.61
56	83.44	60.58	55.00	49.61
57	83.44	60.58	55.00	49.61
58	83.44	60.58	55.00	49.61
59	83.44	60.58	55.00	49.61
60	83.44	60.58	55.00	49.61
61	83.44	60.58	55.00	49.61
62	83.44	60.58	55.00	49.61
63	83.44	60.58	55.00	49.61
64	83.44	60.58	55.00	49.61

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92
Unisex

Base Rates
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	22.35	16.24	15.12	13.65
26	22.43	16.68	15.26	13.71
27	22.89	17.05	15.53	13.94
28	23.38	17.42	15.82	14.23
29	23.89	17.82	16.12	14.53
30	24.39	18.21	16.41	14.83
31	25.24	18.90	16.86	15.33
32	26.16	19.64	17.36	15.87
33	27.17	20.44	17.91	16.46
34	28.26	21.31	18.52	17.10
35	29.80	22.51	19.42	18.01
36	31.62	23.88	20.54	19.04
37	34.09	25.73	22.07	20.45
38	37.31	28.14	24.07	22.31
39	41.03	30.92	26.38	24.44
40	45.17	34.02	28.97	26.83
41	50.08	37.73	31.95	29.58
42	55.50	41.80	35.23	32.63
43	61.47	46.31	38.86	35.99
44	68.09	51.30	42.87	39.70
45	75.33	56.76	47.25	43.76
46	81.27	60.92	50.80	46.94
47	86.99	64.63	53.78	49.52
48	93.05	68.86	57.41	52.78
49	98.51	72.65	60.65	55.70
50	104.01	76.47	63.91	58.63
51	104.01	76.47	63.91	58.63
52	104.01	76.47	63.91	58.63
53	104.01	76.47	63.91	58.63
54	104.01	76.47	63.91	58.63
55	104.01	76.47	63.91	58.63
56	104.01	76.47	63.91	58.63
57	104.01	76.47	63.91	58.63
58	104.01	76.47	63.91	58.63
59	104.01	76.47	63.91	58.63
60	104.01	76.47	63.91	58.63
61	104.01	76.47	63.91	58.63
62	104.01	76.47	63.91	58.63
63	104.01	76.47	63.91	58.63
64	104.01	76.47	63.91	58.63

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 Unisex	Base Rates To Age 67 Benefit Period			3A - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.85	17.30	16.10	14.50
26	23.91	17.77	16.25	14.58
27	24.41	18.16	16.54	14.84
28	24.94	18.56	16.84	15.14
29	25.49	18.98	17.17	15.47
30	26.02	19.40	17.48	15.79
31	26.92	20.13	17.96	16.32
32	27.91	20.94	18.50	16.90
33	28.99	21.79	19.09	17.54
34	30.15	22.71	19.73	18.22
35	31.81	24.01	20.70	19.19
36	33.75	25.47	21.89	20.29
37	36.39	27.45	23.53	21.80
38	39.84	30.02	25.68	23.79
39	43.82	33.01	28.15	26.07
40	48.24	36.32	30.92	28.63
41	53.51	40.28	34.10	31.57
42	59.31	44.65	37.62	34.82
43	65.70	49.48	41.51	38.43
44	72.78	54.81	45.79	42.41
45	80.52	60.66	50.48	46.73
46	86.88	65.12	54.28	50.16
47	93.08	69.16	57.54	53.00
48	99.56	73.69	61.42	56.48
49	105.41	77.74	64.89	59.60
50	111.29	81.83	68.38	62.74
51	111.29	81.83	68.38	62.74
52	111.29	81.83	68.38	62.74
53	111.29	81.83	68.38	62.74
54	111.29	81.83	68.38	62.74
55	111.29	81.83	68.38	62.74
56	111.29	81.83	68.38	62.74
57	111.29	81.83	68.38	62.74
58	111.29	81.83	68.38	62.74
59	111.29	81.83	68.38	62.74
60	111.29	81.83	68.38	62.74
61	111.29	81.83	68.38	62.74
62	111.29	81.83	68.38	62.74
63	111.29	81.83	68.38	62.74
64	111.29	81.83	68.38	62.74

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 Unisex	Base Rates To Age 67 Benefit Period			2A - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	39.03	29.59	27.19	24.27
26	39.71	30.08	27.52	24.66
27	40.41	30.59	27.87	25.04
28	41.15	31.10	28.22	25.45
29	41.95	31.68	28.64	25.90
30	42.72	32.23	29.02	26.33
31	43.85	33.03	29.39	26.89
32	45.13	33.93	29.86	27.55
33	46.56	34.95	30.43	28.28
34	48.13	36.06	31.08	29.10
35	50.49	37.77	32.22	30.39
36	52.92	39.66	33.75	31.80
37	56.44	42.37	35.97	33.88
38	61.18	45.98	38.93	36.65
39	66.66	50.16	42.38	39.87
40	72.78	54.83	46.23	43.47
41	80.19	60.64	50.88	47.78
42	88.35	67.03	55.99	52.50
43	97.33	74.09	61.63	57.71
44	107.24	81.88	67.85	63.46
45	118.08	90.41	74.65	69.75
46	128.46	97.69	80.87	75.30
47	139.25	104.97	86.87	80.60
48	149.88	112.40	93.21	86.26
49	159.61	119.14	98.96	91.39
50	169.41	125.92	104.77	96.57
51	169.41	125.92	104.77	96.57
52	169.41	125.92	104.77	96.57
53	169.41	125.92	104.77	96.57
54	169.41	125.92	104.77	96.57
55	169.41	125.92	104.77	96.57
56	169.41	125.92	104.77	96.57
57	169.41	125.92	104.77	96.57
58	169.41	125.92	104.77	96.57
59	169.41	125.92	104.77	96.57
60	169.41	125.92	104.77	96.57
61	169.41	125.92	104.77	96.57
62	169.41	125.92	104.77	96.57
63	169.41	125.92	104.77	96.57
64	169.41	125.92	104.77	96.57

For smokers the premium rates are increased by 35 percent.

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

XL-GS-92 Unisex	Base Rates To Age 67 Benefit Period			1A - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	58.56	41.97	38.57	34.03
26	60.60	43.38	39.65	35.16
27	62.67	44.81	40.75	36.32
28	64.76	46.25	41.86	37.49
29	66.95	47.77	43.04	38.71
30	69.09	49.25	44.19	39.91
31	73.59	52.34	46.44	42.40
32	78.33	55.58	48.82	45.03
33	83.31	59.01	51.37	47.79
34	88.56	62.62	54.07	50.71
35	95.33	67.30	57.69	54.49
36	100.56	71.04	60.80	57.31
37	107.93	76.28	65.19	61.35
38	117.66	83.18	71.00	66.70
39	128.92	91.18	77.72	72.90
40	141.47	100.08	85.21	79.81
41	157.96	111.92	94.99	88.63
42	176.15	124.96	105.78	98.34
43	196.22	139.37	117.69	109.06
44	218.44	155.31	130.86	120.91
45	242.81	172.82	145.30	133.89
46	250.71	178.13	149.88	137.86
47	259.91	184.02	154.76	141.99
48	267.34	188.99	159.06	145.68
49	272.86	192.59	162.21	148.31
50	278.34	196.16	165.33	150.91
51	278.34	196.16	165.33	150.91
52	278.34	196.16	165.33	150.91
53	278.34	196.16	165.33	150.91
54	278.34	196.16	165.33	150.91
55	278.34	196.16	165.33	150.91
56	278.34	196.16	165.33	150.91
57	278.34	196.16	165.33	150.91
58	278.34	196.16	165.33	150.91
59	278.34	196.16	165.33	150.91
60	278.34	196.16	165.33	150.91
61	278.34	196.16	165.33	150.91
62	278.34	196.16	165.33	150.91
63	278.34	196.16	165.33	150.91
64	278.34	196.16	165.33	150.91

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 5P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.82	0.63	0.44	0.38
26	0.90	0.67	0.47	0.40
27	0.99	0.71	0.50	0.43
28	1.06	0.75	0.53	0.45
29	1.14	0.78	0.55	0.48
30	1.22	0.83	0.59	0.51
31	1.40	0.93	0.65	0.56
32	1.57	1.05	0.72	0.62
33	1.72	1.14	0.77	0.69
34	1.88	1.25	0.84	0.75
35	1.84	1.43	1.28	1.17
36	1.94	1.50	1.36	1.24
37	2.10	1.62	1.47	1.35
38	2.30	1.78	1.62	1.49
39	2.53	1.94	1.79	1.65
40	2.81	2.16	1.98	1.83
41	3.11	2.38	2.21	2.06
42	3.44	2.64	2.46	2.31
43	3.81	2.92	2.74	2.59
44	4.23	3.24	3.05	2.90
45	4.69	3.58	3.41	3.25
46	5.16	3.90	3.70	3.50
47	5.56	4.17	3.92	3.71
48	5.95	4.43	4.14	3.90
49	6.35	4.68	4.36	4.10
50	6.71	4.92	4.57	4.27
51	6.71	4.92	4.57	4.27
52	6.71	4.92	4.57	4.27
53	6.71	4.92	4.57	4.27
54	6.71	4.92	4.57	4.27
55	6.71	4.92	4.57	4.27
56	6.71	4.92	4.57	4.27
57	6.71	4.92	4.57	4.27
58	6.71	4.92	4.57	4.27
59	6.71	4.92	4.57	4.27
60	6.71	4.92	4.57	4.27
61	6.71	4.92	4.57	4.27
62	6.71	4.92	4.57	4.27
63	6.71	4.92	4.57	4.27
64	6.71	4.92	4.57	4.27

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 5A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.91	0.74	0.64	0.56
26	0.93	0.75	0.65	0.57
27	0.94	0.76	0.66	0.58
28	0.96	0.79	0.67	0.59
29	0.98	0.80	0.68	0.59
30	1.01	0.83	0.69	0.61
31	1.11	0.85	0.68	0.60
32	1.20	0.86	0.67	0.60
33	1.28	0.89	0.67	0.59
34	1.37	0.91	0.66	0.59
35	1.32	1.01	0.91	0.83
36	1.43	1.08	0.98	0.90
37	1.57	1.19	1.08	0.99
38	1.76	1.33	1.20	1.11
39	1.97	1.49	1.34	1.25
40	2.21	1.68	1.51	1.40
41	2.53	1.93	1.72	1.61
42	2.88	2.21	1.96	1.85
43	3.27	2.51	2.24	2.12
44	3.71	2.87	2.54	2.42
45	4.21	3.27	2.87	2.74
46	4.66	3.57	3.13	2.99
47	5.05	3.82	3.35	3.19
48	5.42	4.06	3.55	3.36
49	5.80	4.31	3.77	3.57
50	6.17	4.54	3.96	3.73
51	6.17	4.54	3.96	3.73
52	6.17	4.54	3.96	3.73
53	6.17	4.54	3.96	3.73
54	6.17	4.54	3.96	3.73
55	6.17	4.54	3.96	3.73
56	6.17	4.54	3.96	3.73
57	6.17	4.54	3.96	3.73
58	6.17	4.54	3.96	3.73
59	6.17	4.54	3.96	3.73
60	6.17	4.54	3.96	3.73
61	6.17	4.54	3.96	3.73
62	6.17	4.54	3.96	3.73
63	6.17	4.54	3.96	3.73
64	6.17	4.54	3.96	3.73

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.93	0.72	0.50	0.43
26	1.02	0.76	0.53	0.46
27	1.12	0.81	0.57	0.49
28	1.20	0.85	0.60	0.51
29	1.30	0.89	0.63	0.55
30	1.39	0.94	0.67	0.58
31	1.59	1.06	0.74	0.64
32	1.78	1.19	0.82	0.71
33	1.96	1.30	0.88	0.78
34	2.14	1.42	0.96	0.85
35	2.09	1.62	1.46	1.33
36	2.21	1.71	1.54	1.41
37	2.39	1.84	1.67	1.53
38	2.61	2.02	1.84	1.69
39	2.87	2.21	2.03	1.87
40	3.19	2.45	2.25	2.08
41	3.53	2.71	2.51	2.34
42	3.91	3.00	2.80	2.63
43	4.33	3.32	3.11	2.94
44	4.81	3.68	3.47	3.30
45	5.33	4.07	3.87	3.69
46	5.86	4.43	4.20	3.98
47	6.32	4.74	4.46	4.22
48	6.76	5.03	4.71	4.43
49	7.22	5.32	4.96	4.66
50	7.63	5.59	5.19	4.85
51	7.63	5.59	5.19	4.85
52	7.63	5.59	5.19	4.85
53	7.63	5.59	5.19	4.85
54	7.63	5.59	5.19	4.85
55	7.63	5.59	5.19	4.85
56	7.63	5.59	5.19	4.85
57	7.63	5.59	5.19	4.85
58	7.63	5.59	5.19	4.85
59	7.63	5.59	5.19	4.85
60	7.63	5.59	5.19	4.85
61	7.63	5.59	5.19	4.85
62	7.63	5.59	5.19	4.85
63	7.63	5.59	5.19	4.85
64	7.63	5.59	5.19	4.85

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Male		Extended Partial Rider 2 Year Benefit Period		3P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.01	0.67	0.57	0.44
26	1.02	0.68	0.57	0.45
27	1.03	0.69	0.58	0.45
28	1.04	0.70	0.59	0.46
29	1.05	0.71	0.60	0.47
30	1.08	0.72	0.61	0.48
31	1.06	0.71	0.60	0.48
32	1.05	0.71	0.60	0.48
33	1.04	0.70	0.60	0.47
34	1.03	0.70	0.60	0.47
35	1.04	0.71	0.61	0.48
36	1.11	0.75	0.64	0.51
37	1.21	0.82	0.70	0.56
38	1.34	0.89	0.77	0.62
39	1.48	0.98	0.85	0.69
40	1.66	1.09	0.95	0.78
41	1.88	1.23	1.07	0.89
42	2.14	1.39	1.21	1.01
43	2.42	1.55	1.36	1.14
44	2.74	1.75	1.53	1.30
45	3.08	1.96	1.72	1.47
46	3.50	2.21	1.94	1.65
47	3.88	2.44	2.14	1.82
48	4.25	2.65	2.33	1.98
49	4.64	2.89	2.53	2.15
50	5.00	3.10	2.73	2.31
51	5.00	3.10	2.73	2.31
52	5.00	3.10	2.73	2.31
53	5.00	3.10	2.73	2.31
54	5.00	3.10	2.73	2.31
55	5.00	3.10	2.73	2.31
56	5.00	3.10	2.73	2.31
57	5.00	3.10	2.73	2.31
58	5.00	3.10	2.73	2.31
59	5.00	3.10	2.73	2.31
60	5.00	3.10	2.73	2.31
61	5.00	3.10	2.73	2.31
62	5.00	3.10	2.73	2.31
63	5.00	3.10	2.73	2.31
64	5.00	3.10	2.73	2.31

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
2 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.08	0.72	0.60	0.47
26	1.09	0.73	0.61	0.48
27	1.11	0.74	0.62	0.49
28	1.12	0.74	0.63	0.49
29	1.13	0.75	0.64	0.50
30	1.15	0.77	0.65	0.51
31	1.14	0.76	0.64	0.51
32	1.12	0.75	0.64	0.51
33	1.11	0.76	0.64	0.50
34	1.10	0.75	0.64	0.50
35	1.11	0.76	0.65	0.51
36	1.19	0.81	0.69	0.55
37	1.29	0.87	0.75	0.60
38	1.43	0.95	0.83	0.67
39	1.59	1.05	0.91	0.74
40	1.78	1.17	1.02	0.83
41	2.02	1.32	1.14	0.95
42	2.28	1.48	1.30	1.08
43	2.59	1.67	1.46	1.23
44	2.93	1.87	1.64	1.38
45	3.30	2.09	1.84	1.57
46	3.74	2.37	2.08	1.77
47	4.15	2.61	2.28	1.95
48	4.55	2.84	2.50	2.12
49	4.96	3.08	2.71	2.30
50	5.35	3.32	2.92	2.48
51	5.35	3.32	2.92	2.48
52	5.35	3.32	2.92	2.48
53	5.35	3.32	2.92	2.48
54	5.35	3.32	2.92	2.48
55	5.35	3.32	2.92	2.48
56	5.35	3.32	2.92	2.48
57	5.35	3.32	2.92	2.48
58	5.35	3.32	2.92	2.48
59	5.35	3.32	2.92	2.48
60	5.35	3.32	2.92	2.48
61	5.35	3.32	2.92	2.48
62	5.35	3.32	2.92	2.48
63	5.35	3.32	2.92	2.48
64	5.35	3.32	2.92	2.48

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
2 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.21	1.48	1.24	0.97
26	2.22	1.49	1.24	0.98
27	2.23	1.50	1.25	0.99
28	2.25	1.52	1.27	0.99
29	2.27	1.53	1.28	1.01
30	2.31	1.56	1.31	1.03
31	2.27	1.53	1.29	1.02
32	2.23	1.51	1.27	1.01
33	2.20	1.49	1.26	0.99
34	2.18	1.48	1.25	0.99
35	2.20	1.49	1.26	1.00
36	2.28	1.54	1.30	1.04
37	2.41	1.63	1.38	1.11
38	2.60	1.74	1.48	1.20
39	2.82	1.88	1.61	1.30
40	3.09	2.05	1.76	1.43
41	3.40	2.22	1.92	1.59
42	3.72	2.42	2.09	1.74
43	4.10	2.62	2.29	1.93
44	4.50	2.85	2.51	2.14
45	4.96	3.10	2.74	2.36
46	5.68	3.52	3.12	2.68
47	6.35	3.90	3.47	2.97
48	7.00	4.28	3.80	3.25
49	7.69	4.67	4.16	3.54
50	8.34	5.04	4.49	3.82
51	8.34	5.04	4.49	3.82
52	8.34	5.04	4.49	3.82
53	8.34	5.04	4.49	3.82
54	8.34	5.04	4.49	3.82
55	8.34	5.04	4.49	3.82
56	8.34	5.04	4.49	3.82
57	8.34	5.04	4.49	3.82
58	8.34	5.04	4.49	3.82
59	8.34	5.04	4.49	3.82
60	8.34	5.04	4.49	3.82
61	8.34	5.04	4.49	3.82
62	8.34	5.04	4.49	3.82
63	8.34	5.04	4.49	3.82
64	8.34	5.04	4.49	3.82

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
2 Year Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.44	2.20	1.76	1.35
26	3.49	2.22	1.78	1.36
27	3.54	2.23	1.80	1.37
28	3.60	2.26	1.81	1.38
29	3.66	2.28	1.84	1.40
30	3.76	2.33	1.88	1.43
31	3.79	2.31	1.87	1.42
32	3.83	2.31	1.87	1.42
33	3.88	2.31	1.87	1.41
34	3.93	2.31	1.88	1.42
35	4.06	2.36	1.92	1.44
36	4.35	2.53	2.08	1.59
37	4.75	2.77	2.29	1.77
38	5.25	3.07	2.56	1.99
39	5.83	3.43	2.86	2.26
40	6.53	3.84	3.23	2.56
41	7.58	4.49	3.82	3.09
42	8.75	5.21	4.48	3.68
43	10.07	6.02	5.21	4.33
44	11.52	6.92	6.03	5.06
45	13.16	7.92	6.95	5.88
46	14.03	8.41	7.37	6.24
47	14.69	8.77	7.70	6.51
48	15.27	9.07	7.96	6.73
49	15.89	9.40	8.26	6.97
50	16.40	9.66	8.48	7.17
51	16.40	9.66	8.48	7.17
52	16.40	9.66	8.48	7.17
53	16.40	9.66	8.48	7.17
54	16.40	9.66	8.48	7.17
55	16.40	9.66	8.48	7.17
56	16.40	9.66	8.48	7.17
57	16.40	9.66	8.48	7.17
58	16.40	9.66	8.48	7.17
59	16.40	9.66	8.48	7.17
60	16.40	9.66	8.48	7.17
61	16.40	9.66	8.48	7.17
62	16.40	9.66	8.48	7.17
63	16.40	9.66	8.48	7.17
64	16.40	9.66	8.48	7.17

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 5P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.09	1.36	0.70	0.63
26	2.16	1.41	0.75	0.68
27	2.24	1.46	0.80	0.72
28	2.30	1.50	0.84	0.77
29	2.37	1.55	0.89	0.80
30	2.46	1.62	0.95	0.86
31	2.59	1.70	1.05	0.95
32	2.71	1.78	1.15	1.05
33	2.84	1.87	1.25	1.14
34	2.98	1.95	1.36	1.24
35	2.78	2.08	1.93	1.80
36	2.95	2.20	2.05	1.92
37	3.19	2.38	2.23	2.09
38	3.51	2.61	2.45	2.31
39	3.87	2.90	2.71	2.55
40	4.31	3.21	3.02	2.86
41	4.81	3.61	3.41	3.22
42	5.38	4.05	3.83	3.63
43	6.00	4.53	4.30	4.09
44	6.71	5.08	4.84	4.60
45	7.48	5.68	5.42	5.17
46	8.30	6.20	5.90	5.63
47	9.02	6.65	6.34	6.02
48	9.72	7.07	6.71	6.38
49	10.44	7.50	7.12	6.76
50	11.11	7.88	7.48	7.11
51	11.11	7.88	7.48	7.11
52	11.11	7.88	7.48	7.11
53	11.11	7.88	7.48	7.11
54	11.11	7.88	7.48	7.11
55	11.11	7.88	7.48	7.11
56	11.11	7.88	7.48	7.11
57	11.11	7.88	7.48	7.11
58	11.11	7.88	7.48	7.11
59	11.11	7.88	7.48	7.11
60	11.11	7.88	7.48	7.11
61	11.11	7.88	7.48	7.11
62	11.11	7.88	7.48	7.11
63	11.11	7.88	7.48	7.11
64	11.11	7.88	7.48	7.11

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
5 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.67	1.09	0.97	0.87
26	1.70	1.11	0.98	0.88
27	1.74	1.14	0.99	0.89
28	1.77	1.16	1.00	0.90
29	1.81	1.19	1.01	0.92
30	1.87	1.23	1.04	0.94
31	1.93	1.26	1.03	0.93
32	1.98	1.30	1.02	0.93
33	2.05	1.34	1.00	0.92
34	2.11	1.38	1.00	0.92
35	2.01	1.50	1.39	1.29
36	2.16	1.61	1.50	1.40
37	2.37	1.77	1.66	1.54
38	2.64	1.97	1.85	1.73
39	2.93	2.20	2.06	1.93
40	3.28	2.48	2.31	2.18
41	3.73	2.87	2.66	2.52
42	4.25	3.30	3.05	2.88
43	4.85	3.80	3.47	3.30
44	5.52	4.34	3.95	3.76
45	6.27	4.96	4.49	4.28
46	6.99	5.44	4.93	4.70
47	7.63	5.84	5.33	5.08
48	8.27	6.23	5.69	5.42
49	8.93	6.62	6.08	5.80
50	9.54	6.99	6.43	6.13
51	9.54	6.99	6.43	6.13
52	9.54	6.99	6.43	6.13
53	9.54	6.99	6.43	6.13
54	9.54	6.99	6.43	6.13
55	9.54	6.99	6.43	6.13
56	9.54	6.99	6.43	6.13
57	9.54	6.99	6.43	6.13
58	9.54	6.99	6.43	6.13
59	9.54	6.99	6.43	6.13
60	9.54	6.99	6.43	6.13
61	9.54	6.99	6.43	6.13
62	9.54	6.99	6.43	6.13
63	9.54	6.99	6.43	6.13
64	9.54	6.99	6.43	6.13

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.38	1.55	0.80	0.72
26	2.46	1.60	0.85	0.77
27	2.54	1.66	0.91	0.82
28	2.61	1.71	0.96	0.87
29	2.69	1.76	1.01	0.91
30	2.80	1.84	1.08	0.98
31	2.94	1.93	1.19	1.08
32	3.08	2.02	1.31	1.19
33	3.23	2.12	1.42	1.30
34	3.39	2.22	1.55	1.41
35	3.16	2.36	2.19	2.04
36	3.35	2.50	2.33	2.18
37	3.63	2.71	2.53	2.37
38	3.99	2.97	2.78	2.62
39	4.40	3.29	3.08	2.90
40	4.90	3.65	3.43	3.25
41	5.47	4.10	3.87	3.66
42	6.11	4.60	4.35	4.13
43	6.82	5.15	4.89	4.65
44	7.62	5.77	5.50	5.23
45	8.50	6.46	6.16	5.87
46	9.43	7.05	6.71	6.40
47	10.25	7.56	7.20	6.84
48	11.04	8.03	7.63	7.25
49	11.86	8.52	8.09	7.68
50	12.62	8.96	8.50	8.08
51	12.62	8.96	8.50	8.08
52	12.62	8.96	8.50	8.08
53	12.62	8.96	8.50	8.08
54	12.62	8.96	8.50	8.08
55	12.62	8.96	8.50	8.08
56	12.62	8.96	8.50	8.08
57	12.62	8.96	8.50	8.08
58	12.62	8.96	8.50	8.08
59	12.62	8.96	8.50	8.08
60	12.62	8.96	8.50	8.08
61	12.62	8.96	8.50	8.08
62	12.62	8.96	8.50	8.08
63	12.62	8.96	8.50	8.08
64	12.62	8.96	8.50	8.08

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Male		Extended Partial Rider 5 Year Benefit Period		3P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.46	0.95	0.83	0.67
26	1.48	0.96	0.83	0.68
27	1.49	0.97	0.84	0.69
28	1.50	0.98	0.85	0.70
29	1.52	0.99	0.87	0.71
30	1.55	1.01	0.88	0.72
31	1.54	1.00	0.87	0.71
32	1.54	0.98	0.86	0.71
33	1.53	0.97	0.85	0.70
34	1.54	0.96	0.85	0.71
35	1.56	0.98	0.86	0.71
36	1.70	1.07	0.94	0.79
37	1.88	1.18	1.05	0.89
38	2.11	1.33	1.18	1.01
39	2.37	1.49	1.33	1.15
40	2.67	1.69	1.51	1.31
41	3.12	1.98	1.78	1.57
42	3.63	2.32	2.09	1.86
43	4.19	2.68	2.45	2.19
44	4.82	3.10	2.83	2.55
45	5.51	3.56	3.26	2.95
46	6.25	4.02	3.68	3.31
47	6.94	4.44	4.06	3.64
48	7.60	4.86	4.43	3.96
49	8.30	5.28	4.81	4.29
50	8.95	5.69	5.17	4.60
51	8.95	5.69	5.17	4.60
52	8.95	5.69	5.17	4.60
53	8.95	5.69	5.17	4.60
54	8.95	5.69	5.17	4.60
55	8.95	5.69	5.17	4.60
56	8.95	5.69	5.17	4.60
57	8.95	5.69	5.17	4.60
58	8.95	5.69	5.17	4.60
59	8.95	5.69	5.17	4.60
60	8.95	5.69	5.17	4.60
61	8.95	5.69	5.17	4.60
62	8.95	5.69	5.17	4.60
63	8.95	5.69	5.17	4.60
64	8.95	5.69	5.17	4.60

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
5 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.56	1.02	0.88	0.72
26	1.58	1.03	0.89	0.73
27	1.60	1.04	0.90	0.74
28	1.61	1.05	0.91	0.74
29	1.63	1.06	0.92	0.75
30	1.66	1.08	0.95	0.77
31	1.65	1.07	0.94	0.76
32	1.65	1.05	0.93	0.76
33	1.64	1.04	0.91	0.76
34	1.64	1.03	0.90	0.76
35	1.67	1.04	0.91	0.77
36	1.82	1.14	1.00	0.85
37	2.02	1.26	1.12	0.95
38	2.25	1.42	1.26	1.08
39	2.53	1.60	1.43	1.23
40	2.86	1.81	1.61	1.40
41	3.34	2.12	1.91	1.68
42	3.88	2.48	2.24	1.99
43	4.48	2.87	2.62	2.34
44	5.16	3.31	3.03	2.73
45	5.90	3.81	3.49	3.16
46	6.69	4.30	3.94	3.54
47	7.42	4.75	4.34	3.89
48	8.13	5.20	4.73	4.24
49	8.88	5.66	5.14	4.60
50	9.58	6.08	5.53	4.92
51	9.58	6.08	5.53	4.92
52	9.58	6.08	5.53	4.92
53	9.58	6.08	5.53	4.92
54	9.58	6.08	5.53	4.92
55	9.58	6.08	5.53	4.92
56	9.58	6.08	5.53	4.92
57	9.58	6.08	5.53	4.92
58	9.58	6.08	5.53	4.92
59	9.58	6.08	5.53	4.92
60	9.58	6.08	5.53	4.92
61	9.58	6.08	5.53	4.92
62	9.58	6.08	5.53	4.92
63	9.58	6.08	5.53	4.92
64	9.58	6.08	5.53	4.92

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 2A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.09	2.08	1.79	1.45
26	3.10	2.10	1.80	1.46
27	3.12	2.11	1.81	1.47
28	3.14	2.12	1.82	1.48
29	3.17	2.14	1.84	1.49
30	3.22	2.18	1.88	1.53
31	3.16	2.13	1.85	1.50
32	3.11	2.11	1.82	1.47
33	3.07	2.08	1.80	1.46
34	3.03	2.06	1.78	1.45
35	3.05	2.08	1.79	1.46
36	3.23	2.19	1.90	1.56
37	3.49	2.35	2.05	1.71
38	3.82	2.56	2.25	1.88
39	4.22	2.81	2.48	2.09
40	4.68	3.12	2.75	2.33
41	5.33	3.52	3.14	2.71
42	6.06	3.96	3.57	3.12
43	6.86	4.45	4.06	3.59
44	7.77	5.00	4.59	4.10
45	8.77	5.62	5.19	4.68
46	10.09	6.39	5.90	5.29
47	11.30	7.12	6.54	5.85
48	12.50	7.82	7.16	6.38
49	13.76	8.57	7.83	6.95
50	14.94	9.26	8.44	7.48
51	14.94	9.26	8.44	7.48
52	14.94	9.26	8.44	7.48
53	14.94	9.26	8.44	7.48
54	14.94	9.26	8.44	7.48
55	14.94	9.26	8.44	7.48
56	14.94	9.26	8.44	7.48
57	14.94	9.26	8.44	7.48
58	14.94	9.26	8.44	7.48
59	14.94	9.26	8.44	7.48
60	14.94	9.26	8.44	7.48
61	14.94	9.26	8.44	7.48
62	14.94	9.26	8.44	7.48
63	14.94	9.26	8.44	7.48
64	14.94	9.26	8.44	7.48

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
5 Year Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.96	3.17	2.69	2.16
26	5.08	3.23	2.75	2.22
27	5.21	3.30	2.81	2.27
28	5.34	3.37	2.87	2.33
29	5.48	3.44	2.94	2.39
30	5.68	3.55	3.04	2.48
31	5.88	3.63	3.12	2.57
32	6.08	3.72	3.21	2.67
33	6.30	3.81	3.31	2.77
34	6.52	3.92	3.42	2.87
35	6.88	4.09	3.58	3.03
36	7.41	4.43	3.89	3.32
37	8.12	4.86	4.30	3.69
38	9.02	5.41	4.81	4.14
39	10.07	6.05	5.39	4.66
40	11.31	6.81	6.09	5.29
41	13.26	8.02	7.23	6.34
42	15.44	9.37	8.51	7.51
43	17.87	10.88	9.92	8.82
44	20.58	12.57	11.51	10.29
45	23.62	14.45	13.29	11.93
46	25.19	15.35	14.10	12.62
47	26.40	16.03	14.69	13.12
48	27.45	16.60	15.19	13.54
49	28.57	17.22	15.73	13.99
50	29.50	17.72	16.16	14.34
51	29.50	17.72	16.16	14.34
52	29.50	17.72	16.16	14.34
53	29.50	17.72	16.16	14.34
54	29.50	17.72	16.16	14.34
55	29.50	17.72	16.16	14.34
56	29.50	17.72	16.16	14.34
57	29.50	17.72	16.16	14.34
58	29.50	17.72	16.16	14.34
59	29.50	17.72	16.16	14.34
60	29.50	17.72	16.16	14.34
61	29.50	17.72	16.16	14.34
62	29.50	17.72	16.16	14.34
63	29.50	17.72	16.16	14.34
64	29.50	17.72	16.16	14.34

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.55	1.77	0.97	0.89
26	2.65	1.83	1.03	0.95
27	2.74	1.91	1.10	1.01
28	2.83	1.97	1.16	1.08
29	2.94	2.05	1.22	1.15
30	3.07	2.13	1.30	1.22
31	3.22	2.26	1.44	1.36
32	3.36	2.39	1.59	1.50
33	3.52	2.54	1.74	1.65
34	3.67	2.68	1.89	1.80
35	3.98	2.95	2.68	2.56
36	4.22	3.14	2.86	2.73
37	4.58	3.41	3.11	2.96
38	5.02	3.74	3.42	3.26
39	5.54	4.14	3.79	3.61
40	6.17	4.61	4.22	4.02
41	6.84	5.12	4.69	4.47
42	7.59	5.68	5.22	4.98
43	8.41	6.31	5.81	5.54
44	9.33	7.01	6.46	6.16
45	10.36	7.80	7.18	6.85
46	11.61	8.59	7.96	7.57
47	12.75	9.28	8.63	8.21
48	13.83	9.93	9.28	8.82
49	14.98	10.61	9.94	9.45
50	16.03	11.23	10.56	10.02
51	16.03	11.23	10.56	10.02
52	16.03	11.23	10.56	10.02
53	16.03	11.23	10.56	10.02
54	16.03	11.23	10.56	10.02
55	16.03	11.23	10.56	10.02
56	16.03	11.23	10.56	10.02
57	16.03	11.23	10.56	10.02
58	16.03	11.23	10.56	10.02
59	16.03	11.23	10.56	10.02
60	16.03	11.23	10.56	10.02
61	16.03	11.23	10.56	10.02
62	16.03	11.23	10.56	10.02
63	16.03	11.23	10.56	10.02
64	16.03	11.23	10.56	10.02

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Male		Extended Partial Rider 10 Year Benefit Period		5A - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.26	1.36	1.19	1.10
26	2.30	1.40	1.21	1.12
27	2.34	1.45	1.23	1.15
28	2.38	1.49	1.26	1.17
29	2.43	1.54	1.28	1.20
30	2.51	1.60	1.32	1.24
31	2.54	1.68	1.32	1.25
32	2.57	1.74	1.34	1.27
33	2.60	1.81	1.35	1.30
34	2.65	1.88	1.37	1.31
35	2.84	2.11	1.91	1.82
36	3.06	2.28	2.07	1.97
37	3.35	2.49	2.28	2.17
38	3.72	2.78	2.54	2.42
39	4.14	3.10	2.83	2.70
40	4.63	3.49	3.19	3.03
41	5.23	3.97	3.61	3.45
42	5.88	4.49	4.08	3.88
43	6.61	5.09	4.60	4.39
44	7.42	5.76	5.18	4.94
45	8.34	6.51	5.83	5.56
46	9.43	7.23	6.53	6.22
47	10.46	7.87	7.15	6.80
48	11.44	8.49	7.76	7.38
49	12.47	9.14	8.39	7.98
50	13.46	9.76	8.98	8.53
51	13.46	9.76	8.98	8.53
52	13.46	9.76	8.98	8.53
53	13.46	9.76	8.98	8.53
54	13.46	9.76	8.98	8.53
55	13.46	9.76	8.98	8.53
56	13.46	9.76	8.98	8.53
57	13.46	9.76	8.98	8.53
58	13.46	9.76	8.98	8.53
59	13.46	9.76	8.98	8.53
60	13.46	9.76	8.98	8.53
61	13.46	9.76	8.98	8.53
62	13.46	9.76	8.98	8.53
63	13.46	9.76	8.98	8.53
64	13.46	9.76	8.98	8.53

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Male		Extended Partial Rider 10 Year Benefit Period		4A, 4P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.90	2.01	1.10	1.01
26	3.01	2.08	1.17	1.08
27	3.11	2.17	1.25	1.15
28	3.22	2.24	1.32	1.23
29	3.34	2.33	1.39	1.31
30	3.49	2.42	1.48	1.39
31	3.66	2.57	1.64	1.55
32	3.82	2.72	1.81	1.71
33	4.00	2.89	1.98	1.88
34	4.17	3.05	2.15	2.05
35	4.52	3.35	3.05	2.91
36	4.80	3.57	3.25	3.10
37	5.20	3.87	3.53	3.36
38	5.71	4.25	3.89	3.71
39	6.30	4.70	4.31	4.10
40	7.01	5.24	4.80	4.57
41	7.77	5.82	5.33	5.08
42	8.62	6.46	5.93	5.66
43	9.56	7.17	6.60	6.29
44	10.60	7.97	7.34	7.00
45	11.77	8.86	8.16	7.78
46	13.19	9.76	9.04	8.60
47	14.49	10.54	9.81	9.33
48	15.72	11.28	10.54	10.02
49	17.02	12.06	11.30	10.74
50	18.22	12.76	12.00	11.39
51	18.22	12.76	12.00	11.39
52	18.22	12.76	12.00	11.39
53	18.22	12.76	12.00	11.39
54	18.22	12.76	12.00	11.39
55	18.22	12.76	12.00	11.39
56	18.22	12.76	12.00	11.39
57	18.22	12.76	12.00	11.39
58	18.22	12.76	12.00	11.39
59	18.22	12.76	12.00	11.39
60	18.22	12.76	12.00	11.39
61	18.22	12.76	12.00	11.39
62	18.22	12.76	12.00	11.39
63	18.22	12.76	12.00	11.39
64	18.22	12.76	12.00	11.39

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
10 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.99	1.29	1.12	1.00
26	2.03	1.32	1.15	1.02
27	2.07	1.35	1.17	1.04
28	2.11	1.37	1.20	1.07
29	2.16	1.40	1.23	1.09
30	2.23	1.45	1.27	1.13
31	2.26	1.46	1.29	1.15
32	2.29	1.48	1.31	1.18
33	2.34	1.51	1.33	1.20
34	2.38	1.54	1.36	1.23
35	2.47	1.60	1.41	1.28
36	2.68	1.73	1.53	1.39
37	2.95	1.90	1.69	1.54
38	3.29	2.13	1.89	1.73
39	3.68	2.38	2.12	1.95
40	4.15	2.68	2.40	2.20
41	4.78	3.10	2.78	2.56
42	5.48	3.56	3.21	2.95
43	6.27	4.07	3.69	3.40
44	7.14	4.65	4.21	3.89
45	8.12	5.29	4.81	4.44
46	9.22	5.98	5.45	5.00
47	10.24	6.61	6.03	5.50
48	11.21	7.22	6.58	5.98
49	12.24	7.86	7.18	6.48
50	13.22	8.45	7.74	6.96
51	13.22	8.45	7.74	6.96
52	13.22	8.45	7.74	6.96
53	13.22	8.45	7.74	6.96
54	13.22	8.45	7.74	6.96
55	13.22	8.45	7.74	6.96
56	13.22	8.45	7.74	6.96
57	13.22	8.45	7.74	6.96
58	13.22	8.45	7.74	6.96
59	13.22	8.45	7.74	6.96
60	13.22	8.45	7.74	6.96
61	13.22	8.45	7.74	6.96
62	13.22	8.45	7.74	6.96
63	13.22	8.45	7.74	6.96
64	13.22	8.45	7.74	6.96

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Male		Extended Partial Rider 10 Year Benefit Period		3A - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.13	1.39	1.20	1.07
26	2.17	1.41	1.23	1.09
27	2.22	1.44	1.25	1.12
28	2.26	1.47	1.28	1.14
29	2.31	1.50	1.31	1.17
30	2.39	1.55	1.36	1.21
31	2.42	1.56	1.38	1.23
32	2.46	1.59	1.40	1.26
33	2.50	1.62	1.43	1.28
34	2.55	1.65	1.45	1.31
35	2.64	1.71	1.51	1.37
36	2.87	1.85	1.64	1.49
37	3.16	2.04	1.81	1.65
38	3.52	2.28	2.03	1.85
39	3.94	2.54	2.27	2.08
40	4.44	2.87	2.57	2.36
41	5.12	3.32	2.97	2.74
42	5.87	3.82	3.43	3.16
43	6.71	4.36	3.95	3.64
44	7.64	4.97	4.51	4.16
45	8.68	5.66	5.15	4.75
46	9.87	6.39	5.83	5.35
47	10.95	7.07	6.45	5.88
48	11.99	7.72	7.05	6.40
49	13.10	8.41	7.68	6.94
50	14.15	9.04	8.28	7.45
51	14.15	9.04	8.28	7.45
52	14.15	9.04	8.28	7.45
53	14.15	9.04	8.28	7.45
54	14.15	9.04	8.28	7.45
55	14.15	9.04	8.28	7.45
56	14.15	9.04	8.28	7.45
57	14.15	9.04	8.28	7.45
58	14.15	9.04	8.28	7.45
59	14.15	9.04	8.28	7.45
60	14.15	9.04	8.28	7.45
61	14.15	9.04	8.28	7.45
62	14.15	9.04	8.28	7.45
63	14.15	9.04	8.28	7.45
64	14.15	9.04	8.28	7.45

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 2A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.15	2.79	2.40	2.12
26	4.21	2.82	2.42	2.15
27	4.27	2.85	2.45	2.18
28	4.33	2.88	2.47	2.21
29	4.40	2.92	2.51	2.25
30	4.52	2.99	2.57	2.30
31	4.50	2.94	2.55	2.30
32	4.50	2.90	2.53	2.30
33	4.50	2.87	2.51	2.31
34	4.52	2.84	2.51	2.31
35	4.62	2.87	2.55	2.37
36	4.90	3.05	2.72	2.53
37	5.29	3.30	2.96	2.75
38	5.80	3.63	3.26	3.03
39	6.40	4.02	3.62	3.36
40	7.11	4.48	4.04	3.75
41	8.06	5.12	4.62	4.28
42	9.10	5.82	5.26	4.89
43	10.27	6.60	6.00	5.56
44	11.58	7.48	6.80	6.31
45	13.03	8.46	7.70	7.14
46	14.95	9.62	8.77	8.07
47	16.73	10.69	9.75	8.91
48	18.46	11.71	10.70	9.72
49	20.29	12.81	11.70	10.58
50	22.03	13.84	12.66	11.38
51	22.03	13.84	12.66	11.38
52	22.03	13.84	12.66	11.38
53	22.03	13.84	12.66	11.38
54	22.03	13.84	12.66	11.38
55	22.03	13.84	12.66	11.38
56	22.03	13.84	12.66	11.38
57	22.03	13.84	12.66	11.38
58	22.03	13.84	12.66	11.38
59	22.03	13.84	12.66	11.38
60	22.03	13.84	12.66	11.38
61	22.03	13.84	12.66	11.38
62	22.03	13.84	12.66	11.38
63	22.03	13.84	12.66	11.38
64	22.03	13.84	12.66	11.38

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Male		Extended Partial Rider 10 Year Benefit Period		1A - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.88	4.44	3.79	3.33
26	7.17	4.60	3.95	3.49
27	7.46	4.77	4.11	3.65
28	7.75	4.94	4.27	3.82
29	8.07	5.12	4.44	3.99
30	8.46	5.35	4.65	4.21
31	8.97	5.62	4.93	4.52
32	9.50	5.90	5.22	4.85
33	10.04	6.19	5.51	5.17
34	10.59	6.49	5.81	5.51
35	11.35	6.91	6.22	5.95
36	12.19	7.43	6.70	6.38
37	13.31	8.12	7.34	6.97
38	14.75	9.00	8.16	7.72
39	16.41	10.02	9.10	8.59
40	18.39	11.23	10.22	9.62
41	21.31	13.02	11.88	11.11
42	24.55	15.02	13.73	12.77
43	28.18	17.25	15.80	14.63
44	32.22	19.75	18.11	16.69
45	36.73	22.52	20.68	19.01
46	39.52	24.23	22.36	20.54
47	41.78	25.60	23.75	21.81
48	43.80	26.84	24.99	22.95
49	45.95	28.16	26.33	24.17
50	47.80	29.28	27.49	25.23
51	47.80	29.28	27.49	25.23
52	47.80	29.28	27.49	25.23
53	47.80	29.28	27.49	25.23
54	47.80	29.28	27.49	25.23
55	47.80	29.28	27.49	25.23
56	47.80	29.28	27.49	25.23
57	47.80	29.28	27.49	25.23
58	47.80	29.28	27.49	25.23
59	47.80	29.28	27.49	25.23
60	47.80	29.28	27.49	25.23
61	47.80	29.28	27.49	25.23
62	47.80	29.28	27.49	25.23
63	47.80	29.28	27.49	25.23
64	47.80	29.28	27.49	25.23

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.40	2.36	1.35	1.24
26	3.50	2.43	1.43	1.33
27	3.61	2.51	1.51	1.41
28	3.72	2.59	1.59	1.49
29	3.83	2.66	1.67	1.58
30	3.98	2.76	1.78	1.67
31	4.14	2.92	1.96	1.85
32	4.32	3.09	2.15	2.03
33	4.50	3.25	2.33	2.22
34	4.69	3.43	2.53	2.40
35	5.05	3.76	3.58	3.41
36	5.33	3.97	3.78	3.61
37	5.74	4.27	4.07	3.88
38	6.27	4.67	4.45	4.25
39	6.89	5.14	4.90	4.67
40	7.64	5.70	5.44	5.18
41	8.43	6.30	6.01	5.73
42	9.31	6.97	6.64	6.34
43	10.29	7.72	7.36	7.01
44	11.37	8.55	8.15	7.76
45	12.58	9.47	9.03	8.60
46	13.68	10.15	9.67	9.20
47	14.63	10.68	10.16	9.68
48	15.48	11.16	10.61	10.10
49	16.38	11.65	11.09	10.55
50	17.19	12.07	11.48	10.92
51	17.19	12.07	11.48	10.92
52	17.19	12.07	11.48	10.92
53	17.19	12.07	11.48	10.92
54	17.19	12.07	11.48	10.92
55	17.19	12.07	11.48	10.92
56	17.19	12.07	11.48	10.92
57	17.19	12.07	11.48	10.92
58	17.19	12.07	11.48	10.92
59	17.19	12.07	11.48	10.92
60	17.19	12.07	11.48	10.92
61	17.19	12.07	11.48	10.92
62	17.19	12.07	11.48	10.92
63	17.19	12.07	11.48	10.92
64	17.19	12.07	11.48	10.92

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.01	1.80	1.67	1.53
26	3.04	1.85	1.68	1.55
27	3.08	1.90	1.71	1.58
28	3.13	1.96	1.73	1.60
29	3.17	2.01	1.75	1.64
30	3.25	2.08	1.79	1.69
31	3.28	2.16	1.79	1.70
32	3.30	2.24	1.80	1.72
33	3.33	2.32	1.81	1.74
34	3.37	2.41	1.82	1.76
35	3.62	2.68	2.56	2.43
36	3.87	2.87	2.73	2.61
37	4.20	3.13	2.98	2.84
38	4.65	3.46	3.31	3.15
39	5.15	3.85	3.66	3.49
40	5.74	4.32	4.09	3.90
41	6.44	4.89	4.61	4.40
42	7.22	5.52	5.19	4.95
43	8.08	6.23	5.83	5.55
44	9.04	7.02	6.55	6.24
45	10.12	7.90	7.33	7.00
46	11.13	8.54	7.93	7.56
47	11.99	9.06	8.43	8.03
48	12.81	9.54	8.88	8.45
49	13.65	10.05	9.34	8.90
50	14.44	10.48	9.77	9.29
51	14.44	10.48	9.77	9.29
52	14.44	10.48	9.77	9.29
53	14.44	10.48	9.77	9.29
54	14.44	10.48	9.77	9.29
55	14.44	10.48	9.77	9.29
56	14.44	10.48	9.77	9.29
57	14.44	10.48	9.77	9.29
58	14.44	10.48	9.77	9.29
59	14.44	10.48	9.77	9.29
60	14.44	10.48	9.77	9.29
61	14.44	10.48	9.77	9.29
62	14.44	10.48	9.77	9.29
63	14.44	10.48	9.77	9.29
64	14.44	10.48	9.77	9.29

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.86	2.68	1.53	1.41
26	3.98	2.76	1.62	1.51
27	4.10	2.85	1.72	1.60
28	4.23	2.94	1.81	1.69
29	4.35	3.02	1.90	1.79
30	4.52	3.14	2.02	1.90
31	4.71	3.32	2.23	2.10
32	4.91	3.51	2.44	2.31
33	5.11	3.69	2.65	2.52
34	5.33	3.90	2.87	2.73
35	5.74	4.27	4.07	3.88
36	6.06	4.51	4.30	4.10
37	6.52	4.85	4.63	4.41
38	7.13	5.31	5.06	4.83
39	7.83	5.84	5.57	5.31
40	8.68	6.48	6.18	5.89
41	9.58	7.16	6.83	6.51
42	10.58	7.92	7.55	7.20
43	11.69	8.77	8.36	7.97
44	12.92	9.72	9.26	8.82
45	14.30	10.76	10.26	9.77
46	15.55	11.53	10.99	10.46
47	16.62	12.14	11.55	11.00
48	17.59	12.68	12.06	11.48
49	18.61	13.24	12.60	11.99
50	19.53	13.72	13.04	12.41
51	19.53	13.72	13.04	12.41
52	19.53	13.72	13.04	12.41
53	19.53	13.72	13.04	12.41
54	19.53	13.72	13.04	12.41
55	19.53	13.72	13.04	12.41
56	19.53	13.72	13.04	12.41
57	19.53	13.72	13.04	12.41
58	19.53	13.72	13.04	12.41
59	19.53	13.72	13.04	12.41
60	19.53	13.72	13.04	12.41
61	19.53	13.72	13.04	12.41
62	19.53	13.72	13.04	12.41
63	19.53	13.72	13.04	12.41
64	19.53	13.72	13.04	12.41

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.65	1.73	1.58	1.40
26	2.69	1.75	1.60	1.42
27	2.73	1.77	1.62	1.44
28	2.77	1.80	1.64	1.47
29	2.82	1.83	1.67	1.49
30	2.89	1.88	1.72	1.54
31	2.92	1.90	1.74	1.56
32	2.96	1.91	1.76	1.58
33	3.00	1.94	1.78	1.61
34	3.05	1.96	1.81	1.64
35	3.15	2.03	1.88	1.71
36	3.39	2.18	2.03	1.84
37	3.70	2.39	2.22	2.02
38	4.11	2.65	2.46	2.26
39	4.58	2.96	2.75	2.52
40	5.13	3.32	3.09	2.83
41	5.88	3.82	3.56	3.27
42	6.72	4.37	4.09	3.76
43	7.66	4.99	4.67	4.30
44	8.70	5.67	5.32	4.91
45	9.86	6.44	6.05	5.59
46	10.85	7.06	6.61	6.07
47	11.72	7.59	7.08	6.47
48	12.53	8.09	7.52	6.84
49	13.39	8.62	7.99	7.23
50	14.17	9.09	8.40	7.57
51	14.17	9.09	8.40	7.57
52	14.17	9.09	8.40	7.57
53	14.17	9.09	8.40	7.57
54	14.17	9.09	8.40	7.57
55	14.17	9.09	8.40	7.57
56	14.17	9.09	8.40	7.57
57	14.17	9.09	8.40	7.57
58	14.17	9.09	8.40	7.57
59	14.17	9.09	8.40	7.57
60	14.17	9.09	8.40	7.57
61	14.17	9.09	8.40	7.57
62	14.17	9.09	8.40	7.57
63	14.17	9.09	8.40	7.57
64	14.17	9.09	8.40	7.57

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.84	1.84	1.68	1.49
26	2.88	1.87	1.71	1.52
27	2.92	1.90	1.74	1.54
28	2.96	1.93	1.76	1.57
29	3.01	1.96	1.79	1.60
30	3.10	2.02	1.84	1.65
31	3.13	2.03	1.86	1.67
32	3.17	2.05	1.89	1.69
33	3.20	2.07	1.91	1.73
34	3.26	2.10	1.94	1.76
35	3.37	2.17	2.01	1.83
36	3.62	2.33	2.17	1.97
37	3.96	2.56	2.38	2.16
38	4.39	2.84	2.64	2.41
39	4.89	3.17	2.94	2.70
40	5.49	3.55	3.31	3.03
41	6.29	4.09	3.81	3.50
42	7.19	4.68	4.38	4.03
43	8.19	5.34	5.00	4.61
44	9.31	6.07	5.69	5.25
45	10.55	6.89	6.47	5.98
46	11.61	7.55	7.07	6.49
47	12.54	8.12	7.57	6.92
48	13.40	8.66	8.05	7.31
49	14.32	9.22	8.55	7.73
50	15.16	9.73	8.99	8.10
51	15.16	9.73	8.99	8.10
52	15.16	9.73	8.99	8.10
53	15.16	9.73	8.99	8.10
54	15.16	9.73	8.99	8.10
55	15.16	9.73	8.99	8.10
56	15.16	9.73	8.99	8.10
57	15.16	9.73	8.99	8.10
58	15.16	9.73	8.99	8.10
59	15.16	9.73	8.99	8.10
60	15.16	9.73	8.99	8.10
61	15.16	9.73	8.99	8.10
62	15.16	9.73	8.99	8.10
63	15.16	9.73	8.99	8.10
64	15.16	9.73	8.99	8.10

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.53	3.72	3.35	2.96
26	5.58	3.73	3.36	2.98
27	5.62	3.75	3.38	3.01
28	5.68	3.77	3.41	3.03
29	5.74	3.80	3.44	3.07
30	5.86	3.87	3.51	3.13
31	5.81	3.79	3.46	3.11
32	5.78	3.73	3.41	3.10
33	5.77	3.67	3.38	3.10
34	5.77	3.63	3.36	3.10
35	5.88	3.65	3.40	3.17
36	6.19	3.86	3.60	3.35
37	6.64	4.15	3.88	3.61
38	7.25	4.54	4.25	3.95
39	7.95	4.99	4.68	4.35
40	8.80	5.54	5.19	4.82
41	9.92	6.29	5.92	5.49
42	11.17	7.13	6.71	6.22
43	12.56	8.07	7.60	7.05
44	14.12	9.11	8.59	7.96
45	15.84	10.28	9.69	8.98
46	17.58	11.33	10.64	9.79
47	19.14	12.25	11.45	10.47
48	20.62	13.11	12.21	11.11
49	22.18	14.03	13.02	11.79
50	23.61	14.86	13.75	12.39
51	23.61	14.86	13.75	12.39
52	23.61	14.86	13.75	12.39
53	23.61	14.86	13.75	12.39
54	23.61	14.86	13.75	12.39
55	23.61	14.86	13.75	12.39
56	23.61	14.86	13.75	12.39
57	23.61	14.86	13.75	12.39
58	23.61	14.86	13.75	12.39
59	23.61	14.86	13.75	12.39
60	23.61	14.86	13.75	12.39
61	23.61	14.86	13.75	12.39
62	23.61	14.86	13.75	12.39
63	23.61	14.86	13.75	12.39
64	23.61	14.86	13.75	12.39

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.17	5.92	5.30	4.66
26	9.49	6.09	5.48	4.85
27	9.81	6.28	5.67	5.05
28	10.15	6.46	5.86	5.25
29	10.50	6.67	6.06	5.46
30	10.96	6.94	6.32	5.72
31	11.57	7.25	6.67	6.12
32	12.20	7.58	7.02	6.53
33	12.84	7.92	7.39	6.94
34	13.52	8.29	7.77	7.37
35	14.43	8.80	8.29	7.93
36	15.39	9.38	8.86	8.43
37	16.71	10.19	9.62	9.13
38	18.41	11.24	10.62	10.04
39	20.39	12.45	11.77	11.11
40	22.75	13.90	13.15	12.37
41	26.23	16.04	15.19	14.21
42	30.09	18.42	17.47	16.24
43	34.43	21.10	20.01	18.53
44	39.24	24.06	22.85	21.06
45	44.62	27.38	26.01	23.90
46	46.76	28.70	27.26	25.05
47	48.18	29.58	28.10	25.81
48	49.27	30.25	28.73	26.40
49	50.44	30.97	29.42	27.03
50	51.24	31.47	29.89	27.46
51	51.24	31.47	29.89	27.46
52	51.24	31.47	29.89	27.46
53	51.24	31.47	29.89	27.46
54	51.24	31.47	29.89	27.46
55	51.24	31.47	29.89	27.46
56	51.24	31.47	29.89	27.46
57	51.24	31.47	29.89	27.46
58	51.24	31.47	29.89	27.46
59	51.24	31.47	29.89	27.46
60	51.24	31.47	29.89	27.46
61	51.24	31.47	29.89	27.46
62	51.24	31.47	29.89	27.46
63	51.24	31.47	29.89	27.46
64	51.24	31.47	29.89	27.46

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.47	2.41	1.37	1.28
26	3.58	2.49	1.45	1.36
27	3.70	2.58	1.55	1.43
28	3.81	2.66	1.63	1.52
29	3.93	2.74	1.72	1.62
30	4.10	2.84	1.82	1.72
31	4.28	3.02	2.02	1.91
32	4.47	3.19	2.22	2.10
33	4.66	3.37	2.42	2.30
34	4.86	3.56	2.62	2.50
35	5.25	3.91	3.73	3.55
36	5.57	4.14	3.95	3.77
37	6.01	4.47	4.27	4.07
38	6.58	4.91	4.67	4.45
39	7.26	5.41	5.16	4.91
40	8.06	6.01	5.73	5.46
41	8.92	6.67	6.35	6.06
42	9.88	7.40	7.06	6.72
43	10.96	8.22	7.84	7.46
44	12.14	9.13	8.70	8.29
45	13.46	10.14	9.66	9.20
46	14.74	10.93	10.41	9.91
47	15.85	11.57	11.01	10.49
48	16.86	12.14	11.55	10.99
49	17.94	12.75	12.14	11.54
50	18.91	13.28	12.63	12.00
51	18.91	13.28	12.63	12.00
52	18.91	13.28	12.63	12.00
53	18.91	13.28	12.63	12.00
54	18.91	13.28	12.63	12.00
55	18.91	13.28	12.63	12.00
56	18.91	13.28	12.63	12.00
57	18.91	13.28	12.63	12.00
58	18.91	13.28	12.63	12.00
59	18.91	13.28	12.63	12.00
60	18.91	13.28	12.63	12.00
61	18.91	13.28	12.63	12.00
62	18.91	13.28	12.63	12.00
63	18.91	13.28	12.63	12.00
64	18.91	13.28	12.63	12.00

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.07	1.84	1.70	1.56
26	3.11	1.89	1.72	1.59
27	3.16	1.95	1.74	1.62
28	3.20	2.01	1.77	1.65
29	3.26	2.06	1.80	1.69
30	3.35	2.14	1.84	1.74
31	3.38	2.23	1.86	1.76
32	3.41	2.32	1.87	1.78
33	3.45	2.41	1.88	1.80
34	3.50	2.50	1.89	1.83
35	3.76	2.79	2.66	2.53
36	4.03	3.00	2.85	2.72
37	4.40	3.28	3.13	2.98
38	4.88	3.64	3.47	3.31
39	5.42	4.07	3.86	3.68
40	6.05	4.57	4.32	4.11
41	6.81	5.18	4.89	4.66
42	7.66	5.86	5.51	5.25
43	8.61	6.63	6.21	5.92
44	9.65	7.50	6.98	6.66
45	10.83	8.46	7.85	7.48
46	11.98	9.19	8.55	8.14
47	12.99	9.82	9.13	8.69
48	13.93	10.38	9.67	9.21
49	14.94	10.99	10.23	9.75
50	15.89	11.53	10.75	10.22
51	15.89	11.53	10.75	10.22
52	15.89	11.53	10.75	10.22
53	15.89	11.53	10.75	10.22
54	15.89	11.53	10.75	10.22
55	15.89	11.53	10.75	10.22
56	15.89	11.53	10.75	10.22
57	15.89	11.53	10.75	10.22
58	15.89	11.53	10.75	10.22
59	15.89	11.53	10.75	10.22
60	15.89	11.53	10.75	10.22
61	15.89	11.53	10.75	10.22
62	15.89	11.53	10.75	10.22
63	15.89	11.53	10.75	10.22
64	15.89	11.53	10.75	10.22

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.94	2.74	1.56	1.45
26	4.07	2.83	1.65	1.54
27	4.20	2.93	1.76	1.63
28	4.33	3.02	1.85	1.73
29	4.47	3.11	1.96	1.84
30	4.66	3.23	2.07	1.95
31	4.86	3.43	2.29	2.17
32	5.08	3.63	2.52	2.39
33	5.30	3.83	2.75	2.61
34	5.52	4.04	2.98	2.84
35	5.97	4.44	4.24	4.03
36	6.33	4.71	4.49	4.28
37	6.83	5.08	4.85	4.62
38	7.48	5.58	5.31	5.06
39	8.25	6.15	5.86	5.58
40	9.16	6.83	6.51	6.21
41	10.14	7.58	7.22	6.89
42	11.23	8.41	8.02	7.64
43	12.45	9.34	8.91	8.48
44	13.80	10.38	9.89	9.42
45	15.30	11.52	10.98	10.46
46	16.75	12.42	11.83	11.26
47	18.01	13.15	12.51	11.92
48	19.16	13.79	13.13	12.49
49	20.39	14.49	13.79	13.11
50	21.49	15.09	14.35	13.64
51	21.49	15.09	14.35	13.64
52	21.49	15.09	14.35	13.64
53	21.49	15.09	14.35	13.64
54	21.49	15.09	14.35	13.64
55	21.49	15.09	14.35	13.64
56	21.49	15.09	14.35	13.64
57	21.49	15.09	14.35	13.64
58	21.49	15.09	14.35	13.64
59	21.49	15.09	14.35	13.64
60	21.49	15.09	14.35	13.64
61	21.49	15.09	14.35	13.64
62	21.49	15.09	14.35	13.64
63	21.49	15.09	14.35	13.64
64	21.49	15.09	14.35	13.64

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.71	1.76	1.61	1.42
26	2.75	1.79	1.64	1.45
27	2.80	1.82	1.66	1.48
28	2.84	1.85	1.69	1.51
29	2.90	1.88	1.72	1.54
30	2.98	1.93	1.77	1.59
31	3.01	1.95	1.80	1.61
32	3.06	1.98	1.82	1.64
33	3.10	2.01	1.85	1.67
34	3.16	2.04	1.88	1.71
35	3.28	2.11	1.95	1.77
36	3.53	2.28	2.11	1.92
37	3.88	2.50	2.32	2.12
38	4.31	2.79	2.59	2.36
39	4.82	3.12	2.90	2.65
40	5.41	3.50	3.26	2.98
41	6.23	4.05	3.77	3.46
42	7.14	4.64	4.34	3.99
43	8.16	5.32	4.97	4.59
44	9.29	6.06	5.69	5.24
45	10.56	6.89	6.47	5.98
46	11.70	7.60	7.12	6.54
47	12.71	8.22	7.68	7.01
48	13.65	8.82	8.19	7.45
49	14.66	9.44	8.75	7.92
50	15.59	10.00	9.25	8.34
51	15.59	10.00	9.25	8.34
52	15.59	10.00	9.25	8.34
53	15.59	10.00	9.25	8.34
54	15.59	10.00	9.25	8.34
55	15.59	10.00	9.25	8.34
56	15.59	10.00	9.25	8.34
57	15.59	10.00	9.25	8.34
58	15.59	10.00	9.25	8.34
59	15.59	10.00	9.25	8.34
60	15.59	10.00	9.25	8.34
61	15.59	10.00	9.25	8.34
62	15.59	10.00	9.25	8.34
63	15.59	10.00	9.25	8.34
64	15.59	10.00	9.25	8.34

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.90	1.88	1.72	1.52
26	2.94	1.91	1.75	1.55
27	3.00	1.94	1.78	1.58
28	3.04	1.97	1.81	1.61
29	3.10	2.01	1.84	1.65
30	3.19	2.07	1.90	1.70
31	3.22	2.09	1.92	1.72
32	3.27	2.11	1.94	1.76
33	3.32	2.15	1.98	1.79
34	3.39	2.18	2.01	1.82
35	3.51	2.25	2.09	1.90
36	3.78	2.43	2.26	2.06
37	4.15	2.68	2.48	2.27
38	4.61	2.98	2.77	2.53
39	5.15	3.33	3.10	2.84
40	5.79	3.75	3.48	3.19
41	6.67	4.33	4.03	3.71
42	7.64	4.96	4.64	4.27
43	8.73	5.69	5.32	4.91
44	9.94	6.48	6.08	5.61
45	11.30	7.38	6.93	6.41
46	12.52	8.13	7.61	6.99
47	13.60	8.80	8.22	7.51
48	14.61	9.43	8.77	7.97
49	15.69	10.09	9.36	8.47
50	16.68	10.69	9.90	8.92
51	16.68	10.69	9.90	8.92
52	16.68	10.69	9.90	8.92
53	16.68	10.69	9.90	8.92
54	16.68	10.69	9.90	8.92
55	16.68	10.69	9.90	8.92
56	16.68	10.69	9.90	8.92
57	16.68	10.69	9.90	8.92
58	16.68	10.69	9.90	8.92
59	16.68	10.69	9.90	8.92
60	16.68	10.69	9.90	8.92
61	16.68	10.69	9.90	8.92
62	16.68	10.69	9.90	8.92
63	16.68	10.69	9.90	8.92
64	16.68	10.69	9.90	8.92

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.64	3.79	3.41	3.02
26	5.70	3.82	3.44	3.04
27	5.76	3.84	3.46	3.08
28	5.82	3.87	3.50	3.11
29	5.90	3.91	3.53	3.16
30	6.04	3.99	3.61	3.23
31	5.99	3.91	3.56	3.21
32	5.98	3.85	3.53	3.20
33	5.97	3.81	3.50	3.21
34	5.99	3.77	3.48	3.22
35	6.11	3.80	3.53	3.29
36	6.45	4.02	3.75	3.49
37	6.95	4.35	4.06	3.77
38	7.60	4.77	4.46	4.14
39	8.37	5.26	4.93	4.58
40	9.28	5.84	5.48	5.09
41	10.50	6.66	6.26	5.80
42	11.86	7.58	7.13	6.61
43	13.38	8.60	8.10	7.51
44	15.06	9.74	9.17	8.50
45	16.95	11.00	10.38	9.62
46	18.94	12.21	11.45	10.55
47	20.74	13.27	12.41	11.35
48	22.47	14.30	13.31	12.11
49	24.29	15.37	14.26	12.91
50	25.97	16.35	15.12	13.62
51	25.97	16.35	15.12	13.62
52	25.97	16.35	15.12	13.62
53	25.97	16.35	15.12	13.62
54	25.97	16.35	15.12	13.62
55	25.97	16.35	15.12	13.62
56	25.97	16.35	15.12	13.62
57	25.97	16.35	15.12	13.62
58	25.97	16.35	15.12	13.62
59	25.97	16.35	15.12	13.62
60	25.97	16.35	15.12	13.62
61	25.97	16.35	15.12	13.62
62	25.97	16.35	15.12	13.62
63	25.97	16.35	15.12	13.62
64	25.97	16.35	15.12	13.62

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.35	6.04	5.41	4.75
26	9.70	6.24	5.61	4.96
27	10.05	6.43	5.81	5.17
28	10.41	6.64	6.02	5.38
29	10.79	6.85	6.23	5.61
30	11.29	7.14	6.52	5.90
31	11.94	7.49	6.89	6.32
32	12.62	7.85	7.27	6.75
33	13.31	8.21	7.66	7.20
34	14.03	8.60	8.07	7.65
35	15.01	9.14	8.63	8.25
36	16.06	9.79	9.25	8.80
37	17.49	10.67	10.08	9.56
38	19.33	11.80	11.15	10.55
39	21.46	13.10	12.39	11.69
40	24.00	14.66	13.87	13.05
41	27.78	16.99	16.09	15.04
42	31.98	19.58	18.56	17.26
43	36.67	22.47	21.32	19.73
44	41.90	25.70	24.40	22.49
45	47.75	29.31	27.83	25.56
46	50.32	30.89	29.34	26.95
47	52.14	32.01	30.40	27.92
48	53.61	32.91	31.26	28.72
49	55.20	33.89	32.18	29.57
50	56.38	34.61	32.88	30.21
51	56.38	34.61	32.88	30.21
52	56.38	34.61	32.88	30.21
53	56.38	34.61	32.88	30.21
54	56.38	34.61	32.88	30.21
55	56.38	34.61	32.88	30.21
56	56.38	34.61	32.88	30.21
57	56.38	34.61	32.88	30.21
58	56.38	34.61	32.88	30.21
59	56.38	34.61	32.88	30.21
60	56.38	34.61	32.88	30.21
61	56.38	34.61	32.88	30.21
62	56.38	34.61	32.88	30.21
63	56.38	34.61	32.88	30.21
64	56.38	34.61	32.88	30.21

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.66	1.08	0.91	0.73
26	1.71	1.12	0.94	0.77
27	1.76	1.15	0.98	0.81
28	1.82	1.21	1.02	0.85
29	1.91	1.27	1.08	0.92
30	2.03	1.36	1.16	0.99
31	2.16	1.46	1.27	1.10
32	2.31	1.58	1.38	1.22
33	2.45	1.70	1.51	1.35
34	2.62	1.84	1.65	1.49
35	2.82	2.00	1.80	1.65
36	3.13	2.22	2.01	1.82
37	3.47	2.46	2.22	2.01
38	3.82	2.71	2.44	2.21
39	4.19	2.97	2.67	2.41
40	4.55	3.22	2.90	2.61
41	5.00	3.54	3.19	2.86
42	5.48	3.88	3.48	3.12
43	5.98	4.23	3.79	3.39
44	6.49	4.59	4.11	3.67
45	6.92	4.89	4.39	3.91
46	7.26	5.11	4.58	4.08
47	7.56	5.30	4.74	4.23
48	7.91	5.52	4.94	4.40
49	8.24	5.73	5.12	4.57
50	8.54	5.90	5.28	4.72
51	8.54	5.90	5.28	4.72
52	8.54	5.90	5.28	4.72
53	8.54	5.90	5.28	4.72
54	8.54	5.90	5.28	4.72
55	8.54	5.90	5.28	4.72
56	8.54	5.90	5.28	4.72
57	8.54	5.90	5.28	4.72
58	8.54	5.90	5.28	4.72
59	8.54	5.90	5.28	4.72
60	8.54	5.90	5.28	4.72
61	8.54	5.90	5.28	4.72
62	8.54	5.90	5.28	4.72
63	8.54	5.90	5.28	4.72
64	8.54	5.90	5.28	4.72

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 5A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.71	1.17	1.01	0.87
26	1.72	1.18	1.02	0.87
27	1.74	1.19	1.03	0.89
28	1.78	1.22	1.06	0.91
29	1.83	1.26	1.10	0.93
30	1.92	1.33	1.15	0.98
31	1.95	1.36	1.18	1.01
32	1.99	1.40	1.21	1.04
33	2.04	1.44	1.25	1.08
34	2.09	1.49	1.30	1.12
35	2.17	1.56	1.34	1.16
36	2.41	1.73	1.50	1.31
37	2.68	1.93	1.68	1.47
38	2.97	2.13	1.86	1.65
39	3.26	2.34	2.05	1.83
40	3.56	2.55	2.25	2.01
41	3.93	2.81	2.49	2.26
42	4.31	3.08	2.75	2.54
43	4.71	3.36	3.02	2.82
44	5.13	3.65	3.30	3.12
45	5.49	3.91	3.54	3.38
46	5.81	4.12	3.73	3.55
47	6.11	4.31	3.89	3.69
48	6.45	4.53	4.09	3.87
49	6.78	4.75	4.26	4.03
50	7.08	4.93	4.43	4.17
51	7.08	4.93	4.43	4.17
52	7.08	4.93	4.43	4.17
53	7.08	4.93	4.43	4.17
54	7.08	4.93	4.43	4.17
55	7.08	4.93	4.43	4.17
56	7.08	4.93	4.43	4.17
57	7.08	4.93	4.43	4.17
58	7.08	4.93	4.43	4.17
59	7.08	4.93	4.43	4.17
60	7.08	4.93	4.43	4.17
61	7.08	4.93	4.43	4.17
62	7.08	4.93	4.43	4.17
63	7.08	4.93	4.43	4.17
64	7.08	4.93	4.43	4.17

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.89	1.23	1.03	0.83
26	1.94	1.27	1.07	0.87
27	2.00	1.31	1.11	0.92
28	2.07	1.37	1.16	0.97
29	2.17	1.44	1.23	1.04
30	2.31	1.54	1.32	1.12
31	2.46	1.66	1.44	1.25
32	2.62	1.79	1.57	1.39
33	2.78	1.93	1.72	1.53
34	2.98	2.09	1.87	1.69
35	3.20	2.27	2.05	1.87
36	3.56	2.52	2.28	2.07
37	3.94	2.80	2.52	2.28
38	4.34	3.08	2.77	2.51
39	4.76	3.37	3.03	2.74
40	5.17	3.66	3.29	2.97
41	5.68	4.02	3.62	3.25
42	6.23	4.41	3.96	3.55
43	6.79	4.81	4.31	3.85
44	7.37	5.22	4.67	4.17
45	7.86	5.56	4.99	4.44
46	8.25	5.81	5.20	4.64
47	8.59	6.02	5.39	4.81
48	8.99	6.27	5.61	5.00
49	9.36	6.51	5.82	5.19
50	9.70	6.71	6.00	5.36
51	9.70	6.71	6.00	5.36
52	9.70	6.71	6.00	5.36
53	9.70	6.71	6.00	5.36
54	9.70	6.71	6.00	5.36
55	9.70	6.71	6.00	5.36
56	9.70	6.71	6.00	5.36
57	9.70	6.71	6.00	5.36
58	9.70	6.71	6.00	5.36
59	9.70	6.71	6.00	5.36
60	9.70	6.71	6.00	5.36
61	9.70	6.71	6.00	5.36
62	9.70	6.71	6.00	5.36
63	9.70	6.71	6.00	5.36
64	9.70	6.71	6.00	5.36

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female		Extended Partial Rider 2 Year Benefit Period		3P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.43	0.82	0.65	0.54
26	1.44	0.83	0.65	0.55
27	1.45	0.84	0.66	0.56
28	1.48	0.86	0.67	0.57
29	1.53	0.89	0.70	0.59
30	1.60	0.93	0.73	0.62
31	1.64	0.95	0.75	0.64
32	1.69	0.97	0.77	0.65
33	1.75	0.99	0.79	0.68
34	1.82	1.02	0.82	0.70
35	1.90	1.06	0.85	0.73
36	2.12	1.18	0.96	0.82
37	2.37	1.31	1.08	0.91
38	2.61	1.44	1.20	1.01
39	2.88	1.59	1.32	1.11
40	3.13	1.72	1.45	1.21
41	3.49	1.95	1.65	1.36
42	3.87	2.21	1.85	1.51
43	4.25	2.46	2.06	1.69
44	4.65	2.74	2.28	1.85
45	5.00	2.97	2.48	2.00
46	5.31	3.15	2.63	2.13
47	5.58	3.29	2.77	2.26
48	5.89	3.48	2.92	2.39
49	6.19	3.64	3.07	2.53
50	6.46	3.80	3.21	2.65
51	6.46	3.80	3.21	2.65
52	6.46	3.80	3.21	2.65
53	6.46	3.80	3.21	2.65
54	6.46	3.80	3.21	2.65
55	6.46	3.80	3.21	2.65
56	6.46	3.80	3.21	2.65
57	6.46	3.80	3.21	2.65
58	6.46	3.80	3.21	2.65
59	6.46	3.80	3.21	2.65
60	6.46	3.80	3.21	2.65
61	6.46	3.80	3.21	2.65
62	6.46	3.80	3.21	2.65
63	6.46	3.80	3.21	2.65
64	6.46	3.80	3.21	2.65

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 3A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.53	0.88	0.69	0.58
26	1.54	0.89	0.70	0.59
27	1.56	0.89	0.71	0.60
28	1.58	0.92	0.72	0.61
29	1.63	0.94	0.74	0.63
30	1.71	0.99	0.78	0.66
31	1.75	1.02	0.80	0.68
32	1.81	1.04	0.82	0.70
33	1.88	1.06	0.84	0.72
34	1.95	1.09	0.88	0.75
35	2.04	1.13	0.91	0.78
36	2.27	1.26	1.03	0.88
37	2.54	1.40	1.16	0.97
38	2.80	1.55	1.28	1.08
39	3.08	1.70	1.41	1.18
40	3.35	1.84	1.55	1.30
41	3.73	2.10	1.76	1.46
42	4.14	2.36	1.97	1.62
43	4.55	2.64	2.21	1.81
44	4.98	2.93	2.44	1.99
45	5.35	3.18	2.65	2.14
46	5.67	3.37	2.82	2.28
47	5.97	3.53	2.97	2.41
48	6.30	3.72	3.13	2.56
49	6.62	3.90	3.29	2.71
50	6.91	4.06	3.43	2.84
51	6.91	4.06	3.43	2.84
52	6.91	4.06	3.43	2.84
53	6.91	4.06	3.43	2.84
54	6.91	4.06	3.43	2.84
55	6.91	4.06	3.43	2.84
56	6.91	4.06	3.43	2.84
57	6.91	4.06	3.43	2.84
58	6.91	4.06	3.43	2.84
59	6.91	4.06	3.43	2.84
60	6.91	4.06	3.43	2.84
61	6.91	4.06	3.43	2.84
62	6.91	4.06	3.43	2.84
63	6.91	4.06	3.43	2.84
64	6.91	4.06	3.43	2.84

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female		Extended Partial Rider 2 Year Benefit Period		2A - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.03	1.79	1.37	1.13
26	3.04	1.79	1.39	1.13
27	3.06	1.81	1.40	1.14
28	3.10	1.84	1.43	1.16
29	3.18	1.90	1.47	1.20
30	3.32	1.98	1.53	1.25
31	3.37	2.01	1.56	1.28
32	3.44	2.05	1.60	1.31
33	3.51	2.10	1.63	1.34
34	3.61	2.16	1.68	1.38
35	3.72	2.23	1.74	1.43
36	4.06	2.43	1.90	1.57
37	4.42	2.64	2.08	1.69
38	4.79	2.84	2.26	1.84
39	5.18	3.07	2.44	1.98
40	5.56	3.29	2.62	2.13
41	6.05	3.57	2.87	2.31
42	6.58	3.85	3.14	2.50
43	7.12	4.15	3.40	2.70
44	7.69	4.46	3.68	2.91
45	8.16	4.71	3.92	3.07
46	8.72	5.03	4.19	3.31
47	9.25	5.33	4.45	3.53
48	9.84	5.66	4.73	3.77
49	10.40	5.98	4.99	4.00
50	10.92	6.27	5.25	4.22
51	10.92	6.27	5.25	4.22
52	10.92	6.27	5.25	4.22
53	10.92	6.27	5.25	4.22
54	10.92	6.27	5.25	4.22
55	10.92	6.27	5.25	4.22
56	10.92	6.27	5.25	4.22
57	10.92	6.27	5.25	4.22
58	10.92	6.27	5.25	4.22
59	10.92	6.27	5.25	4.22
60	10.92	6.27	5.25	4.22
61	10.92	6.27	5.25	4.22
62	10.92	6.27	5.25	4.22
63	10.92	6.27	5.25	4.22
64	10.92	6.27	5.25	4.22

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 1A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.45	3.05	2.33	1.60
26	5.60	3.12	2.38	1.63
27	5.75	3.18	2.43	1.67
28	5.97	3.29	2.51	1.71
29	6.25	3.43	2.62	1.78
30	6.65	3.63	2.77	1.88
31	7.16	3.87	2.95	1.99
32	7.72	4.13	3.14	2.12
33	8.32	4.40	3.35	2.24
34	9.00	4.71	3.59	2.40
35	9.75	5.07	3.85	2.56
36	10.85	5.65	4.32	2.93
37	12.03	6.27	4.83	3.32
38	13.24	6.91	5.35	3.73
39	14.51	7.57	5.90	4.16
40	15.76	8.24	6.43	4.59
41	17.77	9.30	7.36	5.38
42	19.89	10.44	8.34	6.23
43	22.10	11.61	9.36	7.10
44	24.39	12.83	10.41	8.02
45	26.39	13.90	11.35	8.84
46	26.60	14.02	11.45	8.92
47	26.64	14.04	11.47	8.94
48	26.86	14.16	11.57	9.02
49	27.00	14.24	11.64	9.08
50	27.01	14.25	11.65	9.09
51	27.01	14.25	11.65	9.09
52	27.01	14.25	11.65	9.09
53	27.01	14.25	11.65	9.09
54	27.01	14.25	11.65	9.09
55	27.01	14.25	11.65	9.09
56	27.01	14.25	11.65	9.09
57	27.01	14.25	11.65	9.09
58	27.01	14.25	11.65	9.09
59	27.01	14.25	11.65	9.09
60	27.01	14.25	11.65	9.09
61	27.01	14.25	11.65	9.09
62	27.01	14.25	11.65	9.09
63	27.01	14.25	11.65	9.09
64	27.01	14.25	11.65	9.09

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.44	1.58	1.37	1.17
26	2.53	1.65	1.43	1.24
27	2.61	1.72	1.50	1.30
28	2.74	1.80	1.58	1.38
29	2.89	1.91	1.68	1.47
30	3.09	2.05	1.81	1.59
31	3.34	2.25	2.00	1.78
32	3.62	2.46	2.20	1.98
33	3.90	2.68	2.41	2.19
34	4.22	2.93	2.65	2.42
35	4.59	3.21	2.92	2.68
36	5.12	3.57	3.26	2.99
37	5.68	3.96	3.62	3.33
38	6.26	4.37	3.99	3.66
39	6.86	4.80	4.38	4.01
40	7.46	5.21	4.77	4.37
41	8.23	5.74	5.27	4.82
42	9.04	6.31	5.79	5.31
43	9.87	6.88	6.34	5.80
44	10.74	7.49	6.90	6.32
45	11.48	8.00	7.38	6.76
46	12.13	8.41	7.75	7.09
47	12.69	8.76	8.08	7.38
48	13.35	9.18	8.46	7.74
49	13.97	9.57	8.82	8.06
50	14.54	9.93	9.13	8.35
51	14.54	9.93	9.13	8.35
52	14.54	9.93	9.13	8.35
53	14.54	9.93	9.13	8.35
54	14.54	9.93	9.13	8.35
55	14.54	9.93	9.13	8.35
56	14.54	9.93	9.13	8.35
57	14.54	9.93	9.13	8.35
58	14.54	9.93	9.13	8.35
59	14.54	9.93	9.13	8.35
60	14.54	9.93	9.13	8.35
61	14.54	9.93	9.13	8.35
62	14.54	9.93	9.13	8.35
63	14.54	9.93	9.13	8.35
64	14.54	9.93	9.13	8.35

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 5A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.49	1.67	1.48	1.32
26	2.54	1.70	1.51	1.35
27	2.57	1.74	1.55	1.39
28	2.65	1.79	1.60	1.43
29	2.75	1.86	1.67	1.50
30	2.90	1.96	1.76	1.59
31	2.99	2.04	1.84	1.67
32	3.10	2.14	1.94	1.76
33	3.22	2.25	2.04	1.87
34	3.36	2.36	2.15	1.98
35	3.53	2.49	2.29	2.12
36	3.94	2.78	2.56	2.37
37	4.39	3.09	2.84	2.63
38	4.87	3.42	3.14	2.91
39	5.36	3.77	3.46	3.20
40	5.85	4.11	3.79	3.49
41	6.47	4.53	4.18	3.84
42	7.12	4.98	4.60	4.23
43	7.80	5.45	5.03	4.63
44	8.52	5.94	5.50	5.03
45	9.13	6.36	5.89	5.39
46	9.73	6.76	6.25	5.73
47	10.27	7.11	6.59	6.03
48	10.90	7.52	6.95	6.36
49	11.52	7.91	7.32	6.69
50	12.07	8.28	7.65	7.00
51	12.07	8.28	7.65	7.00
52	12.07	8.28	7.65	7.00
53	12.07	8.28	7.65	7.00
54	12.07	8.28	7.65	7.00
55	12.07	8.28	7.65	7.00
56	12.07	8.28	7.65	7.00
57	12.07	8.28	7.65	7.00
58	12.07	8.28	7.65	7.00
59	12.07	8.28	7.65	7.00
60	12.07	8.28	7.65	7.00
61	12.07	8.28	7.65	7.00
62	12.07	8.28	7.65	7.00
63	12.07	8.28	7.65	7.00
64	12.07	8.28	7.65	7.00

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.77	1.80	1.56	1.33
26	2.87	1.87	1.63	1.41
27	2.97	1.95	1.70	1.48
28	3.11	2.05	1.79	1.57
29	3.28	2.17	1.91	1.67
30	3.51	2.33	2.06	1.81
31	3.80	2.56	2.27	2.02
32	4.11	2.79	2.50	2.25
33	4.43	3.05	2.74	2.49
34	4.80	3.33	3.01	2.75
35	5.22	3.65	3.32	3.05
36	5.82	4.06	3.70	3.40
37	6.45	4.50	4.11	3.78
38	7.11	4.97	4.53	4.16
39	7.80	5.45	4.98	4.56
40	8.48	5.92	5.42	4.97
41	9.35	6.52	5.99	5.48
42	10.27	7.17	6.58	6.03
43	11.22	7.82	7.20	6.59
44	12.21	8.51	7.84	7.18
45	13.05	9.09	8.39	7.68
46	13.78	9.56	8.81	8.06
47	14.42	9.96	9.18	8.39
48	15.17	10.43	9.61	8.79
49	15.88	10.88	10.02	9.16
50	16.52	11.28	10.38	9.49
51	16.52	11.28	10.38	9.49
52	16.52	11.28	10.38	9.49
53	16.52	11.28	10.38	9.49
54	16.52	11.28	10.38	9.49
55	16.52	11.28	10.38	9.49
56	16.52	11.28	10.38	9.49
57	16.52	11.28	10.38	9.49
58	16.52	11.28	10.38	9.49
59	16.52	11.28	10.38	9.49
60	16.52	11.28	10.38	9.49
61	16.52	11.28	10.38	9.49
62	16.52	11.28	10.38	9.49
63	16.52	11.28	10.38	9.49
64	16.52	11.28	10.38	9.49

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 3P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.13	1.26	1.05	0.82
26	2.17	1.28	1.07	0.83
27	2.21	1.30	1.09	0.84
28	2.27	1.34	1.11	0.86
29	2.36	1.38	1.15	0.89
30	2.49	1.46	1.21	0.94
31	2.62	1.53	1.27	0.98
32	2.76	1.60	1.34	1.03
33	2.92	1.68	1.41	1.08
34	3.09	1.78	1.49	1.14
35	3.30	1.89	1.58	1.21
36	3.70	2.14	1.81	1.40
37	4.13	2.40	2.05	1.61
38	4.58	2.68	2.29	1.82
39	5.04	2.96	2.55	2.04
40	5.51	3.25	2.81	2.27
41	6.19	3.69	3.22	2.66
42	6.89	4.15	3.65	3.06
43	7.64	4.65	4.11	3.49
44	8.40	5.15	4.58	3.93
45	9.07	5.59	5.00	4.33
46	9.61	5.92	5.29	4.58
47	10.10	6.21	5.53	4.80
48	10.66	6.54	5.83	5.04
49	11.19	6.87	6.10	5.28
50	11.67	7.15	6.36	5.50
51	11.67	7.15	6.36	5.50
52	11.67	7.15	6.36	5.50
53	11.67	7.15	6.36	5.50
54	11.67	7.15	6.36	5.50
55	11.67	7.15	6.36	5.50
56	11.67	7.15	6.36	5.50
57	11.67	7.15	6.36	5.50
58	11.67	7.15	6.36	5.50
59	11.67	7.15	6.36	5.50
60	11.67	7.15	6.36	5.50
61	11.67	7.15	6.36	5.50
62	11.67	7.15	6.36	5.50
63	11.67	7.15	6.36	5.50
64	11.67	7.15	6.36	5.50

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 3A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.28	1.35	1.13	0.88
26	2.32	1.37	1.14	0.89
27	2.36	1.39	1.16	0.90
28	2.43	1.43	1.19	0.92
29	2.53	1.48	1.24	0.96
30	2.66	1.56	1.30	1.01
31	2.80	1.64	1.36	1.05
32	2.95	1.72	1.44	1.10
33	3.12	1.80	1.51	1.15
34	3.31	1.90	1.60	1.22
35	3.53	2.02	1.70	1.30
36	3.96	2.29	1.93	1.50
37	4.42	2.57	2.19	1.72
38	4.90	2.87	2.45	1.94
39	5.40	3.17	2.73	2.18
40	5.90	3.48	3.00	2.43
41	6.62	3.94	3.45	2.84
42	7.38	4.44	3.90	3.28
43	8.18	4.97	4.40	3.73
44	8.99	5.51	4.90	4.21
45	9.70	5.98	5.34	4.64
46	10.29	6.33	5.65	4.90
47	10.81	6.65	5.92	5.14
48	11.40	7.00	6.24	5.39
49	11.97	7.35	6.54	5.65
50	12.48	7.65	6.80	5.88
51	12.48	7.65	6.80	5.88
52	12.48	7.65	6.80	5.88
53	12.48	7.65	6.80	5.88
54	12.48	7.65	6.80	5.88
55	12.48	7.65	6.80	5.88
56	12.48	7.65	6.80	5.88
57	12.48	7.65	6.80	5.88
58	12.48	7.65	6.80	5.88
59	12.48	7.65	6.80	5.88
60	12.48	7.65	6.80	5.88
61	12.48	7.65	6.80	5.88
62	12.48	7.65	6.80	5.88
63	12.48	7.65	6.80	5.88
64	12.48	7.65	6.80	5.88

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
5 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.48	2.66	2.18	1.68
26	4.50	2.67	2.20	1.69
27	4.53	2.68	2.21	1.70
28	4.62	2.73	2.25	1.73
29	4.74	2.80	2.31	1.78
30	4.95	2.92	2.42	1.86
31	5.07	2.97	2.46	1.89
32	5.20	3.03	2.51	1.93
33	5.34	3.09	2.55	1.97
34	5.52	3.17	2.63	2.03
35	5.74	3.27	2.71	2.09
36	6.36	3.64	3.03	2.37
37	7.01	4.03	3.39	2.67
38	7.69	4.43	3.74	3.00
39	8.38	4.85	4.13	3.32
40	9.09	5.27	4.49	3.64
41	10.16	5.95	5.12	4.23
42	11.29	6.66	5.79	4.84
43	12.47	7.41	6.48	5.48
44	13.69	8.17	7.20	6.15
45	14.75	8.85	7.83	6.74
46	15.78	9.44	8.35	7.18
47	16.70	9.96	8.82	7.57
48	17.75	10.57	9.35	8.01
49	18.74	11.14	9.85	8.43
50	19.66	11.67	10.31	8.82
51	19.66	11.67	10.31	8.82
52	19.66	11.67	10.31	8.82
53	19.66	11.67	10.31	8.82
54	19.66	11.67	10.31	8.82
55	19.66	11.67	10.31	8.82
56	19.66	11.67	10.31	8.82
57	19.66	11.67	10.31	8.82
58	19.66	11.67	10.31	8.82
59	19.66	11.67	10.31	8.82
60	19.66	11.67	10.31	8.82
61	19.66	11.67	10.31	8.82
62	19.66	11.67	10.31	8.82
63	19.66	11.67	10.31	8.82
64	19.66	11.67	10.31	8.82

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 1A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.08	4.63	3.78	2.90
26	8.39	4.79	3.91	3.00
27	8.71	4.94	4.04	3.10
28	9.12	5.16	4.23	3.24
29	9.64	5.43	4.45	3.42
30	10.33	5.80	4.76	3.66
31	11.38	6.34	5.21	4.01
32	12.50	6.90	5.70	4.39
33	13.71	7.52	6.21	4.78
34	15.05	8.20	6.78	5.23
35	16.54	8.96	7.43	5.74
36	18.55	10.03	8.37	6.53
37	20.69	11.18	9.37	7.38
38	22.93	12.36	10.41	8.27
39	25.25	13.61	11.50	9.20
40	27.57	14.84	12.59	10.12
41	31.47	16.90	14.47	11.80
42	35.60	19.08	16.47	13.57
43	39.89	21.35	18.54	15.43
44	44.35	23.70	20.69	17.36
45	48.31	25.78	22.61	19.09
46	48.70	25.99	22.80	19.25
47	48.76	26.03	22.83	19.28
48	49.15	26.24	23.02	19.44
49	49.39	26.38	23.14	19.54
50	49.40	26.39	23.15	19.55
51	49.40	26.39	23.15	19.55
52	49.40	26.39	23.15	19.55
53	49.40	26.39	23.15	19.55
54	49.40	26.39	23.15	19.55
55	49.40	26.39	23.15	19.55
56	49.40	26.39	23.15	19.55
57	49.40	26.39	23.15	19.55
58	49.40	26.39	23.15	19.55
59	49.40	26.39	23.15	19.55
60	49.40	26.39	23.15	19.55
61	49.40	26.39	23.15	19.55
62	49.40	26.39	23.15	19.55
63	49.40	26.39	23.15	19.55
64	49.40	26.39	23.15	19.55

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female		Extended Partial Rider 10 Year Benefit Period		5P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.66	2.35	2.06	1.88
26	3.84	2.48	2.19	2.02
27	4.02	2.61	2.31	2.14
28	4.24	2.78	2.47	2.30
29	4.51	2.97	2.66	2.48
30	4.87	3.22	2.89	2.71
31	5.36	3.66	3.29	3.11
32	5.88	4.12	3.72	3.52
33	6.43	4.61	4.17	3.96
34	7.05	5.16	4.68	4.45
35	7.74	5.76	5.24	5.00
36	8.61	6.31	5.75	5.47
37	9.52	6.88	6.27	5.98
38	10.46	7.48	6.84	6.52
39	11.45	8.10	7.41	7.07
40	12.43	8.69	7.96	7.60
41	13.53	9.35	8.55	8.13
42	14.70	10.03	9.18	8.69
43	15.90	10.74	9.81	9.27
44	17.15	11.47	10.46	9.86
45	18.18	12.05	10.99	10.32
46	19.28	12.75	11.67	10.95
47	20.26	13.38	12.28	11.51
48	21.38	14.10	12.99	12.15
49	22.45	14.78	13.66	12.77
50	23.42	15.41	14.26	13.32
51	23.42	15.41	14.26	13.32
52	23.42	15.41	14.26	13.32
53	23.42	15.41	14.26	13.32
54	23.42	15.41	14.26	13.32
55	23.42	15.41	14.26	13.32
56	23.42	15.41	14.26	13.32
57	23.42	15.41	14.26	13.32
58	23.42	15.41	14.26	13.32
59	23.42	15.41	14.26	13.32
60	23.42	15.41	14.26	13.32
61	23.42	15.41	14.26	13.32
62	23.42	15.41	14.26	13.32
63	23.42	15.41	14.26	13.32
64	23.42	15.41	14.26	13.32

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female		Extended Partial Rider 10 Year Benefit Period		5A - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.64	2.39	2.11	1.96
26	3.74	2.46	2.19	2.04
27	3.85	2.54	2.27	2.12
28	4.00	2.66	2.37	2.23
29	4.19	2.79	2.50	2.36
30	4.45	2.98	2.68	2.53
31	4.69	3.23	2.91	2.76
32	4.95	3.50	3.16	2.99
33	5.23	3.78	3.43	3.26
34	5.54	4.11	3.72	3.54
35	5.92	4.47	4.06	3.87
36	6.60	4.90	4.45	4.25
37	7.32	5.36	4.88	4.66
38	8.08	5.84	5.34	5.08
39	8.88	6.34	5.79	5.52
40	9.68	6.83	6.25	5.95
41	10.56	7.34	6.72	6.39
42	11.49	7.90	7.23	6.83
43	12.48	8.47	7.74	7.31
44	13.48	9.06	8.29	7.79
45	14.35	9.54	8.72	8.18
46	15.35	10.20	9.35	8.75
47	16.28	10.80	9.93	9.26
48	17.35	11.49	10.60	9.84
49	18.37	12.15	11.24	10.42
50	19.32	12.76	11.83	10.95
51	19.32	12.76	11.83	10.95
52	19.32	12.76	11.83	10.95
53	19.32	12.76	11.83	10.95
54	19.32	12.76	11.83	10.95
55	19.32	12.76	11.83	10.95
56	19.32	12.76	11.83	10.95
57	19.32	12.76	11.83	10.95
58	19.32	12.76	11.83	10.95
59	19.32	12.76	11.83	10.95
60	19.32	12.76	11.83	10.95
61	19.32	12.76	11.83	10.95
62	19.32	12.76	11.83	10.95
63	19.32	12.76	11.83	10.95
64	19.32	12.76	11.83	10.95

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female		Extended Partial Rider 10 Year Benefit Period		4A, 4P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.16	2.67	2.34	2.14
26	4.36	2.82	2.49	2.29
27	4.57	2.97	2.63	2.43
28	4.82	3.16	2.81	2.61
29	5.13	3.38	3.02	2.82
30	5.53	3.66	3.28	3.08
31	6.09	4.16	3.74	3.53
32	6.68	4.68	4.23	4.00
33	7.31	5.24	4.74	4.50
34	8.01	5.86	5.32	5.06
35	8.80	6.55	5.95	5.68
36	9.78	7.17	6.53	6.22
37	10.82	7.82	7.13	6.80
38	11.89	8.50	7.77	7.41
39	13.01	9.20	8.42	8.03
40	14.12	9.88	9.05	8.64
41	15.37	10.62	9.72	9.24
42	16.70	11.40	10.43	9.88
43	18.07	12.20	11.15	10.53
44	19.49	13.03	11.89	11.20
45	20.66	13.69	12.49	11.73
46	21.91	14.49	13.26	12.44
47	23.02	15.21	13.96	13.08
48	24.30	16.02	14.76	13.81
49	25.51	16.80	15.52	14.51
50	26.61	17.51	16.21	15.14
51	26.61	17.51	16.21	15.14
52	26.61	17.51	16.21	15.14
53	26.61	17.51	16.21	15.14
54	26.61	17.51	16.21	15.14
55	26.61	17.51	16.21	15.14
56	26.61	17.51	16.21	15.14
57	26.61	17.51	16.21	15.14
58	26.61	17.51	16.21	15.14
59	26.61	17.51	16.21	15.14
60	26.61	17.51	16.21	15.14
61	26.61	17.51	16.21	15.14
62	26.61	17.51	16.21	15.14
63	26.61	17.51	16.21	15.14
64	26.61	17.51	16.21	15.14

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female		Extended Partial Rider 10 Year Benefit Period		3P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.35	2.07	1.78	1.57
26	3.42	2.11	1.82	1.60
27	3.49	2.15	1.85	1.63
28	3.61	2.22	1.91	1.67
29	3.76	2.31	1.98	1.74
30	3.98	2.44	2.09	1.83
31	4.19	2.56	2.19	1.90
32	4.41	2.69	2.30	1.99
33	4.67	2.84	2.43	2.07
34	4.95	3.00	2.57	2.18
35	5.27	3.19	2.73	2.30
36	5.92	3.59	3.09	2.62
37	6.62	4.03	3.48	2.97
38	7.34	4.48	3.88	3.33
39	8.10	4.95	4.31	3.71
40	8.84	5.42	4.73	4.09
41	9.87	6.08	5.34	4.66
42	10.96	6.79	5.98	5.28
43	12.09	7.51	6.67	5.92
44	13.26	8.26	7.36	6.58
45	14.28	8.92	7.97	7.17
46	15.16	9.46	8.48	7.62
47	15.95	9.93	8.94	8.03
48	16.85	10.47	9.46	8.50
49	17.71	10.99	9.96	8.95
50	18.50	11.46	10.41	9.35
51	18.50	11.46	10.41	9.35
52	18.50	11.46	10.41	9.35
53	18.50	11.46	10.41	9.35
54	18.50	11.46	10.41	9.35
55	18.50	11.46	10.41	9.35
56	18.50	11.46	10.41	9.35
57	18.50	11.46	10.41	9.35
58	18.50	11.46	10.41	9.35
59	18.50	11.46	10.41	9.35
60	18.50	11.46	10.41	9.35
61	18.50	11.46	10.41	9.35
62	18.50	11.46	10.41	9.35
63	18.50	11.46	10.41	9.35
64	18.50	11.46	10.41	9.35

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female		Extended Partial Rider 10 Year Benefit Period		3A - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.58	2.21	1.90	1.69
26	3.66	2.25	1.94	1.71
27	3.74	2.30	1.98	1.74
28	3.86	2.37	2.04	1.79
29	4.02	2.47	2.12	1.85
30	4.25	2.61	2.24	1.96
31	4.48	2.74	2.35	2.04
32	4.72	2.87	2.46	2.13
33	4.99	3.03	2.60	2.22
34	5.30	3.21	2.74	2.33
35	5.64	3.42	2.92	2.46
36	6.33	3.84	3.30	2.81
37	7.08	4.31	3.72	3.18
38	7.85	4.79	4.15	3.56
39	8.67	5.30	4.61	3.97
40	9.46	5.79	5.06	4.38
41	10.56	6.51	5.72	4.99
42	11.73	7.26	6.40	5.65
43	12.93	8.04	7.13	6.33
44	14.19	8.84	7.88	7.05
45	15.27	9.55	8.53	7.67
46	16.23	10.12	9.07	8.15
47	17.07	10.63	9.56	8.60
48	18.03	11.20	10.13	9.09
49	18.95	11.76	10.66	9.58
50	19.79	12.27	11.14	10.01
51	19.79	12.27	11.14	10.01
52	19.79	12.27	11.14	10.01
53	19.79	12.27	11.14	10.01
54	19.79	12.27	11.14	10.01
55	19.79	12.27	11.14	10.01
56	19.79	12.27	11.14	10.01
57	19.79	12.27	11.14	10.01
58	19.79	12.27	11.14	10.01
59	19.79	12.27	11.14	10.01
60	19.79	12.27	11.14	10.01
61	19.79	12.27	11.14	10.01
62	19.79	12.27	11.14	10.01
63	19.79	12.27	11.14	10.01
64	19.79	12.27	11.14	10.01

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female		Extended Partial Rider 10 Year Benefit Period		2A - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.86	4.28	3.63	3.22
26	6.95	4.31	3.67	3.25
27	7.03	4.36	3.71	3.28
28	7.20	4.45	3.78	3.34
29	7.44	4.58	3.90	3.45
30	7.81	4.80	4.09	3.62
31	8.04	4.89	4.16	3.69
32	8.30	4.99	4.25	3.77
33	8.57	5.11	4.35	3.85
34	8.91	5.26	4.48	3.97
35	9.30	5.43	4.64	4.11
36	10.31	6.05	5.19	4.59
37	11.37	6.69	5.77	5.11
38	12.47	7.38	6.37	5.65
39	13.62	8.08	7.00	6.21
40	14.75	8.77	7.62	6.77
41	16.37	9.82	8.58	7.64
42	18.10	10.93	9.60	8.55
43	19.91	12.08	10.66	9.51
44	21.75	13.28	11.75	10.50
45	23.34	14.32	12.71	11.36
46	24.97	15.26	13.58	12.09
47	26.42	16.11	14.36	12.73
48	28.08	17.05	15.26	13.46
49	29.66	17.98	16.10	14.16
50	31.12	18.81	16.90	14.81
51	31.12	18.81	16.90	14.81
52	31.12	18.81	16.90	14.81
53	31.12	18.81	16.90	14.81
54	31.12	18.81	16.90	14.81
55	31.12	18.81	16.90	14.81
56	31.12	18.81	16.90	14.81
57	31.12	18.81	16.90	14.81
58	31.12	18.81	16.90	14.81
59	31.12	18.81	16.90	14.81
60	31.12	18.81	16.90	14.81
61	31.12	18.81	16.90	14.81
62	31.12	18.81	16.90	14.81
63	31.12	18.81	16.90	14.81
64	31.12	18.81	16.90	14.81

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female		Extended Partial Rider 10 Year Benefit Period		1A - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.61	7.46	6.34	5.57
26	13.17	7.75	6.59	5.80
27	13.74	8.05	6.84	6.02
28	14.46	8.44	7.17	6.31
29	15.35	8.93	7.58	6.67
30	16.52	9.57	8.13	7.16
31	18.27	10.48	8.90	7.92
32	20.14	11.45	9.72	8.73
33	22.14	12.48	10.59	9.59
34	24.36	13.63	11.57	10.56
35	26.85	14.93	12.67	11.63
36	30.28	16.78	14.30	13.00
37	33.93	18.74	16.03	14.45
38	37.74	20.79	17.85	15.97
39	41.73	22.94	19.74	17.54
40	45.69	25.07	21.63	19.10
41	52.29	28.52	24.74	21.81
42	59.27	32.18	28.03	24.67
43	66.53	35.98	31.47	27.65
44	74.07	39.93	35.03	30.74
45	80.77	43.41	38.19	33.49
46	83.58	44.91	39.69	34.80
47	85.84	46.12	40.95	35.90
48	88.72	47.64	42.50	37.23
49	91.35	49.05	43.93	38.48
50	93.56	50.22	45.16	39.55
51	93.56	50.22	45.16	39.55
52	93.56	50.22	45.16	39.55
53	93.56	50.22	45.16	39.55
54	93.56	50.22	45.16	39.55
55	93.56	50.22	45.16	39.55
56	93.56	50.22	45.16	39.55
57	93.56	50.22	45.16	39.55
58	93.56	50.22	45.16	39.55
59	93.56	50.22	45.16	39.55
60	93.56	50.22	45.16	39.55
61	93.56	50.22	45.16	39.55
62	93.56	50.22	45.16	39.55
63	93.56	50.22	45.16	39.55
64	93.56	50.22	45.16	39.55

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.88	3.13	2.89	2.62
26	5.08	3.28	3.04	2.79
27	5.29	3.44	3.20	2.96
28	5.55	3.63	3.40	3.15
29	5.89	3.87	3.63	3.39
30	6.33	4.17	3.93	3.69
31	6.92	4.72	4.45	4.20
32	7.55	5.29	5.02	4.73
33	8.23	5.90	5.60	5.32
34	8.99	6.58	6.26	5.95
35	9.84	7.33	6.99	6.65
36	10.87	7.97	7.59	7.23
37	11.94	8.65	8.25	7.85
38	13.06	9.35	8.91	8.48
39	14.23	10.07	9.59	9.14
40	15.37	10.76	10.26	9.77
41	16.66	11.52	10.96	10.40
42	18.03	12.32	11.69	11.06
43	19.45	13.14	12.45	11.74
44	20.90	13.98	13.23	12.44
45	22.09	14.65	13.83	12.98
46	22.77	15.08	14.21	13.32
47	23.29	15.41	14.49	13.59
48	23.98	15.85	14.89	13.93
49	24.60	16.24	15.23	14.25
50	25.12	16.56	15.51	14.50
51	25.12	16.56	15.51	14.50
52	25.12	16.56	15.51	14.50
53	25.12	16.56	15.51	14.50
54	25.12	16.56	15.51	14.50
55	25.12	16.56	15.51	14.50
56	25.12	16.56	15.51	14.50
57	25.12	16.56	15.51	14.50
58	25.12	16.56	15.51	14.50
59	25.12	16.56	15.51	14.50
60	25.12	16.56	15.51	14.50
61	25.12	16.56	15.51	14.50
62	25.12	16.56	15.51	14.50
63	25.12	16.56	15.51	14.50
64	25.12	16.56	15.51	14.50

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.86	3.18	2.95	2.74
26	4.96	3.26	3.04	2.84
27	5.06	3.35	3.13	2.93
28	5.23	3.47	3.26	3.06
29	5.45	3.64	3.42	3.22
30	5.77	3.86	3.64	3.44
31	6.05	4.16	3.94	3.73
32	6.36	4.49	4.26	4.04
33	6.70	4.84	4.60	4.37
34	7.08	5.24	4.98	4.74
35	7.52	5.69	5.42	5.16
36	8.32	6.20	5.90	5.62
37	9.18	6.74	6.41	6.11
38	10.09	7.29	6.95	6.62
39	11.02	7.87	7.51	7.14
40	11.98	8.45	8.05	7.67
41	13.01	9.05	8.61	8.18
42	14.10	9.70	9.20	8.71
43	15.24	10.37	9.82	9.27
44	16.43	11.05	10.45	9.84
45	17.42	11.60	10.96	10.28
46	18.13	12.06	11.38	10.64
47	18.72	12.44	11.71	10.93
48	19.44	12.91	12.13	11.30
49	20.13	13.35	12.54	11.64
50	20.71	13.72	12.86	11.92
51	20.71	13.72	12.86	11.92
52	20.71	13.72	12.86	11.92
53	20.71	13.72	12.86	11.92
54	20.71	13.72	12.86	11.92
55	20.71	13.72	12.86	11.92
56	20.71	13.72	12.86	11.92
57	20.71	13.72	12.86	11.92
58	20.71	13.72	12.86	11.92
59	20.71	13.72	12.86	11.92
60	20.71	13.72	12.86	11.92
61	20.71	13.72	12.86	11.92
62	20.71	13.72	12.86	11.92
63	20.71	13.72	12.86	11.92
64	20.71	13.72	12.86	11.92

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.54	3.56	3.28	2.98
26	5.77	3.73	3.46	3.17
27	6.01	3.91	3.64	3.36
28	6.31	4.13	3.86	3.58
29	6.69	4.40	4.12	3.85
30	7.19	4.74	4.47	4.19
31	7.86	5.36	5.06	4.77
32	8.58	6.01	5.70	5.38
33	9.35	6.71	6.36	6.04
34	10.22	7.48	7.11	6.76
35	11.18	8.33	7.94	7.56
36	12.35	9.06	8.63	8.22
37	13.57	9.83	9.37	8.92
38	14.84	10.62	10.12	9.64
39	16.17	11.44	10.90	10.39
40	17.47	12.23	11.66	11.10
41	18.93	13.09	12.45	11.82
42	20.49	14.00	13.28	12.57
43	22.10	14.93	14.15	13.34
44	23.75	15.89	15.03	14.14
45	25.10	16.65	15.72	14.75
46	25.87	17.14	16.15	15.14
47	26.47	17.51	16.47	15.44
48	27.25	18.01	16.92	15.83
49	27.96	18.46	17.31	16.19
50	28.54	18.82	17.62	16.48
51	28.54	18.82	17.62	16.48
52	28.54	18.82	17.62	16.48
53	28.54	18.82	17.62	16.48
54	28.54	18.82	17.62	16.48
55	28.54	18.82	17.62	16.48
56	28.54	18.82	17.62	16.48
57	28.54	18.82	17.62	16.48
58	28.54	18.82	17.62	16.48
59	28.54	18.82	17.62	16.48
60	28.54	18.82	17.62	16.48
61	28.54	18.82	17.62	16.48
62	28.54	18.82	17.62	16.48
63	28.54	18.82	17.62	16.48
64	28.54	18.82	17.62	16.48

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.46	2.75	2.48	2.20
26	4.53	2.79	2.52	2.22
27	4.60	2.83	2.55	2.25
28	4.72	2.90	2.62	2.30
29	4.90	3.01	2.71	2.38
30	5.15	3.16	2.85	2.49
31	5.40	3.30	2.97	2.58
32	5.68	3.46	3.11	2.68
33	5.97	3.63	3.26	2.79
34	6.31	3.83	3.44	2.92
35	6.70	4.06	3.63	3.07
36	7.48	4.54	4.08	3.47
37	8.30	5.06	4.56	3.89
38	9.16	5.59	5.05	4.34
39	10.06	6.15	5.57	4.80
40	10.94	6.71	6.08	5.27
41	12.16	7.49	6.83	5.97
42	13.45	8.32	7.62	6.71
43	14.78	9.18	8.43	7.50
44	16.16	10.07	9.28	8.30
45	17.35	10.85	10.02	9.01
46	17.90	11.17	10.31	9.27
47	18.34	11.43	10.53	9.48
48	18.91	11.77	10.83	9.74
49	19.42	12.07	11.10	9.98
50	19.84	12.32	11.31	10.18
51	19.84	12.32	11.31	10.18
52	19.84	12.32	11.31	10.18
53	19.84	12.32	11.31	10.18
54	19.84	12.32	11.31	10.18
55	19.84	12.32	11.31	10.18
56	19.84	12.32	11.31	10.18
57	19.84	12.32	11.31	10.18
58	19.84	12.32	11.31	10.18
59	19.84	12.32	11.31	10.18
60	19.84	12.32	11.31	10.18
61	19.84	12.32	11.31	10.18
62	19.84	12.32	11.31	10.18
63	19.84	12.32	11.31	10.18
64	19.84	12.32	11.31	10.18

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 3A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.77	2.94	2.66	2.36
26	4.84	2.98	2.69	2.38
27	4.92	3.03	2.73	2.41
28	5.06	3.10	2.80	2.47
29	5.24	3.21	2.90	2.54
30	5.52	3.38	3.04	2.66
31	5.78	3.53	3.18	2.76
32	6.08	3.70	3.33	2.87
33	6.38	3.89	3.49	2.99
34	6.76	4.09	3.67	3.12
35	7.18	4.34	3.89	3.29
36	8.00	4.86	4.36	3.71
37	8.89	5.41	4.88	4.17
38	9.81	5.98	5.40	4.64
39	10.76	6.58	5.96	5.14
40	11.71	7.18	6.51	5.63
41	13.01	8.02	7.31	6.39
42	14.38	8.90	8.15	7.18
43	15.81	9.82	9.03	8.03
44	17.29	10.77	9.93	8.88
45	18.56	11.60	10.72	9.64
46	19.15	11.96	11.04	9.92
47	19.61	12.23	11.27	10.14
48	20.24	12.59	11.59	10.42
49	20.78	12.91	11.87	10.68
50	21.24	13.18	12.11	10.89
51	21.24	13.18	12.11	10.89
52	21.24	13.18	12.11	10.89
53	21.24	13.18	12.11	10.89
54	21.24	13.18	12.11	10.89
55	21.24	13.18	12.11	10.89
56	21.24	13.18	12.11	10.89
57	21.24	13.18	12.11	10.89
58	21.24	13.18	12.11	10.89
59	21.24	13.18	12.11	10.89
60	21.24	13.18	12.11	10.89
61	21.24	13.18	12.11	10.89
62	21.24	13.18	12.11	10.89
63	21.24	13.18	12.11	10.89
64	21.24	13.18	12.11	10.89

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.14	5.70	5.09	4.49
26	9.20	5.72	5.10	4.51
27	9.26	5.75	5.12	4.53
28	9.43	5.83	5.20	4.59
29	9.70	5.98	5.34	4.72
30	10.13	6.23	5.55	4.92
31	10.38	6.32	5.64	4.99
32	10.67	6.43	5.74	5.08
33	10.98	6.55	5.84	5.17
34	11.37	6.72	6.00	5.31
35	11.83	6.92	6.18	5.47
36	13.02	7.64	6.85	6.07
37	14.27	8.41	7.56	6.69
38	15.57	9.22	8.29	7.35
39	16.92	10.04	9.05	8.04
40	18.25	10.86	9.81	8.71
41	20.17	12.10	10.98	9.77
42	22.20	13.41	12.21	10.89
43	24.32	14.78	13.49	12.05
44	26.49	16.20	14.82	13.25
45	28.36	17.42	15.98	14.29
46	29.45	18.03	16.51	14.71
47	30.34	18.53	16.92	15.02
48	31.46	19.15	17.46	15.44
49	32.48	19.74	17.96	15.82
50	33.35	20.22	18.36	16.13
51	33.35	20.22	18.36	16.13
52	33.35	20.22	18.36	16.13
53	33.35	20.22	18.36	16.13
54	33.35	20.22	18.36	16.13
55	33.35	20.22	18.36	16.13
56	33.35	20.22	18.36	16.13
57	33.35	20.22	18.36	16.13
58	33.35	20.22	18.36	16.13
59	33.35	20.22	18.36	16.13
60	33.35	20.22	18.36	16.13
61	33.35	20.22	18.36	16.13
62	33.35	20.22	18.36	16.13
63	33.35	20.22	18.36	16.13
64	33.35	20.22	18.36	16.13

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.80	9.94	8.87	7.79
26	17.44	10.27	9.16	8.05
27	18.09	10.60	9.45	8.31
28	18.93	11.05	9.85	8.67
29	20.00	11.62	10.36	9.12
30	21.42	12.41	11.06	9.74
31	23.57	13.52	12.04	10.72
32	25.87	14.70	13.09	11.77
33	28.32	15.98	14.21	12.88
34	31.06	17.40	15.47	14.13
35	34.12	19.00	16.89	15.52
36	38.21	21.20	18.89	17.19
37	42.56	23.54	21.01	18.95
38	47.09	25.97	23.23	20.79
39	51.82	28.51	25.53	22.70
40	56.51	31.02	27.83	24.58
41	64.35	35.13	31.64	27.88
42	72.64	39.47	35.65	31.37
43	81.28	44.00	39.85	35.01
44	90.23	48.68	44.18	38.78
45	98.15	52.80	48.02	42.10
46	98.92	53.22	48.41	42.43
47	99.03	53.28	48.46	42.49
48	99.82	53.71	48.85	42.83
49	100.30	53.97	49.09	43.04
50	100.31	53.98	49.10	43.05
51	100.31	53.98	49.10	43.05
52	100.31	53.98	49.10	43.05
53	100.31	53.98	49.10	43.05
54	100.31	53.98	49.10	43.05
55	100.31	53.98	49.10	43.05
56	100.31	53.98	49.10	43.05
57	100.31	53.98	49.10	43.05
58	100.31	53.98	49.10	43.05
59	100.31	53.98	49.10	43.05
60	100.31	53.98	49.10	43.05
61	100.31	53.98	49.10	43.05
62	100.31	53.98	49.10	43.05
63	100.31	53.98	49.10	43.05
64	100.31	53.98	49.10	43.05

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.98	3.19	2.94	2.68
26	5.20	3.36	3.11	2.85
27	5.42	3.53	3.27	3.03
28	5.70	3.73	3.48	3.24
29	6.05	3.98	3.73	3.48
30	6.51	4.30	4.05	3.79
31	7.14	4.88	4.60	4.34
32	7.81	5.47	5.18	4.91
33	8.54	6.12	5.81	5.51
34	9.34	6.83	6.49	6.18
35	10.23	7.62	7.26	6.93
36	11.34	8.32	7.92	7.55
37	12.50	9.06	8.62	8.22
38	13.72	9.81	9.35	8.91
39	14.98	10.60	10.09	9.61
40	16.22	11.35	10.82	10.30
41	17.64	12.19	11.60	11.00
42	19.15	13.08	12.41	11.74
43	20.71	13.99	13.25	12.50
44	22.31	14.93	14.12	13.28
45	23.64	15.67	14.80	13.89
46	24.51	16.23	15.30	14.34
47	25.22	16.68	15.70	14.71
48	26.11	17.26	16.21	15.17
49	26.93	17.78	16.68	15.59
50	27.62	18.22	17.06	15.95
51	27.62	18.22	17.06	15.95
52	27.62	18.22	17.06	15.95
53	27.62	18.22	17.06	15.95
54	27.62	18.22	17.06	15.95
55	27.62	18.22	17.06	15.95
56	27.62	18.22	17.06	15.95
57	27.62	18.22	17.06	15.95
58	27.62	18.22	17.06	15.95
59	27.62	18.22	17.06	15.95
60	27.62	18.22	17.06	15.95
61	27.62	18.22	17.06	15.95
62	27.62	18.22	17.06	15.95
63	27.62	18.22	17.06	15.95
64	27.62	18.22	17.06	15.95

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider | 5A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.95	3.24	3.01	2.80
26	5.07	3.34	3.11	2.90
27	5.20	3.43	3.21	3.00
28	5.37	3.56	3.35	3.14
29	5.61	3.74	3.52	3.31
30	5.95	3.98	3.76	3.55
31	6.25	4.30	4.07	3.85
32	6.58	4.65	4.41	4.18
33	6.94	5.02	4.77	4.54
34	7.35	5.44	5.17	4.93
35	7.82	5.92	5.63	5.37
36	8.69	6.47	6.16	5.87
37	9.61	7.05	6.71	6.40
38	10.59	7.65	7.29	6.95
39	11.61	8.28	7.89	7.52
40	12.64	8.92	8.49	8.10
41	13.78	9.58	9.11	8.65
42	14.98	10.29	9.76	9.25
43	16.24	11.02	10.45	9.86
44	17.54	11.79	11.16	10.51
45	18.65	12.42	11.73	11.01
46	19.51	12.98	12.24	11.46
47	20.26	13.46	12.68	11.83
48	21.16	14.06	13.20	12.29
49	22.02	14.61	13.71	12.73
50	22.76	15.10	14.15	13.10
51	22.76	15.10	14.15	13.10
52	22.76	15.10	14.15	13.10
53	22.76	15.10	14.15	13.10
54	22.76	15.10	14.15	13.10
55	22.76	15.10	14.15	13.10
56	22.76	15.10	14.15	13.10
57	22.76	15.10	14.15	13.10
58	22.76	15.10	14.15	13.10
59	22.76	15.10	14.15	13.10
60	22.76	15.10	14.15	13.10
61	22.76	15.10	14.15	13.10
62	22.76	15.10	14.15	13.10
63	22.76	15.10	14.15	13.10
64	22.76	15.10	14.15	13.10

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.66	3.63	3.34	3.04
26	5.91	3.82	3.53	3.24
27	6.16	4.01	3.72	3.44
28	6.48	4.24	3.96	3.68
29	6.88	4.52	4.24	3.96
30	7.40	4.89	4.60	4.31
31	8.11	5.54	5.23	4.93
32	8.88	6.22	5.89	5.58
33	9.70	6.96	6.60	6.26
34	10.61	7.76	7.38	7.02
35	11.63	8.66	8.25	7.87
36	12.89	9.45	9.00	8.58
37	14.21	10.29	9.80	9.34
38	15.59	11.15	10.62	10.12
39	17.02	12.04	11.47	10.92
40	18.43	12.90	12.30	11.71
41	20.05	13.85	13.18	12.50
42	21.76	14.86	14.10	13.34
43	23.53	15.90	15.06	14.21
44	25.35	16.97	16.04	15.09
45	26.86	17.81	16.82	15.78
46	27.85	18.44	17.39	16.30
47	28.66	18.96	17.84	16.72
48	29.67	19.61	18.42	17.24
49	30.60	20.20	18.95	17.72
50	31.39	20.71	19.39	18.12
51	31.39	20.71	19.39	18.12
52	31.39	20.71	19.39	18.12
53	31.39	20.71	19.39	18.12
54	31.39	20.71	19.39	18.12
55	31.39	20.71	19.39	18.12
56	31.39	20.71	19.39	18.12
57	31.39	20.71	19.39	18.12
58	31.39	20.71	19.39	18.12
59	31.39	20.71	19.39	18.12
60	31.39	20.71	19.39	18.12
61	31.39	20.71	19.39	18.12
62	31.39	20.71	19.39	18.12
63	31.39	20.71	19.39	18.12
64	31.39	20.71	19.39	18.12

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.55	2.81	2.53	2.24
26	4.62	2.85	2.57	2.27
27	4.71	2.90	2.61	2.30
28	4.85	2.97	2.68	2.36
29	5.03	3.09	2.79	2.44
30	5.31	3.25	2.93	2.56
31	5.58	3.41	3.07	2.66
32	5.87	3.58	3.21	2.77
33	6.19	3.76	3.38	2.89
34	6.55	3.97	3.56	3.03
35	6.97	4.22	3.77	3.19
36	7.80	4.74	4.25	3.62
37	8.69	5.29	4.76	4.08
38	9.62	5.87	5.31	4.55
39	10.58	6.47	5.86	5.05
40	11.54	7.07	6.42	5.55
41	12.87	7.93	7.23	6.32
42	14.28	8.84	8.09	7.14
43	15.74	9.78	8.99	7.98
44	17.25	10.75	9.92	8.86
45	18.56	11.60	10.73	9.64
46	19.27	12.02	11.10	9.98
47	19.86	12.38	11.41	10.26
48	20.58	12.80	11.80	10.61
49	21.25	13.21	12.15	10.93
50	21.82	13.54	12.44	11.20
51	21.82	13.54	12.44	11.20
52	21.82	13.54	12.44	11.20
53	21.82	13.54	12.44	11.20
54	21.82	13.54	12.44	11.20
55	21.82	13.54	12.44	11.20
56	21.82	13.54	12.44	11.20
57	21.82	13.54	12.44	11.20
58	21.82	13.54	12.44	11.20
59	21.82	13.54	12.44	11.20
60	21.82	13.54	12.44	11.20
61	21.82	13.54	12.44	11.20
62	21.82	13.54	12.44	11.20
63	21.82	13.54	12.44	11.20
64	21.82	13.54	12.44	11.20

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.86	3.00	2.71	2.40
26	4.95	3.05	2.75	2.43
27	5.04	3.10	2.80	2.46
28	5.18	3.19	2.87	2.52
29	5.38	3.30	2.98	2.61
30	5.68	3.48	3.14	2.74
31	5.97	3.65	3.28	2.85
32	6.28	3.83	3.44	2.96
33	6.62	4.02	3.61	3.09
34	7.01	4.25	3.81	3.24
35	7.46	4.51	4.04	3.42
36	8.35	5.07	4.56	3.87
37	9.30	5.66	5.10	4.36
38	10.29	6.29	5.68	4.87
39	11.33	6.93	6.28	5.41
40	12.35	7.57	6.87	5.94
41	13.77	8.49	7.74	6.76
42	15.28	9.46	8.66	7.63
43	16.84	10.46	9.62	8.54
44	18.46	11.50	10.61	9.48
45	19.86	12.42	11.48	10.32
46	20.61	12.87	11.88	10.68
47	21.24	13.24	12.20	10.98
48	22.02	13.70	12.63	11.35
49	22.75	14.13	13.00	11.70
50	23.35	14.49	13.32	11.98
51	23.35	14.49	13.32	11.98
52	23.35	14.49	13.32	11.98
53	23.35	14.49	13.32	11.98
54	23.35	14.49	13.32	11.98
55	23.35	14.49	13.32	11.98
56	23.35	14.49	13.32	11.98
57	23.35	14.49	13.32	11.98
58	23.35	14.49	13.32	11.98
59	23.35	14.49	13.32	11.98
60	23.35	14.49	13.32	11.98
61	23.35	14.49	13.32	11.98
62	23.35	14.49	13.32	11.98
63	23.35	14.49	13.32	11.98
64	23.35	14.49	13.32	11.98

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.33	5.82	5.19	4.58
26	9.40	5.85	5.21	4.61
27	9.49	5.88	5.25	4.64
28	9.67	5.98	5.34	4.72
29	9.97	6.15	5.48	4.85
30	10.43	6.41	5.72	5.06
31	10.72	6.52	5.82	5.15
32	11.03	6.65	5.93	5.25
33	11.37	6.78	6.05	5.36
34	11.80	6.97	6.22	5.51
35	12.30	7.20	6.42	5.70
36	13.59	7.98	7.14	6.33
37	14.94	8.81	7.90	7.02
38	16.35	9.67	8.70	7.73
39	17.81	10.58	9.53	8.47
40	19.25	11.46	10.34	9.19
41	21.35	12.82	11.62	10.34
42	23.59	14.25	12.97	11.56
43	25.90	15.75	14.38	12.84
44	28.29	17.29	15.83	14.14
45	30.35	18.64	17.09	15.29
46	31.71	19.41	17.77	15.83
47	32.86	20.06	18.34	16.26
48	34.25	20.86	19.02	16.82
49	35.55	21.60	19.67	17.31
50	36.70	22.24	20.21	17.73
51	36.70	22.24	20.21	17.73
52	36.70	22.24	20.21	17.73
53	36.70	22.24	20.21	17.73
54	36.70	22.24	20.21	17.73
55	36.70	22.24	20.21	17.73
56	36.70	22.24	20.21	17.73
57	36.70	22.24	20.21	17.73
58	36.70	22.24	20.21	17.73
59	36.70	22.24	20.21	17.73
60	36.70	22.24	20.21	17.73
61	36.70	22.24	20.21	17.73
62	36.70	22.24	20.21	17.73
63	36.70	22.24	20.21	17.73
64	36.70	22.24	20.21	17.73

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female		Extended Partial Rider To Age 67 Benefit Period		1A - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.14	10.14	9.04	7.94
26	17.83	10.49	9.36	8.23
27	18.53	10.86	9.68	8.51
28	19.43	11.34	10.11	8.90
29	20.56	11.96	10.65	9.38
30	22.07	12.78	11.38	10.03
31	24.34	13.96	12.43	11.07
32	26.77	15.22	13.54	12.18
33	29.36	16.56	14.73	13.35
34	32.25	18.07	16.06	14.67
35	35.49	19.76	17.56	16.14
36	39.89	22.13	19.72	17.94
37	44.57	24.65	22.00	19.85
38	49.45	27.27	24.39	21.83
39	54.55	30.01	26.88	23.90
40	59.62	32.73	29.37	25.94
41	68.16	37.20	33.50	29.53
42	77.18	41.94	37.89	33.34
43	86.60	46.88	42.45	37.30
44	96.35	51.98	47.18	41.41
45	105.02	56.49	51.37	45.04
46	106.44	57.26	52.08	45.66
47	107.15	57.65	52.44	45.97
48	108.60	58.43	53.15	46.60
49	109.73	59.04	53.72	47.09
50	110.34	59.37	54.02	47.36
51	110.34	59.37	54.02	47.36
52	110.34	59.37	54.02	47.36
53	110.34	59.37	54.02	47.36
54	110.34	59.37	54.02	47.36
55	110.34	59.37	54.02	47.36
56	110.34	59.37	54.02	47.36
57	110.34	59.37	54.02	47.36
58	110.34	59.37	54.02	47.36
59	110.34	59.37	54.02	47.36
60	110.34	59.37	54.02	47.36
61	110.34	59.37	54.02	47.36
62	110.34	59.37	54.02	47.36
63	110.34	59.37	54.02	47.36
64	110.34	59.37	54.02	47.36

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.84	0.66	0.46	0.38
26	0.92	0.70	0.49	0.41
27	1.01	0.74	0.52	0.44
28	1.10	0.78	0.55	0.46
29	1.19	0.82	0.57	0.49
30	1.28	0.86	0.60	0.51
31	1.49	0.99	0.66	0.57
32	1.71	1.12	0.73	0.63
33	1.92	1.25	0.79	0.69
34	2.15	1.39	0.86	0.74
35	2.42	1.55	0.94	0.82
36	2.58	1.64	1.01	0.89
37	2.78	1.75	1.11	0.98
38	3.05	1.90	1.24	1.10
39	3.38	2.07	1.38	1.24
40	3.73	2.27	1.54	1.39
41	4.14	2.45	1.77	1.62
42	4.59	2.66	2.02	1.87
43	5.10	2.88	2.30	2.16
44	5.66	3.13	2.61	2.47
45	6.26	3.40	2.95	2.81
46	6.71	3.68	3.10	2.96
47	7.25	3.99	3.29	3.13
48	7.70	4.28	3.43	3.28
49	8.11	4.52	3.56	3.39
50	8.53	4.78	3.68	3.51
51	8.53	4.78	3.68	3.51
52	8.53	4.78	3.68	3.51
53	8.53	4.78	3.68	3.51
54	8.53	4.78	3.68	3.51
55	8.53	4.78	3.68	3.51
56	8.53	4.78	3.68	3.51
57	8.53	4.78	3.68	3.51
58	8.53	4.78	3.68	3.51
59	8.53	4.78	3.68	3.51
60	8.53	4.78	3.68	3.51
61	8.53	4.78	3.68	3.51
62	8.53	4.78	3.68	3.51
63	8.53	4.78	3.68	3.51
64	8.53	4.78	3.68	3.51

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.91	0.78	0.65	0.56
26	0.94	0.79	0.66	0.57
27	0.96	0.81	0.67	0.58
28	0.99	0.83	0.69	0.59
29	1.02	0.85	0.69	0.60
30	1.04	0.88	0.71	0.61
31	1.16	0.90	0.70	0.60
32	1.28	0.93	0.69	0.59
33	1.39	0.96	0.68	0.59
34	1.53	0.98	0.68	0.59
35	1.68	1.04	0.69	0.60
36	1.81	1.11	0.72	0.64
37	1.98	1.20	0.77	0.70
38	2.21	1.32	0.84	0.76
39	2.47	1.47	0.91	0.86
40	2.76	1.63	1.00	0.95
41	3.12	1.81	1.17	1.11
42	3.53	2.02	1.38	1.30
43	3.98	2.23	1.59	1.50
44	4.49	2.49	1.84	1.72
45	5.04	2.77	2.11	1.98
46	5.47	2.99	2.26	2.12
47	5.96	3.24	2.43	2.30
48	6.41	3.48	2.58	2.45
49	6.81	3.69	2.71	2.59
50	7.22	3.91	2.85	2.73
51	7.22	3.91	2.85	2.73
52	7.22	3.91	2.85	2.73
53	7.22	3.91	2.85	2.73
54	7.22	3.91	2.85	2.73
55	7.22	3.91	2.85	2.73
56	7.22	3.91	2.85	2.73
57	7.22	3.91	2.85	2.73
58	7.22	3.91	2.85	2.73
59	7.22	3.91	2.85	2.73
60	7.22	3.91	2.85	2.73
61	7.22	3.91	2.85	2.73
62	7.22	3.91	2.85	2.73
63	7.22	3.91	2.85	2.73
64	7.22	3.91	2.85	2.73

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.96	0.76	0.53	0.44
26	1.06	0.80	0.56	0.47
27	1.16	0.85	0.60	0.50
28	1.26	0.90	0.63	0.53
29	1.37	0.94	0.66	0.56
30	1.47	0.99	0.69	0.59
31	1.71	1.14	0.76	0.65
32	1.96	1.29	0.84	0.72
33	2.21	1.44	0.91	0.79
34	2.47	1.60	0.99	0.85
35	2.78	1.78	1.08	0.94
36	2.96	1.88	1.16	1.02
37	3.20	2.01	1.28	1.13
38	3.51	2.18	1.42	1.27
39	3.88	2.38	1.59	1.42
40	4.29	2.61	1.77	1.60
41	4.76	2.82	2.04	1.86
42	5.28	3.06	2.32	2.15
43	5.86	3.31	2.64	2.48
44	6.50	3.60	3.00	2.84
45	7.19	3.91	3.39	3.23
46	7.71	4.23	3.56	3.40
47	8.33	4.59	3.78	3.60
48	8.85	4.92	3.94	3.77
49	9.32	5.20	4.09	3.90
50	9.80	5.50	4.23	4.04
51	9.80	5.50	4.23	4.04
52	9.80	5.50	4.23	4.04
53	9.80	5.50	4.23	4.04
54	9.80	5.50	4.23	4.04
55	9.80	5.50	4.23	4.04
56	9.80	5.50	4.23	4.04
57	9.80	5.50	4.23	4.04
58	9.80	5.50	4.23	4.04
59	9.80	5.50	4.23	4.04
60	9.80	5.50	4.23	4.04
61	9.80	5.50	4.23	4.04
62	9.80	5.50	4.23	4.04
63	9.80	5.50	4.23	4.04
64	9.80	5.50	4.23	4.04

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.22	0.81	0.67	0.52
26	1.23	0.81	0.67	0.50
27	1.23	0.81	0.67	0.51
28	1.24	0.82	0.66	0.51
29	1.25	0.83	0.67	0.51
30	1.26	0.83	0.68	0.52
31	1.25	0.82	0.65	0.51
32	1.24	0.81	0.65	0.50
33	1.24	0.81	0.63	0.49
34	1.23	0.81	0.62	0.49
35	1.25	0.82	0.63	0.49
36	1.34	0.88	0.67	0.53
37	1.46	0.96	0.73	0.58
38	1.61	1.05	0.81	0.64
39	1.78	1.16	0.90	0.72
40	1.97	1.29	1.00	0.80
41	2.24	1.46	1.12	0.91
42	2.52	1.65	1.27	1.04
43	2.86	1.86	1.42	1.18
44	3.21	2.10	1.60	1.33
45	3.61	2.35	1.79	1.51
46	3.95	2.57	1.96	1.66
47	4.36	2.83	2.16	1.83
48	4.72	3.04	2.35	1.98
49	5.06	3.25	2.51	2.12
50	5.39	3.45	2.69	2.26
51	5.39	3.45	2.69	2.26
52	5.39	3.45	2.69	2.26
53	5.39	3.45	2.69	2.26
54	5.39	3.45	2.69	2.26
55	5.39	3.45	2.69	2.26
56	5.39	3.45	2.69	2.26
57	5.39	3.45	2.69	2.26
58	5.39	3.45	2.69	2.26
59	5.39	3.45	2.69	2.26
60	5.39	3.45	2.69	2.26
61	5.39	3.45	2.69	2.26
62	5.39	3.45	2.69	2.26
63	5.39	3.45	2.69	2.26
64	5.39	3.45	2.69	2.26

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.29	0.87	0.72	0.56
26	1.31	0.87	0.71	0.54
27	1.32	0.87	0.72	0.55
28	1.33	0.87	0.71	0.54
29	1.34	0.88	0.72	0.55
30	1.35	0.89	0.72	0.55
31	1.34	0.88	0.70	0.54
32	1.32	0.87	0.69	0.53
33	1.32	0.87	0.68	0.53
34	1.32	0.87	0.67	0.52
35	1.34	0.88	0.67	0.53
36	1.43	0.94	0.72	0.56
37	1.56	1.02	0.78	0.62
38	1.72	1.12	0.87	0.69
39	1.91	1.25	0.96	0.77
40	2.11	1.38	1.07	0.86
41	2.39	1.57	1.20	0.98
42	2.70	1.78	1.35	1.11
43	3.06	2.00	1.52	1.26
44	3.43	2.25	1.72	1.43
45	3.86	2.52	1.91	1.61
46	4.24	2.76	2.10	1.77
47	4.66	3.03	2.31	1.95
48	5.06	3.26	2.52	2.12
49	5.41	3.47	2.70	2.27
50	5.77	3.70	2.88	2.43
51	5.77	3.70	2.88	2.43
52	5.77	3.70	2.88	2.43
53	5.77	3.70	2.88	2.43
54	5.77	3.70	2.88	2.43
55	5.77	3.70	2.88	2.43
56	5.77	3.70	2.88	2.43
57	5.77	3.70	2.88	2.43
58	5.77	3.70	2.88	2.43
59	5.77	3.70	2.88	2.43
60	5.77	3.70	2.88	2.43
61	5.77	3.70	2.88	2.43
62	5.77	3.70	2.88	2.43
63	5.77	3.70	2.88	2.43
64	5.77	3.70	2.88	2.43

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.56	1.76	1.47	1.15
26	2.56	1.76	1.47	1.14
27	2.56	1.77	1.47	1.14
28	2.57	1.78	1.47	1.14
29	2.58	1.79	1.47	1.15
30	2.59	1.79	1.48	1.15
31	2.56	1.77	1.46	1.13
32	2.55	1.76	1.44	1.12
33	2.55	1.76	1.44	1.11
34	2.55	1.76	1.43	1.10
35	2.59	1.79	1.46	1.12
36	2.69	1.85	1.49	1.15
37	2.85	1.95	1.56	1.21
38	3.07	2.09	1.65	1.30
39	3.33	2.26	1.77	1.39
40	3.62	2.45	1.90	1.51
41	4.03	2.69	2.07	1.67
42	4.47	2.97	2.26	1.84
43	4.95	3.26	2.46	2.05
44	5.48	3.59	2.70	2.27
45	6.08	3.93	2.93	2.51
46	6.72	4.33	3.27	2.78
47	7.46	4.77	3.63	3.09
48	8.14	5.18	3.98	3.38
49	8.77	5.54	4.29	3.64
50	9.39	5.92	4.61	3.91
51	9.39	5.92	4.61	3.91
52	9.39	5.92	4.61	3.91
53	9.39	5.92	4.61	3.91
54	9.39	5.92	4.61	3.91
55	9.39	5.92	4.61	3.91
56	9.39	5.92	4.61	3.91
57	9.39	5.92	4.61	3.91
58	9.39	5.92	4.61	3.91
59	9.39	5.92	4.61	3.91
60	9.39	5.92	4.61	3.91
61	9.39	5.92	4.61	3.91
62	9.39	5.92	4.61	3.91
63	9.39	5.92	4.61	3.91
64	9.39	5.92	4.61	3.91

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
2 Year Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.20	1.96	1.37	0.96
26	3.28	2.00	1.42	1.00
27	3.35	2.04	1.46	1.04
28	3.43	2.09	1.51	1.08
29	3.51	2.14	1.55	1.12
30	3.59	2.18	1.60	1.16
31	3.74	2.27	1.69	1.25
32	3.90	2.36	1.79	1.34
33	4.08	2.46	1.90	1.43
34	4.26	2.57	2.01	1.53
35	4.53	2.72	2.16	1.66
36	4.97	3.02	2.31	1.78
37	5.54	3.40	2.51	1.95
38	6.23	3.86	2.76	2.16
39	7.02	4.39	3.06	2.40
40	7.91	4.97	3.39	2.67
41	9.48	6.05	3.88	3.10
42	11.22	7.25	4.43	3.57
43	13.14	8.59	5.04	4.09
44	15.30	10.08	5.72	4.68
45	17.68	11.74	6.46	5.32
46	18.12	11.97	6.68	5.53
47	18.72	12.31	6.98	5.78
48	19.11	12.52	7.20	5.97
49	19.35	12.62	7.37	6.11
50	19.60	12.73	7.53	6.26
51	19.60	12.73	7.53	6.26
52	19.60	12.73	7.53	6.26
53	19.60	12.73	7.53	6.26
54	19.60	12.73	7.53	6.26
55	19.60	12.73	7.53	6.26
56	19.60	12.73	7.53	6.26
57	19.60	12.73	7.53	6.26
58	19.60	12.73	7.53	6.26
59	19.60	12.73	7.53	6.26
60	19.60	12.73	7.53	6.26
61	19.60	12.73	7.53	6.26
62	19.60	12.73	7.53	6.26
63	19.60	12.73	7.53	6.26
64	19.60	12.73	7.53	6.26

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.36	1.53	0.75	0.66
26	2.44	1.58	0.79	0.70
27	2.51	1.64	0.84	0.75
28	2.58	1.69	0.89	0.79
29	2.67	1.74	0.94	0.83
30	2.75	1.79	0.98	0.88
31	2.91	1.89	1.08	0.97
32	3.07	1.98	1.18	1.05
33	3.25	2.10	1.28	1.16
34	3.43	2.20	1.39	1.25
35	3.68	2.36	1.52	1.37
36	3.82	2.47	1.64	1.50
37	4.04	2.64	1.80	1.65
38	4.35	2.89	1.99	1.84
39	4.71	3.15	2.23	2.07
40	5.10	3.45	2.47	2.32
41	5.59	3.76	2.84	2.67
42	6.12	4.09	3.25	3.06
43	6.70	4.45	3.69	3.50
44	7.34	4.85	4.18	3.98
45	8.06	5.29	4.73	4.51
46	8.61	5.77	5.03	4.79
47	9.27	6.32	5.39	5.12
48	9.82	6.79	5.68	5.42
49	10.33	7.25	5.95	5.66
50	10.82	7.70	6.21	5.92
51	10.82	7.70	6.21	5.92
52	10.82	7.70	6.21	5.92
53	10.82	7.70	6.21	5.92
54	10.82	7.70	6.21	5.92
55	10.82	7.70	6.21	5.92
56	10.82	7.70	6.21	5.92
57	10.82	7.70	6.21	5.92
58	10.82	7.70	6.21	5.92
59	10.82	7.70	6.21	5.92
60	10.82	7.70	6.21	5.92
61	10.82	7.70	6.21	5.92
62	10.82	7.70	6.21	5.92
63	10.82	7.70	6.21	5.92
64	10.82	7.70	6.21	5.92

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.77	1.15	0.99	0.89
26	1.81	1.18	1.00	0.90
27	1.86	1.21	1.02	0.91
28	1.91	1.24	1.03	0.92
29	1.96	1.28	1.05	0.94
30	2.01	1.32	1.06	0.95
31	2.09	1.36	1.05	0.94
32	2.17	1.40	1.03	0.93
33	2.25	1.45	1.02	0.92
34	2.34	1.51	1.01	0.91
35	2.47	1.59	1.02	0.92
36	2.61	1.69	1.10	1.01
37	2.80	1.84	1.21	1.11
38	3.06	2.03	1.34	1.26
39	3.35	2.25	1.51	1.42
40	3.69	2.50	1.67	1.60
41	4.12	2.78	1.96	1.85
42	4.59	3.10	2.26	2.15
43	5.12	3.45	2.60	2.46
44	5.70	3.84	2.98	2.83
45	6.34	4.26	3.41	3.22
46	6.81	4.65	3.69	3.50
47	7.35	5.09	4.03	3.81
48	7.81	5.49	4.33	4.11
49	8.24	5.86	4.60	4.37
50	8.66	6.24	4.88	4.65
51	8.66	6.24	4.88	4.65
52	8.66	6.24	4.88	4.65
53	8.66	6.24	4.88	4.65
54	8.66	6.24	4.88	4.65
55	8.66	6.24	4.88	4.65
56	8.66	6.24	4.88	4.65
57	8.66	6.24	4.88	4.65
58	8.66	6.24	4.88	4.65
59	8.66	6.24	4.88	4.65
60	8.66	6.24	4.88	4.65
61	8.66	6.24	4.88	4.65
62	8.66	6.24	4.88	4.65
63	8.66	6.24	4.88	4.65
64	8.66	6.24	4.88	4.65

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.71	1.76	0.86	0.76
26	2.80	1.82	0.91	0.81
27	2.89	1.88	0.96	0.86
28	2.97	1.94	1.02	0.91
29	3.07	2.00	1.08	0.95
30	3.16	2.06	1.13	1.01
31	3.34	2.17	1.24	1.11
32	3.53	2.28	1.36	1.21
33	3.73	2.41	1.47	1.33
34	3.94	2.53	1.60	1.44
35	4.23	2.71	1.75	1.58
36	4.39	2.84	1.89	1.72
37	4.64	3.04	2.07	1.90
38	5.00	3.32	2.29	2.12
39	5.41	3.62	2.56	2.38
40	5.86	3.97	2.84	2.67
41	6.42	4.32	3.26	3.07
42	7.03	4.70	3.73	3.52
43	7.70	5.12	4.24	4.02
44	8.44	5.58	4.81	4.58
45	9.26	6.08	5.44	5.18
46	9.90	6.63	5.78	5.51
47	10.65	7.26	6.19	5.89
48	11.29	7.81	6.53	6.23
49	11.87	8.33	6.84	6.51
50	12.44	8.85	7.14	6.80
51	12.44	8.85	7.14	6.80
52	12.44	8.85	7.14	6.80
53	12.44	8.85	7.14	6.80
54	12.44	8.85	7.14	6.80
55	12.44	8.85	7.14	6.80
56	12.44	8.85	7.14	6.80
57	12.44	8.85	7.14	6.80
58	12.44	8.85	7.14	6.80
59	12.44	8.85	7.14	6.80
60	12.44	8.85	7.14	6.80
61	12.44	8.85	7.14	6.80
62	12.44	8.85	7.14	6.80
63	12.44	8.85	7.14	6.80
64	12.44	8.85	7.14	6.80

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.75	1.14	0.98	0.81
26	1.70	1.13	0.97	0.77
27	1.71	1.14	0.96	0.77
28	1.72	1.15	0.96	0.78
29	1.73	1.16	0.97	0.78
30	1.74	1.16	0.97	0.78
31	1.73	1.15	0.95	0.76
32	1.73	1.13	0.93	0.75
33	1.73	1.13	0.91	0.74
34	1.74	1.12	0.90	0.74
35	1.79	1.13	0.90	0.75
36	1.95	1.25	0.99	0.83
37	2.16	1.38	1.10	0.93
38	2.42	1.56	1.24	1.05
39	2.72	1.75	1.40	1.20
40	3.05	1.98	1.58	1.35
41	3.56	2.32	1.86	1.61
42	4.13	2.71	2.17	1.90
43	4.76	3.13	2.51	2.21
44	5.46	3.61	2.89	2.57
45	6.22	4.13	3.31	2.95
46	6.84	4.52	3.64	3.24
47	7.55	4.97	4.01	3.56
48	8.18	5.37	4.35	3.85
49	8.78	5.74	4.65	4.13
50	9.37	6.11	4.97	4.39
51	9.37	6.11	4.97	4.39
52	9.37	6.11	4.97	4.39
53	9.37	6.11	4.97	4.39
54	9.37	6.11	4.97	4.39
55	9.37	6.11	4.97	4.39
56	9.37	6.11	4.97	4.39
57	9.37	6.11	4.97	4.39
58	9.37	6.11	4.97	4.39
59	9.37	6.11	4.97	4.39
60	9.37	6.11	4.97	4.39
61	9.37	6.11	4.97	4.39
62	9.37	6.11	4.97	4.39
63	9.37	6.11	4.97	4.39
64	9.37	6.11	4.97	4.39

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.87	1.22	1.05	0.87
26	1.82	1.22	1.04	0.82
27	1.83	1.23	1.03	0.82
28	1.84	1.22	1.03	0.82
29	1.85	1.24	1.04	0.83
30	1.86	1.24	1.04	0.83
31	1.85	1.22	1.02	0.81
32	1.85	1.21	1.00	0.81
33	1.86	1.20	0.97	0.80
34	1.87	1.20	0.96	0.79
35	1.91	1.21	0.96	0.80
36	2.08	1.34	1.06	0.89
37	2.31	1.48	1.19	1.00
38	2.59	1.67	1.33	1.13
39	2.91	1.88	1.51	1.28
40	3.27	2.12	1.69	1.45
41	3.81	2.49	1.99	1.72
42	4.42	2.90	2.32	2.03
43	5.09	3.35	2.69	2.38
44	5.85	3.86	3.09	2.75
45	6.67	4.42	3.54	3.16
46	7.32	4.84	3.89	3.46
47	8.08	5.31	4.28	3.81
48	8.76	5.76	4.65	4.12
49	9.39	6.15	4.97	4.42
50	10.03	6.54	5.31	4.70
51	10.03	6.54	5.31	4.70
52	10.03	6.54	5.31	4.70
53	10.03	6.54	5.31	4.70
54	10.03	6.54	5.31	4.70
55	10.03	6.54	5.31	4.70
56	10.03	6.54	5.31	4.70
57	10.03	6.54	5.31	4.70
58	10.03	6.54	5.31	4.70
59	10.03	6.54	5.31	4.70
60	10.03	6.54	5.31	4.70
61	10.03	6.54	5.31	4.70
62	10.03	6.54	5.31	4.70
63	10.03	6.54	5.31	4.70
64	10.03	6.54	5.31	4.70

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.45	2.38	2.03	1.63
26	3.46	2.38	2.02	1.62
27	3.46	2.38	2.01	1.62
28	3.47	2.39	2.00	1.61
29	3.49	2.39	2.00	1.60
30	3.50	2.41	2.00	1.61
31	3.44	2.36	1.94	1.56
32	3.41	2.33	1.88	1.51
33	3.38	2.30	1.84	1.48
34	3.36	2.29	1.79	1.45
35	3.39	2.31	1.78	1.44
36	3.62	2.46	1.91	1.56
37	3.94	2.66	2.07	1.71
38	4.34	2.93	2.28	1.89
39	4.81	3.23	2.52	2.11
40	5.32	3.58	2.79	2.35
41	6.10	4.09	3.20	2.74
42	6.98	4.65	3.65	3.16
43	7.93	5.27	4.16	3.64
44	9.01	5.96	4.71	4.16
45	10.18	6.73	5.32	4.73
46	11.34	7.42	5.92	5.24
47	12.63	8.24	6.57	5.81
48	13.83	8.96	7.17	6.34
49	14.94	9.65	7.74	6.82
50	16.05	10.32	8.30	7.32
51	16.05	10.32	8.30	7.32
52	16.05	10.32	8.30	7.32
53	16.05	10.32	8.30	7.32
54	16.05	10.32	8.30	7.32
55	16.05	10.32	8.30	7.32
56	16.05	10.32	8.30	7.32
57	16.05	10.32	8.30	7.32
58	16.05	10.32	8.30	7.32
59	16.05	10.32	8.30	7.32
60	16.05	10.32	8.30	7.32
61	16.05	10.32	8.30	7.32
62	16.05	10.32	8.30	7.32
63	16.05	10.32	8.30	7.32
64	16.05	10.32	8.30	7.32

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
5 Year Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.72	2.95	2.23	1.71
26	4.87	3.03	2.32	1.80
27	5.02	3.13	2.41	1.88
28	5.18	3.22	2.51	1.97
29	5.34	3.32	2.60	2.06
30	5.50	3.41	2.69	2.15
31	5.83	3.61	2.90	2.35
32	6.18	3.83	3.12	2.55
33	6.54	4.05	3.34	2.76
34	6.93	4.29	3.57	2.99
35	7.44	4.60	3.87	3.27
36	8.20	5.11	4.15	3.52
37	9.15	5.74	4.52	3.84
38	10.32	6.52	4.99	4.26
39	11.67	7.41	5.53	4.73
40	13.17	8.39	6.14	5.26
41	15.83	10.20	7.07	6.11
42	18.80	12.22	8.10	7.04
43	22.08	14.45	9.24	8.08
44	25.75	16.95	10.51	9.23
45	29.82	19.71	11.90	10.50
46	30.68	20.19	12.35	10.88
47	31.84	20.87	12.92	11.36
48	32.63	21.29	13.34	11.73
49	33.19	21.57	13.68	12.00
50	33.75	21.83	14.01	12.27
51	33.75	21.83	14.01	12.27
52	33.75	21.83	14.01	12.27
53	33.75	21.83	14.01	12.27
54	33.75	21.83	14.01	12.27
55	33.75	21.83	14.01	12.27
56	33.75	21.83	14.01	12.27
57	33.75	21.83	14.01	12.27
58	33.75	21.83	14.01	12.27
59	33.75	21.83	14.01	12.27
60	33.75	21.83	14.01	12.27
61	33.75	21.83	14.01	12.27
62	33.75	21.83	14.01	12.27
63	33.75	21.83	14.01	12.27
64	33.75	21.83	14.01	12.27

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.87	1.99	1.06	0.97
26	2.98	2.07	1.13	1.04
27	3.08	2.16	1.19	1.10
28	3.18	2.24	1.25	1.17
29	3.29	2.34	1.32	1.23
30	3.40	2.42	1.39	1.29
31	3.56	2.57	1.52	1.42
32	3.71	2.71	1.66	1.56
33	3.90	2.88	1.81	1.70
34	4.09	3.05	1.96	1.84
35	4.35	3.27	2.14	2.02
36	4.59	3.45	2.31	2.19
37	4.93	3.71	2.53	2.40
38	5.39	4.03	2.81	2.66
39	5.92	4.41	3.12	2.98
40	6.49	4.84	3.49	3.31
41	7.03	5.22	3.93	3.74
42	7.63	5.64	4.42	4.21
43	8.27	6.09	4.97	4.73
44	9.00	6.59	5.57	5.31
45	9.77	7.13	6.23	5.94
46	10.87	7.86	6.73	6.42
47	12.12	8.71	7.31	6.97
48	13.25	9.47	7.82	7.46
49	14.32	10.18	8.28	7.89
50	15.39	10.88	8.75	8.33
51	15.39	10.88	8.75	8.33
52	15.39	10.88	8.75	8.33
53	15.39	10.88	8.75	8.33
54	15.39	10.88	8.75	8.33
55	15.39	10.88	8.75	8.33
56	15.39	10.88	8.75	8.33
57	15.39	10.88	8.75	8.33
58	15.39	10.88	8.75	8.33
59	15.39	10.88	8.75	8.33
60	15.39	10.88	8.75	8.33
61	15.39	10.88	8.75	8.33
62	15.39	10.88	8.75	8.33
63	15.39	10.88	8.75	8.33
64	15.39	10.88	8.75	8.33

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
10 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.49	1.48	1.27	1.16
26	2.54	1.53	1.29	1.19
27	2.59	1.59	1.31	1.21
28	2.63	1.64	1.34	1.24
29	2.69	1.71	1.36	1.26
30	2.75	1.77	1.39	1.30
31	2.76	1.84	1.38	1.29
32	2.79	1.91	1.38	1.30
33	2.81	1.98	1.39	1.31
34	2.86	2.08	1.41	1.33
35	2.94	2.20	1.43	1.36
36	3.14	2.35	1.56	1.48
37	3.42	2.54	1.72	1.64
38	3.77	2.81	1.92	1.83
39	4.18	3.11	2.16	2.05
40	4.64	3.45	2.42	2.30
41	5.13	3.81	2.74	2.62
42	5.68	4.21	3.11	2.96
43	6.28	4.64	3.51	3.34
44	6.94	5.12	3.97	3.77
45	7.68	5.66	4.47	4.24
46	8.57	6.25	4.91	4.68
47	9.56	6.93	5.44	5.16
48	10.50	7.55	5.92	5.63
49	11.38	8.14	6.37	6.06
50	12.28	8.75	6.82	6.49
51	12.28	8.75	6.82	6.49
52	12.28	8.75	6.82	6.49
53	12.28	8.75	6.82	6.49
54	12.28	8.75	6.82	6.49
55	12.28	8.75	6.82	6.49
56	12.28	8.75	6.82	6.49
57	12.28	8.75	6.82	6.49
58	12.28	8.75	6.82	6.49
59	12.28	8.75	6.82	6.49
60	12.28	8.75	6.82	6.49
61	12.28	8.75	6.82	6.49
62	12.28	8.75	6.82	6.49
63	12.28	8.75	6.82	6.49
64	12.28	8.75	6.82	6.49

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Unisex		Extended Partial Rider 10 Year Benefit Period		4A, 4P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.30	2.29	1.22	1.12
26	3.42	2.38	1.30	1.19
27	3.54	2.48	1.37	1.26
28	3.66	2.58	1.44	1.34
29	3.78	2.69	1.52	1.41
30	3.91	2.78	1.60	1.48
31	4.09	2.95	1.75	1.63
32	4.27	3.12	1.91	1.79
33	4.48	3.31	2.08	1.95
34	4.70	3.51	2.25	2.12
35	5.00	3.76	2.46	2.32
36	5.28	3.97	2.65	2.52
37	5.67	4.26	2.91	2.76
38	6.19	4.63	3.23	3.06
39	6.80	5.07	3.59	3.42
40	7.46	5.56	4.01	3.81
41	8.08	6.00	4.52	4.30
42	8.77	6.48	5.08	4.84
43	9.51	7.00	5.71	5.44
44	10.34	7.57	6.40	6.10
45	11.23	8.20	7.16	6.83
46	12.49	9.04	7.74	7.38
47	13.93	10.01	8.40	8.01
48	15.23	10.89	8.99	8.57
49	16.46	11.70	9.52	9.07
50	17.69	12.51	10.06	9.58
51	17.69	12.51	10.06	9.58
52	17.69	12.51	10.06	9.58
53	17.69	12.51	10.06	9.58
54	17.69	12.51	10.06	9.58
55	17.69	12.51	10.06	9.58
56	17.69	12.51	10.06	9.58
57	17.69	12.51	10.06	9.58
58	17.69	12.51	10.06	9.58
59	17.69	12.51	10.06	9.58
60	17.69	12.51	10.06	9.58
61	17.69	12.51	10.06	9.58
62	17.69	12.51	10.06	9.58
63	17.69	12.51	10.06	9.58
64	17.69	12.51	10.06	9.58

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
10 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.38	1.55	1.34	1.18
26	2.35	1.58	1.35	1.18
27	2.39	1.60	1.36	1.18
28	2.43	1.62	1.37	1.20
29	2.46	1.65	1.39	1.21
30	2.50	1.67	1.41	1.23
31	2.54	1.69	1.41	1.24
32	2.57	1.72	1.42	1.25
33	2.62	1.75	1.43	1.26
34	2.68	1.79	1.44	1.28
35	2.78	1.85	1.48	1.33
36	3.03	2.02	1.62	1.44
37	3.34	2.22	1.78	1.60
38	3.73	2.48	1.98	1.79
39	4.17	2.78	2.22	2.01
40	4.67	3.11	2.49	2.25
41	5.36	3.58	2.86	2.59
42	6.12	4.09	3.26	2.96
43	6.96	4.65	3.71	3.37
44	7.90	5.28	4.20	3.82
45	8.92	5.98	4.75	4.32
46	9.85	6.55	5.25	4.76
47	10.89	7.22	5.81	5.24
48	11.84	7.82	6.32	5.69
49	12.73	8.38	6.79	6.08
50	13.63	8.93	7.27	6.50
51	13.63	8.93	7.27	6.50
52	13.63	8.93	7.27	6.50
53	13.63	8.93	7.27	6.50
54	13.63	8.93	7.27	6.50
55	13.63	8.93	7.27	6.50
56	13.63	8.93	7.27	6.50
57	13.63	8.93	7.27	6.50
58	13.63	8.93	7.27	6.50
59	13.63	8.93	7.27	6.50
60	13.63	8.93	7.27	6.50
61	13.63	8.93	7.27	6.50
62	13.63	8.93	7.27	6.50
63	13.63	8.93	7.27	6.50
64	13.63	8.93	7.27	6.50

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
10 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.55	1.66	1.44	1.26
26	2.51	1.69	1.44	1.27
27	2.56	1.72	1.45	1.26
28	2.59	1.74	1.47	1.28
29	2.64	1.76	1.49	1.30
30	2.68	1.79	1.51	1.32
31	2.71	1.81	1.51	1.32
32	2.75	1.84	1.51	1.33
33	2.81	1.88	1.53	1.35
34	2.87	1.91	1.54	1.37
35	2.98	1.98	1.59	1.42
36	3.24	2.16	1.73	1.55
37	3.57	2.38	1.90	1.71
38	3.98	2.66	2.13	1.92
39	4.46	2.97	2.37	2.15
40	4.99	3.33	2.66	2.41
41	5.73	3.83	3.06	2.77
42	6.55	4.38	3.48	3.17
43	7.45	4.98	3.97	3.61
44	8.45	5.65	4.50	4.09
45	9.55	6.40	5.08	4.63
46	10.53	7.01	5.61	5.09
47	11.66	7.73	6.21	5.60
48	12.67	8.38	6.76	6.09
49	13.63	8.96	7.27	6.51
50	14.58	9.56	7.78	6.95
51	14.58	9.56	7.78	6.95
52	14.58	9.56	7.78	6.95
53	14.58	9.56	7.78	6.95
54	14.58	9.56	7.78	6.95
55	14.58	9.56	7.78	6.95
56	14.58	9.56	7.78	6.95
57	14.58	9.56	7.78	6.95
58	14.58	9.56	7.78	6.95
59	14.58	9.56	7.78	6.95
60	14.58	9.56	7.78	6.95
61	14.58	9.56	7.78	6.95
62	14.58	9.56	7.78	6.95
63	14.58	9.56	7.78	6.95
64	14.58	9.56	7.78	6.95

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
10 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.48	3.07	2.60	2.26
26	4.52	3.08	2.61	2.26
27	4.57	3.11	2.61	2.27
28	4.62	3.12	2.61	2.28
29	4.69	3.16	2.62	2.29
30	4.74	3.18	2.63	2.30
31	4.74	3.12	2.56	2.26
32	4.76	3.08	2.50	2.23
33	4.80	3.06	2.45	2.21
34	4.84	3.03	2.42	2.20
35	4.98	3.07	2.42	2.24
36	5.31	3.29	2.61	2.40
37	5.77	3.60	2.85	2.62
38	6.35	3.98	3.16	2.90
39	7.03	4.43	3.52	3.22
40	7.79	4.93	3.91	3.58
41	8.87	5.68	4.50	4.11
42	10.06	6.51	5.15	4.71
43	11.38	7.42	5.87	5.36
44	12.84	8.45	6.67	6.09
45	14.45	9.58	7.55	6.89
46	16.13	10.62	8.41	7.65
47	18.01	11.81	9.40	8.49
48	19.74	12.87	10.30	9.25
49	21.35	13.87	11.14	9.97
50	22.99	14.88	12.00	10.70
51	22.99	14.88	12.00	10.70
52	22.99	14.88	12.00	10.70
53	22.99	14.88	12.00	10.70
54	22.99	14.88	12.00	10.70
55	22.99	14.88	12.00	10.70
56	22.99	14.88	12.00	10.70
57	22.99	14.88	12.00	10.70
58	22.99	14.88	12.00	10.70
59	22.99	14.88	12.00	10.70
60	22.99	14.88	12.00	10.70
61	22.99	14.88	12.00	10.70
62	22.99	14.88	12.00	10.70
63	22.99	14.88	12.00	10.70
64	22.99	14.88	12.00	10.70

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Unisex		Extended Partial Rider 10 Year Benefit Period		1A - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.55	4.14	3.27	2.78
26	6.85	4.33	3.44	2.93
27	7.16	4.52	3.60	3.09
28	7.46	4.71	3.76	3.26
29	7.79	4.91	3.93	3.42
30	8.09	5.11	4.10	3.58
31	8.77	5.53	4.46	3.94
32	9.46	5.96	4.84	4.32
33	10.19	6.41	5.24	4.71
34	10.95	6.88	5.65	5.12
35	11.91	7.47	6.15	5.61
36	13.06	8.23	6.58	6.00
37	14.51	9.18	7.15	6.52
38	16.32	10.36	7.89	7.19
39	18.39	11.70	8.73	7.96
40	20.69	13.20	9.68	8.81
41	24.60	15.79	11.01	10.02
42	28.94	18.66	12.48	11.36
43	33.76	21.86	14.12	12.82
44	39.12	25.41	15.92	14.46
45	45.06	29.35	17.91	16.26
46	47.15	30.71	18.83	17.09
47	49.73	32.38	19.95	18.11
48	51.79	33.69	20.86	18.92
49	53.48	34.79	21.63	19.62
50	55.18	35.88	22.40	20.31
51	55.18	35.88	22.40	20.31
52	55.18	35.88	22.40	20.31
53	55.18	35.88	22.40	20.31
54	55.18	35.88	22.40	20.31
55	55.18	35.88	22.40	20.31
56	55.18	35.88	22.40	20.31
57	55.18	35.88	22.40	20.31
58	55.18	35.88	22.40	20.31
59	55.18	35.88	22.40	20.31
60	55.18	35.88	22.40	20.31
61	55.18	35.88	22.40	20.31
62	55.18	35.88	22.40	20.31
63	55.18	35.88	22.40	20.31
64	55.18	35.88	22.40	20.31

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.83	2.65	1.48	1.37
26	3.94	2.75	1.56	1.44
27	4.05	2.84	1.64	1.52
28	4.17	2.94	1.72	1.60
29	4.29	3.04	1.80	1.68
30	4.41	3.14	1.89	1.76
31	4.58	3.31	2.06	1.93
32	4.78	3.50	2.24	2.11
33	4.99	3.69	2.42	2.28
34	5.22	3.90	2.61	2.47
35	5.53	4.17	2.85	2.71
36	5.80	4.37	3.04	2.90
37	6.19	4.65	3.31	3.14
38	6.73	5.05	3.65	3.48
39	7.34	5.49	4.05	3.85
40	8.03	5.99	4.48	4.27
41	8.67	6.44	5.03	4.79
42	9.36	6.93	5.63	5.37
43	10.13	7.46	6.30	6.00
44	10.96	8.04	7.04	6.71
45	11.87	8.67	7.84	7.47
46	12.79	9.28	8.19	7.80
47	13.87	10.00	8.61	8.21
48	14.81	10.61	8.97	8.53
49	15.65	11.15	9.24	8.80
50	16.50	11.70	9.52	9.07
51	16.50	11.70	9.52	9.07
52	16.50	11.70	9.52	9.07
53	16.50	11.70	9.52	9.07
54	16.50	11.70	9.52	9.07
55	16.50	11.70	9.52	9.07
56	16.50	11.70	9.52	9.07
57	16.50	11.70	9.52	9.07
58	16.50	11.70	9.52	9.07
59	16.50	11.70	9.52	9.07
60	16.50	11.70	9.52	9.07
61	16.50	11.70	9.52	9.07
62	16.50	11.70	9.52	9.07
63	16.50	11.70	9.52	9.07
64	16.50	11.70	9.52	9.07

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.32	1.97	1.78	1.62
26	3.36	2.03	1.79	1.65
27	3.41	2.09	1.81	1.67
28	3.45	2.15	1.84	1.70
29	3.51	2.22	1.86	1.73
30	3.57	2.29	1.89	1.77
31	3.57	2.37	1.87	1.75
32	3.58	2.45	1.87	1.76
33	3.60	2.55	1.87	1.77
34	3.64	2.65	1.88	1.78
35	3.74	2.79	1.91	1.82
36	3.97	2.97	2.06	1.96
37	4.29	3.20	2.25	2.15
38	4.71	3.51	2.50	2.38
39	5.19	3.87	2.78	2.66
40	5.74	4.27	3.11	2.97
41	6.32	4.70	3.51	3.34
42	6.98	5.16	3.96	3.77
43	7.68	5.68	4.45	4.24
44	8.47	6.25	5.01	4.76
45	9.34	6.88	5.61	5.33
46	10.09	7.38	5.96	5.68
47	10.96	7.96	6.40	6.08
48	11.75	8.48	6.77	6.43
49	12.46	8.94	7.10	6.76
50	13.18	9.41	7.41	7.06
51	13.18	9.41	7.41	7.06
52	13.18	9.41	7.41	7.06
53	13.18	9.41	7.41	7.06
54	13.18	9.41	7.41	7.06
55	13.18	9.41	7.41	7.06
56	13.18	9.41	7.41	7.06
57	13.18	9.41	7.41	7.06
58	13.18	9.41	7.41	7.06
59	13.18	9.41	7.41	7.06
60	13.18	9.41	7.41	7.06
61	13.18	9.41	7.41	7.06
62	13.18	9.41	7.41	7.06
63	13.18	9.41	7.41	7.06
64	13.18	9.41	7.41	7.06

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.40	3.05	1.70	1.57
26	4.53	3.16	1.79	1.66
27	4.66	3.27	1.89	1.75
28	4.79	3.38	1.98	1.84
29	4.93	3.49	2.07	1.93
30	5.07	3.61	2.17	2.02
31	5.27	3.81	2.37	2.22
32	5.49	4.02	2.57	2.42
33	5.74	4.24	2.78	2.62
34	6.00	4.48	3.00	2.84
35	6.36	4.79	3.28	3.11
36	6.67	5.02	3.50	3.33
37	7.12	5.35	3.81	3.61
38	7.73	5.80	4.20	4.00
39	8.44	6.31	4.65	4.43
40	9.23	6.89	5.15	4.91
41	9.96	7.40	5.78	5.51
42	10.76	7.96	6.47	6.17
43	11.64	8.58	7.24	6.90
44	12.60	9.24	8.09	7.71
45	13.64	9.97	9.01	8.59
46	14.70	10.67	9.41	8.97
47	15.94	11.49	9.90	9.44
48	17.02	12.19	10.31	9.81
49	17.99	12.82	10.62	10.11
50	18.97	13.45	10.94	10.42
51	18.97	13.45	10.94	10.42
52	18.97	13.45	10.94	10.42
53	18.97	13.45	10.94	10.42
54	18.97	13.45	10.94	10.42
55	18.97	13.45	10.94	10.42
56	18.97	13.45	10.94	10.42
57	18.97	13.45	10.94	10.42
58	18.97	13.45	10.94	10.42
59	18.97	13.45	10.94	10.42
60	18.97	13.45	10.94	10.42
61	18.97	13.45	10.94	10.42
62	18.97	13.45	10.94	10.42
63	18.97	13.45	10.94	10.42
64	18.97	13.45	10.94	10.42

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.17	2.06	1.88	1.67
26	3.12	2.09	1.87	1.63
27	3.15	2.11	1.88	1.63
28	3.18	2.13	1.89	1.64
29	3.21	2.16	1.90	1.66
30	3.25	2.18	1.92	1.67
31	3.28	2.19	1.91	1.67
32	3.32	2.21	1.90	1.68
33	3.37	2.24	1.91	1.70
34	3.43	2.28	1.93	1.72
35	3.55	2.36	1.98	1.77
36	3.82	2.54	2.13	1.91
37	4.19	2.79	2.34	2.09
38	4.65	3.10	2.59	2.33
39	5.18	3.46	2.88	2.60
40	5.77	3.85	3.21	2.90
41	6.60	4.41	3.66	3.31
42	7.50	5.02	4.16	3.77
43	8.51	5.70	4.69	4.27
44	9.62	6.44	5.31	4.83
45	10.85	7.27	5.97	5.44
46	11.60	7.74	6.36	5.78
47	12.48	8.30	6.82	6.17
48	13.24	8.77	7.22	6.49
49	13.92	9.19	7.56	6.78
50	14.60	9.61	7.90	7.07
51	14.60	9.61	7.90	7.07
52	14.60	9.61	7.90	7.07
53	14.60	9.61	7.90	7.07
54	14.60	9.61	7.90	7.07
55	14.60	9.61	7.90	7.07
56	14.60	9.61	7.90	7.07
57	14.60	9.61	7.90	7.07
58	14.60	9.61	7.90	7.07
59	14.60	9.61	7.90	7.07
60	14.60	9.61	7.90	7.07
61	14.60	9.61	7.90	7.07
62	14.60	9.61	7.90	7.07
63	14.60	9.61	7.90	7.07
64	14.60	9.61	7.90	7.07

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.39	2.21	2.01	1.79
26	3.34	2.24	2.00	1.74
27	3.37	2.26	2.01	1.75
28	3.40	2.29	2.02	1.76
29	3.43	2.30	2.03	1.78
30	3.48	2.33	2.04	1.79
31	3.51	2.35	2.04	1.79
32	3.55	2.37	2.04	1.80
33	3.60	2.40	2.04	1.82
34	3.67	2.44	2.06	1.84
35	3.80	2.52	2.11	1.89
36	4.09	2.72	2.28	2.05
37	4.48	2.99	2.50	2.24
38	4.98	3.32	2.77	2.50
39	5.54	3.70	3.08	2.78
40	6.17	4.12	3.44	3.10
41	7.05	4.72	3.92	3.55
42	8.02	5.37	4.45	4.03
43	9.10	6.10	5.03	4.57
44	10.29	6.89	5.68	5.16
45	11.60	7.78	6.39	5.82
46	12.40	8.28	6.80	6.17
47	13.36	8.87	7.29	6.59
48	14.17	9.39	7.73	6.95
49	14.89	9.83	8.09	7.25
50	15.63	10.27	8.46	7.57
51	15.63	10.27	8.46	7.57
52	15.63	10.27	8.46	7.57
53	15.63	10.27	8.46	7.57
54	15.63	10.27	8.46	7.57
55	15.63	10.27	8.46	7.57
56	15.63	10.27	8.46	7.57
57	15.63	10.27	8.46	7.57
58	15.63	10.27	8.46	7.57
59	15.63	10.27	8.46	7.57
60	15.63	10.27	8.46	7.57
61	15.63	10.27	8.46	7.57
62	15.63	10.27	8.46	7.57
63	15.63	10.27	8.46	7.57
64	15.63	10.27	8.46	7.57

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.97	4.08	3.64	3.15
26	6.00	4.08	3.62	3.14
27	6.03	4.09	3.60	3.13
28	6.06	4.10	3.59	3.12
29	6.11	4.11	3.58	3.13
30	6.15	4.12	3.58	3.13
31	6.12	4.04	3.47	3.06
32	6.12	3.97	3.38	3.01
33	6.15	3.91	3.31	2.98
34	6.18	3.88	3.24	2.95
35	6.33	3.90	3.24	2.98
36	6.71	4.16	3.45	3.17
37	7.24	4.52	3.75	3.44
38	7.94	4.97	4.12	3.77
39	8.74	5.50	4.56	4.17
40	9.64	6.09	5.04	4.61
41	10.91	6.98	5.76	5.26
42	12.34	7.97	6.56	5.99
43	13.92	9.08	7.44	6.80
44	15.66	10.29	8.42	7.68
45	17.57	11.66	9.50	8.67
46	18.98	12.52	10.21	9.27
47	20.61	13.52	11.03	9.96
48	22.04	14.40	11.75	10.57
49	23.33	15.19	12.38	11.11
50	24.64	15.99	13.03	11.64
51	24.64	15.99	13.03	11.64
52	24.64	15.99	13.03	11.64
53	24.64	15.99	13.03	11.64
54	24.64	15.99	13.03	11.64
55	24.64	15.99	13.03	11.64
56	24.64	15.99	13.03	11.64
57	24.64	15.99	13.03	11.64
58	24.64	15.99	13.03	11.64
59	24.64	15.99	13.03	11.64
60	24.64	15.99	13.03	11.64
61	24.64	15.99	13.03	11.64
62	24.64	15.99	13.03	11.64
63	24.64	15.99	13.03	11.64
64	24.64	15.99	13.03	11.64

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.72	5.52	4.58	3.88
26	9.07	5.73	4.77	4.07
27	9.42	5.96	4.97	4.27
28	9.77	6.17	5.17	4.47
29	10.14	6.41	5.38	4.67
30	10.50	6.63	5.58	4.87
31	11.31	7.13	6.04	5.34
32	12.15	7.66	6.52	5.82
33	13.03	8.20	7.02	6.32
34	13.96	8.78	7.55	6.85
35	15.13	9.51	8.20	7.49
36	16.47	10.40	8.70	7.94
37	18.19	11.52	9.38	8.56
38	20.35	12.93	10.28	9.36
39	22.83	14.54	11.31	10.30
40	25.58	16.33	12.46	11.34
41	30.27	19.44	14.09	12.82
42	35.46	22.88	15.90	14.45
43	41.24	26.71	17.89	16.25
44	47.66	30.98	20.10	18.24
45	54.76	35.69	22.53	20.44
46	55.81	36.38	22.97	20.84
47	57.37	37.40	23.61	21.43
48	58.26	37.98	23.99	21.77
49	58.71	38.28	24.18	21.95
50	59.15	38.57	24.36	22.12
51	59.15	38.57	24.36	22.12
52	59.15	38.57	24.36	22.12
53	59.15	38.57	24.36	22.12
54	59.15	38.57	24.36	22.12
55	59.15	38.57	24.36	22.12
56	59.15	38.57	24.36	22.12
57	59.15	38.57	24.36	22.12
58	59.15	38.57	24.36	22.12
59	59.15	38.57	24.36	22.12
60	59.15	38.57	24.36	22.12
61	59.15	38.57	24.36	22.12
62	59.15	38.57	24.36	22.12
63	59.15	38.57	24.36	22.12
64	59.15	38.57	24.36	22.12

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.91	2.71	1.51	1.39
26	4.03	2.81	1.59	1.47
27	4.15	2.91	1.68	1.56
28	4.28	3.02	1.77	1.64
29	4.41	3.12	1.85	1.72
30	4.54	3.24	1.94	1.81
31	4.73	3.42	2.12	1.99
32	4.94	3.62	2.31	2.18
33	5.17	3.83	2.51	2.37
34	5.41	4.05	2.71	2.57
35	5.74	4.34	2.97	2.81
36	6.05	4.55	3.19	3.02
37	6.48	4.87	3.47	3.30
38	7.06	5.29	3.84	3.65
39	7.73	5.79	4.26	4.05
40	8.47	6.32	4.73	4.51
41	9.17	6.82	5.33	5.07
42	9.94	7.35	5.99	5.70
43	10.77	7.93	6.71	6.39
44	11.69	8.59	7.51	7.16
45	12.70	9.28	8.40	8.00
46	13.78	10.00	8.82	8.40
47	15.02	10.82	9.34	8.90
48	16.14	11.55	9.76	9.29
49	17.14	12.21	10.11	9.63
50	18.15	12.87	10.47	9.97
51	18.15	12.87	10.47	9.97
52	18.15	12.87	10.47	9.97
53	18.15	12.87	10.47	9.97
54	18.15	12.87	10.47	9.97
55	18.15	12.87	10.47	9.97
56	18.15	12.87	10.47	9.97
57	18.15	12.87	10.47	9.97
58	18.15	12.87	10.47	9.97
59	18.15	12.87	10.47	9.97
60	18.15	12.87	10.47	9.97
61	18.15	12.87	10.47	9.97
62	18.15	12.87	10.47	9.97
63	18.15	12.87	10.47	9.97
64	18.15	12.87	10.47	9.97

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.38	2.00	1.82	1.65
26	3.43	2.07	1.83	1.68
27	3.49	2.14	1.86	1.72
28	3.54	2.21	1.88	1.74
29	3.60	2.28	1.92	1.78
30	3.67	2.36	1.95	1.82
31	3.68	2.45	1.94	1.81
32	3.70	2.54	1.94	1.82
33	3.73	2.64	1.93	1.83
34	3.78	2.75	1.94	1.85
35	3.89	2.91	1.98	1.89
36	4.15	3.09	2.15	2.04
37	4.49	3.35	2.36	2.25
38	4.94	3.69	2.62	2.51
39	5.46	4.07	2.93	2.80
40	6.06	4.51	3.29	3.13
41	6.70	4.97	3.72	3.54
42	7.40	5.48	4.21	4.00
43	8.17	6.05	4.74	4.50
44	9.04	6.67	5.34	5.08
45	9.99	7.37	6.00	5.70
46	10.87	7.95	6.43	6.11
47	11.88	8.63	6.93	6.60
48	12.78	9.23	7.36	7.01
49	13.64	9.79	7.76	7.39
50	14.49	10.34	8.16	7.78
51	14.49	10.34	8.16	7.78
52	14.49	10.34	8.16	7.78
53	14.49	10.34	8.16	7.78
54	14.49	10.34	8.16	7.78
55	14.49	10.34	8.16	7.78
56	14.49	10.34	8.16	7.78
57	14.49	10.34	8.16	7.78
58	14.49	10.34	8.16	7.78
59	14.49	10.34	8.16	7.78
60	14.49	10.34	8.16	7.78
61	14.49	10.34	8.16	7.78
62	14.49	10.34	8.16	7.78
63	14.49	10.34	8.16	7.78
64	14.49	10.34	8.16	7.78

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.49	3.12	1.74	1.60
26	4.63	3.23	1.83	1.69
27	4.77	3.35	1.93	1.79
28	4.92	3.47	2.03	1.89
29	5.07	3.59	2.13	1.98
30	5.22	3.72	2.23	2.08
31	5.44	3.93	2.44	2.29
32	5.68	4.16	2.66	2.50
33	5.94	4.40	2.88	2.72
34	6.22	4.65	3.12	2.95
35	6.60	4.99	3.41	3.23
36	6.95	5.23	3.67	3.47
37	7.45	5.60	3.99	3.79
38	8.11	6.08	4.41	4.20
39	8.88	6.65	4.90	4.65
40	9.74	7.27	5.44	5.18
41	10.54	7.84	6.13	5.83
42	11.42	8.45	6.88	6.55
43	12.38	9.12	7.71	7.34
44	13.44	9.87	8.63	8.23
45	14.60	10.67	9.65	9.19
46	15.84	11.49	10.14	9.66
47	17.27	12.44	10.73	10.23
48	18.55	13.28	11.22	10.68
49	19.70	14.03	11.62	11.07
50	20.86	14.79	12.04	11.46
51	20.86	14.79	12.04	11.46
52	20.86	14.79	12.04	11.46
53	20.86	14.79	12.04	11.46
54	20.86	14.79	12.04	11.46
55	20.86	14.79	12.04	11.46
56	20.86	14.79	12.04	11.46
57	20.86	14.79	12.04	11.46
58	20.86	14.79	12.04	11.46
59	20.86	14.79	12.04	11.46
60	20.86	14.79	12.04	11.46
61	20.86	14.79	12.04	11.46
62	20.86	14.79	12.04	11.46
63	20.86	14.79	12.04	11.46
64	20.86	14.79	12.04	11.46

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.24	2.10	1.92	1.70
26	3.19	2.14	1.92	1.66
27	3.23	2.16	1.93	1.68
28	3.26	2.18	1.94	1.69
29	3.30	2.21	1.95	1.71
30	3.35	2.24	1.97	1.72
31	3.38	2.26	1.97	1.73
32	3.43	2.28	1.97	1.74
33	3.48	2.32	1.98	1.76
34	3.56	2.36	2.00	1.78
35	3.69	2.45	2.05	1.84
36	3.99	2.65	2.22	2.00
37	4.38	2.92	2.44	2.19
38	4.88	3.26	2.71	2.44
39	5.45	3.64	3.03	2.73
40	6.09	4.06	3.38	3.05
41	6.99	4.67	3.87	3.50
42	7.97	5.33	4.41	4.00
43	9.07	6.07	5.01	4.55
44	10.27	6.88	5.67	5.16
45	11.61	7.79	6.39	5.82
46	12.50	8.34	6.85	6.22
47	13.53	8.99	7.39	6.69
48	14.43	9.56	7.85	7.08
49	15.24	10.06	8.27	7.44
50	16.07	10.57	8.71	7.78
51	16.07	10.57	8.71	7.78
52	16.07	10.57	8.71	7.78
53	16.07	10.57	8.71	7.78
54	16.07	10.57	8.71	7.78
55	16.07	10.57	8.71	7.78
56	16.07	10.57	8.71	7.78
57	16.07	10.57	8.71	7.78
58	16.07	10.57	8.71	7.78
59	16.07	10.57	8.71	7.78
60	16.07	10.57	8.71	7.78
61	16.07	10.57	8.71	7.78
62	16.07	10.57	8.71	7.78
63	16.07	10.57	8.71	7.78
64	16.07	10.57	8.71	7.78

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.47	2.25	2.06	1.82
26	3.42	2.28	2.05	1.77
27	3.45	2.31	2.06	1.79
28	3.49	2.34	2.08	1.80
29	3.53	2.37	2.09	1.83
30	3.58	2.40	2.11	1.84
31	3.61	2.42	2.11	1.85
32	3.67	2.45	2.10	1.86
33	3.73	2.49	2.12	1.88
34	3.81	2.53	2.14	1.91
35	3.95	2.62	2.20	1.97
36	4.27	2.84	2.38	2.14
37	4.70	3.12	2.61	2.35
38	5.23	3.48	2.90	2.62
39	5.84	3.89	3.24	2.93
40	6.52	4.34	3.62	3.26
41	7.48	4.99	4.14	3.75
42	8.53	5.70	4.72	4.28
43	9.70	6.49	5.35	4.87
44	10.99	7.37	6.06	5.51
45	12.43	8.32	6.83	6.24
46	13.38	8.91	7.33	6.66
47	14.48	9.62	7.91	7.15
48	15.45	10.23	8.41	7.57
49	16.31	10.77	8.86	7.95
50	17.19	11.30	9.31	8.32
51	17.19	11.30	9.31	8.32
52	17.19	11.30	9.31	8.32
53	17.19	11.30	9.31	8.32
54	17.19	11.30	9.31	8.32
55	17.19	11.30	9.31	8.32
56	17.19	11.30	9.31	8.32
57	17.19	11.30	9.31	8.32
58	17.19	11.30	9.31	8.32
59	17.19	11.30	9.31	8.32
60	17.19	11.30	9.31	8.32
61	17.19	11.30	9.31	8.32
62	17.19	11.30	9.31	8.32
63	17.19	11.30	9.31	8.32
64	17.19	11.30	9.31	8.32

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.09	4.17	3.71	3.21
26	6.13	4.18	3.70	3.20
27	6.18	4.18	3.68	3.20
28	6.22	4.21	3.68	3.21
29	6.28	4.22	3.68	3.22
30	6.33	4.25	3.68	3.22
31	6.32	4.16	3.58	3.16
32	6.33	4.10	3.49	3.11
33	6.36	4.06	3.41	3.08
34	6.42	4.03	3.36	3.06
35	6.58	4.06	3.37	3.09
36	7.00	4.35	3.60	3.31
37	7.58	4.74	3.91	3.59
38	8.33	5.23	4.33	3.96
39	9.20	5.79	4.79	4.39
40	10.17	6.43	5.32	4.86
41	11.56	7.39	6.10	5.57
42	13.10	8.48	6.97	6.36
43	14.81	9.67	7.92	7.24
44	16.71	11.00	8.99	8.20
45	18.81	12.46	10.17	9.28
46	20.44	13.48	10.99	9.98
47	22.33	14.65	11.95	10.80
48	24.02	15.71	12.80	11.51
49	25.56	16.64	13.57	12.17
50	27.10	17.59	14.33	12.80
51	27.10	17.59	14.33	12.80
52	27.10	17.59	14.33	12.80
53	27.10	17.59	14.33	12.80
54	27.10	17.59	14.33	12.80
55	27.10	17.59	14.33	12.80
56	27.10	17.59	14.33	12.80
57	27.10	17.59	14.33	12.80
58	27.10	17.59	14.33	12.80
59	27.10	17.59	14.33	12.80
60	27.10	17.59	14.33	12.80
61	27.10	17.59	14.33	12.80
62	27.10	17.59	14.33	12.80
63	27.10	17.59	14.33	12.80
64	27.10	17.59	14.33	12.80

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.89	5.63	4.66	3.96
26	9.27	5.86	4.87	4.17
27	9.65	6.10	5.09	4.38
28	10.03	6.34	5.30	4.58
29	10.43	6.59	5.53	4.80
30	10.82	6.83	5.75	5.02
31	11.68	7.37	6.24	5.52
32	12.57	7.93	6.75	6.02
33	13.52	8.51	7.28	6.56
34	14.50	9.12	7.84	7.11
35	15.73	9.89	8.53	7.79
36	17.19	10.85	9.08	8.28
37	19.05	12.07	9.82	8.95
38	21.37	13.58	10.79	9.83
39	24.03	15.31	11.90	10.84
40	26.99	17.23	13.15	11.97
41	32.06	20.59	14.92	13.57
42	37.69	24.32	16.89	15.34
43	43.94	28.47	19.05	17.30
44	50.90	33.09	21.46	19.48
45	58.60	38.19	24.11	21.87
46	60.05	39.15	24.72	22.42
47	62.08	40.47	25.56	23.19
48	63.39	41.32	26.09	23.69
49	64.24	41.88	26.45	24.01
50	65.07	42.43	26.79	24.33
51	65.07	42.43	26.79	24.33
52	65.07	42.43	26.79	24.33
53	65.07	42.43	26.79	24.33
54	65.07	42.43	26.79	24.33
55	65.07	42.43	26.79	24.33
56	65.07	42.43	26.79	24.33
57	65.07	42.43	26.79	24.33
58	65.07	42.43	26.79	24.33
59	65.07	42.43	26.79	24.33
60	65.07	42.43	26.79	24.33
61	65.07	42.43	26.79	24.33
62	65.07	42.43	26.79	24.33
63	65.07	42.43	26.79	24.33
64	65.07	42.43	26.79	24.33

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.06	1.42	1.36	1.28
26	2.10	1.45	1.39	1.32
27	2.16	1.50	1.43	1.36
28	2.21	1.53	1.47	1.40
29	2.26	1.58	1.51	1.43
30	2.34	1.64	1.57	1.49
31	2.40	1.69	1.62	1.54
32	2.47	1.75	1.67	1.60
33	2.54	1.80	1.72	1.65
34	2.62	1.87	1.72	1.72
35	2.73	1.94	1.82	1.76
36	2.90	2.06	1.94	1.79
37	3.12	2.24	2.09	1.94
38	3.43	2.45	2.30	2.13
39	3.78	2.70	2.54	2.35
40	4.20	3.01	2.82	2.61
41	4.67	3.35	3.15	2.92
42	5.19	3.74	3.52	3.26
43	5.77	4.17	3.92	3.64
44	6.42	4.65	4.38	4.07
45	7.15	5.17	4.88	4.53
46	7.86	5.68	5.34	4.95
47	8.48	6.10	5.73	5.29
48	9.06	6.49	6.09	5.61
49	9.67	6.92	6.47	5.95
50	10.22	7.29	6.81	6.25
51	10.22	7.29	6.81	6.25
52	10.22	7.29	6.81	6.25
53	10.22	7.29	6.81	6.25
54	10.22	7.29	6.81	6.25
55	10.22	7.29	6.81	6.25
56	10.22	7.29	6.81	6.25
57	10.22	7.29	6.81	6.25
58	10.22	7.29	6.81	6.25
59	10.22	7.29	6.81	6.25
60	10.22	7.29	6.81	6.25
61	10.22	7.29	6.81	6.25
62	10.22	7.29	6.81	6.25
63	10.22	7.29	6.81	6.25
64	10.22	7.29	6.81	6.25

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.44	1.04	0.96	0.86
26	1.49	1.07	0.99	0.89
27	1.53	1.10	1.02	0.92
28	1.57	1.13	1.06	0.95
29	1.62	1.16	1.09	0.99
30	1.68	1.21	1.15	1.03
31	1.75	1.25	1.20	1.09
32	1.82	1.30	1.27	1.15
33	1.88	1.35	1.33	1.21
34	1.95	1.40	1.33	1.28
35	2.04	1.46	1.37	1.31
36	2.17	1.56	1.46	1.34
37	2.35	1.69	1.58	1.46
38	2.59	1.86	1.75	1.61
39	2.86	2.06	1.93	1.78
40	3.17	2.30	2.14	1.98
41	3.53	2.57	2.39	2.21
42	3.91	2.87	2.66	2.47
43	4.35	3.21	2.97	2.75
44	4.83	3.59	3.31	3.07
45	5.37	4.01	3.69	3.42
46	5.96	4.42	4.06	3.76
47	6.47	4.78	4.39	4.05
48	6.96	5.12	4.70	4.33
49	7.48	5.48	5.02	4.62
50	7.96	5.82	5.32	4.89
51	7.96	5.82	5.32	4.89
52	7.96	5.82	5.32	4.89
53	7.96	5.82	5.32	4.89
54	7.96	5.82	5.32	4.89
55	7.96	5.82	5.32	4.89
56	7.96	5.82	5.32	4.89
57	7.96	5.82	5.32	4.89
58	7.96	5.82	5.32	4.89
59	7.96	5.82	5.32	4.89
60	7.96	5.82	5.32	4.89
61	7.96	5.82	5.32	4.89
62	7.96	5.82	5.32	4.89
63	7.96	5.82	5.32	4.89
64	7.96	5.82	5.32	4.89

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.34	1.61	1.54	1.46
26	2.39	1.65	1.58	1.50
27	2.45	1.70	1.62	1.54
28	2.51	1.74	1.67	1.59
29	2.57	1.79	1.72	1.63
30	2.66	1.86	1.78	1.69
31	2.73	1.92	1.84	1.75
32	2.81	1.99	1.90	1.82
33	2.89	2.05	1.96	1.88
34	2.98	2.12	1.96	1.95
35	3.10	2.21	2.07	2.00
36	3.29	2.34	2.20	2.03
37	3.55	2.54	2.38	2.20
38	3.90	2.78	2.61	2.42
39	4.29	3.07	2.89	2.67
40	4.77	3.42	3.21	2.97
41	5.31	3.81	3.58	3.32
42	5.90	4.25	4.00	3.70
43	6.56	4.74	4.46	4.14
44	7.30	5.28	4.98	4.62
45	8.12	5.88	5.55	5.15
46	8.93	6.45	6.07	5.62
47	9.64	6.93	6.51	6.01
48	10.29	7.38	6.92	6.37
49	10.99	7.86	7.35	6.76
50	11.61	8.28	7.74	7.10
51	11.61	8.28	7.74	7.10
52	11.61	8.28	7.74	7.10
53	11.61	8.28	7.74	7.10
54	11.61	8.28	7.74	7.10
55	11.61	8.28	7.74	7.10
56	11.61	8.28	7.74	7.10
57	11.61	8.28	7.74	7.10
58	11.61	8.28	7.74	7.10
59	11.61	8.28	7.74	7.10
60	11.61	8.28	7.74	7.10
61	11.61	8.28	7.74	7.10
62	11.61	8.28	7.74	7.10
63	11.61	8.28	7.74	7.10
64	11.61	8.28	7.74	7.10

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.80	1.98	1.83	1.66
26	2.87	2.03	1.88	1.71
27	2.94	2.09	1.94	1.76
28	3.02	2.14	1.99	1.82
29	3.10	2.21	2.05	1.88
30	3.22	2.29	2.13	1.96
31	3.33	2.38	2.22	2.05
32	3.45	2.47	2.32	2.14
33	3.58	2.57	2.41	2.24
34	3.71	2.67	2.52	2.35
35	3.91	2.83	2.67	2.50
36	4.13	2.99	2.82	2.64
37	4.45	3.22	3.04	2.85
38	4.87	3.52	3.33	3.12
39	5.35	3.88	3.67	3.43
40	5.93	4.30	4.07	3.81
41	6.60	4.79	4.53	4.24
42	7.34	5.33	5.05	4.73
43	8.16	5.94	5.63	5.27
44	9.08	6.62	6.27	5.88
45	10.09	7.37	6.99	6.54
46	11.14	8.10	7.67	7.15
47	12.06	8.73	8.24	7.68
48	12.93	9.33	8.79	8.16
49	13.84	9.96	9.37	8.67
50	14.68	10.52	9.88	9.13
51	14.68	10.52	9.88	9.13
52	14.68	10.52	9.88	9.13
53	14.68	10.52	9.88	9.13
54	14.68	10.52	9.88	9.13
55	14.68	10.52	9.88	9.13
56	14.68	10.52	9.88	9.13
57	14.68	10.52	9.88	9.13
58	14.68	10.52	9.88	9.13
59	14.68	10.52	9.88	9.13
60	14.68	10.52	9.88	9.13
61	14.68	10.52	9.88	9.13
62	14.68	10.52	9.88	9.13
63	14.68	10.52	9.88	9.13
64	14.68	10.52	9.88	9.13

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.99	2.12	1.96	1.77
26	3.07	2.17	2.02	1.83
27	3.15	2.23	2.07	1.89
28	3.23	2.29	2.13	1.95
29	3.32	2.36	2.19	2.01
30	3.44	2.45	2.28	2.09
31	3.56	2.54	2.38	2.19
32	3.69	2.64	2.48	2.29
33	3.83	2.75	2.59	2.40
34	3.97	2.86	2.69	2.51
35	4.19	3.03	2.86	2.68
36	4.42	3.20	3.02	2.83
37	4.76	3.44	3.26	3.05
38	5.21	3.77	3.56	3.34
39	5.72	4.15	3.92	3.68
40	6.35	4.60	4.35	4.07
41	7.06	5.12	4.85	4.54
42	7.85	5.71	5.40	5.06
43	8.73	6.36	6.03	5.64
44	9.71	7.08	6.71	6.29
45	10.80	7.88	7.48	7.00
46	11.92	8.66	8.20	7.65
47	12.90	9.34	8.83	8.22
48	13.83	9.98	9.40	8.73
49	14.82	10.65	10.02	9.28
50	15.70	11.27	10.58	9.78
51	15.70	11.27	10.58	9.78
52	15.70	11.27	10.58	9.78
53	15.70	11.27	10.58	9.78
54	15.70	11.27	10.58	9.78
55	15.70	11.27	10.58	9.78
56	15.70	11.27	10.58	9.78
57	15.70	11.27	10.58	9.78
58	15.70	11.27	10.58	9.78
59	15.70	11.27	10.58	9.78
60	15.70	11.27	10.58	9.78
61	15.70	11.27	10.58	9.78
62	15.70	11.27	10.58	9.78
63	15.70	11.27	10.58	9.78
64	15.70	11.27	10.58	9.78

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.51	4.06	3.75	3.40
26	5.61	4.14	3.84	3.49
27	5.72	4.22	3.92	3.58
28	5.84	4.30	4.01	3.68
29	5.96	4.39	4.10	3.78
30	6.15	4.53	4.24	3.92
31	6.28	4.64	4.36	4.06
32	6.42	4.76	4.49	4.21
33	6.58	4.89	4.63	4.36
34	6.75	5.03	4.78	4.53
35	7.05	5.27	5.02	4.78
36	7.32	5.47	5.21	4.96
37	7.75	5.79	5.51	5.25
38	8.35	6.24	5.94	5.65
39	9.06	6.76	6.44	6.14
40	9.92	7.40	7.05	6.71
41	10.85	8.10	7.72	7.34
42	11.89	8.88	8.46	8.04
43	13.05	9.75	9.28	8.82
44	14.34	10.72	10.20	9.68
45	15.76	11.78	11.22	10.63
46	17.52	12.98	12.34	11.64
47	19.10	14.04	13.32	12.51
48	20.58	15.02	14.23	13.32
49	22.17	16.07	15.20	14.18
50	23.61	17.02	16.08	14.95
51	23.61	17.02	16.08	14.95
52	23.61	17.02	16.08	14.95
53	23.61	17.02	16.08	14.95
54	23.61	17.02	16.08	14.95
55	23.61	17.02	16.08	14.95
56	23.61	17.02	16.08	14.95
57	23.61	17.02	16.08	14.95
58	23.61	17.02	16.08	14.95
59	23.61	17.02	16.08	14.95
60	23.61	17.02	16.08	14.95
61	23.61	17.02	16.08	14.95
62	23.61	17.02	16.08	14.95
63	23.61	17.02	16.08	14.95
64	23.61	17.02	16.08	14.95

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.24	5.79	5.30	4.72
26	8.58	6.02	5.54	4.97
27	8.93	6.25	5.77	5.23
28	9.28	6.49	6.02	5.50
29	9.65	6.74	6.27	5.77
30	10.11	7.06	6.59	6.10
31	10.81	7.69	7.22	6.74
32	11.51	8.34	7.86	7.38
33	12.23	8.98	8.50	8.03
34	12.97	9.65	9.16	8.69
35	13.95	10.49	9.99	9.52
36	14.62	10.85	10.33	9.84
37	15.63	11.45	10.91	10.39
38	16.98	12.30	11.71	11.16
39	18.56	13.30	12.67	12.07
40	20.47	14.52	13.83	13.18
41	22.85	16.14	15.37	14.59
42	25.51	17.93	17.07	16.16
43	28.47	19.93	18.99	17.91
44	31.77	22.15	21.10	19.86
45	35.43	24.62	23.45	22.02
46	37.26	25.82	24.57	23.07
47	38.52	26.62	25.31	23.76
48	39.53	27.23	25.87	24.29
49	40.61	27.90	26.49	24.87
50	41.39	28.35	26.91	25.26
51	41.39	28.35	26.91	25.26
52	41.39	28.35	26.91	25.26
53	41.39	28.35	26.91	25.26
54	41.39	28.35	26.91	25.26
55	41.39	28.35	26.91	25.26
56	41.39	28.35	26.91	25.26
57	41.39	28.35	26.91	25.26
58	41.39	28.35	26.91	25.26
59	41.39	28.35	26.91	25.26
60	41.39	28.35	26.91	25.26
61	41.39	28.35	26.91	25.26
62	41.39	28.35	26.91	25.26
63	41.39	28.35	26.91	25.26
64	41.39	28.35	26.91	25.26

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.09	1.44	1.38	1.31
26	2.16	1.49	1.43	1.35
27	2.21	1.53	1.47	1.39
28	2.26	1.58	1.51	1.43
29	2.33	1.62	1.56	1.48
30	2.41	1.69	1.62	1.53
31	2.48	1.74	1.67	1.59
32	2.56	1.80	1.73	1.65
33	2.64	1.87	1.80	1.72
34	2.73	1.94	1.86	1.78
35	2.84	2.02	1.91	1.83
36	3.02	2.16	2.02	1.87
37	3.27	2.34	2.19	2.02
38	3.60	2.57	2.41	2.24
39	3.98	2.84	2.68	2.47
40	4.43	3.18	2.97	2.75
41	4.95	3.56	3.34	3.10
42	5.52	3.98	3.74	3.46
43	6.15	4.44	4.18	3.88
44	6.86	4.96	4.67	4.34
45	7.64	5.54	5.23	4.85
46	8.47	6.12	5.76	5.32
47	9.19	6.62	6.21	5.73
48	9.87	7.08	6.64	6.12
49	10.59	7.57	7.08	6.51
50	11.24	8.02	7.49	6.87
51	11.24	8.02	7.49	6.87
52	11.24	8.02	7.49	6.87
53	11.24	8.02	7.49	6.87
54	11.24	8.02	7.49	6.87
55	11.24	8.02	7.49	6.87
56	11.24	8.02	7.49	6.87
57	11.24	8.02	7.49	6.87
58	11.24	8.02	7.49	6.87
59	11.24	8.02	7.49	6.87
60	11.24	8.02	7.49	6.87
61	11.24	8.02	7.49	6.87
62	11.24	8.02	7.49	6.87
63	11.24	8.02	7.49	6.87
64	11.24	8.02	7.49	6.87

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.47	1.07	0.97	0.87
26	1.52	1.10	1.02	0.91
27	1.56	1.13	1.05	0.94
28	1.61	1.16	1.09	0.98
29	1.67	1.20	1.13	1.02
30	1.73	1.25	1.18	1.06
31	1.80	1.30	1.24	1.13
32	1.88	1.35	1.31	1.19
33	1.95	1.41	1.37	1.26
34	2.03	1.46	1.44	1.32
35	2.12	1.52	1.49	1.37
36	2.27	1.62	1.52	1.41
37	2.46	1.77	1.66	1.53
38	2.72	1.95	1.83	1.69
39	3.01	2.17	2.03	1.88
40	3.35	2.43	2.26	2.10
41	3.73	2.72	2.53	2.35
42	4.16	3.05	2.83	2.62
43	4.63	3.42	3.16	2.93
44	5.16	3.84	3.53	3.28
45	5.75	4.30	3.94	3.66
46	6.42	4.76	4.38	4.05
47	7.01	5.19	4.76	4.39
48	7.58	5.58	5.12	4.72
49	8.18	6.01	5.49	5.06
50	8.76	6.40	5.85	5.37
51	8.76	6.40	5.85	5.37
52	8.76	6.40	5.85	5.37
53	8.76	6.40	5.85	5.37
54	8.76	6.40	5.85	5.37
55	8.76	6.40	5.85	5.37
56	8.76	6.40	5.85	5.37
57	8.76	6.40	5.85	5.37
58	8.76	6.40	5.85	5.37
59	8.76	6.40	5.85	5.37
60	8.76	6.40	5.85	5.37
61	8.76	6.40	5.85	5.37
62	8.76	6.40	5.85	5.37
63	8.76	6.40	5.85	5.37
64	8.76	6.40	5.85	5.37

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.38	1.64	1.57	1.49
26	2.45	1.69	1.62	1.53
27	2.51	1.74	1.67	1.58
28	2.57	1.79	1.72	1.63
29	2.65	1.84	1.77	1.68
30	2.74	1.92	1.84	1.74
31	2.82	1.98	1.90	1.81
32	2.91	2.05	1.97	1.88
33	3.00	2.12	2.04	1.95
34	3.10	2.20	2.11	2.02
35	3.23	2.30	2.17	2.08
36	3.43	2.45	2.30	2.12
37	3.72	2.66	2.49	2.30
38	4.09	2.92	2.74	2.54
39	4.52	3.23	3.04	2.81
40	5.03	3.61	3.38	3.13
41	5.62	4.04	3.79	3.52
42	6.27	4.52	4.25	3.93
43	6.99	5.05	4.75	4.41
44	7.79	5.64	5.31	4.93
45	8.68	6.30	5.94	5.51
46	9.62	6.95	6.54	6.05
47	10.44	7.52	7.06	6.51
48	11.22	8.04	7.54	6.95
49	12.03	8.60	8.05	7.40
50	12.77	9.11	8.51	7.81
51	12.77	9.11	8.51	7.81
52	12.77	9.11	8.51	7.81
53	12.77	9.11	8.51	7.81
54	12.77	9.11	8.51	7.81
55	12.77	9.11	8.51	7.81
56	12.77	9.11	8.51	7.81
57	12.77	9.11	8.51	7.81
58	12.77	9.11	8.51	7.81
59	12.77	9.11	8.51	7.81
60	12.77	9.11	8.51	7.81
61	12.77	9.11	8.51	7.81
62	12.77	9.11	8.51	7.81
63	12.77	9.11	8.51	7.81
64	12.77	9.11	8.51	7.81

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.85	2.02	1.87	1.69
26	2.93	2.08	1.93	1.75
27	3.02	2.14	1.99	1.81
28	3.10	2.20	2.04	1.87
29	3.19	2.27	2.11	1.93
30	3.31	2.36	2.20	2.02
31	3.43	2.45	2.29	2.11
32	3.57	2.56	2.40	2.22
33	3.71	2.66	2.50	2.33
34	3.85	2.78	2.62	2.44
35	4.07	2.94	2.78	2.60
36	4.31	3.12	2.95	2.76
37	4.66	3.37	3.19	2.98
38	5.11	3.70	3.49	3.28
39	5.64	4.08	3.86	3.61
40	6.26	4.54	4.29	4.02
41	6.99	5.07	4.80	4.49
42	7.79	5.66	5.36	5.03
43	8.69	6.33	6.00	5.61
44	9.69	7.06	6.70	6.27
45	10.80	7.88	7.48	7.00
46	12.00	8.73	8.26	7.70
47	13.07	9.46	8.93	8.32
48	14.08	10.16	9.58	8.89
49	15.16	10.90	10.25	9.49
50	16.15	11.57	10.88	10.05
51	16.15	11.57	10.88	10.05
52	16.15	11.57	10.88	10.05
53	16.15	11.57	10.88	10.05
54	16.15	11.57	10.88	10.05
55	16.15	11.57	10.88	10.05
56	16.15	11.57	10.88	10.05
57	16.15	11.57	10.88	10.05
58	16.15	11.57	10.88	10.05
59	16.15	11.57	10.88	10.05
60	16.15	11.57	10.88	10.05
61	16.15	11.57	10.88	10.05
62	16.15	11.57	10.88	10.05
63	16.15	11.57	10.88	10.05
64	16.15	11.57	10.88	10.05

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.06	2.16	2.00	1.81
26	3.14	2.22	2.06	1.87
27	3.22	2.29	2.13	1.93
28	3.31	2.36	2.19	2.00
29	3.41	2.43	2.26	2.07
30	3.54	2.52	2.35	2.15
31	3.68	2.63	2.46	2.26
32	3.82	2.74	2.57	2.38
33	3.97	2.85	2.68	2.49
34	4.12	2.97	2.80	2.61
35	4.36	3.15	2.97	2.78
36	4.62	3.33	3.15	2.95
37	4.98	3.60	3.41	3.19
38	5.46	3.96	3.74	3.50
39	6.03	4.36	4.13	3.86
40	6.70	4.86	4.59	4.30
41	7.48	5.43	5.14	4.81
42	8.34	6.06	5.74	5.38
43	9.30	6.77	6.42	6.01
44	10.37	7.56	7.16	6.71
45	11.56	8.44	8.00	7.49
46	12.84	9.34	8.83	8.24
47	13.98	10.13	9.56	8.90
48	15.07	10.87	10.25	9.51
49	16.22	11.66	10.98	10.16
50	17.28	12.39	11.64	10.75
51	17.28	12.39	11.64	10.75
52	17.28	12.39	11.64	10.75
53	17.28	12.39	11.64	10.75
54	17.28	12.39	11.64	10.75
55	17.28	12.39	11.64	10.75
56	17.28	12.39	11.64	10.75
57	17.28	12.39	11.64	10.75
58	17.28	12.39	11.64	10.75
59	17.28	12.39	11.64	10.75
60	17.28	12.39	11.64	10.75
61	17.28	12.39	11.64	10.75
62	17.28	12.39	11.64	10.75
63	17.28	12.39	11.64	10.75
64	17.28	12.39	11.64	10.75

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.62	4.14	3.83	3.47
26	5.73	4.23	3.92	3.57
27	5.86	4.32	4.02	3.67
28	5.99	4.42	4.11	3.77
29	6.13	4.52	4.21	3.88
30	6.34	4.67	4.36	4.03
31	6.48	4.79	4.50	4.19
32	6.65	4.93	4.65	4.35
33	6.82	5.07	4.80	4.52
34	7.01	5.23	4.97	4.70
35	7.33	5.48	5.22	4.97
36	7.64	5.70	5.43	5.18
37	8.11	6.06	5.77	5.50
38	8.77	6.54	6.23	5.94
39	9.54	7.12	6.78	6.45
40	10.46	7.81	7.44	7.08
41	11.49	8.58	8.17	7.77
42	12.63	9.43	8.98	8.53
43	13.89	10.38	9.89	9.39
44	15.30	11.43	10.89	10.33
45	16.87	12.60	12.00	11.38
46	18.88	13.99	13.29	12.54
47	20.70	15.21	14.43	13.56
48	22.43	16.37	15.50	14.51
49	24.27	17.60	16.64	15.52
50	25.97	18.72	17.69	16.44
51	25.97	18.72	17.69	16.44
52	25.97	18.72	17.69	16.44
53	25.97	18.72	17.69	16.44
54	25.97	18.72	17.69	16.44
55	25.97	18.72	17.69	16.44
56	25.97	18.72	17.69	16.44
57	25.97	18.72	17.69	16.44
58	25.97	18.72	17.69	16.44
59	25.97	18.72	17.69	16.44
60	25.97	18.72	17.69	16.44
61	25.97	18.72	17.69	16.44
62	25.97	18.72	17.69	16.44
63	25.97	18.72	17.69	16.44
64	25.97	18.72	17.69	16.44

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.41	5.91	5.41	4.81
26	8.78	6.15	5.66	5.09
27	9.15	6.41	5.92	5.36
28	9.52	6.66	6.18	5.64
29	9.92	6.93	6.45	5.93
30	10.42	7.27	6.79	6.28
31	11.16	7.95	7.46	6.96
32	11.91	8.63	8.14	7.64
33	12.68	9.31	8.82	8.33
34	13.47	10.02	9.51	9.03
35	14.51	10.91	10.39	9.90
36	15.26	11.32	10.78	10.27
37	16.35	11.98	11.41	10.87
38	17.82	12.91	12.29	11.71
39	19.54	14.00	13.33	12.70
40	21.59	15.32	14.59	13.90
41	24.19	17.08	16.27	15.44
42	27.08	19.04	18.13	17.16
43	30.32	21.22	20.21	19.07
44	33.91	23.64	22.52	21.19
45	37.91	26.35	25.09	23.56
46	40.10	27.79	26.44	24.83
47	41.69	28.81	27.39	25.71
48	43.01	29.62	28.15	26.43
49	44.43	30.52	28.98	27.21
50	45.53	31.19	29.60	27.79
51	45.53	31.19	29.60	27.79
52	45.53	31.19	29.60	27.79
53	45.53	31.19	29.60	27.79
54	45.53	31.19	29.60	27.79
55	45.53	31.19	29.60	27.79
56	45.53	31.19	29.60	27.79
57	45.53	31.19	29.60	27.79
58	45.53	31.19	29.60	27.79
59	45.53	31.19	29.60	27.79
60	45.53	31.19	29.60	27.79
61	45.53	31.19	29.60	27.79
62	45.53	31.19	29.60	27.79
63	45.53	31.19	29.60	27.79
64	45.53	31.19	29.60	27.79

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.69	2.48	2.28	2.06
26	3.78	2.55	2.34	2.12
27	3.87	2.61	2.41	2.18
28	4.00	2.71	2.50	2.27
29	4.19	2.83	2.62	2.38
30	4.44	3.01	2.79	2.54
31	4.69	3.19	2.97	2.72
32	4.95	3.39	3.16	2.91
33	5.24	3.60	3.37	3.12
34	5.58	3.85	3.60	3.35
35	5.96	4.12	3.87	3.62
36	6.50	4.49	4.22	3.93
37	7.08	4.88	4.58	4.27
38	7.67	5.28	4.95	4.60
39	8.28	5.69	5.34	4.96
40	8.88	6.09	5.71	5.31
41	9.42	6.44	6.04	5.59
42	10.00	6.81	6.38	5.89
43	10.58	7.19	6.72	6.20
44	11.18	7.58	7.08	6.49
45	11.62	7.85	7.34	6.72
46	12.12	8.19	7.64	6.99
47	12.53	8.48	7.89	7.21
48	13.03	8.83	8.22	7.49
49	13.50	9.15	8.51	7.74
50	13.90	9.43	8.76	7.96
51	13.90	9.43	8.76	7.96
52	13.90	9.43	8.76	7.96
53	13.90	9.43	8.76	7.96
54	13.90	9.43	8.76	7.96
55	13.90	9.43	8.76	7.96
56	13.90	9.43	8.76	7.96
57	13.90	9.43	8.76	7.96
58	13.90	9.43	8.76	7.96
59	13.90	9.43	8.76	7.96
60	13.90	9.43	8.76	7.96
61	13.90	9.43	8.76	7.96
62	13.90	9.43	8.76	7.96
63	13.90	9.43	8.76	7.96
64	13.90	9.43	8.76	7.96

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.55	1.72	1.58	1.42
26	2.63	1.77	1.63	1.47
27	2.70	1.83	1.69	1.52
28	2.81	1.91	1.76	1.59
29	2.94	2.00	1.85	1.68
30	3.13	2.13	1.97	1.80
31	3.34	2.29	2.12	1.95
32	3.56	2.45	2.29	2.11
33	3.80	2.63	2.46	2.29
34	4.06	2.82	2.65	2.48
35	4.38	3.05	2.87	2.69
36	4.81	3.34	3.14	2.94
37	5.26	3.65	3.44	3.21
38	5.75	3.98	3.74	3.50
39	6.24	4.32	4.06	3.79
40	6.75	4.66	4.38	4.08
41	7.22	4.97	4.66	4.33
42	7.72	5.29	4.96	4.60
43	8.25	5.63	5.27	4.87
44	8.80	5.98	5.59	5.16
45	9.23	6.25	5.84	5.37
46	9.67	6.56	6.12	5.62
47	10.05	6.83	6.36	5.82
48	10.51	7.14	6.65	6.08
49	10.95	7.44	6.93	6.32
50	11.33	7.71	7.16	6.53
51	11.33	7.71	7.16	6.53
52	11.33	7.71	7.16	6.53
53	11.33	7.71	7.16	6.53
54	11.33	7.71	7.16	6.53
55	11.33	7.71	7.16	6.53
56	11.33	7.71	7.16	6.53
57	11.33	7.71	7.16	6.53
58	11.33	7.71	7.16	6.53
59	11.33	7.71	7.16	6.53
60	11.33	7.71	7.16	6.53
61	11.33	7.71	7.16	6.53
62	11.33	7.71	7.16	6.53
63	11.33	7.71	7.16	6.53
64	11.33	7.71	7.16	6.53

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.19	2.82	2.59	2.34
26	4.30	2.90	2.66	2.41
27	4.40	2.97	2.74	2.48
28	4.55	3.08	2.84	2.58
29	4.76	3.22	2.98	2.71
30	5.05	3.42	3.17	2.89
31	5.33	3.63	3.37	3.09
32	5.63	3.85	3.59	3.31
33	5.96	4.09	3.83	3.54
34	6.34	4.37	4.09	3.81
35	6.77	4.68	4.40	4.11
36	7.39	5.10	4.79	4.47
37	8.04	5.54	5.21	4.85
38	8.72	6.00	5.63	5.23
39	9.41	6.47	6.07	5.64
40	10.09	6.92	6.49	6.03
41	10.70	7.32	6.86	6.35
42	11.36	7.74	7.25	6.69
43	12.02	8.17	7.64	7.04
44	12.70	8.61	8.05	7.38
45	13.21	8.92	8.34	7.64
46	13.77	9.31	8.68	7.94
47	14.24	9.64	8.97	8.19
48	14.81	10.03	9.34	8.51
49	15.34	10.40	9.67	8.79
50	15.80	10.72	9.95	9.04
51	15.80	10.72	9.95	9.04
52	15.80	10.72	9.95	9.04
53	15.80	10.72	9.95	9.04
54	15.80	10.72	9.95	9.04
55	15.80	10.72	9.95	9.04
56	15.80	10.72	9.95	9.04
57	15.80	10.72	9.95	9.04
58	15.80	10.72	9.95	9.04
59	15.80	10.72	9.95	9.04
60	15.80	10.72	9.95	9.04
61	15.80	10.72	9.95	9.04
62	15.80	10.72	9.95	9.04
63	15.80	10.72	9.95	9.04
64	15.80	10.72	9.95	9.04

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.23	3.54	3.27	2.98
26	5.34	3.62	3.35	3.06
27	5.44	3.70	3.43	3.14
28	5.62	3.82	3.55	3.26
29	5.85	3.99	3.71	3.42
30	6.19	4.23	3.93	3.63
31	6.57	4.51	4.22	3.92
32	6.98	4.81	4.52	4.22
33	7.42	5.14	4.84	4.55
34	7.93	5.51	5.21	4.92
35	8.51	5.93	5.62	5.34
36	9.27	6.45	6.11	5.78
37	10.08	6.99	6.62	6.26
38	10.91	7.56	7.15	6.75
39	11.77	8.14	7.70	7.25
40	12.61	8.71	8.23	7.73
41	13.42	9.24	8.70	8.15
42	14.29	9.80	9.22	8.59
43	15.17	10.37	9.74	9.05
44	16.08	10.96	10.28	9.50
45	16.78	11.40	10.68	9.84
46	17.51	11.91	11.13	10.23
47	18.13	12.34	11.52	10.57
48	18.88	12.85	11.99	10.98
49	19.58	13.34	12.42	11.36
50	20.19	13.76	12.81	11.69
51	20.19	13.76	12.81	11.69
52	20.19	13.76	12.81	11.69
53	20.19	13.76	12.81	11.69
54	20.19	13.76	12.81	11.69
55	20.19	13.76	12.81	11.69
56	20.19	13.76	12.81	11.69
57	20.19	13.76	12.81	11.69
58	20.19	13.76	12.81	11.69
59	20.19	13.76	12.81	11.69
60	20.19	13.76	12.81	11.69
61	20.19	13.76	12.81	11.69
62	20.19	13.76	12.81	11.69
63	20.19	13.76	12.81	11.69
64	20.19	13.76	12.81	11.69

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.59	3.78	3.49	3.18
26	5.71	3.87	3.58	3.27
27	5.83	3.96	3.67	3.36
28	6.01	4.09	3.80	3.49
29	6.26	4.27	3.97	3.65
30	6.62	4.52	4.21	3.89
31	7.03	4.83	4.51	4.19
32	7.47	5.15	4.83	4.52
33	7.94	5.49	5.18	4.87
34	8.49	5.89	5.57	5.26
35	9.11	6.35	6.01	5.71
36	9.92	6.90	6.53	6.19
37	10.79	7.48	7.09	6.69
38	11.67	8.09	7.65	7.22
39	12.59	8.72	8.24	7.76
40	13.48	9.32	8.81	8.28
41	14.36	9.89	9.32	8.72
42	15.29	10.48	9.87	9.19
43	16.24	11.10	10.42	9.68
44	17.20	11.72	11.00	10.16
45	17.95	12.20	11.42	10.53
46	18.73	12.74	11.92	10.95
47	19.40	13.20	12.33	11.31
48	20.20	13.75	12.83	11.75
49	20.94	14.27	13.30	12.16
50	21.60	14.72	13.70	12.50
51	21.60	14.72	13.70	12.50
52	21.60	14.72	13.70	12.50
53	21.60	14.72	13.70	12.50
54	21.60	14.72	13.70	12.50
55	21.60	14.72	13.70	12.50
56	21.60	14.72	13.70	12.50
57	21.60	14.72	13.70	12.50
58	21.60	14.72	13.70	12.50
59	21.60	14.72	13.70	12.50
60	21.60	14.72	13.70	12.50
61	21.60	14.72	13.70	12.50
62	21.60	14.72	13.70	12.50
63	21.60	14.72	13.70	12.50
64	21.60	14.72	13.70	12.50

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.04	6.88	6.35	5.77
26	10.22	7.00	6.48	5.91
27	10.41	7.12	6.60	6.05
28	10.71	7.32	6.80	6.26
29	11.14	7.60	7.08	6.54
30	11.76	8.01	7.48	6.94
31	12.41	8.55	8.01	7.48
32	13.13	9.13	8.60	8.07
33	13.89	9.75	9.21	8.69
34	14.77	10.45	9.92	9.40
35	15.77	11.25	10.71	10.20
36	16.92	11.93	11.35	10.82
37	18.11	12.62	12.03	11.45
38	19.33	13.34	12.70	12.09
39	20.57	14.06	13.39	12.75
40	21.76	14.72	14.02	13.36
41	22.82	15.43	14.65	13.85
42	23.93	16.19	15.31	14.38
43	25.07	16.95	15.99	14.92
44	26.22	17.73	16.66	15.46
45	27.02	18.26	17.12	15.77
46	28.33	19.15	17.92	16.47
47	29.45	19.91	18.61	17.06
48	30.79	20.81	19.43	17.78
49	32.03	21.67	20.19	18.44
50	33.14	22.41	20.86	19.02
51	33.14	22.41	20.86	19.02
52	33.14	22.41	20.86	19.02
53	33.14	22.41	20.86	19.02
54	33.14	22.41	20.86	19.02
55	33.14	22.41	20.86	19.02
56	33.14	22.41	20.86	19.02
57	33.14	22.41	20.86	19.02
58	33.14	22.41	20.86	19.02
59	33.14	22.41	20.86	19.02
60	33.14	22.41	20.86	19.02
61	33.14	22.41	20.86	19.02
62	33.14	22.41	20.86	19.02
63	33.14	22.41	20.86	19.02
64	33.14	22.41	20.86	19.02

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.69	10.29	9.40	8.43
26	16.47	10.78	9.90	8.97
27	17.26	11.28	10.41	9.52
28	18.24	11.89	11.02	10.16
29	19.42	12.65	11.77	10.93
30	20.98	13.65	12.74	11.91
31	23.57	15.73	14.77	13.89
32	26.34	17.94	16.92	15.97
33	29.27	20.28	19.20	18.20
34	32.54	22.87	21.72	20.63
35	36.16	25.73	24.51	23.34
36	39.13	27.28	25.98	24.74
37	42.24	28.88	27.51	26.20
38	45.45	30.50	29.05	27.67
39	48.75	32.14	30.61	29.15
40	51.94	33.67	32.06	30.54
41	55.55	35.75	33.85	31.90
42	59.38	37.95	35.73	33.34
43	63.34	40.22	37.65	34.80
44	67.38	42.53	39.61	36.28
45	70.56	44.29	41.06	37.26
46	71.11	44.64	41.38	37.55
47	71.18	44.69	41.42	37.59
48	71.74	45.04	41.74	37.89
49	72.08	45.25	41.94	38.06
50	72.09	45.25	41.94	38.07
51	72.09	45.25	41.94	38.07
52	72.09	45.25	41.94	38.07
53	72.09	45.25	41.94	38.07
54	72.09	45.25	41.94	38.07
55	72.09	45.25	41.94	38.07
56	72.09	45.25	41.94	38.07
57	72.09	45.25	41.94	38.07
58	72.09	45.25	41.94	38.07
59	72.09	45.25	41.94	38.07
60	72.09	45.25	41.94	38.07
61	72.09	45.25	41.94	38.07
62	72.09	45.25	41.94	38.07
63	72.09	45.25	41.94	38.07
64	72.09	45.25	41.94	38.07

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.77	2.53	2.32	2.09
26	3.86	2.60	2.39	2.16
27	3.97	2.68	2.47	2.24
28	4.12	2.78	2.57	2.33
29	4.31	2.92	2.69	2.46
30	4.58	3.11	2.87	2.62
31	4.84	3.30	3.06	2.81
32	5.13	3.50	3.26	3.02
33	5.44	3.73	3.49	3.23
34	5.80	4.00	3.74	3.48
35	6.20	4.29	4.03	3.76
36	6.79	4.68	4.40	4.11
37	7.41	5.10	4.80	4.46
38	8.05	5.54	5.20	4.84
39	8.72	5.99	5.62	5.23
40	9.36	6.43	6.03	5.60
41	9.97	6.82	6.39	5.90
42	10.60	7.22	6.77	6.24
43	11.26	7.65	7.16	6.58
44	11.93	8.09	7.56	6.93
45	12.44	8.41	7.85	7.20
46	13.04	8.83	8.23	7.52
47	13.57	9.19	8.55	7.81
48	14.19	9.62	8.95	8.15
49	14.78	10.01	9.31	8.47
50	15.29	10.38	9.63	8.75
51	15.29	10.38	9.63	8.75
52	15.29	10.38	9.63	8.75
53	15.29	10.38	9.63	8.75
54	15.29	10.38	9.63	8.75
55	15.29	10.38	9.63	8.75
56	15.29	10.38	9.63	8.75
57	15.29	10.38	9.63	8.75
58	15.29	10.38	9.63	8.75
59	15.29	10.38	9.63	8.75
60	15.29	10.38	9.63	8.75
61	15.29	10.38	9.63	8.75
62	15.29	10.38	9.63	8.75
63	15.29	10.38	9.63	8.75
64	15.29	10.38	9.63	8.75

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.60	1.76	1.61	1.45
26	2.69	1.81	1.67	1.50
27	2.76	1.87	1.72	1.56
28	2.88	1.96	1.81	1.64
29	3.02	2.06	1.90	1.73
30	3.23	2.20	2.04	1.85
31	3.45	2.36	2.19	2.01
32	3.68	2.53	2.37	2.18
33	3.93	2.72	2.55	2.36
34	4.22	2.93	2.75	2.57
35	4.55	3.17	2.98	2.80
36	5.01	3.49	3.28	3.07
37	5.51	3.83	3.60	3.37
38	6.03	4.17	3.93	3.67
39	6.57	4.55	4.28	3.99
40	7.12	4.91	4.62	4.31
41	7.65	5.26	4.93	4.58
42	8.20	5.62	5.26	4.88
43	8.79	6.00	5.62	5.19
44	9.39	6.38	5.98	5.50
45	9.87	6.68	6.25	5.75
46	10.41	7.06	6.60	6.05
47	10.89	7.39	6.89	6.32
48	11.44	7.77	7.24	6.62
49	11.98	8.14	7.58	6.92
50	12.46	8.47	7.88	7.18
51	12.46	8.47	7.88	7.18
52	12.46	8.47	7.88	7.18
53	12.46	8.47	7.88	7.18
54	12.46	8.47	7.88	7.18
55	12.46	8.47	7.88	7.18
56	12.46	8.47	7.88	7.18
57	12.46	8.47	7.88	7.18
58	12.46	8.47	7.88	7.18
59	12.46	8.47	7.88	7.18
60	12.46	8.47	7.88	7.18
61	12.46	8.47	7.88	7.18
62	12.46	8.47	7.88	7.18
63	12.46	8.47	7.88	7.18
64	12.46	8.47	7.88	7.18

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.28	2.88	2.64	2.38
26	4.39	2.96	2.72	2.46
27	4.51	3.04	2.81	2.54
28	4.68	3.16	2.92	2.65
29	4.90	3.32	3.06	2.79
30	5.20	3.53	3.26	2.98
31	5.50	3.75	3.48	3.19
32	5.83	3.98	3.71	3.43
33	6.18	4.24	3.97	3.67
34	6.59	4.54	4.25	3.96
35	7.04	4.87	4.58	4.27
36	7.72	5.32	5.00	4.67
37	8.42	5.80	5.45	5.07
38	9.15	6.29	5.91	5.50
39	9.91	6.81	6.39	5.94
40	10.64	7.31	6.85	6.36
41	11.33	7.75	7.26	6.71
42	12.05	8.21	7.69	7.09
43	12.80	8.69	8.14	7.48
44	13.56	9.19	8.59	7.88
45	14.14	9.56	8.92	8.18
46	14.82	10.03	9.35	8.55
47	15.42	10.44	9.72	8.88
48	16.13	10.93	10.17	9.26
49	16.79	11.38	10.58	9.63
50	17.38	11.80	10.94	9.94
51	17.38	11.80	10.94	9.94
52	17.38	11.80	10.94	9.94
53	17.38	11.80	10.94	9.94
54	17.38	11.80	10.94	9.94
55	17.38	11.80	10.94	9.94
56	17.38	11.80	10.94	9.94
57	17.38	11.80	10.94	9.94
58	17.38	11.80	10.94	9.94
59	17.38	11.80	10.94	9.94
60	17.38	11.80	10.94	9.94
61	17.38	11.80	10.94	9.94
62	17.38	11.80	10.94	9.94
63	17.38	11.80	10.94	9.94
64	17.38	11.80	10.94	9.94

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.33	3.61	3.33	3.04
26	5.45	3.70	3.42	3.12
27	5.58	3.79	3.52	3.22
28	5.76	3.92	3.64	3.35
29	6.01	4.10	3.81	3.51
30	6.38	4.35	4.06	3.74
31	6.78	4.66	4.36	4.04
32	7.22	4.98	4.67	4.37
33	7.69	5.32	5.01	4.72
34	8.24	5.72	5.40	5.11
35	8.85	6.17	5.85	5.55
36	9.68	6.73	6.37	6.04
37	10.55	7.32	6.93	6.55
38	11.46	7.93	7.50	7.08
39	12.39	8.57	8.10	7.63
40	13.30	9.19	8.68	8.16
41	14.20	9.78	9.22	8.63
42	15.17	10.40	9.79	9.12
43	16.16	11.05	10.37	9.63
44	17.17	11.69	10.97	10.15
45	17.95	12.20	11.42	10.53
46	18.86	12.82	12.00	11.02
47	19.63	13.36	12.48	11.45
48	20.56	14.00	13.06	11.95
49	21.43	14.60	13.60	12.43
50	22.20	15.13	14.09	12.85
51	22.20	15.13	14.09	12.85
52	22.20	15.13	14.09	12.85
53	22.20	15.13	14.09	12.85
54	22.20	15.13	14.09	12.85
55	22.20	15.13	14.09	12.85
56	22.20	15.13	14.09	12.85
57	22.20	15.13	14.09	12.85
58	22.20	15.13	14.09	12.85
59	22.20	15.13	14.09	12.85
60	22.20	15.13	14.09	12.85
61	22.20	15.13	14.09	12.85
62	22.20	15.13	14.09	12.85
63	22.20	15.13	14.09	12.85
64	22.20	15.13	14.09	12.85

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.70	3.86	3.56	3.25
26	5.83	3.96	3.66	3.35
27	5.97	4.06	3.76	3.45
28	6.17	4.20	3.90	3.58
29	6.44	4.39	4.08	3.76
30	6.82	4.66	4.34	4.01
31	7.26	4.98	4.66	4.33
32	7.73	5.32	5.00	4.68
33	8.23	5.70	5.37	5.05
34	8.81	6.12	5.78	5.47
35	9.46	6.60	6.25	5.94
36	10.35	7.20	6.82	6.46
37	11.28	7.84	7.41	7.01
38	12.25	8.49	8.03	7.58
39	13.26	9.17	8.67	8.16
40	14.23	9.83	9.29	8.73
41	15.20	10.47	9.86	9.23
42	16.22	11.13	10.47	9.76
43	17.29	11.81	11.10	10.30
44	18.36	12.51	11.74	10.85
45	19.21	13.06	12.23	11.26
46	20.18	13.72	12.83	11.79
47	21.01	14.29	13.35	12.25
48	22.00	14.98	13.98	12.79
49	22.92	15.62	14.56	13.31
50	23.76	16.19	15.07	13.76
51	23.76	16.19	15.07	13.76
52	23.76	16.19	15.07	13.76
53	23.76	16.19	15.07	13.76
54	23.76	16.19	15.07	13.76
55	23.76	16.19	15.07	13.76
56	23.76	16.19	15.07	13.76
57	23.76	16.19	15.07	13.76
58	23.76	16.19	15.07	13.76
59	23.76	16.19	15.07	13.76
60	23.76	16.19	15.07	13.76
61	23.76	16.19	15.07	13.76
62	23.76	16.19	15.07	13.76
63	23.76	16.19	15.07	13.76
64	23.76	16.19	15.07	13.76

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.24	7.02	6.48	5.88
26	10.45	7.16	6.62	6.04
27	10.67	7.30	6.76	6.20
28	11.00	7.52	6.98	6.43
29	11.46	7.82	7.28	6.73
30	12.11	8.25	7.70	7.15
31	12.81	8.82	8.28	7.73
32	13.58	9.44	8.89	8.35
33	14.39	10.10	9.55	9.02
34	15.33	10.85	10.30	9.76
35	16.41	11.70	11.14	10.61
36	17.65	12.44	11.85	11.29
37	18.95	13.21	12.59	11.98
38	20.28	13.99	13.33	12.69
39	21.65	14.78	14.08	13.41
40	22.96	15.53	14.79	14.09
41	24.14	16.33	15.50	14.66
42	25.40	17.18	16.25	15.26
43	26.68	18.04	17.01	15.88
44	27.99	18.92	17.78	16.49
45	28.92	19.54	18.32	16.88
46	30.51	20.62	19.29	17.74
47	31.90	21.57	20.16	18.48
48	33.53	22.68	21.16	19.36
49	35.07	23.72	22.10	20.19
50	36.45	24.66	22.95	20.92
51	36.45	24.66	22.95	20.92
52	36.45	24.66	22.95	20.92
53	36.45	24.66	22.95	20.92
54	36.45	24.66	22.95	20.92
55	36.45	24.66	22.95	20.92
56	36.45	24.66	22.95	20.92
57	36.45	24.66	22.95	20.92
58	36.45	24.66	22.95	20.92
59	36.45	24.66	22.95	20.92
60	36.45	24.66	22.95	20.92
61	36.45	24.66	22.95	20.92
62	36.45	24.66	22.95	20.92
63	36.45	24.66	22.95	20.92
64	36.45	24.66	22.95	20.92

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.00	10.50	9.58	8.60
26	16.84	11.02	10.12	9.18
27	17.69	11.56	10.66	9.76
28	18.72	12.21	11.32	10.43
29	19.98	13.01	12.10	11.24
30	21.61	14.05	13.12	12.27
31	24.34	16.24	15.25	14.34
32	27.26	18.57	17.52	16.54
33	30.36	21.03	19.92	18.87
34	33.79	23.75	22.56	21.44
35	37.61	26.76	25.49	24.27
36	40.83	28.45	27.10	25.81
37	44.21	30.22	28.78	27.41
38	47.70	32.00	30.48	29.03
39	51.30	33.82	32.21	30.68
40	54.79	35.52	33.83	32.22
41	58.80	37.83	35.82	33.75
42	63.05	40.30	37.92	35.37
43	67.44	42.82	40.08	37.03
44	71.93	45.40	42.28	38.72
45	75.50	47.39	43.93	39.88
46	76.52	48.03	44.52	40.41
47	77.02	48.35	44.81	40.67
48	78.06	48.99	45.42	41.23
49	78.86	49.50	45.89	41.65
50	79.29	49.77	46.14	41.88
51	79.29	49.77	46.14	41.88
52	79.29	49.77	46.14	41.88
53	79.29	49.77	46.14	41.88
54	79.29	49.77	46.14	41.88
55	79.29	49.77	46.14	41.88
56	79.29	49.77	46.14	41.88
57	79.29	49.77	46.14	41.88
58	79.29	49.77	46.14	41.88
59	79.29	49.77	46.14	41.88
60	79.29	49.77	46.14	41.88
61	79.29	49.77	46.14	41.88
62	79.29	49.77	46.14	41.88
63	79.29	49.77	46.14	41.88
64	79.29	49.77	46.14	41.88

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.31	1.59	1.57	1.40
26	2.37	1.64	1.61	1.44
27	2.43	1.70	1.64	1.47
28	2.48	1.75	1.68	1.50
29	2.54	1.80	1.71	1.53
30	2.59	1.86	1.75	1.57
31	2.66	1.91	1.78	1.61
32	2.73	1.97	1.83	1.65
33	2.83	2.04	1.87	1.71
34	2.91	2.12	1.92	1.76
35	3.06	2.23	2.01	1.84
36	3.25	2.38	2.14	1.97
37	3.51	2.57	2.31	2.12
38	3.85	2.82	2.54	2.33
39	4.25	3.11	2.81	2.58
40	4.69	3.44	3.10	2.84
41	5.19	3.81	3.44	3.15
42	5.74	4.23	3.82	3.49
43	6.34	4.68	4.23	3.87
44	7.01	5.19	4.69	4.29
45	7.74	5.74	5.19	4.74
46	8.30	6.12	5.54	5.05
47	8.96	6.58	5.96	5.41
48	9.54	6.98	6.32	5.73
49	10.04	7.32	6.64	6.00
50	10.56	7.66	6.96	6.28
51	10.56	7.66	6.96	6.28
52	10.56	7.66	6.96	6.28
53	10.56	7.66	6.96	6.28
54	10.56	7.66	6.96	6.28
55	10.56	7.66	6.96	6.28
56	10.56	7.66	6.96	6.28
57	10.56	7.66	6.96	6.28
58	10.56	7.66	6.96	6.28
59	10.56	7.66	6.96	6.28
60	10.56	7.66	6.96	6.28
61	10.56	7.66	6.96	6.28
62	10.56	7.66	6.96	6.28
63	10.56	7.66	6.96	6.28
64	10.56	7.66	6.96	6.28

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.59	1.14	1.02	0.91
26	1.64	1.17	1.06	0.94
27	1.69	1.21	1.09	0.97
28	1.74	1.25	1.13	1.01
29	1.79	1.29	1.17	1.04
30	1.85	1.33	1.21	1.08
31	1.90	1.38	1.26	1.13
32	1.97	1.43	1.31	1.18
33	2.03	1.48	1.36	1.23
34	2.12	1.55	1.43	1.29
35	2.23	1.64	1.52	1.37
36	2.37	1.74	1.61	1.46
37	2.57	1.89	1.75	1.58
38	2.83	2.08	1.92	1.75
39	3.13	2.31	2.12	1.93
40	3.47	2.57	2.35	2.14
41	3.85	2.85	2.60	2.37
42	4.27	3.17	2.87	2.63
43	4.73	3.51	3.18	2.92
44	5.24	3.90	3.51	3.24
45	5.81	4.34	3.89	3.59
46	6.28	4.67	4.19	3.86
47	6.82	5.05	4.54	4.17
48	7.32	5.38	4.85	4.44
49	7.76	5.69	5.14	4.68
50	8.21	6.00	5.42	4.93
51	8.21	6.00	5.42	4.93
52	8.21	6.00	5.42	4.93
53	8.21	6.00	5.42	4.93
54	8.21	6.00	5.42	4.93
55	8.21	6.00	5.42	4.93
56	8.21	6.00	5.42	4.93
57	8.21	6.00	5.42	4.93
58	8.21	6.00	5.42	4.93
59	8.21	6.00	5.42	4.93
60	8.21	6.00	5.42	4.93
61	8.21	6.00	5.42	4.93
62	8.21	6.00	5.42	4.93
63	8.21	6.00	5.42	4.93
64	8.21	6.00	5.42	4.93

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.66	1.83	1.81	1.61
26	2.72	1.89	1.85	1.65
27	2.79	1.95	1.89	1.69
28	2.85	2.01	1.93	1.72
29	2.92	2.07	1.97	1.76
30	2.98	2.14	2.01	1.80
31	3.06	2.20	2.05	1.85
32	3.14	2.27	2.10	1.90
33	3.25	2.35	2.15	1.96
34	3.35	2.44	2.21	2.02
35	3.52	2.56	2.31	2.12
36	3.74	2.73	2.46	2.26
37	4.04	2.95	2.66	2.44
38	4.43	3.24	2.92	2.68
39	4.88	3.57	3.23	2.96
40	5.39	3.95	3.56	3.27
41	5.96	4.38	3.95	3.62
42	6.60	4.86	4.39	4.01
43	7.29	5.38	4.86	4.45
44	8.06	5.96	5.39	4.93
45	8.90	6.60	5.97	5.45
46	9.54	7.04	6.37	5.80
47	10.30	7.56	6.85	6.22
48	10.96	8.02	7.26	6.59
49	11.54	8.41	7.63	6.90
50	12.14	8.81	8.00	7.22
51	12.14	8.81	8.00	7.22
52	12.14	8.81	8.00	7.22
53	12.14	8.81	8.00	7.22
54	12.14	8.81	8.00	7.22
55	12.14	8.81	8.00	7.22
56	12.14	8.81	8.00	7.22
57	12.14	8.81	8.00	7.22
58	12.14	8.81	8.00	7.22
59	12.14	8.81	8.00	7.22
60	12.14	8.81	8.00	7.22
61	12.14	8.81	8.00	7.22
62	12.14	8.81	8.00	7.22
63	12.14	8.81	8.00	7.22
64	12.14	8.81	8.00	7.22

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.35	2.37	2.19	1.93
26	3.33	2.43	2.21	1.96
27	3.40	2.48	2.25	2.00
28	3.47	2.54	2.29	2.04
29	3.54	2.59	2.33	2.08
30	3.61	2.65	2.37	2.12
31	3.73	2.75	2.43	2.20
32	3.87	2.86	2.51	2.28
33	4.02	2.98	2.59	2.36
34	4.18	3.11	2.68	2.46
35	4.41	3.29	2.81	2.60
36	4.67	3.48	2.97	2.74
37	5.03	3.76	3.20	2.95
38	5.51	4.11	3.50	3.22
39	6.06	4.53	3.84	3.54
40	6.68	4.98	4.22	3.89
41	7.39	5.53	4.66	4.30
42	8.19	6.13	5.14	4.74
43	9.07	6.79	5.67	5.23
44	10.04	7.52	6.26	5.78
45	11.09	8.32	6.90	6.37
46	11.90	8.88	7.38	6.80
47	12.84	9.54	7.94	7.32
48	13.66	10.11	8.43	7.76
49	14.40	10.62	8.87	8.14
50	15.13	11.13	9.30	8.53
51	15.13	11.13	9.30	8.53
52	15.13	11.13	9.30	8.53
53	15.13	11.13	9.30	8.53
54	15.13	11.13	9.30	8.53
55	15.13	11.13	9.30	8.53
56	15.13	11.13	9.30	8.53
57	15.13	11.13	9.30	8.53
58	15.13	11.13	9.30	8.53
59	15.13	11.13	9.30	8.53
60	15.13	11.13	9.30	8.53
61	15.13	11.13	9.30	8.53
62	15.13	11.13	9.30	8.53
63	15.13	11.13	9.30	8.53
64	15.13	11.13	9.30	8.53

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.58	2.53	2.35	2.08
26	3.56	2.60	2.36	2.10
27	3.63	2.66	2.41	2.14
28	3.71	2.71	2.45	2.18
29	3.79	2.78	2.49	2.23
30	3.86	2.83	2.54	2.27
31	4.00	2.94	2.60	2.35
32	4.14	3.06	2.68	2.43
33	4.30	3.19	2.77	2.53
34	4.47	3.33	2.86	2.63
35	4.72	3.51	3.01	2.78
36	5.00	3.73	3.18	2.93
37	5.39	4.02	3.42	3.16
38	5.90	4.40	3.74	3.45
39	6.48	4.84	4.11	3.79
40	7.15	5.33	4.51	4.17
41	7.91	5.92	4.98	4.60
42	8.76	6.56	5.50	5.08
43	9.70	7.26	6.07	5.60
44	10.74	8.04	6.69	6.18
45	11.87	8.90	7.38	6.81
46	12.74	9.50	7.90	7.29
47	13.75	10.22	8.51	7.83
48	14.62	10.82	9.02	8.30
49	15.41	11.36	9.49	8.71
50	16.19	11.90	9.95	9.13
51	16.19	11.90	9.95	9.13
52	16.19	11.90	9.95	9.13
53	16.19	11.90	9.95	9.13
54	16.19	11.90	9.95	9.13
55	16.19	11.90	9.95	9.13
56	16.19	11.90	9.95	9.13
57	16.19	11.90	9.95	9.13
58	16.19	11.90	9.95	9.13
59	16.19	11.90	9.95	9.13
60	16.19	11.90	9.95	9.13
61	16.19	11.90	9.95	9.13
62	16.19	11.90	9.95	9.13
63	16.19	11.90	9.95	9.13
64	16.19	11.90	9.95	9.13

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.94	4.46	4.09	3.63
26	6.04	4.53	4.13	3.68
27	6.13	4.60	4.17	3.73
28	6.23	4.67	4.22	3.79
29	6.35	4.75	4.28	3.85
30	6.45	4.83	4.33	3.91
31	6.62	4.94	4.38	3.99
32	6.80	5.07	4.44	4.08
33	7.01	5.22	4.52	4.19
34	7.24	5.38	4.61	4.31
35	7.59	5.63	4.78	4.50
36	7.94	5.90	5.00	4.70
37	8.45	6.30	5.32	5.00
38	9.15	6.84	5.76	5.41
39	9.96	7.45	6.27	5.89
40	10.87	8.14	6.84	6.41
41	11.95	8.99	7.51	7.04
42	13.14	9.93	8.27	7.74
43	14.45	10.96	9.09	8.50
44	15.90	12.10	10.00	9.34
45	17.49	13.35	10.99	10.26
46	18.91	14.34	11.84	11.02
47	20.55	15.50	12.83	11.90
48	22.01	16.51	13.69	12.66
49	23.32	17.40	14.46	13.35
50	24.65	18.31	15.25	14.05
51	24.65	18.31	15.25	14.05
52	24.65	18.31	15.25	14.05
53	24.65	18.31	15.25	14.05
54	24.65	18.31	15.25	14.05
55	24.65	18.31	15.25	14.05
56	24.65	18.31	15.25	14.05
57	24.65	18.31	15.25	14.05
58	24.65	18.31	15.25	14.05
59	24.65	18.31	15.25	14.05
60	24.65	18.31	15.25	14.05
61	24.65	18.31	15.25	14.05
62	24.65	18.31	15.25	14.05
63	24.65	18.31	15.25	14.05
64	24.65	18.31	15.25	14.05

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.01	6.41	5.87	5.16
26	9.31	6.61	6.02	5.32
27	9.61	6.82	6.18	5.49
28	9.92	7.03	6.34	5.66
29	10.24	7.26	6.52	5.84
30	10.55	7.47	6.68	6.02
31	11.23	7.93	7.02	6.39
32	11.93	8.42	7.37	6.78
33	12.68	8.93	7.75	7.20
34	13.47	9.47	8.16	7.64
35	14.49	10.18	8.70	8.21
36	15.24	10.71	9.15	8.61
37	16.32	11.48	9.79	9.20
38	17.76	12.50	10.65	9.99
39	19.43	13.69	11.64	10.91
40	21.28	15.01	12.75	11.93
41	23.71	16.74	14.18	13.22
42	26.37	18.65	15.77	14.65
43	29.32	20.77	17.51	16.22
44	32.57	23.11	19.45	17.95
45	36.14	25.67	21.56	19.85
46	37.10	26.32	22.11	20.33
47	38.43	27.21	22.88	21.00
48	39.31	27.78	23.39	21.42
49	39.90	28.16	23.72	21.69
50	40.49	28.53	24.05	21.95
51	40.49	28.53	24.05	21.95
52	40.49	28.53	24.05	21.95
53	40.49	28.53	24.05	21.95
54	40.49	28.53	24.05	21.95
55	40.49	28.53	24.05	21.95
56	40.49	28.53	24.05	21.95
57	40.49	28.53	24.05	21.95
58	40.49	28.53	24.05	21.95
59	40.49	28.53	24.05	21.95
60	40.49	28.53	24.05	21.95
61	40.49	28.53	24.05	21.95
62	40.49	28.53	24.05	21.95
63	40.49	28.53	24.05	21.95
64	40.49	28.53	24.05	21.95

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.36	1.63	1.61	1.44
26	2.42	1.68	1.64	1.47
27	2.48	1.73	1.68	1.51
28	2.54	1.79	1.72	1.54
29	2.61	1.85	1.76	1.57
30	2.67	1.92	1.80	1.61
31	2.75	1.98	1.84	1.66
32	2.83	2.04	1.89	1.71
33	2.93	2.12	1.94	1.77
34	3.03	2.20	2.00	1.83
35	3.18	2.32	2.10	1.92
36	3.39	2.47	2.24	2.04
37	3.68	2.69	2.42	2.22
38	4.05	2.96	2.67	2.45
39	4.47	3.27	2.95	2.71
40	4.94	3.63	3.27	2.99
41	5.49	4.04	3.65	3.33
42	6.09	4.48	4.05	3.71
43	6.75	4.98	4.51	4.12
44	7.48	5.53	5.00	4.58
45	8.28	6.13	5.56	5.07
46	8.94	6.59	5.98	5.44
47	9.72	7.13	6.46	5.87
48	10.39	7.60	6.89	6.24
49	11.00	8.01	7.27	6.57
50	11.61	8.44	7.66	6.91
51	11.61	8.44	7.66	6.91
52	11.61	8.44	7.66	6.91
53	11.61	8.44	7.66	6.91
54	11.61	8.44	7.66	6.91
55	11.61	8.44	7.66	6.91
56	11.61	8.44	7.66	6.91
57	11.61	8.44	7.66	6.91
58	11.61	8.44	7.66	6.91
59	11.61	8.44	7.66	6.91
60	11.61	8.44	7.66	6.91
61	11.61	8.44	7.66	6.91
62	11.61	8.44	7.66	6.91
63	11.61	8.44	7.66	6.91
64	11.61	8.44	7.66	6.91

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.63	1.16	1.04	0.93
26	1.68	1.20	1.08	0.96
27	1.73	1.24	1.12	1.00
28	1.78	1.28	1.16	1.04
29	1.84	1.32	1.20	1.07
30	1.90	1.37	1.25	1.11
31	1.96	1.42	1.30	1.16
32	2.04	1.48	1.35	1.22
33	2.11	1.54	1.41	1.28
34	2.20	1.61	1.48	1.34
35	2.31	1.70	1.58	1.42
36	2.47	1.82	1.68	1.52
37	2.69	1.98	1.83	1.66
38	2.97	2.19	2.01	1.83
39	3.29	2.43	2.23	2.03
40	3.66	2.70	2.48	2.25
41	4.07	3.01	2.75	2.51
42	4.53	3.36	3.05	2.79
43	5.03	3.75	3.38	3.11
44	5.59	4.17	3.75	3.46
45	6.22	4.63	4.16	3.84
46	6.77	5.02	4.51	4.15
47	7.39	5.47	4.92	4.51
48	7.97	5.86	5.28	4.84
49	8.50	6.24	5.62	5.13
50	9.03	6.60	5.96	5.43
51	9.03	6.60	5.96	5.43
52	9.03	6.60	5.96	5.43
53	9.03	6.60	5.96	5.43
54	9.03	6.60	5.96	5.43
55	9.03	6.60	5.96	5.43
56	9.03	6.60	5.96	5.43
57	9.03	6.60	5.96	5.43
58	9.03	6.60	5.96	5.43
59	9.03	6.60	5.96	5.43
60	9.03	6.60	5.96	5.43
61	9.03	6.60	5.96	5.43
62	9.03	6.60	5.96	5.43
63	9.03	6.60	5.96	5.43
64	9.03	6.60	5.96	5.43

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.71	1.87	1.85	1.65
26	2.78	1.93	1.89	1.69
27	2.85	1.99	1.93	1.73
28	2.92	2.06	1.98	1.77
29	3.00	2.13	2.02	1.81
30	3.07	2.21	2.07	1.85
31	3.16	2.28	2.11	1.91
32	3.25	2.35	2.17	1.96
33	3.37	2.44	2.23	2.03
34	3.48	2.53	2.30	2.10
35	3.66	2.67	2.41	2.21
36	3.90	2.84	2.57	2.35
37	4.23	3.09	2.78	2.55
38	4.65	3.40	3.07	2.82
39	5.14	3.76	3.39	3.12
40	5.68	4.17	3.76	3.44
41	6.31	4.64	4.19	3.83
42	7.00	5.15	4.66	4.26
43	7.76	5.72	5.18	4.73
44	8.60	6.36	5.75	5.26
45	9.52	7.05	6.39	5.83
46	10.28	7.58	6.87	6.25
47	11.17	8.19	7.43	6.75
48	11.94	8.73	7.92	7.17
49	12.64	9.21	8.36	7.55
50	13.35	9.70	8.80	7.94
51	13.35	9.70	8.80	7.94
52	13.35	9.70	8.80	7.94
53	13.35	9.70	8.80	7.94
54	13.35	9.70	8.80	7.94
55	13.35	9.70	8.80	7.94
56	13.35	9.70	8.80	7.94
57	13.35	9.70	8.80	7.94
58	13.35	9.70	8.80	7.94
59	13.35	9.70	8.80	7.94
60	13.35	9.70	8.80	7.94
61	13.35	9.70	8.80	7.94
62	13.35	9.70	8.80	7.94
63	13.35	9.70	8.80	7.94
64	13.35	9.70	8.80	7.94

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.41	2.41	2.23	2.02
26	3.40	2.48	2.25	2.01
27	3.48	2.55	2.30	2.04
28	3.55	2.60	2.35	2.09
29	3.64	2.67	2.39	2.14
30	3.72	2.73	2.44	2.19
31	3.85	2.84	2.52	2.27
32	4.00	2.96	2.59	2.35
33	4.16	3.09	2.68	2.45
34	4.34	3.23	2.78	2.55
35	4.58	3.42	2.92	2.70
36	4.87	3.64	3.10	2.86
37	5.27	3.94	3.35	3.09
38	5.79	4.32	3.67	3.39
39	6.38	4.76	4.04	3.73
40	7.05	5.26	4.45	4.11
41	7.83	5.86	4.93	4.55
42	8.70	6.51	5.45	5.04
43	9.65	7.22	6.03	5.58
44	10.71	8.02	6.68	6.17
45	11.87	8.89	7.38	6.81
46	12.82	9.56	7.94	7.33
47	13.92	10.34	8.60	7.93
48	14.89	11.01	9.19	8.44
49	15.76	11.62	9.70	8.92
50	16.64	12.24	10.23	9.38
51	16.64	12.24	10.23	9.38
52	16.64	12.24	10.23	9.38
53	16.64	12.24	10.23	9.38
54	16.64	12.24	10.23	9.38
55	16.64	12.24	10.23	9.38
56	16.64	12.24	10.23	9.38
57	16.64	12.24	10.23	9.38
58	16.64	12.24	10.23	9.38
59	16.64	12.24	10.23	9.38
60	16.64	12.24	10.23	9.38
61	16.64	12.24	10.23	9.38
62	16.64	12.24	10.23	9.38
63	16.64	12.24	10.23	9.38
64	16.64	12.24	10.23	9.38

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.66	2.58	2.39	2.16
26	3.64	2.66	2.42	2.15
27	3.72	2.72	2.46	2.19
28	3.80	2.78	2.51	2.24
29	3.89	2.85	2.56	2.29
30	3.98	2.92	2.61	2.34
31	4.12	3.04	2.69	2.43
32	4.28	3.17	2.78	2.52
33	4.45	3.30	2.87	2.62
34	4.64	3.45	2.97	2.73
35	4.90	3.66	3.13	2.88
36	5.21	3.89	3.32	3.06
37	5.64	4.21	3.58	3.30
38	6.19	4.62	3.92	3.62
39	6.83	5.10	4.32	3.99
40	7.54	5.63	4.76	4.40
41	8.38	6.26	5.27	4.86
42	9.31	6.96	5.83	5.39
43	10.33	7.74	6.46	5.96
44	11.46	8.59	7.14	6.60
45	12.70	9.52	7.89	7.29
46	13.72	10.24	8.50	7.84
47	14.89	11.07	9.21	8.48
48	15.93	11.79	9.82	9.04
49	16.87	12.44	10.39	9.54
50	17.80	13.10	10.94	10.04
51	17.80	13.10	10.94	10.04
52	17.80	13.10	10.94	10.04
53	17.80	13.10	10.94	10.04
54	17.80	13.10	10.94	10.04
55	17.80	13.10	10.94	10.04
56	17.80	13.10	10.94	10.04
57	17.80	13.10	10.94	10.04
58	17.80	13.10	10.94	10.04
59	17.80	13.10	10.94	10.04
60	17.80	13.10	10.94	10.04
61	17.80	13.10	10.94	10.04
62	17.80	13.10	10.94	10.04
63	17.80	13.10	10.94	10.04
64	17.80	13.10	10.94	10.04

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.06	4.55	4.17	3.70
26	6.17	4.63	4.22	3.76
27	6.28	4.71	4.27	3.82
28	6.40	4.79	4.33	3.89
29	6.53	4.89	4.40	3.96
30	6.65	4.97	4.46	4.03
31	6.83	5.10	4.52	4.12
32	7.04	5.24	4.59	4.22
33	7.27	5.41	4.68	4.34
34	7.52	5.59	4.79	4.47
35	7.89	5.86	4.97	4.68
36	8.28	6.16	5.21	4.90
37	8.84	6.59	5.57	5.24
38	9.60	7.17	6.05	5.68
39	10.48	7.84	6.60	6.20
40	11.46	8.59	7.21	6.77
41	12.65	9.52	7.96	7.46
42	13.95	10.54	8.77	8.21
43	15.39	11.67	9.68	9.05
44	16.97	12.92	10.67	9.97
45	18.71	14.28	11.76	10.97
46	20.37	15.45	12.76	11.87
47	22.28	16.79	13.90	12.89
48	23.99	17.99	14.91	13.80
49	25.54	19.06	15.84	14.62
50	27.11	20.15	16.76	15.45
51	27.11	20.15	16.76	15.45
52	27.11	20.15	16.76	15.45
53	27.11	20.15	16.76	15.45
54	27.11	20.15	16.76	15.45
55	27.11	20.15	16.76	15.45
56	27.11	20.15	16.76	15.45
57	27.11	20.15	16.76	15.45
58	27.11	20.15	16.76	15.45
59	27.11	20.15	16.76	15.45
60	27.11	20.15	16.76	15.45
61	27.11	20.15	16.76	15.45
62	27.11	20.15	16.76	15.45
63	27.11	20.15	16.76	15.45
64	27.11	20.15	16.76	15.45

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.19	6.53	5.99	5.26
26	9.51	6.76	6.16	5.44
27	9.84	6.99	6.33	5.63
28	10.18	7.21	6.51	5.81
29	10.53	7.46	6.70	6.01
30	10.87	7.69	6.89	6.20
31	11.59	8.19	7.25	6.60
32	12.35	8.71	7.63	7.02
33	13.15	9.26	8.04	7.46
34	13.98	9.83	8.47	7.93
35	15.07	10.58	9.05	8.53
36	15.91	11.18	9.55	8.99
37	17.08	12.02	10.25	9.63
38	18.64	13.12	11.18	10.49
39	20.44	14.41	12.25	11.48
40	22.45	15.83	13.45	12.59
41	25.09	17.72	15.02	14.00
42	28.00	19.81	16.74	15.55
43	31.21	22.12	18.65	17.27
44	34.77	24.67	20.75	19.16
45	38.66	27.47	23.07	21.24
46	39.93	28.32	23.80	21.87
47	41.59	29.45	24.77	22.72
48	42.77	30.24	25.45	23.31
49	43.66	30.82	25.95	23.73
50	44.54	31.38	26.45	24.15
51	44.54	31.38	26.45	24.15
52	44.54	31.38	26.45	24.15
53	44.54	31.38	26.45	24.15
54	44.54	31.38	26.45	24.15
55	44.54	31.38	26.45	24.15
56	44.54	31.38	26.45	24.15
57	44.54	31.38	26.45	24.15
58	44.54	31.38	26.45	24.15
59	44.54	31.38	26.45	24.15
60	44.54	31.38	26.45	24.15
61	44.54	31.38	26.45	24.15
62	44.54	31.38	26.45	24.15
63	44.54	31.38	26.45	24.15
64	44.54	31.38	26.45	24.15

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.18	1.50	1.43	1.36
26	2.24	1.55	1.48	1.40
27	2.30	1.58	1.52	1.44
28	2.35	1.63	1.57	1.49
29	2.40	1.68	1.60	1.52
30	2.48	1.74	1.66	1.58
31	2.55	1.80	1.72	1.64
32	2.62	1.86	1.78	1.70
33	2.70	1.92	1.84	1.76
34	2.79	1.98	1.83	1.82
35	2.90	2.07	1.94	1.87
36	3.08	2.19	2.05	1.90
37	3.32	2.38	2.23	2.05
38	3.64	2.60	2.45	2.25
39	4.01	2.88	2.70	2.49
40	4.46	3.20	3.00	2.77
41	4.96	3.56	3.35	3.10
42	5.52	3.98	3.74	3.47
43	6.13	4.43	4.17	3.86
44	6.82	4.94	4.66	4.31
45	7.59	5.50	5.19	4.82
46	8.35	6.03	5.68	5.25
47	9.01	6.49	6.08	5.62
48	9.63	6.90	6.48	5.96
49	10.27	7.34	6.88	6.32
50	10.86	7.74	7.23	6.64
51	10.86	7.74	7.23	6.64
52	10.86	7.74	7.23	6.64
53	10.86	7.74	7.23	6.64
54	10.86	7.74	7.23	6.64
55	10.86	7.74	7.23	6.64
56	10.86	7.74	7.23	6.64
57	10.86	7.74	7.23	6.64
58	10.86	7.74	7.23	6.64
59	10.86	7.74	7.23	6.64
60	10.86	7.74	7.23	6.64
61	10.86	7.74	7.23	6.64
62	10.86	7.74	7.23	6.64
63	10.86	7.74	7.23	6.64
64	10.86	7.74	7.23	6.64

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.53	1.11	1.02	0.91
26	1.58	1.14	1.05	0.94
27	1.63	1.17	1.09	0.98
28	1.67	1.21	1.13	1.02
29	1.72	1.24	1.16	1.05
30	1.79	1.28	1.22	1.10
31	1.86	1.34	1.28	1.16
32	1.93	1.39	1.34	1.22
33	2.00	1.44	1.41	1.29
34	2.08	1.49	1.42	1.36
35	2.17	1.55	1.45	1.39
36	2.31	1.65	1.55	1.43
37	2.50	1.79	1.68	1.56
38	2.75	1.98	1.85	1.71
39	3.04	2.19	2.05	1.89
40	3.37	2.45	2.27	2.11
41	3.75	2.73	2.54	2.35
42	4.16	3.05	2.83	2.63
43	4.62	3.41	3.16	2.93
44	5.14	3.81	3.52	3.26
45	5.71	4.26	3.91	3.64
46	6.33	4.70	4.31	4.00
47	6.87	5.08	4.66	4.31
48	7.40	5.45	4.99	4.60
49	7.94	5.83	5.34	4.91
50	8.46	6.17	5.65	5.19
51	8.46	6.17	5.65	5.19
52	8.46	6.17	5.65	5.19
53	8.46	6.17	5.65	5.19
54	8.46	6.17	5.65	5.19
55	8.46	6.17	5.65	5.19
56	8.46	6.17	5.65	5.19
57	8.46	6.17	5.65	5.19
58	8.46	6.17	5.65	5.19
59	8.46	6.17	5.65	5.19
60	8.46	6.17	5.65	5.19
61	8.46	6.17	5.65	5.19
62	8.46	6.17	5.65	5.19
63	8.46	6.17	5.65	5.19
64	8.46	6.17	5.65	5.19

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.48	1.71	1.63	1.55
26	2.54	1.76	1.68	1.59
27	2.61	1.80	1.73	1.64
28	2.67	1.85	1.78	1.69
29	2.73	1.91	1.82	1.73
30	2.82	1.98	1.89	1.80
31	2.90	2.04	1.95	1.86
32	2.98	2.11	2.02	1.93
33	3.07	2.18	2.09	2.00
34	3.17	2.25	2.08	2.07
35	3.30	2.35	2.20	2.12
36	3.50	2.49	2.33	2.16
37	3.77	2.70	2.53	2.33
38	4.14	2.96	2.78	2.56
39	4.56	3.27	3.07	2.83
40	5.07	3.64	3.41	3.15
41	5.64	4.05	3.81	3.52
42	6.27	4.52	4.25	3.94
43	6.97	5.03	4.74	4.39
44	7.75	5.61	5.29	4.90
45	8.62	6.25	5.90	5.48
46	9.49	6.85	6.45	5.97
47	10.24	7.37	6.91	6.39
48	10.94	7.84	7.36	6.77
49	11.67	8.34	7.82	7.18
50	12.34	8.80	8.22	7.54
51	12.34	8.80	8.22	7.54
52	12.34	8.80	8.22	7.54
53	12.34	8.80	8.22	7.54
54	12.34	8.80	8.22	7.54
55	12.34	8.80	8.22	7.54
56	12.34	8.80	8.22	7.54
57	12.34	8.80	8.22	7.54
58	12.34	8.80	8.22	7.54
59	12.34	8.80	8.22	7.54
60	12.34	8.80	8.22	7.54
61	12.34	8.80	8.22	7.54
62	12.34	8.80	8.22	7.54
63	12.34	8.80	8.22	7.54
64	12.34	8.80	8.22	7.54

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.97	2.10	1.95	1.76
26	3.05	2.16	2.00	1.82
27	3.13	2.22	2.06	1.87
28	3.21	2.28	2.12	1.93
29	3.29	2.34	2.18	1.99
30	3.42	2.43	2.27	2.07
31	3.53	2.53	2.36	2.18
32	3.66	2.63	2.46	2.28
33	3.80	2.73	2.57	2.39
34	3.94	2.84	2.68	2.50
35	4.16	3.00	2.84	2.66
36	4.39	3.18	3.00	2.81
37	4.73	3.42	3.23	3.03
38	5.17	3.74	3.54	3.31
39	5.69	4.12	3.89	3.65
40	6.31	4.57	4.32	4.05
41	7.01	5.09	4.82	4.51
42	7.80	5.67	5.37	5.03
43	8.67	6.31	5.98	5.61
44	9.64	7.03	6.67	6.24
45	10.72	7.83	7.43	6.95
46	11.83	8.60	8.14	7.60
47	12.81	9.28	8.76	8.15
48	13.74	9.91	9.34	8.67
49	14.71	10.58	9.95	9.22
50	15.60	11.19	10.50	9.71
51	15.60	11.19	10.50	9.71
52	15.60	11.19	10.50	9.71
53	15.60	11.19	10.50	9.71
54	15.60	11.19	10.50	9.71
55	15.60	11.19	10.50	9.71
56	15.60	11.19	10.50	9.71
57	15.60	11.19	10.50	9.71
58	15.60	11.19	10.50	9.71
59	15.60	11.19	10.50	9.71
60	15.60	11.19	10.50	9.71
61	15.60	11.19	10.50	9.71
62	15.60	11.19	10.50	9.71
63	15.60	11.19	10.50	9.71
64	15.60	11.19	10.50	9.71

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.18	2.25	2.08	1.89
26	3.26	2.31	2.14	1.95
27	3.35	2.37	2.21	2.01
28	3.43	2.44	2.27	2.07
29	3.53	2.51	2.33	2.14
30	3.66	2.60	2.42	2.22
31	3.78	2.71	2.53	2.33
32	3.93	2.81	2.63	2.44
33	4.07	2.92	2.75	2.55
34	4.22	3.04	2.86	2.67
35	4.45	3.21	3.04	2.84
36	4.70	3.40	3.21	3.00
37	5.06	3.66	3.46	3.24
38	5.53	4.00	3.78	3.54
39	6.08	4.41	4.17	3.90
40	6.74	4.89	4.62	4.33
41	7.50	5.45	5.16	4.83
42	8.34	6.06	5.75	5.38
43	9.28	6.76	6.40	5.99
44	10.32	7.52	7.13	6.67
45	11.47	8.38	7.95	7.43
46	12.66	9.20	8.72	8.13
47	13.71	9.93	9.38	8.73
48	14.70	10.60	9.99	9.27
49	15.74	11.32	10.65	9.86
50	16.69	11.96	11.24	10.39
51	16.69	11.96	11.24	10.39
52	16.69	11.96	11.24	10.39
53	16.69	11.96	11.24	10.39
54	16.69	11.96	11.24	10.39
55	16.69	11.96	11.24	10.39
56	16.69	11.96	11.24	10.39
57	16.69	11.96	11.24	10.39
58	16.69	11.96	11.24	10.39
59	16.69	11.96	11.24	10.39
60	16.69	11.96	11.24	10.39
61	16.69	11.96	11.24	10.39
62	16.69	11.96	11.24	10.39
63	16.69	11.96	11.24	10.39
64	16.69	11.96	11.24	10.39

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.85	4.32	3.99	3.61
26	5.96	4.40	4.08	3.71
27	6.08	4.48	4.16	3.81
28	6.20	4.57	4.26	3.90
29	6.34	4.67	4.36	4.01
30	6.53	4.81	4.50	4.16
31	6.67	4.93	4.63	4.31
32	6.83	5.06	4.77	4.47
33	6.99	5.20	4.92	4.64
34	7.18	5.35	5.08	4.81
35	7.49	5.60	5.34	5.08
36	7.78	5.81	5.54	5.27
37	8.23	6.15	5.86	5.58
38	8.87	6.63	6.31	6.01
39	9.63	7.19	6.84	6.52
40	10.54	7.86	7.49	7.13
41	11.53	8.61	8.20	7.80
42	12.64	9.44	8.99	8.54
43	13.87	10.36	9.86	9.37
44	15.23	11.38	10.84	10.28
45	16.75	12.52	11.92	11.29
46	18.62	13.80	13.12	12.37
47	20.29	14.91	14.15	13.29
48	21.88	15.96	15.12	14.15
49	23.55	17.07	16.15	15.06
50	25.09	18.09	17.09	15.88
51	25.09	18.09	17.09	15.88
52	25.09	18.09	17.09	15.88
53	25.09	18.09	17.09	15.88
54	25.09	18.09	17.09	15.88
55	25.09	18.09	17.09	15.88
56	25.09	18.09	17.09	15.88
57	25.09	18.09	17.09	15.88
58	25.09	18.09	17.09	15.88
59	25.09	18.09	17.09	15.88
60	25.09	18.09	17.09	15.88
61	25.09	18.09	17.09	15.88
62	25.09	18.09	17.09	15.88
63	25.09	18.09	17.09	15.88
64	25.09	18.09	17.09	15.88

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.76	6.15	5.63	5.01
26	9.12	6.39	5.88	5.28
27	9.48	6.64	6.13	5.56
28	9.86	6.89	6.39	5.84
29	10.25	7.16	6.66	6.13
30	10.75	7.50	7.01	6.48
31	11.48	8.17	7.67	7.16
32	12.23	8.85	8.35	7.85
33	12.99	9.55	9.03	8.53
34	13.78	10.25	9.73	9.23
35	14.83	11.14	10.61	10.11
36	15.54	11.52	10.98	10.46
37	16.60	12.17	11.59	11.04
38	18.04	13.07	12.45	11.86
39	19.72	14.13	13.46	12.83
40	21.74	15.44	14.70	14.00
41	24.29	17.15	16.33	15.50
42	27.11	19.05	18.14	17.16
43	30.26	21.18	20.17	19.03
44	33.75	23.53	22.42	21.09
45	37.64	26.16	24.92	23.39
46	39.58	27.43	26.11	24.51
47	40.93	28.28	26.89	25.25
48	41.99	28.93	27.49	25.81
49	43.15	29.64	28.15	26.42
50	43.98	30.13	28.58	26.84
51	43.98	30.13	28.58	26.84
52	43.98	30.13	28.58	26.84
53	43.98	30.13	28.58	26.84
54	43.98	30.13	28.58	26.84
55	43.98	30.13	28.58	26.84
56	43.98	30.13	28.58	26.84
57	43.98	30.13	28.58	26.84
58	43.98	30.13	28.58	26.84
59	43.98	30.13	28.58	26.84
60	43.98	30.13	28.58	26.84
61	43.98	30.13	28.58	26.84
62	43.98	30.13	28.58	26.84
63	43.98	30.13	28.58	26.84
64	43.98	30.13	28.58	26.84

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.23	1.53	1.47	1.39
26	2.29	1.58	1.51	1.43
27	2.34	1.63	1.56	1.48
28	2.40	1.67	1.60	1.52
29	2.47	1.72	1.65	1.57
30	2.56	1.80	1.72	1.63
31	2.64	1.86	1.78	1.69
32	2.72	1.92	1.85	1.76
33	2.81	1.99	1.91	1.82
34	2.90	2.06	1.98	1.89
35	3.02	2.15	2.03	1.94
36	3.21	2.29	2.15	1.99
37	3.48	2.48	2.32	2.16
38	3.82	2.74	2.57	2.37
39	4.22	3.03	2.84	2.63
40	4.71	3.38	3.17	2.93
41	5.25	3.78	3.55	3.28
42	5.86	4.22	3.98	3.68
43	6.54	4.72	4.44	4.12
44	7.29	5.27	4.97	4.61
45	8.11	5.89	5.55	5.16
46	8.99	6.49	6.12	5.66
47	9.76	7.02	6.60	6.09
48	10.48	7.52	7.05	6.49
49	11.25	8.03	7.52	6.92
50	11.95	8.52	7.96	7.30
51	11.95	8.52	7.96	7.30
52	11.95	8.52	7.96	7.30
53	11.95	8.52	7.96	7.30
54	11.95	8.52	7.96	7.30
55	11.95	8.52	7.96	7.30
56	11.95	8.52	7.96	7.30
57	11.95	8.52	7.96	7.30
58	11.95	8.52	7.96	7.30
59	11.95	8.52	7.96	7.30
60	11.95	8.52	7.96	7.30
61	11.95	8.52	7.96	7.30
62	11.95	8.52	7.96	7.30
63	11.95	8.52	7.96	7.30
64	11.95	8.52	7.96	7.30

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.56	1.13	1.04	0.93
26	1.61	1.16	1.08	0.96
27	1.66	1.20	1.12	1.00
28	1.71	1.23	1.15	1.04
29	1.77	1.27	1.20	1.08
30	1.84	1.32	1.25	1.13
31	1.92	1.38	1.32	1.20
32	1.99	1.43	1.39	1.27
33	2.08	1.49	1.46	1.34
34	2.16	1.55	1.53	1.41
35	2.26	1.61	1.58	1.45
36	2.41	1.73	1.61	1.49
37	2.61	1.88	1.76	1.63
38	2.89	2.07	1.95	1.80
39	3.19	2.31	2.16	1.99
40	3.55	2.58	2.41	2.22
41	3.97	2.89	2.69	2.49
42	4.41	3.24	3.01	2.79
43	4.92	3.64	3.36	3.12
44	5.48	4.08	3.75	3.48
45	6.11	4.56	4.19	3.89
46	6.82	5.06	4.65	4.31
47	7.45	5.51	5.05	4.66
48	8.05	5.94	5.44	5.02
49	8.69	6.38	5.84	5.38
50	9.31	6.80	6.21	5.71
51	9.31	6.80	6.21	5.71
52	9.31	6.80	6.21	5.71
53	9.31	6.80	6.21	5.71
54	9.31	6.80	6.21	5.71
55	9.31	6.80	6.21	5.71
56	9.31	6.80	6.21	5.71
57	9.31	6.80	6.21	5.71
58	9.31	6.80	6.21	5.71
59	9.31	6.80	6.21	5.71
60	9.31	6.80	6.21	5.71
61	9.31	6.80	6.21	5.71
62	9.31	6.80	6.21	5.71
63	9.31	6.80	6.21	5.71
64	9.31	6.80	6.21	5.71

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.53	1.74	1.67	1.58
26	2.60	1.80	1.72	1.63
27	2.66	1.85	1.77	1.68
28	2.73	1.90	1.82	1.73
29	2.81	1.96	1.88	1.78
30	2.91	2.04	1.95	1.85
31	3.00	2.11	2.02	1.92
32	3.09	2.18	2.10	2.00
33	3.19	2.26	2.17	2.07
34	3.29	2.34	2.25	2.15
35	3.43	2.44	2.31	2.21
36	3.65	2.60	2.44	2.26
37	3.95	2.82	2.64	2.45
38	4.34	3.11	2.92	2.69
39	4.80	3.44	3.23	2.99
40	5.35	3.84	3.60	3.33
41	5.97	4.29	4.03	3.73
42	6.66	4.80	4.52	4.18
43	7.43	5.36	5.05	4.68
44	8.28	5.99	5.65	5.24
45	9.22	6.69	6.31	5.86
46	10.22	7.38	6.95	6.43
47	11.09	7.98	7.50	6.92
48	11.91	8.54	8.01	7.38
49	12.78	9.13	8.55	7.86
50	13.58	9.68	9.04	8.30
51	13.58	9.68	9.04	8.30
52	13.58	9.68	9.04	8.30
53	13.58	9.68	9.04	8.30
54	13.58	9.68	9.04	8.30
55	13.58	9.68	9.04	8.30
56	13.58	9.68	9.04	8.30
57	13.58	9.68	9.04	8.30
58	13.58	9.68	9.04	8.30
59	13.58	9.68	9.04	8.30
60	13.58	9.68	9.04	8.30
61	13.58	9.68	9.04	8.30
62	13.58	9.68	9.04	8.30
63	13.58	9.68	9.04	8.30
64	13.58	9.68	9.04	8.30

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.04	2.15	1.99	1.80
26	3.12	2.21	2.04	1.86
27	3.20	2.27	2.11	1.92
28	3.29	2.34	2.18	1.98
29	3.39	2.41	2.24	2.05
30	3.52	2.50	2.33	2.14
31	3.65	2.61	2.44	2.25
32	3.79	2.72	2.55	2.36
33	3.94	2.83	2.66	2.47
34	4.10	2.95	2.78	2.60
35	4.32	3.12	2.95	2.76
36	4.58	3.31	3.13	2.93
37	4.95	3.58	3.38	3.17
38	5.43	3.93	3.72	3.48
39	5.98	4.33	4.10	3.84
40	6.65	4.82	4.56	4.27
41	7.42	5.39	5.10	4.77
42	8.27	6.02	5.70	5.33
43	9.23	6.72	6.37	5.96
44	10.30	7.50	7.12	6.67
45	11.47	8.38	7.94	7.43
46	12.75	9.26	8.77	8.19
47	13.88	10.05	9.49	8.83
48	14.97	10.80	10.18	9.44
49	16.11	11.58	10.90	10.09
50	17.15	12.30	11.56	10.68
51	17.15	12.30	11.56	10.68
52	17.15	12.30	11.56	10.68
53	17.15	12.30	11.56	10.68
54	17.15	12.30	11.56	10.68
55	17.15	12.30	11.56	10.68
56	17.15	12.30	11.56	10.68
57	17.15	12.30	11.56	10.68
58	17.15	12.30	11.56	10.68
59	17.15	12.30	11.56	10.68
60	17.15	12.30	11.56	10.68
61	17.15	12.30	11.56	10.68
62	17.15	12.30	11.56	10.68
63	17.15	12.30	11.56	10.68
64	17.15	12.30	11.56	10.68

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.25	2.30	2.13	1.93
26	3.34	2.36	2.19	1.99
27	3.43	2.43	2.26	2.06
28	3.52	2.50	2.32	2.12
29	3.62	2.58	2.40	2.19
30	3.76	2.68	2.50	2.29
31	3.91	2.79	2.61	2.40
32	4.06	2.91	2.73	2.52
33	4.21	3.03	2.84	2.65
34	4.38	3.16	2.97	2.78
35	4.63	3.34	3.16	2.96
36	4.90	3.54	3.35	3.14
37	5.29	3.83	3.62	3.39
38	5.81	4.20	3.98	3.72
39	6.41	4.64	4.39	4.10
40	7.12	5.16	4.88	4.57
41	7.94	5.76	5.46	5.11
42	8.86	6.44	6.10	5.71
43	9.88	7.20	6.82	6.38
44	11.02	8.03	7.62	7.13
45	12.27	8.96	8.50	7.96
46	13.65	9.92	9.38	8.76
47	14.86	10.75	10.16	9.45
48	16.02	11.55	10.89	10.10
49	17.23	12.40	11.66	10.80
50	18.36	13.16	12.37	11.42
51	18.36	13.16	12.37	11.42
52	18.36	13.16	12.37	11.42
53	18.36	13.16	12.37	11.42
54	18.36	13.16	12.37	11.42
55	18.36	13.16	12.37	11.42
56	18.36	13.16	12.37	11.42
57	18.36	13.16	12.37	11.42
58	18.36	13.16	12.37	11.42
59	18.36	13.16	12.37	11.42
60	18.36	13.16	12.37	11.42
61	18.36	13.16	12.37	11.42
62	18.36	13.16	12.37	11.42
63	18.36	13.16	12.37	11.42
64	18.36	13.16	12.37	11.42

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.97	4.40	4.07	3.69
26	6.09	4.50	4.17	3.79
27	6.23	4.59	4.27	3.90
28	6.36	4.69	4.37	4.01
29	6.51	4.80	4.48	4.12
30	6.73	4.96	4.64	4.29
31	6.89	5.09	4.78	4.45
32	7.06	5.23	4.93	4.63
33	7.25	5.39	5.10	4.81
34	7.45	5.55	5.28	5.00
35	7.79	5.83	5.55	5.28
36	8.11	6.06	5.77	5.50
37	8.62	6.44	6.13	5.84
38	9.32	6.95	6.62	6.31
39	10.13	7.56	7.20	6.86
40	11.12	8.30	7.90	7.53
41	12.21	9.12	8.68	8.26
42	13.42	10.02	9.54	9.07
43	14.76	11.03	10.50	9.98
44	16.26	12.15	11.57	10.98
45	17.92	13.39	12.75	12.09
46	20.07	14.86	14.13	13.33
47	21.99	16.16	15.33	14.40
48	23.84	17.39	16.47	15.42
49	25.78	18.70	17.68	16.49
50	27.60	19.90	18.79	17.46
51	27.60	19.90	18.79	17.46
52	27.60	19.90	18.79	17.46
53	27.60	19.90	18.79	17.46
54	27.60	19.90	18.79	17.46
55	27.60	19.90	18.79	17.46
56	27.60	19.90	18.79	17.46
57	27.60	19.90	18.79	17.46
58	27.60	19.90	18.79	17.46
59	27.60	19.90	18.79	17.46
60	27.60	19.90	18.79	17.46
61	27.60	19.90	18.79	17.46
62	27.60	19.90	18.79	17.46
63	27.60	19.90	18.79	17.46
64	27.60	19.90	18.79	17.46

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider A Conv.
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.93	6.27	5.74	5.11
26	9.32	6.54	6.01	5.41
27	9.72	6.81	6.28	5.70
28	10.12	7.08	6.56	6.00
29	10.54	7.36	6.85	6.30
30	11.07	7.73	7.21	6.68
31	11.85	8.44	7.93	7.40
32	12.65	9.17	8.65	8.12
33	13.47	9.90	9.37	8.85
34	14.31	10.65	10.11	9.59
35	15.42	11.59	11.04	10.51
36	16.21	12.03	11.45	10.91
37	17.38	12.73	12.13	11.55
38	18.93	13.72	13.06	12.44
39	20.75	14.88	14.17	13.49
40	22.94	16.28	15.50	14.77
41	25.71	18.15	17.29	16.41
42	28.78	20.23	19.26	18.23
43	32.22	22.55	21.48	20.26
44	36.03	25.12	23.93	22.52
45	40.28	27.99	26.66	25.02
46	42.61	29.52	28.09	26.37
47	44.29	30.60	29.11	27.32
48	45.70	31.48	29.91	28.09
49	47.21	32.43	30.79	28.91
50	48.38	33.14	31.45	29.52
51	48.38	33.14	31.45	29.52
52	48.38	33.14	31.45	29.52
53	48.38	33.14	31.45	29.52
54	48.38	33.14	31.45	29.52
55	48.38	33.14	31.45	29.52
56	48.38	33.14	31.45	29.52
57	48.38	33.14	31.45	29.52
58	48.38	33.14	31.45	29.52
59	48.38	33.14	31.45	29.52
60	48.38	33.14	31.45	29.52
61	48.38	33.14	31.45	29.52
62	48.38	33.14	31.45	29.52
63	48.38	33.14	31.45	29.52
64	48.38	33.14	31.45	29.52

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.92	2.64	2.42	2.18
26	4.02	2.70	2.49	2.25
27	4.12	2.77	2.56	2.32
28	4.26	2.88	2.66	2.41
29	4.45	3.01	2.79	2.53
30	4.72	3.20	2.97	2.70
31	4.98	3.39	3.15	2.89
32	5.27	3.60	3.36	3.10
33	5.58	3.83	3.58	3.31
34	5.93	4.08	3.83	3.56
35	6.34	4.37	4.12	3.85
36	6.92	4.77	4.48	4.18
37	7.52	5.17	4.87	4.53
38	8.16	5.61	5.26	4.89
39	8.80	6.05	5.68	5.27
40	9.43	6.48	6.07	5.64
41	10.01	6.85	6.41	5.93
42	10.61	7.23	6.78	6.25
43	11.24	7.64	7.15	6.57
44	11.87	8.04	7.52	6.91
45	12.35	8.35	7.80	7.15
46	12.87	8.70	8.12	7.42
47	13.31	9.01	8.40	7.66
48	13.84	9.38	8.72	7.95
49	14.34	9.72	9.03	8.22
50	14.77	10.02	9.30	8.46
51	14.77	10.02	9.30	8.46
52	14.77	10.02	9.30	8.46
53	14.77	10.02	9.30	8.46
54	14.77	10.02	9.30	8.46
55	14.77	10.02	9.30	8.46
56	14.77	10.02	9.30	8.46
57	14.77	10.02	9.30	8.46
58	14.77	10.02	9.30	8.46
59	14.77	10.02	9.30	8.46
60	14.77	10.02	9.30	8.46
61	14.77	10.02	9.30	8.46
62	14.77	10.02	9.30	8.46
63	14.77	10.02	9.30	8.46
64	14.77	10.02	9.30	8.46

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.71	1.83	1.68	1.51
26	2.79	1.89	1.74	1.56
27	2.87	1.95	1.79	1.62
28	2.98	2.02	1.87	1.69
29	3.13	2.13	1.97	1.79
30	3.33	2.27	2.10	1.91
31	3.54	2.43	2.26	2.07
32	3.78	2.60	2.43	2.24
33	4.04	2.79	2.61	2.42
34	4.32	3.00	2.82	2.63
35	4.65	3.24	3.05	2.86
36	5.11	3.55	3.34	3.13
37	5.59	3.88	3.65	3.42
38	6.10	4.23	3.98	3.71
39	6.64	4.59	4.32	4.03
40	7.17	4.95	4.65	4.33
41	7.68	5.28	4.95	4.61
42	8.21	5.62	5.27	4.88
43	8.77	5.98	5.61	5.18
44	9.34	6.35	5.95	5.48
45	9.80	6.64	6.21	5.71
46	10.28	6.97	6.51	5.97
47	10.68	7.25	6.76	6.19
48	11.17	7.59	7.07	6.46
49	11.63	7.91	7.35	6.72
50	12.04	8.19	7.61	6.94
51	12.04	8.19	7.61	6.94
52	12.04	8.19	7.61	6.94
53	12.04	8.19	7.61	6.94
54	12.04	8.19	7.61	6.94
55	12.04	8.19	7.61	6.94
56	12.04	8.19	7.61	6.94
57	12.04	8.19	7.61	6.94
58	12.04	8.19	7.61	6.94
59	12.04	8.19	7.61	6.94
60	12.04	8.19	7.61	6.94
61	12.04	8.19	7.61	6.94
62	12.04	8.19	7.61	6.94
63	12.04	8.19	7.61	6.94
64	12.04	8.19	7.61	6.94

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.46	3.00	2.75	2.48
26	4.57	3.07	2.83	2.56
27	4.68	3.15	2.91	2.64
28	4.84	3.27	3.02	2.74
29	5.06	3.42	3.17	2.88
30	5.36	3.64	3.37	3.07
31	5.66	3.85	3.58	3.28
32	5.99	4.09	3.82	3.52
33	6.34	4.35	4.07	3.76
34	6.74	4.64	4.35	4.05
35	7.20	4.97	4.68	4.37
36	7.86	5.42	5.09	4.75
37	8.55	5.88	5.53	5.15
38	9.27	6.37	5.98	5.56
39	10.00	6.87	6.45	5.99
40	10.72	7.36	6.90	6.41
41	11.37	7.78	7.28	6.74
42	12.06	8.22	7.70	7.10
43	12.77	8.68	8.12	7.47
44	13.49	9.14	8.55	7.85
45	14.03	9.49	8.86	8.12
46	14.63	9.89	9.23	8.43
47	15.13	10.24	9.54	8.70
48	15.73	10.66	9.91	9.03
49	16.29	11.05	10.26	9.34
50	16.78	11.39	10.57	9.61
51	16.78	11.39	10.57	9.61
52	16.78	11.39	10.57	9.61
53	16.78	11.39	10.57	9.61
54	16.78	11.39	10.57	9.61
55	16.78	11.39	10.57	9.61
56	16.78	11.39	10.57	9.61
57	16.78	11.39	10.57	9.61
58	16.78	11.39	10.57	9.61
59	16.78	11.39	10.57	9.61
60	16.78	11.39	10.57	9.61
61	16.78	11.39	10.57	9.61
62	16.78	11.39	10.57	9.61
63	16.78	11.39	10.57	9.61
64	16.78	11.39	10.57	9.61

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.56	3.76	3.47	3.16
26	5.67	3.84	3.56	3.25
27	5.79	3.93	3.64	3.34
28	5.97	4.06	3.77	3.47
29	6.22	4.24	3.95	3.63
30	6.57	4.49	4.18	3.86
31	6.98	4.79	4.48	4.16
32	7.42	5.11	4.80	4.49
33	7.89	5.46	5.14	4.84
34	8.43	5.85	5.53	5.23
35	9.04	6.30	5.97	5.67
36	9.85	6.86	6.49	6.15
37	10.71	7.44	7.04	6.65
38	11.59	8.04	7.60	7.17
39	12.50	8.66	8.18	7.70
40	13.39	9.26	8.74	8.22
41	14.26	9.82	9.26	8.66
42	15.18	10.41	9.80	9.13
43	16.12	11.02	10.35	9.61
44	17.09	11.65	10.92	10.10
45	17.83	12.11	11.35	10.45
46	18.61	12.65	11.83	10.87
47	19.27	13.10	12.24	11.23
48	20.05	13.65	12.74	11.66
49	20.79	14.17	13.21	12.07
50	21.44	14.62	13.61	12.41
51	21.44	14.62	13.61	12.41
52	21.44	14.62	13.61	12.41
53	21.44	14.62	13.61	12.41
54	21.44	14.62	13.61	12.41
55	21.44	14.62	13.61	12.41
56	21.44	14.62	13.61	12.41
57	21.44	14.62	13.61	12.41
58	21.44	14.62	13.61	12.41
59	21.44	14.62	13.61	12.41
60	21.44	14.62	13.61	12.41
61	21.44	14.62	13.61	12.41
62	21.44	14.62	13.61	12.41
63	21.44	14.62	13.61	12.41
64	21.44	14.62	13.61	12.41

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.94	4.02	3.71	3.38
26	6.07	4.11	3.81	3.48
27	6.19	4.21	3.90	3.57
28	6.38	4.35	4.04	3.71
29	6.65	4.53	4.22	3.89
30	7.03	4.80	4.47	4.13
31	7.47	5.13	4.79	4.46
32	7.94	5.47	5.14	4.81
33	8.44	5.84	5.50	5.17
34	9.02	6.26	5.92	5.59
35	9.68	6.74	6.39	6.06
36	10.54	7.33	6.94	6.58
37	11.46	7.96	7.53	7.12
38	12.40	8.60	8.13	7.67
39	13.38	9.26	8.75	8.24
40	14.33	9.91	9.35	8.80
41	15.25	10.50	9.90	9.27
42	16.24	11.14	10.48	9.77
43	17.25	11.80	11.07	10.28
44	18.29	12.46	11.68	10.80
45	19.08	12.96	12.14	11.18
46	19.90	13.53	12.66	11.64
47	20.61	14.02	13.10	12.02
48	21.46	14.61	13.63	12.48
49	22.26	15.16	14.13	12.91
50	22.94	15.64	14.56	13.29
51	22.94	15.64	14.56	13.29
52	22.94	15.64	14.56	13.29
53	22.94	15.64	14.56	13.29
54	22.94	15.64	14.56	13.29
55	22.94	15.64	14.56	13.29
56	22.94	15.64	14.56	13.29
57	22.94	15.64	14.56	13.29
58	22.94	15.64	14.56	13.29
59	22.94	15.64	14.56	13.29
60	22.94	15.64	14.56	13.29
61	22.94	15.64	14.56	13.29
62	22.94	15.64	14.56	13.29
63	22.94	15.64	14.56	13.29
64	22.94	15.64	14.56	13.29

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.67	7.32	6.75	6.13
26	10.86	7.44	6.88	6.28
27	11.06	7.57	7.02	6.43
28	11.39	7.78	7.23	6.65
29	11.84	8.08	7.52	6.95
30	12.49	8.52	7.95	7.37
31	13.19	9.09	8.52	7.95
32	13.94	9.69	9.14	8.57
33	14.75	10.35	9.79	9.24
34	15.69	11.10	10.54	9.99
35	16.76	11.95	11.38	10.84
36	17.97	12.67	12.07	11.49
37	19.24	13.41	12.78	12.17
38	20.54	14.17	13.50	12.85
39	21.86	14.93	14.22	13.54
40	23.13	15.64	14.90	14.19
41	24.24	16.40	15.56	14.72
42	25.42	17.20	16.27	15.29
43	26.64	18.01	16.98	15.85
44	27.86	18.84	17.71	16.42
45	28.71	19.40	18.19	16.76
46	30.10	20.35	19.04	17.50
47	31.28	21.16	19.77	18.13
48	32.71	22.11	20.64	18.88
49	34.04	23.02	21.45	19.59
50	35.22	23.82	22.17	20.20
51	35.22	23.82	22.17	20.20
52	35.22	23.82	22.17	20.20
53	35.22	23.82	22.17	20.20
54	35.22	23.82	22.17	20.20
55	35.22	23.82	22.17	20.20
56	35.22	23.82	22.17	20.20
57	35.22	23.82	22.17	20.20
58	35.22	23.82	22.17	20.20
59	35.22	23.82	22.17	20.20
60	35.22	23.82	22.17	20.20
61	35.22	23.82	22.17	20.20
62	35.22	23.82	22.17	20.20
63	35.22	23.82	22.17	20.20
64	35.22	23.82	22.17	20.20

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.67	10.94	9.98	8.96
26	17.50	11.46	10.52	9.53
27	18.34	11.98	11.06	10.11
28	19.37	12.64	11.71	10.80
29	20.64	13.45	12.51	11.62
30	22.29	14.50	13.54	12.66
31	25.05	16.71	15.69	14.75
32	27.98	19.05	17.98	16.98
33	31.11	21.55	20.41	19.33
34	34.57	24.29	23.08	21.92
35	38.42	27.34	26.04	24.80
36	41.58	28.98	27.60	26.28
37	44.89	30.69	29.22	27.83
38	48.29	32.41	30.86	29.40
39	51.80	34.15	32.52	30.98
40	55.18	35.78	34.07	32.45
41	59.03	37.98	35.96	33.89
42	63.10	40.32	37.96	35.42
43	67.30	42.74	40.01	36.98
44	71.60	45.19	42.09	38.55
45	74.97	47.06	43.62	39.59
46	75.55	47.43	43.96	39.91
47	75.63	47.48	44.01	39.95
48	76.23	47.85	44.35	40.26
49	76.59	48.07	44.56	40.45
50	76.59	48.07	44.56	40.45
51	76.59	48.07	44.56	40.45
52	76.59	48.07	44.56	40.45
53	76.59	48.07	44.56	40.45
54	76.59	48.07	44.56	40.45
55	76.59	48.07	44.56	40.45
56	76.59	48.07	44.56	40.45
57	76.59	48.07	44.56	40.45
58	76.59	48.07	44.56	40.45
59	76.59	48.07	44.56	40.45
60	76.59	48.07	44.56	40.45
61	76.59	48.07	44.56	40.45
62	76.59	48.07	44.56	40.45
63	76.59	48.07	44.56	40.45
64	76.59	48.07	44.56	40.45

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.00	2.68	2.47	2.23
26	4.11	2.76	2.54	2.31
27	4.22	2.84	2.62	2.38
28	4.37	2.95	2.73	2.48
29	4.58	3.10	2.87	2.60
30	4.86	3.29	3.05	2.78
31	5.15	3.50	3.26	2.98
32	5.45	3.72	3.48	3.20
33	5.78	3.97	3.70	3.43
34	6.15	4.24	3.98	3.70
35	6.59	4.56	4.29	4.00
36	7.21	4.98	4.67	4.36
37	7.88	5.42	5.10	4.74
38	8.55	5.88	5.53	5.14
39	9.27	6.36	5.98	5.54
40	9.95	6.83	6.41	5.95
41	10.60	7.24	6.78	6.28
42	11.27	7.67	7.19	6.64
43	11.96	8.13	7.60	7.00
44	12.67	8.59	8.03	7.37
45	13.21	8.93	8.34	7.64
46	13.86	9.38	8.74	7.99
47	14.42	9.77	9.09	8.30
48	15.07	10.22	9.50	8.66
49	15.70	10.65	9.89	9.00
50	16.24	11.03	10.23	9.29
51	16.24	11.03	10.23	9.29
52	16.24	11.03	10.23	9.29
53	16.24	11.03	10.23	9.29
54	16.24	11.03	10.23	9.29
55	16.24	11.03	10.23	9.29
56	16.24	11.03	10.23	9.29
57	16.24	11.03	10.23	9.29
58	16.24	11.03	10.23	9.29
59	16.24	11.03	10.23	9.29
60	16.24	11.03	10.23	9.29
61	16.24	11.03	10.23	9.29
62	16.24	11.03	10.23	9.29
63	16.24	11.03	10.23	9.29
64	16.24	11.03	10.23	9.29

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.77	1.87	1.71	1.54
26	2.85	1.93	1.77	1.60
27	2.94	1.99	1.84	1.66
28	3.06	2.08	1.92	1.74
29	3.21	2.19	2.03	1.84
30	3.43	2.33	2.16	1.97
31	3.66	2.51	2.33	2.14
32	3.91	2.69	2.51	2.32
33	4.18	2.89	2.70	2.51
34	4.48	3.11	2.93	2.73
35	4.83	3.37	3.17	2.97
36	5.33	3.71	3.49	3.26
37	5.85	4.06	3.83	3.57
38	6.41	4.44	4.17	3.90
39	6.99	4.83	4.54	4.24
40	7.57	5.22	4.91	4.58
41	8.13	5.59	5.24	4.87
42	8.72	5.97	5.59	5.18
43	9.33	6.37	5.97	5.52
44	9.98	6.78	6.35	5.85
45	10.49	7.11	6.65	6.11
46	11.06	7.50	7.01	6.42
47	11.56	7.85	7.32	6.70
48	12.16	8.26	7.69	7.04
49	12.73	8.66	8.06	7.35
50	13.24	9.01	8.38	7.63
51	13.24	9.01	8.38	7.63
52	13.24	9.01	8.38	7.63
53	13.24	9.01	8.38	7.63
54	13.24	9.01	8.38	7.63
55	13.24	9.01	8.38	7.63
56	13.24	9.01	8.38	7.63
57	13.24	9.01	8.38	7.63
58	13.24	9.01	8.38	7.63
59	13.24	9.01	8.38	7.63
60	13.24	9.01	8.38	7.63
61	13.24	9.01	8.38	7.63
62	13.24	9.01	8.38	7.63
63	13.24	9.01	8.38	7.63
64	13.24	9.01	8.38	7.63

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.55	3.05	2.81	2.53
26	4.67	3.14	2.89	2.62
27	4.79	3.23	2.98	2.70
28	4.97	3.35	3.10	2.82
29	5.20	3.52	3.26	2.96
30	5.52	3.74	3.47	3.16
31	5.85	3.98	3.70	3.39
32	6.19	4.23	3.95	3.64
33	6.57	4.51	4.21	3.90
34	6.99	4.82	4.52	4.20
35	7.49	5.18	4.87	4.54
36	8.19	5.66	5.31	4.95
37	8.95	6.16	5.79	5.39
38	9.72	6.68	6.28	5.84
39	10.53	7.23	6.79	6.30
40	11.31	7.76	7.28	6.76
41	12.04	8.23	7.71	7.14
42	12.81	8.72	8.17	7.54
43	13.59	9.24	8.64	7.95
44	14.40	9.76	9.12	8.37
45	15.01	10.15	9.48	8.68
46	15.75	10.66	9.93	9.08
47	16.39	11.10	10.33	9.43
48	17.13	11.61	10.80	9.84
49	17.84	12.10	11.24	10.23
50	18.46	12.53	11.63	10.56
51	18.46	12.53	11.63	10.56
52	18.46	12.53	11.63	10.56
53	18.46	12.53	11.63	10.56
54	18.46	12.53	11.63	10.56
55	18.46	12.53	11.63	10.56
56	18.46	12.53	11.63	10.56
57	18.46	12.53	11.63	10.56
58	18.46	12.53	11.63	10.56
59	18.46	12.53	11.63	10.56
60	18.46	12.53	11.63	10.56
61	18.46	12.53	11.63	10.56
62	18.46	12.53	11.63	10.56
63	18.46	12.53	11.63	10.56
64	18.46	12.53	11.63	10.56

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.66	3.84	3.54	3.22
26	5.79	3.93	3.64	3.32
27	5.93	4.03	3.73	3.42
28	6.13	4.17	3.87	3.55
29	6.39	4.36	4.05	3.73
30	6.77	4.63	4.31	3.98
31	7.21	4.94	4.62	4.30
32	7.67	5.29	4.97	4.64
33	8.17	5.66	5.33	5.01
34	8.75	6.08	5.74	5.43
35	9.40	6.55	6.21	5.89
36	10.28	7.15	6.78	6.42
37	11.21	7.78	7.36	6.96
38	12.17	8.44	7.97	7.53
39	13.16	9.10	8.61	8.10
40	14.13	9.76	9.23	8.67
41	15.10	10.39	9.79	9.17
42	16.11	11.05	10.40	9.69
43	17.17	11.73	11.03	10.23
44	18.24	12.43	11.66	10.77
45	19.08	12.96	12.14	11.18
46	20.03	13.62	12.74	11.71
47	20.86	14.20	13.26	12.16
48	21.85	14.88	13.88	12.71
49	22.77	15.51	14.45	13.22
50	23.59	16.08	14.96	13.66
51	23.59	16.08	14.96	13.66
52	23.59	16.08	14.96	13.66
53	23.59	16.08	14.96	13.66
54	23.59	16.08	14.96	13.66
55	23.59	16.08	14.96	13.66
56	23.59	16.08	14.96	13.66
57	23.59	16.08	14.96	13.66
58	23.59	16.08	14.96	13.66
59	23.59	16.08	14.96	13.66
60	23.59	16.08	14.96	13.66
61	23.59	16.08	14.96	13.66
62	23.59	16.08	14.96	13.66
63	23.59	16.08	14.96	13.66
64	23.59	16.08	14.96	13.66

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.06	4.10	3.79	3.45
26	6.20	4.20	3.89	3.56
27	6.34	4.31	3.99	3.66
28	6.55	4.46	4.14	3.80
29	6.84	4.66	4.34	3.99
30	7.25	4.95	4.61	4.25
31	7.71	5.29	4.95	4.60
32	8.21	5.66	5.31	4.97
33	8.75	6.05	5.70	5.36
34	9.36	6.50	6.14	5.81
35	10.06	7.01	6.65	6.31
36	11.00	7.65	7.25	6.86
37	12.00	8.33	7.88	7.45
38	13.02	9.03	8.53	8.05
39	14.08	9.75	9.21	8.67
40	15.12	10.45	9.87	9.28
41	16.15	11.12	10.48	9.81
42	17.24	11.82	11.13	10.37
43	18.36	12.55	11.80	10.94
44	19.51	13.30	12.47	11.53
45	20.41	13.87	12.99	11.96
46	21.43	14.58	13.63	12.53
47	22.33	15.19	14.19	13.01
48	23.37	15.91	14.85	13.60
49	24.36	16.59	15.47	14.14
50	25.24	17.20	16.01	14.62
51	25.24	17.20	16.01	14.62
52	25.24	17.20	16.01	14.62
53	25.24	17.20	16.01	14.62
54	25.24	17.20	16.01	14.62
55	25.24	17.20	16.01	14.62
56	25.24	17.20	16.01	14.62
57	25.24	17.20	16.01	14.62
58	25.24	17.20	16.01	14.62
59	25.24	17.20	16.01	14.62
60	25.24	17.20	16.01	14.62
61	25.24	17.20	16.01	14.62
62	25.24	17.20	16.01	14.62
63	25.24	17.20	16.01	14.62
64	25.24	17.20	16.01	14.62

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.88	7.46	6.88	6.25
26	11.11	7.60	7.03	6.42
27	11.33	7.75	7.19	6.59
28	11.68	7.98	7.42	6.83
29	12.17	8.31	7.74	7.15
30	12.87	8.77	8.19	7.59
31	13.61	9.38	8.79	8.21
32	14.42	10.03	9.45	8.87
33	15.29	10.73	10.15	9.58
34	16.30	11.53	10.94	10.37
35	17.43	12.43	11.84	11.27
36	18.75	13.22	12.59	11.99
37	20.14	14.03	13.37	12.73
38	21.55	14.87	14.16	13.49
39	23.00	15.71	14.96	14.25
40	24.40	16.51	15.72	14.97
41	25.65	17.35	16.47	15.58
42	26.98	18.25	17.27	16.21
43	28.35	19.16	18.07	16.87
44	29.73	20.10	18.89	17.53
45	30.72	20.77	19.46	17.94
46	32.41	21.91	20.50	18.85
47	33.90	22.92	21.41	19.63
48	35.63	24.10	22.47	20.57
49	37.26	25.20	23.48	21.44
50	38.73	26.20	24.38	22.23
51	38.73	26.20	24.38	22.23
52	38.73	26.20	24.38	22.23
53	38.73	26.20	24.38	22.23
54	38.73	26.20	24.38	22.23
55	38.73	26.20	24.38	22.23
56	38.73	26.20	24.38	22.23
57	38.73	26.20	24.38	22.23
58	38.73	26.20	24.38	22.23
59	38.73	26.20	24.38	22.23
60	38.73	26.20	24.38	22.23
61	38.73	26.20	24.38	22.23
62	38.73	26.20	24.38	22.23
63	38.73	26.20	24.38	22.23
64	38.73	26.20	24.38	22.23

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider A Conv.
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.00	11.15	10.18	9.14
26	17.89	11.71	10.75	9.75
27	18.79	12.28	11.32	10.36
28	19.89	12.97	12.02	11.09
29	21.23	13.83	12.86	11.95
30	22.96	14.94	13.94	13.03
31	25.87	17.26	16.21	15.24
32	28.97	19.73	18.61	17.57
33	32.25	22.35	21.16	20.05
34	35.90	25.23	23.97	22.77
35	39.96	28.43	27.08	25.79
36	43.38	30.23	28.79	27.42
37	46.98	32.10	30.58	29.12
38	50.69	34.00	32.38	30.85
39	54.51	35.93	34.22	32.59
40	58.22	37.74	35.95	34.23
41	62.48	40.20	38.05	35.86
42	66.99	42.81	40.29	37.59
43	71.65	45.50	42.59	39.36
44	76.42	48.24	44.92	41.13
45	80.22	50.35	46.68	42.36
46	81.29	51.03	47.30	42.94
47	81.83	51.36	47.61	43.22
48	82.93	52.06	48.26	43.81
49	83.78	52.59	48.75	44.25
50	84.24	52.88	49.02	44.49
51	84.24	52.88	49.02	44.49
52	84.24	52.88	49.02	44.49
53	84.24	52.88	49.02	44.49
54	84.24	52.88	49.02	44.49
55	84.24	52.88	49.02	44.49
56	84.24	52.88	49.02	44.49
57	84.24	52.88	49.02	44.49
58	84.24	52.88	49.02	44.49
59	84.24	52.88	49.02	44.49
60	84.24	52.88	49.02	44.49
61	84.24	52.88	49.02	44.49
62	84.24	52.88	49.02	44.49
63	84.24	52.88	49.02	44.49
64	84.24	52.88	49.02	44.49

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A Conv.
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.46	1.70	1.68	1.49
26	2.51	1.75	1.71	1.52
27	2.58	1.80	1.75	1.56
28	2.63	1.85	1.78	1.59
29	2.70	1.91	1.82	1.63
30	2.76	1.97	1.85	1.67
31	2.83	2.04	1.90	1.71
32	2.91	2.10	1.94	1.76
33	3.00	2.18	1.99	1.81
34	3.10	2.25	2.04	1.87
35	3.25	2.37	2.14	1.96
36	3.45	2.52	2.28	2.09
37	3.73	2.73	2.46	2.26
38	4.10	2.99	2.70	2.48
39	4.52	3.31	2.98	2.73
40	4.98	3.65	3.30	3.02
41	5.51	4.05	3.65	3.35
42	6.09	4.49	4.05	3.71
43	6.73	4.97	4.50	4.12
44	7.45	5.51	4.99	4.55
45	8.23	6.09	5.52	5.04
46	8.83	6.51	5.90	5.37
47	9.53	6.99	6.34	5.75
48	10.13	7.40	6.72	6.08
49	10.67	7.78	7.06	6.38
50	11.21	8.14	7.40	6.67
51	11.21	8.14	7.40	6.67
52	11.21	8.14	7.40	6.67
53	11.21	8.14	7.40	6.67
54	11.21	8.14	7.40	6.67
55	11.21	8.14	7.40	6.67
56	11.21	8.14	7.40	6.67
57	11.21	8.14	7.40	6.67
58	11.21	8.14	7.40	6.67
59	11.21	8.14	7.40	6.67
60	11.21	8.14	7.40	6.67
61	11.21	8.14	7.40	6.67
62	11.21	8.14	7.40	6.67
63	11.21	8.14	7.40	6.67
64	11.21	8.14	7.40	6.67

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A Conv.
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.69	1.21	1.08	0.96
26	1.74	1.24	1.12	1.00
27	1.79	1.29	1.16	1.03
28	1.85	1.32	1.20	1.07
29	1.91	1.37	1.24	1.11
30	1.96	1.41	1.28	1.15
31	2.02	1.46	1.33	1.20
32	2.09	1.52	1.39	1.25
33	2.16	1.58	1.45	1.31
34	2.25	1.64	1.52	1.37
35	2.36	1.74	1.61	1.45
36	2.52	1.86	1.71	1.55
37	2.73	2.01	1.85	1.68
38	3.01	2.22	2.04	1.85
39	3.32	2.46	2.25	2.05
40	3.69	2.72	2.50	2.27
41	4.09	3.03	2.76	2.52
42	4.53	3.36	3.05	2.80
43	5.03	3.74	3.37	3.10
44	5.57	4.15	3.74	3.44
45	6.17	4.61	4.14	3.81
46	6.67	4.95	4.45	4.09
47	7.26	5.36	4.83	4.43
48	7.77	5.72	5.15	4.72
49	8.25	6.05	5.46	4.97
50	8.73	6.37	5.75	5.23
51	8.73	6.37	5.75	5.23
52	8.73	6.37	5.75	5.23
53	8.73	6.37	5.75	5.23
54	8.73	6.37	5.75	5.23
55	8.73	6.37	5.75	5.23
56	8.73	6.37	5.75	5.23
57	8.73	6.37	5.75	5.23
58	8.73	6.37	5.75	5.23
59	8.73	6.37	5.75	5.23
60	8.73	6.37	5.75	5.23
61	8.73	6.37	5.75	5.23
62	8.73	6.37	5.75	5.23
63	8.73	6.37	5.75	5.23
64	8.73	6.37	5.75	5.23

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A Conv.
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.83	1.95	1.93	1.71
26	2.89	2.01	1.96	1.75
27	2.96	2.07	2.01	1.79
28	3.02	2.13	2.05	1.83
29	3.10	2.20	2.09	1.87
30	3.17	2.27	2.13	1.92
31	3.25	2.34	2.18	1.97
32	3.34	2.41	2.23	2.02
33	3.45	2.50	2.29	2.08
34	3.56	2.59	2.35	2.15
35	3.74	2.72	2.46	2.25
36	3.97	2.90	2.62	2.40
37	4.29	3.14	2.83	2.60
38	4.71	3.44	3.10	2.85
39	5.19	3.80	3.43	3.14
40	5.72	4.20	3.79	3.47
41	6.33	4.65	4.20	3.85
42	7.00	5.16	4.66	4.26
43	7.74	5.71	5.17	4.73
44	8.56	6.33	5.73	5.23
45	9.46	7.00	6.34	5.79
46	10.15	7.48	6.78	6.17
47	10.95	8.03	7.29	6.61
48	11.64	8.51	7.72	6.99
49	12.26	8.94	8.11	7.33
50	12.89	9.36	8.50	7.67
51	12.89	9.36	8.50	7.67
52	12.89	9.36	8.50	7.67
53	12.89	9.36	8.50	7.67
54	12.89	9.36	8.50	7.67
55	12.89	9.36	8.50	7.67
56	12.89	9.36	8.50	7.67
57	12.89	9.36	8.50	7.67
58	12.89	9.36	8.50	7.67
59	12.89	9.36	8.50	7.67
60	12.89	9.36	8.50	7.67
61	12.89	9.36	8.50	7.67
62	12.89	9.36	8.50	7.67
63	12.89	9.36	8.50	7.67
64	12.89	9.36	8.50	7.67

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A Conv.
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.56	2.52	2.33	2.05
26	3.54	2.59	2.34	2.08
27	3.61	2.64	2.38	2.12
28	3.68	2.70	2.43	2.16
29	3.76	2.76	2.48	2.21
30	3.84	2.82	2.52	2.26
31	3.96	2.92	2.59	2.34
32	4.11	3.04	2.66	2.42
33	4.26	3.16	2.75	2.51
34	4.44	3.30	2.85	2.61
35	4.68	3.49	2.99	2.76
36	4.96	3.70	3.16	2.92
37	5.35	3.99	3.39	3.14
38	5.85	4.37	3.71	3.42
39	6.44	4.81	4.07	3.76
40	7.09	5.30	4.48	4.14
41	7.86	5.88	4.94	4.57
42	8.70	6.51	5.45	5.04
43	9.64	7.21	6.03	5.56
44	10.66	7.99	6.64	6.14
45	11.79	8.84	7.32	6.77
46	12.65	9.43	7.84	7.23
47	13.64	10.14	8.44	7.77
48	14.52	10.74	8.95	8.24
49	15.29	11.28	9.42	8.64
50	16.08	11.81	9.88	9.06
51	16.08	11.81	9.88	9.06
52	16.08	11.81	9.88	9.06
53	16.08	11.81	9.88	9.06
54	16.08	11.81	9.88	9.06
55	16.08	11.81	9.88	9.06
56	16.08	11.81	9.88	9.06
57	16.08	11.81	9.88	9.06
58	16.08	11.81	9.88	9.06
59	16.08	11.81	9.88	9.06
60	16.08	11.81	9.88	9.06
61	16.08	11.81	9.88	9.06
62	16.08	11.81	9.88	9.06
63	16.08	11.81	9.88	9.06
64	16.08	11.81	9.88	9.06

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A Conv.
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.81	2.69	2.49	2.21
26	3.79	2.77	2.51	2.23
27	3.86	2.82	2.55	2.27
28	3.94	2.88	2.60	2.32
29	4.02	2.95	2.65	2.37
30	4.10	3.01	2.69	2.41
31	4.24	3.12	2.77	2.50
32	4.40	3.25	2.85	2.59
33	4.57	3.39	2.94	2.69
34	4.75	3.53	3.04	2.80
35	5.01	3.74	3.19	2.95
36	5.31	3.96	3.38	3.12
37	5.73	4.27	3.64	3.35
38	6.26	4.68	3.97	3.67
39	6.89	5.14	4.36	4.02
40	7.59	5.67	4.79	4.42
41	8.41	6.28	5.29	4.89
42	9.32	6.97	5.84	5.39
43	10.31	7.72	6.44	5.95
44	11.41	8.54	7.11	6.57
45	12.62	9.46	7.84	7.24
46	13.53	10.10	8.39	7.74
47	14.60	10.86	9.03	8.32
48	15.53	11.50	9.58	8.82
49	16.36	12.07	10.07	9.25
50	17.20	12.65	10.57	9.70
51	17.20	12.65	10.57	9.70
52	17.20	12.65	10.57	9.70
53	17.20	12.65	10.57	9.70
54	17.20	12.65	10.57	9.70
55	17.20	12.65	10.57	9.70
56	17.20	12.65	10.57	9.70
57	17.20	12.65	10.57	9.70
58	17.20	12.65	10.57	9.70
59	17.20	12.65	10.57	9.70
60	17.20	12.65	10.57	9.70
61	17.20	12.65	10.57	9.70
62	17.20	12.65	10.57	9.70
63	17.20	12.65	10.57	9.70
64	17.20	12.65	10.57	9.70

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A Conv.
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.32	4.74	4.34	3.86
26	6.41	4.81	4.39	3.91
27	6.52	4.89	4.43	3.97
28	6.63	4.96	4.48	4.03
29	6.74	5.04	4.54	4.09
30	6.86	5.13	4.60	4.15
31	7.03	5.25	4.65	4.24
32	7.23	5.38	4.72	4.34
33	7.45	5.54	4.80	4.45
34	7.69	5.72	4.90	4.58
35	8.06	5.99	5.08	4.78
36	8.43	6.28	5.31	5.00
37	8.98	6.69	5.66	5.32
38	9.72	7.26	6.12	5.75
39	10.58	7.91	6.66	6.26
40	11.54	8.65	7.26	6.82
41	12.69	9.55	7.98	7.49
42	13.96	10.55	8.78	8.22
43	15.36	11.64	9.65	9.04
44	16.89	12.86	10.63	9.93
45	18.58	14.18	11.68	10.90
46	20.09	15.24	12.58	11.70
47	21.84	16.47	13.62	12.64
48	23.38	17.53	14.54	13.46
49	24.78	18.49	15.37	14.19
50	26.19	19.46	16.20	14.92
51	26.19	19.46	16.20	14.92
52	26.19	19.46	16.20	14.92
53	26.19	19.46	16.20	14.92
54	26.19	19.46	16.20	14.92
55	26.19	19.46	16.20	14.92
56	26.19	19.46	16.20	14.92
57	26.19	19.46	16.20	14.92
58	26.19	19.46	16.20	14.92
59	26.19	19.46	16.20	14.92
60	26.19	19.46	16.20	14.92
61	26.19	19.46	16.20	14.92
62	26.19	19.46	16.20	14.92
63	26.19	19.46	16.20	14.92
64	26.19	19.46	16.20	14.92

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A Conv.
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.57	6.80	6.24	5.48
26	9.88	7.02	6.40	5.66
27	10.21	7.25	6.57	5.84
28	10.54	7.47	6.74	6.02
29	10.88	7.71	6.93	6.21
30	11.21	7.94	7.11	6.40
31	11.93	8.43	7.46	6.79
32	12.68	8.95	7.84	7.21
33	13.47	9.49	8.24	7.65
34	14.31	10.06	8.67	8.11
35	15.40	10.81	9.24	8.72
36	16.20	11.38	9.72	9.15
37	17.34	12.20	10.40	9.78
38	18.87	13.29	11.31	10.62
39	20.64	14.55	12.37	11.59
40	22.61	15.94	13.54	12.67
41	25.18	17.79	15.07	14.05
42	28.02	19.83	16.75	15.56
43	31.14	22.07	18.61	17.23
44	34.61	24.55	20.66	19.07
45	38.39	27.27	22.90	21.09
46	39.43	27.96	23.49	21.60
47	40.83	28.91	24.31	22.30
48	41.76	29.52	24.85	22.76
49	42.39	29.92	25.20	23.04
50	43.02	30.31	25.55	23.32
51	43.02	30.31	25.55	23.32
52	43.02	30.31	25.55	23.32
53	43.02	30.31	25.55	23.32
54	43.02	30.31	25.55	23.32
55	43.02	30.31	25.55	23.32
56	43.02	30.31	25.55	23.32
57	43.02	30.31	25.55	23.32
58	43.02	30.31	25.55	23.32
59	43.02	30.31	25.55	23.32
60	43.02	30.31	25.55	23.32
61	43.02	30.31	25.55	23.32
62	43.02	30.31	25.55	23.32
63	43.02	30.31	25.55	23.32
64	43.02	30.31	25.55	23.32

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

ES-92
Unisex

Group Supplement Rider A Conv.
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.51	1.72	1.71	1.52
26	2.58	1.78	1.75	1.56
27	2.64	1.84	1.79	1.59
28	2.71	1.91	1.83	1.64
29	2.77	1.97	1.87	1.67
30	2.84	2.04	1.91	1.71
31	2.91	2.11	1.96	1.77
32	3.01	2.18	2.00	1.82
33	3.11	2.25	2.06	1.88
34	3.22	2.34	2.12	1.94
35	3.38	2.46	2.23	2.04
36	3.61	2.63	2.38	2.18
37	3.91	2.86	2.58	2.37
38	4.30	3.15	2.84	2.60
39	4.75	3.48	3.14	2.88
40	5.25	3.85	3.47	3.18
41	5.83	4.29	3.87	3.54
42	6.46	4.77	4.31	3.94
43	7.17	5.29	4.79	4.38
44	7.94	5.87	5.32	4.85
45	8.80	6.52	5.91	5.39
46	9.50	7.00	6.34	5.79
47	10.32	7.58	6.87	6.23
48	11.04	8.06	7.32	6.63
49	11.68	8.51	7.73	6.98
50	12.35	8.95	8.13	7.33
51	12.35	8.95	8.13	7.33
52	12.35	8.95	8.13	7.33
53	12.35	8.95	8.13	7.33
54	12.35	8.95	8.13	7.33
55	12.35	8.95	8.13	7.33
56	12.35	8.95	8.13	7.33
57	12.35	8.95	8.13	7.33
58	12.35	8.95	8.13	7.33
59	12.35	8.95	8.13	7.33
60	12.35	8.95	8.13	7.33
61	12.35	8.95	8.13	7.33
62	12.35	8.95	8.13	7.33
63	12.35	8.95	8.13	7.33
64	12.35	8.95	8.13	7.33

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

ES-92
Unisex

Group Supplement Rider A Conv.
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.73	1.24	1.11	0.99
26	1.78	1.27	1.15	1.02
27	1.84	1.32	1.19	1.06
28	1.89	1.36	1.23	1.10
29	1.96	1.41	1.27	1.14
30	2.02	1.46	1.32	1.18
31	2.09	1.51	1.38	1.24
32	2.17	1.57	1.44	1.29
33	2.24	1.64	1.50	1.35
34	2.34	1.71	1.58	1.42
35	2.46	1.81	1.67	1.52
36	2.63	1.93	1.79	1.62
37	2.86	2.10	1.94	1.76
38	3.16	2.33	2.14	1.95
39	3.50	2.58	2.37	2.16
40	3.89	2.88	2.63	2.40
41	4.33	3.21	2.92	2.67
42	4.81	3.57	3.24	2.97
43	5.35	3.98	3.60	3.31
44	5.95	4.43	3.99	3.67
45	6.60	4.93	4.42	4.08
46	7.18	5.34	4.80	4.41
47	7.86	5.81	5.22	4.80
48	8.47	6.23	5.61	5.13
49	9.04	6.62	5.97	5.45
50	9.60	7.01	6.33	5.76
51	9.60	7.01	6.33	5.76
52	9.60	7.01	6.33	5.76
53	9.60	7.01	6.33	5.76
54	9.60	7.01	6.33	5.76
55	9.60	7.01	6.33	5.76
56	9.60	7.01	6.33	5.76
57	9.60	7.01	6.33	5.76
58	9.60	7.01	6.33	5.76
59	9.60	7.01	6.33	5.76
60	9.60	7.01	6.33	5.76
61	9.60	7.01	6.33	5.76
62	9.60	7.01	6.33	5.76
63	9.60	7.01	6.33	5.76
64	9.60	7.01	6.33	5.76

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

ES-92
Unisex

Group Supplement Rider A Conv.
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.88	1.98	1.96	1.75
26	2.96	2.05	2.01	1.79
27	3.03	2.12	2.06	1.83
28	3.11	2.19	2.10	1.88
29	3.18	2.26	2.15	1.92
30	3.26	2.34	2.20	1.97
31	3.35	2.42	2.25	2.03
32	3.46	2.50	2.30	2.09
33	3.57	2.59	2.37	2.16
34	3.70	2.69	2.44	2.23
35	3.89	2.83	2.56	2.35
36	4.15	3.02	2.73	2.50
37	4.49	3.29	2.96	2.72
38	4.94	3.62	3.26	2.99
39	5.46	4.00	3.61	3.31
40	6.04	4.42	3.99	3.66
41	6.70	4.93	4.45	4.07
42	7.43	5.48	4.95	4.53
43	8.24	6.08	5.51	5.03
44	9.13	6.75	6.11	5.58
45	10.12	7.49	6.79	6.20
46	10.92	8.05	7.29	6.65
47	11.86	8.71	7.90	7.16
48	12.69	9.27	8.41	7.62
49	13.43	9.78	8.88	8.02
50	14.19	10.29	9.35	8.43
51	14.19	10.29	9.35	8.43
52	14.19	10.29	9.35	8.43
53	14.19	10.29	9.35	8.43
54	14.19	10.29	9.35	8.43
55	14.19	10.29	9.35	8.43
56	14.19	10.29	9.35	8.43
57	14.19	10.29	9.35	8.43
58	14.19	10.29	9.35	8.43
59	14.19	10.29	9.35	8.43
60	14.19	10.29	9.35	8.43
61	14.19	10.29	9.35	8.43
62	14.19	10.29	9.35	8.43
63	14.19	10.29	9.35	8.43
64	14.19	10.29	9.35	8.43

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

ES-92
Unisex

Group Supplement Rider A Conv.
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.63	2.57	2.37	2.14
26	3.62	2.64	2.40	2.14
27	3.70	2.70	2.45	2.17
28	3.78	2.77	2.49	2.23
29	3.87	2.83	2.55	2.27
30	3.95	2.90	2.60	2.33
31	4.09	3.02	2.67	2.41
32	4.25	3.14	2.75	2.50
33	4.42	3.28	2.85	2.60
34	4.61	3.43	2.95	2.71
35	4.87	3.63	3.11	2.87
36	5.18	3.86	3.30	3.04
37	5.60	4.18	3.56	3.28
38	6.15	4.59	3.90	3.60
39	6.78	5.06	4.29	3.96
40	7.48	5.59	4.73	4.36
41	8.32	6.22	5.24	4.84
42	9.24	6.91	5.79	5.35
43	10.26	7.68	6.41	5.92
44	11.38	8.53	7.09	6.56
45	12.61	9.46	7.84	7.24
46	13.62	10.16	8.44	7.79
47	14.79	10.99	9.14	8.42
48	15.82	11.71	9.76	8.97
49	16.75	12.35	10.31	9.47
50	17.69	13.00	10.86	9.97
51	17.69	13.00	10.86	9.97
52	17.69	13.00	10.86	9.97
53	17.69	13.00	10.86	9.97
54	17.69	13.00	10.86	9.97
55	17.69	13.00	10.86	9.97
56	17.69	13.00	10.86	9.97
57	17.69	13.00	10.86	9.97
58	17.69	13.00	10.86	9.97
59	17.69	13.00	10.86	9.97
60	17.69	13.00	10.86	9.97
61	17.69	13.00	10.86	9.97
62	17.69	13.00	10.86	9.97
63	17.69	13.00	10.86	9.97
64	17.69	13.00	10.86	9.97

For smokers the premium rates are increased by 35 percent.

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Unisex

Group Supplement Rider A Conv.
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.88	2.75	2.54	2.30
26	3.87	2.83	2.57	2.28
27	3.96	2.89	2.62	2.33
28	4.04	2.96	2.67	2.38
29	4.14	3.03	2.72	2.43
30	4.23	3.10	2.78	2.49
31	4.38	3.23	2.86	2.58
32	4.55	3.36	2.95	2.68
33	4.73	3.51	3.05	2.79
34	4.93	3.67	3.16	2.90
35	5.21	3.89	3.32	3.07
36	5.54	4.14	3.53	3.25
37	5.99	4.47	3.80	3.51
38	6.58	4.91	4.17	3.85
39	7.25	5.42	4.59	4.23
40	8.01	5.98	5.06	4.67
41	8.90	6.65	5.60	5.17
42	9.89	7.40	6.20	5.73
43	10.97	8.22	6.86	6.34
44	12.17	9.13	7.59	7.02
45	13.49	10.12	8.39	7.75
46	14.57	10.88	9.03	8.33
47	15.82	11.76	9.78	9.01
48	16.92	12.53	10.44	9.60
49	17.92	13.22	11.03	10.13
50	18.92	13.91	11.63	10.67
51	18.92	13.91	11.63	10.67
52	18.92	13.91	11.63	10.67
53	18.92	13.91	11.63	10.67
54	18.92	13.91	11.63	10.67
55	18.92	13.91	11.63	10.67
56	18.92	13.91	11.63	10.67
57	18.92	13.91	11.63	10.67
58	18.92	13.91	11.63	10.67
59	18.92	13.91	11.63	10.67
60	18.92	13.91	11.63	10.67
61	18.92	13.91	11.63	10.67
62	18.92	13.91	11.63	10.67
63	18.92	13.91	11.63	10.67
64	18.92	13.91	11.63	10.67

For smokers the premium rates are increased by 35 percent.

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Unisex

Group Supplement Rider A Conv.
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.44	4.83	4.43	3.93
26	6.56	4.92	4.48	3.99
27	6.67	5.00	4.54	4.06
28	6.80	5.09	4.60	4.13
29	6.94	5.19	4.67	4.21
30	7.07	5.28	4.74	4.28
31	7.26	5.42	4.80	4.38
32	7.48	5.57	4.88	4.49
33	7.72	5.74	4.98	4.61
34	7.99	5.93	5.09	4.75
35	8.39	6.23	5.28	4.97
36	8.80	6.54	5.54	5.21
37	9.40	7.01	5.92	5.56
38	10.21	7.62	6.42	6.03
39	11.14	8.33	7.01	6.58
40	12.18	9.12	7.67	7.19
41	13.43	10.11	8.45	7.93
42	14.82	11.20	9.32	8.73
43	16.35	12.40	10.28	9.61
44	18.04	13.73	11.34	10.59
45	19.88	15.17	12.49	11.66
46	21.64	16.41	13.55	12.61
47	23.67	17.85	14.77	13.70
48	25.48	19.11	15.84	14.66
49	27.14	20.26	16.82	15.53
50	28.80	21.40	17.81	16.41
51	28.80	21.40	17.81	16.41
52	28.80	21.40	17.81	16.41
53	28.80	21.40	17.81	16.41
54	28.80	21.40	17.81	16.41
55	28.80	21.40	17.81	16.41
56	28.80	21.40	17.81	16.41
57	28.80	21.40	17.81	16.41
58	28.80	21.40	17.81	16.41
59	28.80	21.40	17.81	16.41
60	28.80	21.40	17.81	16.41
61	28.80	21.40	17.81	16.41
62	28.80	21.40	17.81	16.41
63	28.80	21.40	17.81	16.41
64	28.80	21.40	17.81	16.41

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider A Conv.
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.76	6.94	6.36	5.59
26	10.11	7.18	6.55	5.78
27	10.46	7.42	6.74	5.98
28	10.81	7.67	6.92	6.18
29	11.19	7.92	7.12	6.38
30	11.55	8.18	7.32	6.59
31	12.31	8.70	7.70	7.01
32	13.12	9.26	8.11	7.46
33	13.97	9.84	8.54	7.93
34	14.86	10.45	9.00	8.43
35	16.01	11.25	9.61	9.07
36	16.90	11.88	10.14	9.55
37	18.15	12.77	10.89	10.24
38	19.81	13.95	11.88	11.15
39	21.72	15.31	13.02	12.20
40	23.86	16.82	14.29	13.37
41	26.66	18.83	15.96	14.87
42	29.75	21.05	17.79	16.52
43	33.16	23.50	19.81	18.34
44	36.94	26.21	22.05	20.36
45	41.08	29.18	24.51	22.57
46	42.42	30.09	25.28	23.24
47	44.19	31.28	26.31	24.14
48	45.45	32.13	27.04	24.77
49	46.39	32.74	27.58	25.21
50	47.31	33.34	28.11	25.66
51	47.31	33.34	28.11	25.66
52	47.31	33.34	28.11	25.66
53	47.31	33.34	28.11	25.66
54	47.31	33.34	28.11	25.66
55	47.31	33.34	28.11	25.66
56	47.31	33.34	28.11	25.66
57	47.31	33.34	28.11	25.66
58	47.31	33.34	28.11	25.66
59	47.31	33.34	28.11	25.66
60	47.31	33.34	28.11	25.66
61	47.31	33.34	28.11	25.66
62	47.31	33.34	28.11	25.66
63	47.31	33.34	28.11	25.66
64	47.31	33.34	28.11	25.66

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.80	1.24	1.19	1.12
26	1.84	1.28	1.21	1.15
27	1.89	1.30	1.25	1.19
28	1.93	1.35	1.28	1.22
29	1.98	1.38	1.32	1.26
30	2.05	1.43	1.37	1.30
31	2.10	1.48	1.42	1.35
32	2.16	1.53	1.46	1.40
33	2.23	1.58	1.51	1.45
34	2.30	1.63	1.50	1.50
35	2.39	1.71	1.59	1.54
36	2.53	1.80	1.70	1.57
37	2.74	1.95	1.83	1.70
38	3.00	2.15	2.01	1.87
39	3.31	2.37	2.23	2.05
40	3.67	2.63	2.47	2.29
41	4.08	2.94	2.75	2.55
42	4.54	3.27	3.08	2.85
43	5.05	3.65	3.43	3.19
44	5.61	4.07	3.84	3.56
45	6.25	4.53	4.27	3.97
46	6.87	4.96	4.67	4.33
47	7.41	5.34	5.02	4.63
48	7.92	5.68	5.32	4.91
49	8.47	6.05	5.67	5.20
50	8.94	6.37	5.96	5.47
51	8.94	6.37	5.96	5.47
52	8.94	6.37	5.96	5.47
53	8.94	6.37	5.96	5.47
54	8.94	6.37	5.96	5.47
55	8.94	6.37	5.96	5.47
56	8.94	6.37	5.96	5.47
57	8.94	6.37	5.96	5.47
58	8.94	6.37	5.96	5.47
59	8.94	6.37	5.96	5.47
60	8.94	6.37	5.96	5.47
61	8.94	6.37	5.96	5.47
62	8.94	6.37	5.96	5.47
63	8.94	6.37	5.96	5.47
64	8.94	6.37	5.96	5.47

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.26	0.91	0.84	0.75
26	1.30	0.94	0.87	0.78
27	1.33	0.96	0.90	0.81
28	1.38	0.99	0.93	0.84
29	1.42	1.02	0.96	0.87
30	1.47	1.06	1.00	0.90
31	1.53	1.10	1.05	0.96
32	1.59	1.14	1.11	1.01
33	1.65	1.19	1.16	1.06
34	1.71	1.23	1.16	1.12
35	1.79	1.28	1.20	1.15
36	1.90	1.36	1.28	1.18
37	2.06	1.48	1.38	1.28
38	2.27	1.63	1.53	1.41
39	2.50	1.80	1.69	1.56
40	2.77	2.01	1.88	1.74
41	3.08	2.25	2.09	1.94
42	3.43	2.51	2.33	2.16
43	3.80	2.81	2.60	2.41
44	4.23	3.14	2.90	2.69
45	4.71	3.51	3.22	3.00
46	5.21	3.87	3.55	3.29
47	5.66	4.19	3.84	3.54
48	6.10	4.48	4.11	3.79
49	6.54	4.80	4.39	4.04
50	6.97	5.09	4.65	4.28
51	6.97	5.09	4.65	4.28
52	6.97	5.09	4.65	4.28
53	6.97	5.09	4.65	4.28
54	6.97	5.09	4.65	4.28
55	6.97	5.09	4.65	4.28
56	6.97	5.09	4.65	4.28
57	6.97	5.09	4.65	4.28
58	6.97	5.09	4.65	4.28
59	6.97	5.09	4.65	4.28
60	6.97	5.09	4.65	4.28
61	6.97	5.09	4.65	4.28
62	6.97	5.09	4.65	4.28
63	6.97	5.09	4.65	4.28
64	6.97	5.09	4.65	4.28

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.04	1.41	1.35	1.27
26	2.09	1.45	1.38	1.31
27	2.15	1.48	1.42	1.35
28	2.19	1.53	1.46	1.39
29	2.25	1.57	1.50	1.43
30	2.33	1.63	1.56	1.48
31	2.39	1.68	1.61	1.53
32	2.46	1.74	1.66	1.59
33	2.53	1.79	1.72	1.65
34	2.61	1.85	1.71	1.71
35	2.72	1.94	1.81	1.75
36	2.88	2.05	1.93	1.78
37	3.11	2.22	2.08	1.93
38	3.41	2.44	2.28	2.12
39	3.76	2.69	2.53	2.33
40	4.17	2.99	2.81	2.60
41	4.64	3.34	3.13	2.90
42	5.16	3.72	3.50	3.24
43	5.74	4.15	3.90	3.62
44	6.38	4.62	4.36	4.04
45	7.10	5.15	4.85	4.51
46	7.81	5.64	5.31	4.92
47	8.42	6.07	5.70	5.26
48	9.00	6.45	6.05	5.58
49	9.62	6.87	6.44	5.91
50	10.16	7.24	6.77	6.22
51	10.16	7.24	6.77	6.22
52	10.16	7.24	6.77	6.22
53	10.16	7.24	6.77	6.22
54	10.16	7.24	6.77	6.22
55	10.16	7.24	6.77	6.22
56	10.16	7.24	6.77	6.22
57	10.16	7.24	6.77	6.22
58	10.16	7.24	6.77	6.22
59	10.16	7.24	6.77	6.22
60	10.16	7.24	6.77	6.22
61	10.16	7.24	6.77	6.22
62	10.16	7.24	6.77	6.22
63	10.16	7.24	6.77	6.22
64	10.16	7.24	6.77	6.22

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.45	1.73	1.60	1.45
26	2.51	1.78	1.65	1.50
27	2.57	1.83	1.70	1.54
28	2.64	1.88	1.74	1.59
29	2.72	1.93	1.80	1.64
30	2.81	2.00	1.87	1.71
31	2.91	2.08	1.94	1.79
32	3.02	2.16	2.03	1.88
33	3.13	2.25	2.11	1.96
34	3.25	2.34	2.21	2.06
35	3.43	2.47	2.34	2.19
36	3.62	2.62	2.47	2.31
37	3.89	2.82	2.66	2.49
38	4.26	3.08	2.92	2.73
39	4.68	3.39	3.21	3.00
40	5.19	3.76	3.56	3.33
41	5.77	4.19	3.97	3.71
42	6.42	4.67	4.42	4.14
43	7.14	5.20	4.93	4.62
44	7.94	5.79	5.49	5.14
45	8.83	6.45	6.11	5.72
46	9.75	7.08	6.70	6.26
47	10.55	7.64	7.21	6.71
48	11.31	8.16	7.69	7.13
49	12.11	8.71	8.20	7.59
50	12.84	9.21	8.65	7.99
51	12.84	9.21	8.65	7.99
52	12.84	9.21	8.65	7.99
53	12.84	9.21	8.65	7.99
54	12.84	9.21	8.65	7.99
55	12.84	9.21	8.65	7.99
56	12.84	9.21	8.65	7.99
57	12.84	9.21	8.65	7.99
58	12.84	9.21	8.65	7.99
59	12.84	9.21	8.65	7.99
60	12.84	9.21	8.65	7.99
61	12.84	9.21	8.65	7.99
62	12.84	9.21	8.65	7.99
63	12.84	9.21	8.65	7.99
64	12.84	9.21	8.65	7.99

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.62	1.86	1.72	1.55
26	2.69	1.90	1.76	1.60
27	2.76	1.95	1.82	1.65
28	2.82	2.01	1.87	1.70
29	2.91	2.07	1.92	1.76
30	3.01	2.14	1.99	1.83
31	3.12	2.22	2.08	1.92
32	3.23	2.32	2.17	2.01
33	3.35	2.40	2.26	2.10
34	3.47	2.50	2.36	2.20
35	3.67	2.64	2.50	2.34
36	3.87	2.80	2.64	2.48
37	4.17	3.01	2.85	2.67
38	4.56	3.30	3.12	2.92
39	5.01	3.63	3.43	3.22
40	5.56	4.03	3.81	3.57
41	6.18	4.48	4.24	3.97
42	6.87	4.99	4.73	4.43
43	7.64	5.56	5.27	4.94
44	8.49	6.19	5.88	5.50
45	9.45	6.89	6.54	6.13
46	10.43	7.58	7.18	6.69
47	11.29	8.18	7.72	7.19
48	12.10	8.73	8.23	7.64
49	12.96	9.32	8.77	8.12
50	13.74	9.85	9.25	8.55
51	13.74	9.85	9.25	8.55
52	13.74	9.85	9.25	8.55
53	13.74	9.85	9.25	8.55
54	13.74	9.85	9.25	8.55
55	13.74	9.85	9.25	8.55
56	13.74	9.85	9.25	8.55
57	13.74	9.85	9.25	8.55
58	13.74	9.85	9.25	8.55
59	13.74	9.85	9.25	8.55
60	13.74	9.85	9.25	8.55
61	13.74	9.85	9.25	8.55
62	13.74	9.85	9.25	8.55
63	13.74	9.85	9.25	8.55
64	13.74	9.85	9.25	8.55

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.82	3.56	3.29	2.98
26	4.91	3.62	3.36	3.05
27	5.01	3.69	3.43	3.13
28	5.11	3.76	3.51	3.21
29	5.22	3.84	3.59	3.31
30	5.38	3.97	3.71	3.43
31	5.50	4.06	3.81	3.55
32	5.62	4.17	3.93	3.68
33	5.76	4.28	4.05	3.82
34	5.91	4.41	4.18	3.97
35	6.17	4.61	4.39	4.18
36	6.41	4.78	4.56	4.34
37	6.78	5.06	4.83	4.60
38	7.31	5.46	5.20	4.95
39	7.93	5.92	5.64	5.37
40	8.68	6.48	6.17	5.87
41	9.50	7.09	6.76	6.43
42	10.41	7.77	7.40	7.04
43	11.42	8.53	8.13	7.72
44	12.54	9.37	8.93	8.47
45	13.79	10.31	9.82	9.31
46	15.33	11.36	10.80	10.18
47	16.71	12.28	11.65	10.95
48	18.02	13.14	12.45	11.65
49	19.40	14.06	13.30	12.41
50	20.66	14.89	14.07	13.07
51	20.66	14.89	14.07	13.07
52	20.66	14.89	14.07	13.07
53	20.66	14.89	14.07	13.07
54	20.66	14.89	14.07	13.07
55	20.66	14.89	14.07	13.07
56	20.66	14.89	14.07	13.07
57	20.66	14.89	14.07	13.07
58	20.66	14.89	14.07	13.07
59	20.66	14.89	14.07	13.07
60	20.66	14.89	14.07	13.07
61	20.66	14.89	14.07	13.07
62	20.66	14.89	14.07	13.07
63	20.66	14.89	14.07	13.07
64	20.66	14.89	14.07	13.07

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.21	5.07	4.63	4.13
26	7.51	5.27	4.84	4.35
27	7.81	5.47	5.05	4.58
28	8.12	5.68	5.27	4.81
29	8.44	5.90	5.49	5.05
30	8.85	6.18	5.77	5.34
31	9.45	6.73	6.32	5.90
32	10.07	7.29	6.88	6.46
33	10.70	7.86	7.44	7.03
34	11.35	8.44	8.02	7.61
35	12.21	9.18	8.74	8.33
36	12.80	9.49	9.04	8.61
37	13.67	10.02	9.54	9.09
38	14.85	10.76	10.25	9.76
39	16.24	11.64	11.09	10.56
40	17.91	12.71	12.11	11.53
41	20.00	14.12	13.45	12.76
42	22.32	15.69	14.94	14.14
43	24.92	17.44	16.61	15.67
44	27.80	19.38	18.46	17.37
45	31.00	21.54	20.52	19.26
46	32.60	22.59	21.50	20.19
47	33.71	23.29	22.15	20.80
48	34.58	23.83	22.65	21.26
49	35.53	24.41	23.18	21.77
50	36.21	24.81	23.55	22.11
51	36.21	24.81	23.55	22.11
52	36.21	24.81	23.55	22.11
53	36.21	24.81	23.55	22.11
54	36.21	24.81	23.55	22.11
55	36.21	24.81	23.55	22.11
56	36.21	24.81	23.55	22.11
57	36.21	24.81	23.55	22.11
58	36.21	24.81	23.55	22.11
59	36.21	24.81	23.55	22.11
60	36.21	24.81	23.55	22.11
61	36.21	24.81	23.55	22.11
62	36.21	24.81	23.55	22.11
63	36.21	24.81	23.55	22.11
64	36.21	24.81	23.55	22.11

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.83	1.26	1.21	1.14
26	1.88	1.30	1.25	1.18
27	1.93	1.34	1.28	1.21
28	1.99	1.37	1.33	1.26
29	2.04	1.43	1.36	1.29
30	2.11	1.48	1.42	1.35
31	2.17	1.52	1.46	1.40
32	2.24	1.58	1.51	1.45
33	2.31	1.64	1.58	1.50
34	2.38	1.70	1.63	1.56
35	2.49	1.77	1.67	1.60
36	2.64	1.88	1.77	1.64
37	2.86	2.04	1.92	1.77
38	3.15	2.25	2.11	1.95
39	3.48	2.49	2.34	2.16
40	3.87	2.78	2.61	2.41
41	4.32	3.11	2.92	2.70
42	4.82	3.48	3.27	3.03
43	5.38	3.89	3.66	3.40
44	6.00	4.34	4.09	3.80
45	6.68	4.85	4.58	4.24
46	7.41	5.35	5.03	4.66
47	8.03	5.78	5.44	5.02
48	8.63	6.19	5.80	5.34
49	9.26	6.62	6.20	5.69
50	9.84	7.01	6.56	6.02
51	9.84	7.01	6.56	6.02
52	9.84	7.01	6.56	6.02
53	9.84	7.01	6.56	6.02
54	9.84	7.01	6.56	6.02
55	9.84	7.01	6.56	6.02
56	9.84	7.01	6.56	6.02
57	9.84	7.01	6.56	6.02
58	9.84	7.01	6.56	6.02
59	9.84	7.01	6.56	6.02
60	9.84	7.01	6.56	6.02
61	9.84	7.01	6.56	6.02
62	9.84	7.01	6.56	6.02
63	9.84	7.01	6.56	6.02
64	9.84	7.01	6.56	6.02

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.29	0.93	0.85	0.76
26	1.33	0.96	0.89	0.80
27	1.37	0.99	0.92	0.82
28	1.41	1.02	0.95	0.85
29	1.46	1.05	0.98	0.89
30	1.52	1.09	1.03	0.93
31	1.58	1.14	1.08	0.98
32	1.64	1.18	1.14	1.04
33	1.71	1.23	1.20	1.10
34	1.78	1.28	1.26	1.16
35	1.86	1.33	1.30	1.19
36	1.98	1.42	1.33	1.23
37	2.15	1.55	1.45	1.34
38	2.38	1.71	1.60	1.48
39	2.63	1.90	1.77	1.64
40	2.93	2.13	1.98	1.83
41	3.27	2.38	2.21	2.06
42	3.64	2.67	2.48	2.29
43	4.05	2.99	2.77	2.56
44	4.51	3.36	3.09	2.87
45	5.03	3.75	3.45	3.20
46	5.62	4.16	3.83	3.54
47	6.13	4.54	4.16	3.84
48	6.63	4.89	4.48	4.13
49	7.17	5.26	4.81	4.43
50	7.67	5.60	5.12	4.70
51	7.67	5.60	5.12	4.70
52	7.67	5.60	5.12	4.70
53	7.67	5.60	5.12	4.70
54	7.67	5.60	5.12	4.70
55	7.67	5.60	5.12	4.70
56	7.67	5.60	5.12	4.70
57	7.67	5.60	5.12	4.70
58	7.67	5.60	5.12	4.70
59	7.67	5.60	5.12	4.70
60	7.67	5.60	5.12	4.70
61	7.67	5.60	5.12	4.70
62	7.67	5.60	5.12	4.70
63	7.67	5.60	5.12	4.70
64	7.67	5.60	5.12	4.70

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.08	1.43	1.38	1.30
26	2.14	1.48	1.42	1.34
27	2.19	1.52	1.46	1.38
28	2.26	1.56	1.51	1.43
29	2.32	1.62	1.55	1.47
30	2.40	1.68	1.61	1.53
31	2.47	1.73	1.66	1.59
32	2.55	1.80	1.72	1.65
33	2.62	1.86	1.79	1.70
34	2.71	1.93	1.85	1.77
35	2.83	2.01	1.90	1.82
36	3.00	2.14	2.01	1.86
37	3.25	2.32	2.18	2.01
38	3.58	2.56	2.40	2.22
39	3.95	2.83	2.66	2.46
40	4.40	3.16	2.97	2.74
41	4.91	3.53	3.32	3.07
42	5.48	3.95	3.72	3.44
43	6.11	4.42	4.16	3.86
44	6.82	4.93	4.65	4.32
45	7.59	5.51	5.20	4.82
46	8.42	6.08	5.72	5.29
47	9.13	6.57	6.18	5.70
48	9.81	7.03	6.59	6.07
49	10.52	7.52	7.05	6.47
50	11.18	7.97	7.45	6.84
51	11.18	7.97	7.45	6.84
52	11.18	7.97	7.45	6.84
53	11.18	7.97	7.45	6.84
54	11.18	7.97	7.45	6.84
55	11.18	7.97	7.45	6.84
56	11.18	7.97	7.45	6.84
57	11.18	7.97	7.45	6.84
58	11.18	7.97	7.45	6.84
59	11.18	7.97	7.45	6.84
60	11.18	7.97	7.45	6.84
61	11.18	7.97	7.45	6.84
62	11.18	7.97	7.45	6.84
63	11.18	7.97	7.45	6.84
64	11.18	7.97	7.45	6.84

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.50	1.76	1.63	1.48
26	2.57	1.82	1.68	1.53
27	2.64	1.87	1.74	1.58
28	2.71	1.93	1.79	1.63
29	2.79	1.98	1.84	1.69
30	2.90	2.06	1.92	1.76
31	3.01	2.15	2.01	1.85
32	3.13	2.24	2.10	1.94
33	3.24	2.33	2.19	2.04
34	3.37	2.43	2.29	2.14
35	3.56	2.57	2.43	2.27
36	3.77	2.73	2.58	2.41
37	4.08	2.95	2.78	2.61
38	4.47	3.24	3.06	2.87
39	4.93	3.57	3.37	3.16
40	5.48	3.97	3.75	3.52
41	6.11	4.44	4.20	3.93
42	6.82	4.96	4.70	4.40
43	7.60	5.54	5.25	4.91
44	8.48	6.18	5.86	5.49
45	9.45	6.89	6.54	6.13
46	10.50	7.63	7.22	6.74
47	11.44	8.28	7.82	7.28
48	12.32	8.89	8.38	7.78
49	13.26	9.54	8.98	8.31
50	14.13	10.13	9.52	8.79
51	14.13	10.13	9.52	8.79
52	14.13	10.13	9.52	8.79
53	14.13	10.13	9.52	8.79
54	14.13	10.13	9.52	8.79
55	14.13	10.13	9.52	8.79
56	14.13	10.13	9.52	8.79
57	14.13	10.13	9.52	8.79
58	14.13	10.13	9.52	8.79
59	14.13	10.13	9.52	8.79
60	14.13	10.13	9.52	8.79
61	14.13	10.13	9.52	8.79
62	14.13	10.13	9.52	8.79
63	14.13	10.13	9.52	8.79
64	14.13	10.13	9.52	8.79

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.68	1.89	1.75	1.59
26	2.75	1.95	1.80	1.64
27	2.82	2.00	1.86	1.69
28	2.90	2.06	1.92	1.75
29	2.99	2.13	1.98	1.81
30	3.10	2.21	2.06	1.89
31	3.22	2.30	2.15	1.98
32	3.34	2.39	2.25	2.08
33	3.47	2.49	2.34	2.18
34	3.61	2.60	2.45	2.29
35	3.81	2.75	2.60	2.44
36	4.04	2.92	2.76	2.59
37	4.36	3.15	2.98	2.79
38	4.78	3.46	3.28	3.06
39	5.28	3.82	3.61	3.38
40	5.86	4.25	4.02	3.76
41	6.54	4.75	4.49	4.20
42	7.29	5.31	5.03	4.70
43	8.13	5.92	5.61	5.26
44	9.07	6.61	6.27	5.87
45	10.11	7.38	7.00	6.56
46	11.23	8.17	7.73	7.22
47	12.24	8.86	8.37	7.79
48	13.19	9.51	8.97	8.32
49	14.20	10.21	9.61	8.89
50	15.12	10.84	10.18	9.41
51	15.12	10.84	10.18	9.41
52	15.12	10.84	10.18	9.41
53	15.12	10.84	10.18	9.41
54	15.12	10.84	10.18	9.41
55	15.12	10.84	10.18	9.41
56	15.12	10.84	10.18	9.41
57	15.12	10.84	10.18	9.41
58	15.12	10.84	10.18	9.41
59	15.12	10.84	10.18	9.41
60	15.12	10.84	10.18	9.41
61	15.12	10.84	10.18	9.41
62	15.12	10.84	10.18	9.41
63	15.12	10.84	10.18	9.41
64	15.12	10.84	10.18	9.41

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.91	3.63	3.35	3.04
26	5.02	3.70	3.43	3.12
27	5.13	3.78	3.51	3.21
28	5.24	3.86	3.60	3.30
29	5.37	3.95	3.69	3.40
30	5.54	4.08	3.82	3.53
31	5.67	4.19	3.94	3.67
32	5.82	4.31	4.07	3.81
33	5.97	4.44	4.20	3.96
34	6.14	4.58	4.34	4.12
35	6.42	4.80	4.57	4.35
36	6.68	4.99	4.76	4.53
37	7.10	5.31	5.05	4.81
38	7.67	5.73	5.45	5.20
39	8.35	6.23	5.93	5.65
40	9.15	6.83	6.51	6.20
41	10.05	7.50	7.15	6.80
42	11.05	8.25	7.86	7.47
43	12.16	9.08	8.65	8.21
44	13.39	10.00	9.53	9.04
45	14.76	11.02	10.50	9.95
46	16.52	12.24	11.63	10.97
47	18.11	13.31	12.63	11.86
48	19.63	14.32	13.57	12.70
49	21.23	15.40	14.57	13.58
50	22.72	16.38	15.47	14.39
51	22.72	16.38	15.47	14.39
52	22.72	16.38	15.47	14.39
53	22.72	16.38	15.47	14.39
54	22.72	16.38	15.47	14.39
55	22.72	16.38	15.47	14.39
56	22.72	16.38	15.47	14.39
57	22.72	16.38	15.47	14.39
58	22.72	16.38	15.47	14.39
59	22.72	16.38	15.47	14.39
60	22.72	16.38	15.47	14.39
61	22.72	16.38	15.47	14.39
62	22.72	16.38	15.47	14.39
63	22.72	16.38	15.47	14.39
64	22.72	16.38	15.47	14.39

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.36	5.17	4.73	4.21
26	7.68	5.39	4.95	4.45
27	8.00	5.61	5.17	4.69
28	8.33	5.83	5.41	4.94
29	8.68	6.07	5.64	5.19
30	9.12	6.37	5.94	5.50
31	9.76	6.95	6.53	6.09
32	10.42	7.55	7.12	6.69
33	11.09	8.15	7.72	7.29
34	11.78	8.76	8.33	7.90
35	12.70	9.55	9.09	8.66
36	13.35	9.90	9.43	8.99
37	14.31	10.49	9.99	9.51
38	15.59	11.30	10.76	10.25
39	17.09	12.25	11.67	11.11
40	18.89	13.41	12.77	12.16
41	21.17	14.95	14.24	13.51
42	23.70	16.66	15.86	15.02
43	26.53	18.57	17.69	16.69
44	29.67	20.69	19.71	18.54
45	33.17	23.05	21.96	20.61
46	35.08	24.31	23.13	21.72
47	36.47	25.20	23.96	22.50
48	37.63	25.92	24.64	23.13
49	38.88	26.71	25.37	23.81
50	39.84	27.29	25.90	24.31
51	39.84	27.29	25.90	24.31
52	39.84	27.29	25.90	24.31
53	39.84	27.29	25.90	24.31
54	39.84	27.29	25.90	24.31
55	39.84	27.29	25.90	24.31
56	39.84	27.29	25.90	24.31
57	39.84	27.29	25.90	24.31
58	39.84	27.29	25.90	24.31
59	39.84	27.29	25.90	24.31
60	39.84	27.29	25.90	24.31
61	39.84	27.29	25.90	24.31
62	39.84	27.29	25.90	24.31
63	39.84	27.29	25.90	24.31
64	39.84	27.29	25.90	24.31

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.23	2.17	2.00	1.80
26	3.31	2.23	2.05	1.86
27	3.39	2.29	2.10	1.91
28	3.51	2.37	2.18	1.99
29	3.67	2.48	2.30	2.09
30	3.89	2.63	2.44	2.23
31	4.10	2.80	2.60	2.38
32	4.34	2.97	2.76	2.54
33	4.59	3.15	2.95	2.73
34	4.88	3.36	3.16	2.93
35	5.22	3.61	3.39	3.17
36	5.69	3.92	3.70	3.44
37	6.20	4.27	4.01	3.73
38	6.71	4.62	4.34	4.03
39	7.25	4.98	4.67	4.35
40	7.77	5.33	5.00	4.64
41	8.24	5.64	5.28	4.89
42	8.74	5.96	5.58	5.15
43	9.26	6.29	5.88	5.42
44	9.78	6.63	6.20	5.68
45	10.17	6.87	6.42	5.89
46	10.60	7.17	6.69	6.12
47	10.96	7.42	6.92	6.31
48	11.40	7.73	7.19	6.55
49	11.80	8.01	7.44	6.77
50	12.16	8.25	7.66	6.96
51	12.16	8.25	7.66	6.96
52	12.16	8.25	7.66	6.96
53	12.16	8.25	7.66	6.96
54	12.16	8.25	7.66	6.96
55	12.16	8.25	7.66	6.96
56	12.16	8.25	7.66	6.96
57	12.16	8.25	7.66	6.96
58	12.16	8.25	7.66	6.96
59	12.16	8.25	7.66	6.96
60	12.16	8.25	7.66	6.96
61	12.16	8.25	7.66	6.96
62	12.16	8.25	7.66	6.96
63	12.16	8.25	7.66	6.96
64	12.16	8.25	7.66	6.96

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.23	1.51	1.38	1.24
26	2.30	1.55	1.43	1.29
27	2.36	1.60	1.48	1.33
28	2.45	1.67	1.54	1.40
29	2.57	1.75	1.62	1.47
30	2.74	1.87	1.73	1.58
31	2.92	2.00	1.86	1.71
32	3.11	2.14	2.00	1.84
33	3.32	2.30	2.15	2.00
34	3.56	2.47	2.32	2.17
35	3.83	2.67	2.51	2.36
36	4.20	2.92	2.75	2.58
37	4.61	3.19	3.01	2.81
38	5.03	3.48	3.27	3.06
39	5.47	3.78	3.55	3.32
40	5.90	4.07	3.83	3.57
41	6.32	4.35	4.08	3.79
42	6.76	4.63	4.34	4.03
43	7.23	4.93	4.62	4.26
44	7.70	5.23	4.90	4.51
45	8.08	5.47	5.12	4.70
46	8.46	5.74	5.35	4.91
47	8.80	5.97	5.56	5.09
48	9.20	6.25	5.82	5.32
49	9.58	6.52	6.06	5.53
50	9.91	6.75	6.27	5.72
51	9.91	6.75	6.27	5.72
52	9.91	6.75	6.27	5.72
53	9.91	6.75	6.27	5.72
54	9.91	6.75	6.27	5.72
55	9.91	6.75	6.27	5.72
56	9.91	6.75	6.27	5.72
57	9.91	6.75	6.27	5.72
58	9.91	6.75	6.27	5.72
59	9.91	6.75	6.27	5.72
60	9.91	6.75	6.27	5.72
61	9.91	6.75	6.27	5.72
62	9.91	6.75	6.27	5.72
63	9.91	6.75	6.27	5.72
64	9.91	6.75	6.27	5.72

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.67	2.47	2.27	2.04
26	3.76	2.53	2.33	2.11
27	3.85	2.60	2.39	2.17
28	3.99	2.69	2.48	2.26
29	4.17	2.82	2.61	2.37
30	4.42	2.99	2.77	2.53
31	4.66	3.18	2.95	2.71
32	4.93	3.37	3.14	2.89
33	5.22	3.58	3.35	3.10
34	5.55	3.82	3.59	3.33
35	5.93	4.10	3.85	3.60
36	6.47	4.46	4.20	3.91
37	7.04	4.85	4.56	4.24
38	7.62	5.25	4.93	4.58
39	8.24	5.66	5.31	4.94
40	8.83	6.06	5.68	5.27
41	9.36	6.41	6.00	5.56
42	9.93	6.77	6.34	5.85
43	10.52	7.15	6.68	6.16
44	11.11	7.53	7.04	6.46
45	11.56	7.81	7.30	6.69
46	12.04	8.15	7.60	6.95
47	12.45	8.43	7.86	7.17
48	12.95	8.78	8.17	7.44
49	13.41	9.10	8.46	7.69
50	13.82	9.38	8.70	7.91
51	13.82	9.38	8.70	7.91
52	13.82	9.38	8.70	7.91
53	13.82	9.38	8.70	7.91
54	13.82	9.38	8.70	7.91
55	13.82	9.38	8.70	7.91
56	13.82	9.38	8.70	7.91
57	13.82	9.38	8.70	7.91
58	13.82	9.38	8.70	7.91
59	13.82	9.38	8.70	7.91
60	13.82	9.38	8.70	7.91
61	13.82	9.38	8.70	7.91
62	13.82	9.38	8.70	7.91
63	13.82	9.38	8.70	7.91
64	13.82	9.38	8.70	7.91

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.58	3.10	2.86	2.60
26	4.67	3.16	2.93	2.67
27	4.76	3.24	3.00	2.75
28	4.92	3.34	3.10	2.85
29	5.12	3.49	3.24	2.99
30	5.41	3.70	3.44	3.18
31	5.75	3.94	3.69	3.43
32	6.11	4.21	3.95	3.70
33	6.50	4.49	4.23	3.98
34	6.94	4.82	4.56	4.30
35	7.44	5.19	4.92	4.67
36	8.11	5.64	5.34	5.06
37	8.82	6.12	5.79	5.48
38	9.54	6.62	6.25	5.90
39	10.29	7.13	6.74	6.34
40	11.03	7.62	7.20	6.77
41	11.75	8.08	7.62	7.14
42	12.50	8.57	8.07	7.52
43	13.28	9.07	8.53	7.92
44	14.07	9.59	9.00	8.31
45	14.68	9.97	9.35	8.61
46	15.33	10.42	9.74	8.96
47	15.86	10.80	10.08	9.25
48	16.52	11.25	10.49	9.61
49	17.12	11.67	10.87	9.94
50	17.66	12.04	11.21	10.23
51	17.66	12.04	11.21	10.23
52	17.66	12.04	11.21	10.23
53	17.66	12.04	11.21	10.23
54	17.66	12.04	11.21	10.23
55	17.66	12.04	11.21	10.23
56	17.66	12.04	11.21	10.23
57	17.66	12.04	11.21	10.23
58	17.66	12.04	11.21	10.23
59	17.66	12.04	11.21	10.23
60	17.66	12.04	11.21	10.23
61	17.66	12.04	11.21	10.23
62	17.66	12.04	11.21	10.23
63	17.66	12.04	11.21	10.23
64	17.66	12.04	11.21	10.23

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.89	3.31	3.06	2.78
26	5.00	3.39	3.14	2.86
27	5.10	3.46	3.21	2.95
28	5.26	3.58	3.33	3.05
29	5.48	3.74	3.48	3.20
30	5.79	3.96	3.69	3.40
31	6.15	4.22	3.95	3.67
32	6.54	4.50	4.23	3.95
33	6.95	4.81	4.53	4.26
34	7.43	5.16	4.88	4.60
35	7.96	5.55	5.26	4.99
36	8.68	6.04	5.72	5.42
37	9.44	6.55	6.20	5.86
38	10.21	7.08	6.69	6.32
39	11.02	7.62	7.21	6.79
40	11.80	8.16	7.71	7.25
41	12.56	8.65	8.15	7.64
42	13.37	9.17	8.63	8.05
43	14.20	9.71	9.12	8.46
44	15.06	10.26	9.62	8.90
45	15.71	10.67	10.00	9.21
46	16.39	11.14	10.43	9.58
47	16.97	11.55	10.79	9.89
48	17.68	12.03	11.22	10.28
49	18.33	12.48	11.64	10.64
50	18.90	12.88	11.99	10.94
51	18.90	12.88	11.99	10.94
52	18.90	12.88	11.99	10.94
53	18.90	12.88	11.99	10.94
54	18.90	12.88	11.99	10.94
55	18.90	12.88	11.99	10.94
56	18.90	12.88	11.99	10.94
57	18.90	12.88	11.99	10.94
58	18.90	12.88	11.99	10.94
59	18.90	12.88	11.99	10.94
60	18.90	12.88	11.99	10.94
61	18.90	12.88	11.99	10.94
62	18.90	12.88	11.99	10.94
63	18.90	12.88	11.99	10.94
64	18.90	12.88	11.99	10.94

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.79	6.03	5.56	5.04
26	8.94	6.12	5.66	5.17
27	9.11	6.23	5.78	5.29
28	9.37	6.41	5.95	5.48
29	9.75	6.65	6.19	5.72
30	10.28	7.01	6.55	6.07
31	10.86	7.48	7.01	6.55
32	11.48	7.99	7.52	7.06
33	12.15	8.53	8.06	7.61
34	12.92	9.15	8.68	8.23
35	13.80	9.84	9.37	8.93
36	14.80	10.43	9.93	9.46
37	15.85	11.05	10.52	10.02
38	16.91	11.67	11.11	10.59
39	18.00	12.30	11.71	11.15
40	19.04	12.88	12.27	11.68
41	19.96	13.50	12.82	12.12
42	20.94	14.16	13.40	12.58
43	21.93	14.83	13.99	13.05
44	22.94	15.51	14.58	13.53
45	23.64	15.98	14.99	13.80
46	24.78	16.76	15.68	14.42
47	25.77	17.42	16.28	14.92
48	26.94	18.22	16.99	15.55
49	28.03	18.96	17.66	16.13
50	29.00	19.62	18.25	16.63
51	29.00	19.62	18.25	16.63
52	29.00	19.62	18.25	16.63
53	29.00	19.62	18.25	16.63
54	29.00	19.62	18.25	16.63
55	29.00	19.62	18.25	16.63
56	29.00	19.62	18.25	16.63
57	29.00	19.62	18.25	16.63
58	29.00	19.62	18.25	16.63
59	29.00	19.62	18.25	16.63
60	29.00	19.62	18.25	16.63
61	29.00	19.62	18.25	16.63
62	29.00	19.62	18.25	16.63
63	29.00	19.62	18.25	16.63
64	29.00	19.62	18.25	16.63

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.73	9.00	8.22	7.38
26	14.41	9.44	8.66	7.85
27	15.10	9.87	9.10	8.33
28	15.96	10.41	9.64	8.90
29	17.00	11.07	10.30	9.57
30	18.35	11.94	11.15	10.43
31	20.63	13.76	12.92	12.15
32	23.04	15.69	14.81	13.98
33	25.61	17.74	16.80	15.92
34	28.47	20.01	19.00	18.05
35	31.64	22.51	21.44	20.42
36	34.24	23.87	22.73	21.65
37	36.97	25.27	24.07	22.92
38	39.77	26.69	25.41	24.21
39	42.66	28.12	26.78	25.51
40	45.45	29.46	28.06	26.72
41	48.61	31.28	29.61	27.91
42	51.97	33.21	31.26	29.16
43	55.42	35.19	32.95	30.45
44	58.96	37.22	34.66	31.75
45	61.74	38.75	35.93	32.60
46	62.22	39.05	36.21	32.86
47	62.28	39.09	36.24	32.89
48	62.77	39.40	36.53	33.15
49	63.07	39.59	36.70	33.31
50	63.07	39.59	36.70	33.31
51	63.07	39.59	36.70	33.31
52	63.07	39.59	36.70	33.31
53	63.07	39.59	36.70	33.31
54	63.07	39.59	36.70	33.31
55	63.07	39.59	36.70	33.31
56	63.07	39.59	36.70	33.31
57	63.07	39.59	36.70	33.31
58	63.07	39.59	36.70	33.31
59	63.07	39.59	36.70	33.31
60	63.07	39.59	36.70	33.31
61	63.07	39.59	36.70	33.31
62	63.07	39.59	36.70	33.31
63	63.07	39.59	36.70	33.31
64	63.07	39.59	36.70	33.31

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.30	2.21	2.03	1.83
26	3.38	2.28	2.09	1.89
27	3.48	2.34	2.16	1.96
28	3.60	2.43	2.24	2.04
29	3.77	2.55	2.36	2.15
30	4.00	2.72	2.51	2.29
31	4.23	2.89	2.68	2.46
32	4.49	3.07	2.86	2.64
33	4.76	3.26	3.05	2.82
34	5.07	3.49	3.27	3.04
35	5.42	3.75	3.53	3.29
36	5.94	4.10	3.85	3.59
37	6.49	4.46	4.19	3.91
38	7.05	4.84	4.55	4.23
39	7.63	5.24	4.92	4.57
40	8.19	5.62	5.28	4.89
41	8.72	5.97	5.60	5.17
42	9.28	6.32	5.92	5.46
43	9.85	6.70	6.27	5.76
44	10.44	7.08	6.61	6.07
45	10.89	7.36	6.87	6.29
46	11.41	7.72	7.20	6.58
47	11.87	8.04	7.49	6.83
48	12.42	8.41	7.83	7.14
49	12.93	8.76	8.14	7.41
50	13.38	9.08	8.43	7.65
51	13.38	9.08	8.43	7.65
52	13.38	9.08	8.43	7.65
53	13.38	9.08	8.43	7.65
54	13.38	9.08	8.43	7.65
55	13.38	9.08	8.43	7.65
56	13.38	9.08	8.43	7.65
57	13.38	9.08	8.43	7.65
58	13.38	9.08	8.43	7.65
59	13.38	9.08	8.43	7.65
60	13.38	9.08	8.43	7.65
61	13.38	9.08	8.43	7.65
62	13.38	9.08	8.43	7.65
63	13.38	9.08	8.43	7.65
64	13.38	9.08	8.43	7.65

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.28	1.53	1.41	1.27
26	2.35	1.59	1.46	1.31
27	2.42	1.64	1.51	1.36
28	2.52	1.71	1.58	1.43
29	2.65	1.80	1.67	1.52
30	2.82	1.92	1.78	1.62
31	3.01	2.06	1.92	1.76
32	3.22	2.22	2.07	1.91
33	3.45	2.38	2.23	2.07
34	3.69	2.56	2.41	2.25
35	3.98	2.78	2.61	2.45
36	4.39	3.05	2.87	2.69
37	4.83	3.34	3.15	2.94
38	5.28	3.66	3.44	3.21
39	5.76	3.98	3.74	3.49
40	6.23	4.30	4.04	3.76
41	6.69	4.60	4.31	4.01
42	7.18	4.92	4.61	4.27
43	7.69	5.24	4.92	4.54
44	8.21	5.59	5.23	4.81
45	8.64	5.85	5.47	5.03
46	9.11	6.18	5.76	5.30
47	9.52	6.47	6.03	5.53
48	10.02	6.80	6.34	5.79
49	10.48	7.13	6.63	6.05
50	10.91	7.42	6.90	6.28
51	10.91	7.42	6.90	6.28
52	10.91	7.42	6.90	6.28
53	10.91	7.42	6.90	6.28
54	10.91	7.42	6.90	6.28
55	10.91	7.42	6.90	6.28
56	10.91	7.42	6.90	6.28
57	10.91	7.42	6.90	6.28
58	10.91	7.42	6.90	6.28
59	10.91	7.42	6.90	6.28
60	10.91	7.42	6.90	6.28
61	10.91	7.42	6.90	6.28
62	10.91	7.42	6.90	6.28
63	10.91	7.42	6.90	6.28
64	10.91	7.42	6.90	6.28

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.75	2.51	2.31	2.08
26	3.84	2.59	2.38	2.15
27	3.95	2.66	2.45	2.23
28	4.09	2.76	2.55	2.32
29	4.28	2.90	2.68	2.44
30	4.55	3.09	2.85	2.60
31	4.81	3.28	3.05	2.79
32	5.10	3.49	3.25	3.00
33	5.41	3.71	3.47	3.21
34	5.76	3.97	3.72	3.46
35	6.16	4.26	4.01	3.74
36	6.75	4.66	4.38	4.08
37	7.37	5.07	4.76	4.44
38	8.01	5.50	5.17	4.81
39	8.67	5.95	5.59	5.19
40	9.31	6.39	6.00	5.56
41	9.91	6.78	6.36	5.88
42	10.54	7.18	6.73	6.21
43	11.19	7.61	7.12	6.55
44	11.86	8.04	7.51	6.90
45	12.37	8.36	7.81	7.15
46	12.97	8.77	8.18	7.48
47	13.49	9.14	8.51	7.76
48	14.11	9.56	8.90	8.11
49	14.69	9.96	9.25	8.42
50	15.20	10.32	9.58	8.69
51	15.20	10.32	9.58	8.69
52	15.20	10.32	9.58	8.69
53	15.20	10.32	9.58	8.69
54	15.20	10.32	9.58	8.69
55	15.20	10.32	9.58	8.69
56	15.20	10.32	9.58	8.69
57	15.20	10.32	9.58	8.69
58	15.20	10.32	9.58	8.69
59	15.20	10.32	9.58	8.69
60	15.20	10.32	9.58	8.69
61	15.20	10.32	9.58	8.69
62	15.20	10.32	9.58	8.69
63	15.20	10.32	9.58	8.69
64	15.20	10.32	9.58	8.69

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.66	3.15	2.91	2.65
26	4.77	3.23	3.00	2.73
27	4.88	3.32	3.07	2.82
28	5.04	3.43	3.19	2.93
29	5.26	3.59	3.34	3.07
30	5.58	3.81	3.55	3.28
31	5.93	4.07	3.81	3.54
32	6.32	4.36	4.09	3.82
33	6.73	4.66	4.39	4.13
34	7.20	5.00	4.73	4.47
35	7.74	5.39	5.11	4.85
36	8.47	5.89	5.58	5.28
37	9.23	6.41	6.07	5.73
38	10.02	6.95	6.56	6.20
39	10.84	7.50	7.09	6.67
40	11.63	8.04	7.60	7.14
41	12.43	8.56	8.06	7.55
42	13.27	9.10	8.56	7.99
43	14.14	9.67	9.07	8.43
44	15.02	10.23	9.60	8.87
45	15.71	10.67	10.00	9.21
46	16.50	11.22	10.49	9.64
47	17.18	11.69	10.92	10.02
48	17.99	12.25	11.43	10.46
49	18.75	12.78	11.90	10.88
50	19.42	13.24	12.32	11.25
51	19.42	13.24	12.32	11.25
52	19.42	13.24	12.32	11.25
53	19.42	13.24	12.32	11.25
54	19.42	13.24	12.32	11.25
55	19.42	13.24	12.32	11.25
56	19.42	13.24	12.32	11.25
57	19.42	13.24	12.32	11.25
58	19.42	13.24	12.32	11.25
59	19.42	13.24	12.32	11.25
60	19.42	13.24	12.32	11.25
61	19.42	13.24	12.32	11.25
62	19.42	13.24	12.32	11.25
63	19.42	13.24	12.32	11.25
64	19.42	13.24	12.32	11.25

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.99	3.38	3.12	2.84
26	5.10	3.46	3.21	2.93
27	5.22	3.55	3.29	3.02
28	5.39	3.68	3.41	3.13
29	5.63	3.84	3.57	3.29
30	5.96	4.07	3.80	3.50
31	6.35	4.36	4.07	3.78
32	6.76	4.66	4.38	4.09
33	7.21	4.99	4.70	4.42
34	7.71	5.35	5.06	4.78
35	8.28	5.77	5.47	5.20
36	9.06	6.30	5.97	5.65
37	9.87	6.86	6.49	6.14
38	10.72	7.43	7.03	6.63
39	11.59	8.03	7.58	7.14
40	12.45	8.60	8.12	7.64
41	13.30	9.15	8.63	8.07
42	14.19	9.74	9.17	8.54
43	15.12	10.34	9.71	9.02
44	16.07	10.95	10.27	9.50
45	16.81	11.42	10.70	9.86
46	17.66	12.00	11.23	10.32
47	18.38	12.51	11.69	10.72
48	19.25	13.11	12.23	11.19
49	20.06	13.67	12.74	11.64
50	20.78	14.17	13.19	12.04
51	20.78	14.17	13.19	12.04
52	20.78	14.17	13.19	12.04
53	20.78	14.17	13.19	12.04
54	20.78	14.17	13.19	12.04
55	20.78	14.17	13.19	12.04
56	20.78	14.17	13.19	12.04
57	20.78	14.17	13.19	12.04
58	20.78	14.17	13.19	12.04
59	20.78	14.17	13.19	12.04
60	20.78	14.17	13.19	12.04
61	20.78	14.17	13.19	12.04
62	20.78	14.17	13.19	12.04
63	20.78	14.17	13.19	12.04
64	20.78	14.17	13.19	12.04

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.96	6.14	5.67	5.15
26	9.14	6.26	5.79	5.28
27	9.33	6.39	5.91	5.43
28	9.62	6.58	6.11	5.62
29	10.02	6.84	6.37	5.89
30	10.60	7.22	6.74	6.25
31	11.21	7.72	7.24	6.76
32	11.88	8.26	7.78	7.31
33	12.60	8.84	8.36	7.89
34	13.42	9.49	9.01	8.54
35	14.36	10.23	9.75	9.28
36	15.45	10.88	10.37	9.88
37	16.58	11.56	11.01	10.49
38	17.75	12.24	11.66	11.11
39	18.94	12.94	12.32	11.73
40	20.09	13.59	12.95	12.33
41	21.13	14.29	13.56	12.82
42	22.23	15.03	14.22	13.36
43	23.35	15.79	14.89	13.89
44	24.49	16.56	15.56	14.43
45	25.30	17.10	16.03	14.77
46	26.69	18.05	16.88	15.52
47	27.91	18.88	17.64	16.17
48	29.34	19.84	18.51	16.94
49	30.69	20.75	19.34	17.66
50	31.90	21.58	20.08	18.30
51	31.90	21.58	20.08	18.30
52	31.90	21.58	20.08	18.30
53	31.90	21.58	20.08	18.30
54	31.90	21.58	20.08	18.30
55	31.90	21.58	20.08	18.30
56	31.90	21.58	20.08	18.30
57	31.90	21.58	20.08	18.30
58	31.90	21.58	20.08	18.30
59	31.90	21.58	20.08	18.30
60	31.90	21.58	20.08	18.30
61	31.90	21.58	20.08	18.30
62	31.90	21.58	20.08	18.30
63	31.90	21.58	20.08	18.30
64	31.90	21.58	20.08	18.30

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.00	9.19	8.39	7.52
26	14.74	9.65	8.86	8.03
27	15.47	10.11	9.33	8.54
28	16.38	10.68	9.90	9.13
29	17.48	11.39	10.59	9.84
30	18.91	12.30	11.48	10.74
31	21.31	14.21	13.35	12.55
32	23.85	16.24	15.33	14.47
33	26.56	18.40	17.43	16.51
34	29.57	20.78	19.74	18.75
35	32.91	23.42	22.30	21.24
36	35.73	24.90	23.71	22.58
37	38.69	26.44	25.18	23.98
38	41.75	28.00	26.67	25.40
39	44.89	29.59	28.18	26.84
40	47.95	31.08	29.60	28.19
41	51.46	33.11	31.34	29.53
42	55.18	35.26	33.18	30.96
43	59.00	37.47	35.07	32.40
44	62.93	39.73	37.00	33.88
45	66.06	41.46	38.44	34.89
46	66.96	42.03	38.96	35.36
47	67.39	42.30	39.21	35.59
48	68.30	42.87	39.74	36.07
49	69.01	43.31	40.14	36.45
50	69.38	43.55	40.37	36.64
51	69.38	43.55	40.37	36.64
52	69.38	43.55	40.37	36.64
53	69.38	43.55	40.37	36.64
54	69.38	43.55	40.37	36.64
55	69.38	43.55	40.37	36.64
56	69.38	43.55	40.37	36.64
57	69.38	43.55	40.37	36.64
58	69.38	43.55	40.37	36.64
59	69.38	43.55	40.37	36.64
60	69.38	43.55	40.37	36.64
61	69.38	43.55	40.37	36.64
62	69.38	43.55	40.37	36.64
63	69.38	43.55	40.37	36.64
64	69.38	43.55	40.37	36.64

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.03	1.40	1.38	1.23
26	2.07	1.44	1.41	1.25
27	2.11	1.48	1.44	1.29
28	2.17	1.53	1.46	1.31
29	2.22	1.57	1.50	1.34
30	2.27	1.63	1.53	1.37
31	2.32	1.68	1.56	1.41
32	2.39	1.73	1.59	1.44
33	2.47	1.79	1.64	1.49
34	2.55	1.86	1.68	1.54
35	2.68	1.95	1.77	1.61
36	2.84	2.08	1.87	1.71
37	3.07	2.24	2.03	1.85
38	3.38	2.46	2.23	2.04
39	3.71	2.72	2.45	2.25
40	4.10	3.01	2.71	2.49
41	4.53	3.33	3.01	2.76
42	5.02	3.70	3.34	3.05
43	5.55	4.09	3.70	3.38
44	6.13	4.54	4.10	3.75
45	6.78	5.02	4.54	4.15
46	7.26	5.36	4.85	4.42
47	7.85	5.75	5.21	4.73
48	8.34	6.10	5.53	5.01
49	8.79	6.40	5.81	5.25
50	9.24	6.71	6.09	5.49
51	9.24	6.71	6.09	5.49
52	9.24	6.71	6.09	5.49
53	9.24	6.71	6.09	5.49
54	9.24	6.71	6.09	5.49
55	9.24	6.71	6.09	5.49
56	9.24	6.71	6.09	5.49
57	9.24	6.71	6.09	5.49
58	9.24	6.71	6.09	5.49
59	9.24	6.71	6.09	5.49
60	9.24	6.71	6.09	5.49
61	9.24	6.71	6.09	5.49
62	9.24	6.71	6.09	5.49
63	9.24	6.71	6.09	5.49
64	9.24	6.71	6.09	5.49

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.39	1.00	0.89	0.80
26	1.44	1.03	0.92	0.82
27	1.48	1.06	0.96	0.85
28	1.52	1.09	0.99	0.88
29	1.57	1.13	1.02	0.91
30	1.61	1.16	1.06	0.95
31	1.67	1.21	1.10	0.99
32	1.72	1.25	1.14	1.03
33	1.78	1.30	1.20	1.08
34	1.85	1.35	1.25	1.13
35	1.95	1.43	1.32	1.20
36	2.08	1.53	1.41	1.28
37	2.25	1.66	1.52	1.39
38	2.48	1.82	1.68	1.52
39	2.74	2.02	1.85	1.69
40	3.04	2.24	2.05	1.87
41	3.36	2.49	2.28	2.08
42	3.73	2.77	2.51	2.30
43	4.14	3.07	2.78	2.55
44	4.59	3.42	3.08	2.83
45	5.08	3.80	3.40	3.15
46	5.49	4.08	3.67	3.37
47	5.97	4.42	3.98	3.64
48	6.40	4.72	4.24	3.88
49	6.79	4.98	4.49	4.10
50	7.19	5.25	4.74	4.32
51	7.19	5.25	4.74	4.32
52	7.19	5.25	4.74	4.32
53	7.19	5.25	4.74	4.32
54	7.19	5.25	4.74	4.32
55	7.19	5.25	4.74	4.32
56	7.19	5.25	4.74	4.32
57	7.19	5.25	4.74	4.32
58	7.19	5.25	4.74	4.32
59	7.19	5.25	4.74	4.32
60	7.19	5.25	4.74	4.32
61	7.19	5.25	4.74	4.32
62	7.19	5.25	4.74	4.32
63	7.19	5.25	4.74	4.32
64	7.19	5.25	4.74	4.32

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.33	1.61	1.59	1.41
26	2.38	1.65	1.62	1.44
27	2.43	1.70	1.65	1.48
28	2.49	1.76	1.68	1.51
29	2.55	1.81	1.72	1.54
30	2.61	1.87	1.76	1.58
31	2.67	1.93	1.79	1.62
32	2.75	1.99	1.83	1.66
33	2.84	2.06	1.88	1.71
34	2.93	2.14	1.93	1.77
35	3.08	2.24	2.03	1.85
36	3.27	2.39	2.15	1.97
37	3.53	2.58	2.33	2.13
38	3.88	2.83	2.56	2.34
39	4.27	3.13	2.82	2.59
40	4.71	3.46	3.12	2.86
41	5.21	3.83	3.46	3.17
42	5.77	4.25	3.84	3.51
43	6.38	4.70	4.25	3.89
44	7.05	5.22	4.71	4.31
45	7.79	5.77	5.22	4.77
46	8.35	6.16	5.57	5.08
47	9.02	6.61	5.99	5.44
48	9.59	7.01	6.36	5.76
49	10.10	7.36	6.68	6.03
50	10.62	7.71	7.00	6.31
51	10.62	7.71	7.00	6.31
52	10.62	7.71	7.00	6.31
53	10.62	7.71	7.00	6.31
54	10.62	7.71	7.00	6.31
55	10.62	7.71	7.00	6.31
56	10.62	7.71	7.00	6.31
57	10.62	7.71	7.00	6.31
58	10.62	7.71	7.00	6.31
59	10.62	7.71	7.00	6.31
60	10.62	7.71	7.00	6.31
61	10.62	7.71	7.00	6.31
62	10.62	7.71	7.00	6.31
63	10.62	7.71	7.00	6.31
64	10.62	7.71	7.00	6.31

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.93	2.07	1.92	1.69
26	2.91	2.13	1.93	1.72
27	2.97	2.17	1.97	1.75
28	3.03	2.22	2.00	1.78
29	3.10	2.27	2.04	1.83
30	3.16	2.32	2.07	1.86
31	3.27	2.41	2.13	1.92
32	3.38	2.50	2.20	2.00
33	3.51	2.61	2.27	2.07
34	3.66	2.72	2.34	2.15
35	3.86	2.88	2.46	2.27
36	4.09	3.05	2.60	2.40
37	4.41	3.29	2.80	2.58
38	4.82	3.60	3.06	2.82
39	5.30	3.96	3.36	3.10
40	5.84	4.36	3.69	3.41
41	6.47	4.84	4.07	3.76
42	7.17	5.36	4.50	4.16
43	7.94	5.94	4.96	4.58
44	8.78	6.58	5.47	5.05
45	9.71	7.28	6.03	5.58
46	10.41	7.77	6.45	5.95
47	11.24	8.35	6.96	6.40
48	11.96	8.85	7.38	6.78
49	12.60	9.29	7.76	7.13
50	13.24	9.74	8.14	7.46
51	13.24	9.74	8.14	7.46
52	13.24	9.74	8.14	7.46
53	13.24	9.74	8.14	7.46
54	13.24	9.74	8.14	7.46
55	13.24	9.74	8.14	7.46
56	13.24	9.74	8.14	7.46
57	13.24	9.74	8.14	7.46
58	13.24	9.74	8.14	7.46
59	13.24	9.74	8.14	7.46
60	13.24	9.74	8.14	7.46
61	13.24	9.74	8.14	7.46
62	13.24	9.74	8.14	7.46
63	13.24	9.74	8.14	7.46
64	13.24	9.74	8.14	7.46

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.14	2.22	2.05	1.82
26	3.12	2.28	2.06	1.83
27	3.18	2.32	2.11	1.87
28	3.24	2.38	2.14	1.91
29	3.31	2.43	2.18	1.95
30	3.38	2.48	2.22	1.99
31	3.50	2.58	2.28	2.06
32	3.62	2.68	2.35	2.13
33	3.76	2.79	2.42	2.22
34	3.91	2.91	2.50	2.30
35	4.13	3.08	2.63	2.43
36	4.38	3.26	2.78	2.57
37	4.71	3.52	2.99	2.76
38	5.16	3.85	3.27	3.02
39	5.68	4.24	3.59	3.32
40	6.25	4.67	3.95	3.64
41	6.92	5.18	4.36	4.02
42	7.67	5.73	4.81	4.44
43	8.49	6.36	5.30	4.90
44	9.40	7.03	5.86	5.41
45	10.39	7.79	6.46	5.97
46	11.15	8.31	6.91	6.37
47	12.03	8.93	7.44	6.85
48	12.79	9.47	7.89	7.26
49	13.48	9.94	8.30	7.62
50	14.17	10.41	8.71	7.98
51	14.17	10.41	8.71	7.98
52	14.17	10.41	8.71	7.98
53	14.17	10.41	8.71	7.98
54	14.17	10.41	8.71	7.98
55	14.17	10.41	8.71	7.98
56	14.17	10.41	8.71	7.98
57	14.17	10.41	8.71	7.98
58	14.17	10.41	8.71	7.98
59	14.17	10.41	8.71	7.98
60	14.17	10.41	8.71	7.98
61	14.17	10.41	8.71	7.98
62	14.17	10.41	8.71	7.98
63	14.17	10.41	8.71	7.98
64	14.17	10.41	8.71	7.98

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.20	3.91	3.57	3.18
26	5.28	3.96	3.61	3.22
27	5.37	4.02	3.65	3.26
28	5.45	4.09	3.69	3.32
29	5.55	4.16	3.74	3.37
30	5.65	4.23	3.79	3.42
31	5.79	4.32	3.83	3.49
32	5.95	4.44	3.89	3.57
33	6.13	4.57	3.96	3.66
34	6.34	4.71	4.04	3.77
35	6.64	4.93	4.18	3.94
36	6.95	5.16	4.38	4.11
37	7.39	5.51	4.65	4.38
38	8.01	5.98	5.04	4.74
39	8.72	6.52	5.49	5.15
40	9.51	7.12	5.98	5.61
41	10.46	7.87	6.57	6.17
42	11.50	8.69	7.23	6.77
43	12.65	9.59	7.95	7.44
44	13.91	10.59	8.75	8.17
45	15.30	11.68	9.62	8.98
46	16.54	12.54	10.36	9.64
47	17.98	13.56	11.22	10.41
48	19.25	14.44	11.98	11.08
49	20.40	15.23	12.65	11.68
50	21.56	16.02	13.33	12.29
51	21.56	16.02	13.33	12.29
52	21.56	16.02	13.33	12.29
53	21.56	16.02	13.33	12.29
54	21.56	16.02	13.33	12.29
55	21.56	16.02	13.33	12.29
56	21.56	16.02	13.33	12.29
57	21.56	16.02	13.33	12.29
58	21.56	16.02	13.33	12.29
59	21.56	16.02	13.33	12.29
60	21.56	16.02	13.33	12.29
61	21.56	16.02	13.33	12.29
62	21.56	16.02	13.33	12.29
63	21.56	16.02	13.33	12.29
64	21.56	16.02	13.33	12.29

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.88	5.60	5.13	4.51
26	8.14	5.78	5.27	4.66
27	8.41	5.97	5.41	4.81
28	8.68	6.15	5.55	4.96
29	8.96	6.35	5.71	5.12
30	9.24	6.54	5.85	5.27
31	9.82	6.94	6.14	5.59
32	10.44	7.36	6.45	5.94
33	11.10	7.81	6.78	6.30
34	11.78	8.29	7.13	6.68
35	12.68	8.91	7.61	7.18
36	13.34	9.38	8.00	7.53
37	14.28	10.05	8.57	8.05
38	15.54	10.94	9.32	8.74
39	17.00	11.98	10.18	9.55
40	18.62	13.13	11.15	10.44
41	20.74	14.65	12.41	11.57
42	23.07	16.33	13.80	12.81
43	25.65	18.17	15.32	14.19
44	28.49	20.22	17.01	15.71
45	31.62	22.47	18.86	17.37
46	32.46	23.02	19.35	17.78
47	33.62	23.81	20.02	18.37
48	34.39	24.31	20.46	18.74
49	34.91	24.65	20.75	18.98
50	35.42	24.97	21.04	19.21
51	35.42	24.97	21.04	19.21
52	35.42	24.97	21.04	19.21
53	35.42	24.97	21.04	19.21
54	35.42	24.97	21.04	19.21
55	35.42	24.97	21.04	19.21
56	35.42	24.97	21.04	19.21
57	35.42	24.97	21.04	19.21
58	35.42	24.97	21.04	19.21
59	35.42	24.97	21.04	19.21
60	35.42	24.97	21.04	19.21
61	35.42	24.97	21.04	19.21
62	35.42	24.97	21.04	19.21
63	35.42	24.97	21.04	19.21
64	35.42	24.97	21.04	19.21

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.06	1.42	1.41	1.25
26	2.11	1.47	1.44	1.29
27	2.18	1.51	1.47	1.31
28	2.23	1.57	1.51	1.34
29	2.28	1.62	1.54	1.38
30	2.33	1.68	1.57	1.41
31	2.40	1.73	1.61	1.45
32	2.48	1.79	1.65	1.50
33	2.56	1.86	1.70	1.55
34	2.65	1.93	1.75	1.60
35	2.78	2.04	1.83	1.68
36	2.97	2.17	1.96	1.79
37	3.22	2.35	2.12	1.94
38	3.54	2.59	2.34	2.15
39	3.91	2.86	2.58	2.37
40	4.32	3.17	2.86	2.62
41	4.80	3.53	3.18	2.91
42	5.33	3.92	3.55	3.25
43	5.91	4.36	3.94	3.60
44	6.55	4.85	4.38	4.00
45	7.25	5.37	4.86	4.45
46	7.83	5.77	5.23	4.76
47	8.50	6.24	5.66	5.13
48	9.09	6.65	6.03	5.46
49	9.63	7.01	6.36	5.75
50	10.17	7.38	6.70	6.04
51	10.17	7.38	6.70	6.04
52	10.17	7.38	6.70	6.04
53	10.17	7.38	6.70	6.04
54	10.17	7.38	6.70	6.04
55	10.17	7.38	6.70	6.04
56	10.17	7.38	6.70	6.04
57	10.17	7.38	6.70	6.04
58	10.17	7.38	6.70	6.04
59	10.17	7.38	6.70	6.04
60	10.17	7.38	6.70	6.04
61	10.17	7.38	6.70	6.04
62	10.17	7.38	6.70	6.04
63	10.17	7.38	6.70	6.04
64	10.17	7.38	6.70	6.04

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.42	1.02	0.91	0.81
26	1.47	1.05	0.94	0.84
27	1.52	1.08	0.98	0.87
28	1.56	1.12	1.01	0.90
29	1.61	1.16	1.05	0.94
30	1.67	1.20	1.09	0.97
31	1.72	1.24	1.14	1.02
32	1.78	1.29	1.18	1.07
33	1.85	1.34	1.24	1.12
34	1.92	1.41	1.30	1.17
35	2.03	1.49	1.38	1.25
36	2.17	1.60	1.47	1.33
37	2.36	1.74	1.60	1.45
38	2.60	1.92	1.76	1.60
39	2.88	2.13	1.95	1.78
40	3.20	2.37	2.17	1.97
41	3.56	2.64	2.41	2.20
42	3.96	2.94	2.67	2.44
43	4.41	3.28	2.96	2.72
44	4.89	3.65	3.28	3.03
45	5.44	4.06	3.64	3.37
46	5.92	4.40	3.95	3.63
47	6.47	4.78	4.30	3.95
48	6.98	5.13	4.62	4.23
49	7.43	5.46	4.92	4.49
50	7.90	5.78	5.22	4.75
51	7.90	5.78	5.22	4.75
52	7.90	5.78	5.22	4.75
53	7.90	5.78	5.22	4.75
54	7.90	5.78	5.22	4.75
55	7.90	5.78	5.22	4.75
56	7.90	5.78	5.22	4.75
57	7.90	5.78	5.22	4.75
58	7.90	5.78	5.22	4.75
59	7.90	5.78	5.22	4.75
60	7.90	5.78	5.22	4.75
61	7.90	5.78	5.22	4.75
62	7.90	5.78	5.22	4.75
63	7.90	5.78	5.22	4.75
64	7.90	5.78	5.22	4.75

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.37	1.63	1.62	1.44
26	2.43	1.69	1.65	1.48
27	2.50	1.74	1.69	1.51
28	2.56	1.80	1.73	1.54
29	2.62	1.86	1.77	1.59
30	2.68	1.93	1.81	1.62
31	2.76	1.99	1.85	1.67
32	2.85	2.06	1.90	1.72
33	2.94	2.14	1.95	1.78
34	3.05	2.22	2.01	1.84
35	3.20	2.34	2.10	1.93
36	3.41	2.49	2.25	2.06
37	3.70	2.70	2.44	2.23
38	4.07	2.98	2.69	2.47
39	4.49	3.29	2.97	2.72
40	4.97	3.64	3.29	3.01
41	5.52	4.06	3.66	3.35
42	6.13	4.51	4.08	3.73
43	6.79	5.01	4.53	4.14
44	7.53	5.57	5.04	4.60
45	8.33	6.17	5.59	5.11
46	9.00	6.63	6.01	5.47
47	9.77	7.17	6.50	5.90
48	10.45	7.64	6.93	6.28
49	11.07	8.06	7.31	6.61
50	11.69	8.48	7.70	6.94
51	11.69	8.48	7.70	6.94
52	11.69	8.48	7.70	6.94
53	11.69	8.48	7.70	6.94
54	11.69	8.48	7.70	6.94
55	11.69	8.48	7.70	6.94
56	11.69	8.48	7.70	6.94
57	11.69	8.48	7.70	6.94
58	11.69	8.48	7.70	6.94
59	11.69	8.48	7.70	6.94
60	11.69	8.48	7.70	6.94
61	11.69	8.48	7.70	6.94
62	11.69	8.48	7.70	6.94
63	11.69	8.48	7.70	6.94
64	11.69	8.48	7.70	6.94

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.99	2.11	1.96	1.76
26	2.98	2.18	1.97	1.76
27	3.04	2.23	2.01	1.79
28	3.11	2.28	2.05	1.83
29	3.19	2.33	2.10	1.87
30	3.25	2.39	2.13	1.92
31	3.38	2.48	2.20	1.99
32	3.50	2.59	2.27	2.06
33	3.64	2.70	2.35	2.15
34	3.79	2.82	2.43	2.23
35	4.01	2.99	2.56	2.36
36	4.26	3.18	2.72	2.50
37	4.61	3.44	2.93	2.70
38	5.06	3.78	3.21	2.97
39	5.58	4.17	3.53	3.26
40	6.17	4.60	3.89	3.60
41	6.85	5.12	4.31	3.98
42	7.61	5.69	4.77	4.40
43	8.44	6.32	5.28	4.88
44	9.37	7.02	5.84	5.39
45	10.38	7.79	6.45	5.97
46	11.22	8.37	6.95	6.42
47	12.18	9.05	7.53	6.94
48	13.03	9.64	8.04	7.39
49	13.79	10.17	8.49	7.80
50	14.56	10.71	8.95	8.21
51	14.56	10.71	8.95	8.21
52	14.56	10.71	8.95	8.21
53	14.56	10.71	8.95	8.21
54	14.56	10.71	8.95	8.21
55	14.56	10.71	8.95	8.21
56	14.56	10.71	8.95	8.21
57	14.56	10.71	8.95	8.21
58	14.56	10.71	8.95	8.21
59	14.56	10.71	8.95	8.21
60	14.56	10.71	8.95	8.21
61	14.56	10.71	8.95	8.21
62	14.56	10.71	8.95	8.21
63	14.56	10.71	8.95	8.21
64	14.56	10.71	8.95	8.21

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.20	2.26	2.09	1.89
26	3.19	2.33	2.11	1.88
27	3.26	2.38	2.16	1.92
28	3.33	2.44	2.20	1.96
29	3.41	2.50	2.24	2.01
30	3.48	2.56	2.29	2.05
31	3.61	2.66	2.35	2.12
32	3.75	2.77	2.43	2.21
33	3.90	2.89	2.51	2.29
34	4.06	3.02	2.60	2.39
35	4.29	3.20	2.73	2.52
36	4.57	3.40	2.91	2.68
37	4.94	3.68	3.13	2.89
38	5.42	4.04	3.44	3.17
39	5.98	4.46	3.78	3.49
40	6.60	4.92	4.17	3.85
41	7.33	5.48	4.62	4.26
42	8.14	6.09	5.11	4.71
43	9.04	6.77	5.65	5.22
44	10.03	7.51	6.25	5.78
45	11.11	8.33	6.90	6.38
46	12.01	8.95	7.44	6.86
47	13.03	9.69	8.06	7.42
48	13.94	10.32	8.60	7.91
49	14.76	10.88	9.08	8.34
50	15.58	11.46	9.57	8.78
51	15.58	11.46	9.57	8.78
52	15.58	11.46	9.57	8.78
53	15.58	11.46	9.57	8.78
54	15.58	11.46	9.57	8.78
55	15.58	11.46	9.57	8.78
56	15.58	11.46	9.57	8.78
57	15.58	11.46	9.57	8.78
58	15.58	11.46	9.57	8.78
59	15.58	11.46	9.57	8.78
60	15.58	11.46	9.57	8.78
61	15.58	11.46	9.57	8.78
62	15.58	11.46	9.57	8.78
63	15.58	11.46	9.57	8.78
64	15.58	11.46	9.57	8.78

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.30	3.98	3.65	3.24
26	5.40	4.05	3.69	3.29
27	5.50	4.12	3.74	3.34
28	5.60	4.19	3.79	3.40
29	5.71	4.27	3.85	3.46
30	5.82	4.35	3.90	3.52
31	5.98	4.46	3.95	3.60
32	6.16	4.59	4.02	3.70
33	6.36	4.73	4.10	3.80
34	6.58	4.89	4.19	3.91
35	6.91	5.13	4.35	4.10
36	7.25	5.39	4.56	4.29
37	7.74	5.77	4.87	4.58
38	8.40	6.28	5.29	4.97
39	9.17	6.86	5.77	5.42
40	10.03	7.52	6.31	5.92
41	11.07	8.33	6.96	6.53
42	12.21	9.23	7.68	7.19
43	13.47	10.21	8.47	7.92
44	14.85	11.30	9.34	8.72
45	16.37	12.50	10.29	9.60
46	17.82	13.52	11.16	10.38
47	19.50	14.70	12.16	11.28
48	20.98	15.74	13.05	12.07
49	22.35	16.68	13.85	12.79
50	23.72	17.63	14.67	13.52
51	23.72	17.63	14.67	13.52
52	23.72	17.63	14.67	13.52
53	23.72	17.63	14.67	13.52
54	23.72	17.63	14.67	13.52
55	23.72	17.63	14.67	13.52
56	23.72	17.63	14.67	13.52
57	23.72	17.63	14.67	13.52
58	23.72	17.63	14.67	13.52
59	23.72	17.63	14.67	13.52
60	23.72	17.63	14.67	13.52
61	23.72	17.63	14.67	13.52
62	23.72	17.63	14.67	13.52
63	23.72	17.63	14.67	13.52
64	23.72	17.63	14.67	13.52

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.04	5.72	5.24	4.60
26	8.32	5.91	5.39	4.76
27	8.61	6.11	5.54	4.92
28	8.90	6.31	5.70	5.09
29	9.21	6.53	5.87	5.26
30	9.51	6.73	6.03	5.43
31	10.14	7.16	6.34	5.78
32	10.81	7.62	6.67	6.14
33	11.51	8.10	7.03	6.53
34	12.24	8.61	7.41	6.94
35	13.18	9.26	7.91	7.47
36	13.92	9.79	8.35	7.86
37	14.95	10.52	8.96	8.43
38	16.31	11.48	9.78	9.17
39	17.89	12.61	10.72	10.04
40	19.65	13.85	11.77	11.01
41	21.95	15.51	13.13	12.24
42	24.50	17.33	14.65	13.61
43	27.31	19.35	16.31	15.11
44	30.42	21.58	18.16	16.77
45	33.83	24.04	20.19	18.59
46	34.94	24.78	20.82	19.14
47	36.38	25.77	21.66	19.88
48	37.42	26.46	22.27	20.39
49	38.20	26.96	22.71	20.76
50	38.97	27.46	23.15	21.13
51	38.97	27.46	23.15	21.13
52	38.97	27.46	23.15	21.13
53	38.97	27.46	23.15	21.13
54	38.97	27.46	23.15	21.13
55	38.97	27.46	23.15	21.13
56	38.97	27.46	23.15	21.13
57	38.97	27.46	23.15	21.13
58	38.97	27.46	23.15	21.13
59	38.97	27.46	23.15	21.13
60	38.97	27.46	23.15	21.13
61	38.97	27.46	23.15	21.13
62	38.97	27.46	23.15	21.13
63	38.97	27.46	23.15	21.13
64	38.97	27.46	23.15	21.13

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.93	1.33	1.27	1.20
26	1.97	1.36	1.31	1.24
27	2.02	1.40	1.34	1.28
28	2.07	1.44	1.37	1.30
29	2.12	1.48	1.42	1.35
30	2.19	1.54	1.47	1.40
31	2.25	1.58	1.51	1.44
32	2.31	1.64	1.57	1.50
33	2.38	1.69	1.62	1.55
34	2.46	1.75	1.61	1.61
35	2.56	1.82	1.71	1.65
36	2.71	1.94	1.81	1.68
37	2.93	2.09	1.96	1.81
38	3.21	2.30	2.16	2.00
39	3.55	2.53	2.38	2.20
40	3.93	2.82	2.65	2.45
41	4.37	3.15	2.96	2.74
42	4.87	3.50	3.30	3.05
43	5.42	3.92	3.69	3.41
44	6.02	4.36	4.11	3.81
45	6.70	4.86	4.58	4.25
46	7.37	5.32	5.01	4.63
47	7.95	5.72	5.37	4.96
48	8.48	6.09	5.71	5.26
49	9.06	6.48	6.06	5.58
50	9.58	6.83	6.38	5.85
51	9.58	6.83	6.38	5.85
52	9.58	6.83	6.38	5.85
53	9.58	6.83	6.38	5.85
54	9.58	6.83	6.38	5.85
55	9.58	6.83	6.38	5.85
56	9.58	6.83	6.38	5.85
57	9.58	6.83	6.38	5.85
58	9.58	6.83	6.38	5.85
59	9.58	6.83	6.38	5.85
60	9.58	6.83	6.38	5.85
61	9.58	6.83	6.38	5.85
62	9.58	6.83	6.38	5.85
63	9.58	6.83	6.38	5.85
64	9.58	6.83	6.38	5.85

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.35	0.98	0.90	0.80
26	1.39	1.01	0.93	0.83
27	1.43	1.03	0.96	0.86
28	1.48	1.06	0.99	0.90
29	1.52	1.09	1.03	0.93
30	1.58	1.13	1.07	0.97
31	1.64	1.18	1.13	1.02
32	1.70	1.22	1.19	1.08
33	1.77	1.27	1.24	1.14
34	1.83	1.32	1.25	1.20
35	1.91	1.37	1.29	1.23
36	2.03	1.46	1.37	1.26
37	2.20	1.58	1.48	1.37
38	2.43	1.74	1.64	1.51
39	2.68	1.93	1.80	1.67
40	2.98	2.16	2.01	1.86
41	3.31	2.41	2.24	2.07
42	3.67	2.69	2.50	2.32
43	4.08	3.01	2.78	2.59
44	4.53	3.36	3.10	2.88
45	5.04	3.76	3.45	3.20
46	5.59	4.15	3.80	3.52
47	6.06	4.48	4.12	3.80
48	6.53	4.80	4.41	4.06
49	7.01	5.14	4.71	4.33
50	7.47	5.45	4.99	4.58
51	7.47	5.45	4.99	4.58
52	7.47	5.45	4.99	4.58
53	7.47	5.45	4.99	4.58
54	7.47	5.45	4.99	4.58
55	7.47	5.45	4.99	4.58
56	7.47	5.45	4.99	4.58
57	7.47	5.45	4.99	4.58
58	7.47	5.45	4.99	4.58
59	7.47	5.45	4.99	4.58
60	7.47	5.45	4.99	4.58
61	7.47	5.45	4.99	4.58
62	7.47	5.45	4.99	4.58
63	7.47	5.45	4.99	4.58
64	7.47	5.45	4.99	4.58

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.19	1.51	1.44	1.36
26	2.24	1.55	1.49	1.41
27	2.30	1.59	1.52	1.45
28	2.35	1.64	1.56	1.48
29	2.41	1.68	1.61	1.53
30	2.49	1.75	1.67	1.59
31	2.56	1.80	1.72	1.64
32	2.63	1.86	1.78	1.70
33	2.71	1.92	1.84	1.76
34	2.79	1.99	1.83	1.83
35	2.91	2.07	1.94	1.87
36	3.08	2.20	2.06	1.91
37	3.33	2.38	2.23	2.06
38	3.65	2.61	2.45	2.27
39	4.03	2.88	2.70	2.50
40	4.47	3.20	3.01	2.78
41	4.97	3.58	3.36	3.11
42	5.53	3.98	3.75	3.47
43	6.16	4.45	4.19	3.88
44	6.84	4.95	4.67	4.33
45	7.61	5.52	5.21	4.83
46	8.37	6.05	5.69	5.26
47	9.03	6.50	6.10	5.64
48	9.64	6.92	6.49	5.98
49	10.30	7.36	6.89	6.34
50	10.89	7.76	7.25	6.65
51	10.89	7.76	7.25	6.65
52	10.89	7.76	7.25	6.65
53	10.89	7.76	7.25	6.65
54	10.89	7.76	7.25	6.65
55	10.89	7.76	7.25	6.65
56	10.89	7.76	7.25	6.65
57	10.89	7.76	7.25	6.65
58	10.89	7.76	7.25	6.65
59	10.89	7.76	7.25	6.65
60	10.89	7.76	7.25	6.65
61	10.89	7.76	7.25	6.65
62	10.89	7.76	7.25	6.65
63	10.89	7.76	7.25	6.65
64	10.89	7.76	7.25	6.65

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.63	1.86	1.72	1.55
26	2.69	1.90	1.76	1.60
27	2.76	1.95	1.82	1.66
28	2.83	2.01	1.87	1.71
29	2.91	2.07	1.92	1.76
30	3.01	2.14	2.00	1.83
31	3.12	2.23	2.08	1.92
32	3.24	2.32	2.17	2.01
33	3.35	2.41	2.26	2.10
34	3.48	2.50	2.36	2.21
35	3.67	2.65	2.50	2.34
36	3.88	2.80	2.65	2.48
37	4.17	3.01	2.85	2.67
38	4.56	3.30	3.12	2.92
39	5.02	3.63	3.44	3.22
40	5.56	4.03	3.82	3.57
41	6.19	4.49	4.25	3.98
42	6.87	5.00	4.74	4.43
43	7.65	5.57	5.28	4.94
44	8.51	6.20	5.88	5.50
45	9.46	6.90	6.55	6.14
46	10.45	7.60	7.19	6.70
47	11.31	8.19	7.73	7.20
48	12.12	8.74	8.24	7.65
49	12.98	9.33	8.78	8.13
50	13.76	9.86	9.26	8.56
51	13.76	9.86	9.26	8.56
52	13.76	9.86	9.26	8.56
53	13.76	9.86	9.26	8.56
54	13.76	9.86	9.26	8.56
55	13.76	9.86	9.26	8.56
56	13.76	9.86	9.26	8.56
57	13.76	9.86	9.26	8.56
58	13.76	9.86	9.26	8.56
59	13.76	9.86	9.26	8.56
60	13.76	9.86	9.26	8.56
61	13.76	9.86	9.26	8.56
62	13.76	9.86	9.26	8.56
63	13.76	9.86	9.26	8.56
64	13.76	9.86	9.26	8.56

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.81	1.99	1.84	1.67
26	2.88	2.04	1.89	1.72
27	2.95	2.09	1.94	1.77
28	3.03	2.15	2.00	1.82
29	3.11	2.21	2.06	1.88
30	3.23	2.29	2.14	1.96
31	3.34	2.38	2.23	2.06
32	3.46	2.48	2.33	2.15
33	3.59	2.58	2.43	2.25
34	3.73	2.68	2.52	2.36
35	3.93	2.83	2.68	2.51
36	4.15	3.00	2.83	2.65
37	4.46	3.23	3.05	2.86
38	4.88	3.53	3.34	3.13
39	5.37	3.89	3.68	3.45
40	5.95	4.32	4.08	3.82
41	6.62	4.81	4.55	4.26
42	7.36	5.35	5.07	4.75
43	8.18	5.96	5.65	5.29
44	9.10	6.63	6.29	5.89
45	10.12	7.39	7.01	6.57
46	11.17	8.13	7.69	7.17
47	12.10	8.76	8.27	7.70
48	12.97	9.36	8.82	8.18
49	13.88	9.99	9.40	8.70
50	14.73	10.56	9.92	9.16
51	14.73	10.56	9.92	9.16
52	14.73	10.56	9.92	9.16
53	14.73	10.56	9.92	9.16
54	14.73	10.56	9.92	9.16
55	14.73	10.56	9.92	9.16
56	14.73	10.56	9.92	9.16
57	14.73	10.56	9.92	9.16
58	14.73	10.56	9.92	9.16
59	14.73	10.56	9.92	9.16
60	14.73	10.56	9.92	9.16
61	14.73	10.56	9.92	9.16
62	14.73	10.56	9.92	9.16
63	14.73	10.56	9.92	9.16
64	14.73	10.56	9.92	9.16

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.16	3.81	3.52	3.19
26	5.26	3.88	3.59	3.27
27	5.37	3.96	3.67	3.36
28	5.47	4.03	3.76	3.44
29	5.59	4.12	3.85	3.54
30	5.77	4.25	3.97	3.67
31	5.89	4.35	4.08	3.80
32	6.03	4.46	4.21	3.95
33	6.17	4.59	4.34	4.09
34	6.33	4.72	4.48	4.25
35	6.61	4.94	4.71	4.48
36	6.86	5.13	4.88	4.65
37	7.27	5.43	5.17	4.92
38	7.83	5.85	5.57	5.30
39	8.49	6.34	6.04	5.75
40	9.30	6.94	6.61	6.29
41	10.17	7.60	7.24	6.88
42	11.15	8.33	7.93	7.54
43	12.24	9.14	8.71	8.27
44	13.44	10.04	9.57	9.07
45	14.78	11.04	10.52	9.97
46	16.43	12.17	11.57	10.92
47	17.91	13.16	12.48	11.73
48	19.30	14.08	13.34	12.48
49	20.78	15.06	14.25	13.29
50	22.14	15.96	15.08	14.01
51	22.14	15.96	15.08	14.01
52	22.14	15.96	15.08	14.01
53	22.14	15.96	15.08	14.01
54	22.14	15.96	15.08	14.01
55	22.14	15.96	15.08	14.01
56	22.14	15.96	15.08	14.01
57	22.14	15.96	15.08	14.01
58	22.14	15.96	15.08	14.01
59	22.14	15.96	15.08	14.01
60	22.14	15.96	15.08	14.01
61	22.14	15.96	15.08	14.01
62	22.14	15.96	15.08	14.01
63	22.14	15.96	15.08	14.01
64	22.14	15.96	15.08	14.01

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.73	5.43	4.97	4.42
26	8.05	5.64	5.19	4.66
27	8.37	5.86	5.41	4.91
28	8.70	6.09	5.64	5.15
29	9.04	6.32	5.88	5.41
30	9.48	6.62	6.18	5.72
31	10.13	7.21	6.77	6.32
32	10.79	7.81	7.37	6.92
33	11.46	8.42	7.97	7.53
34	12.16	9.04	8.59	8.15
35	13.08	9.83	9.36	8.92
36	13.71	10.17	9.69	9.23
37	14.65	10.73	10.22	9.74
38	15.92	11.53	10.98	10.46
39	17.40	12.47	11.88	11.31
40	19.18	13.61	12.97	12.35
41	21.42	15.13	14.41	13.68
42	23.91	16.81	16.01	15.15
43	26.69	18.69	17.80	16.79
44	29.78	20.77	19.78	18.62
45	33.22	23.09	21.98	20.64
46	34.93	24.21	23.03	21.63
47	36.12	24.96	23.73	22.28
48	37.05	25.53	24.26	22.78
49	38.08	26.16	24.83	23.32
50	38.81	26.58	25.23	23.68
51	38.81	26.58	25.23	23.68
52	38.81	26.58	25.23	23.68
53	38.81	26.58	25.23	23.68
54	38.81	26.58	25.23	23.68
55	38.81	26.58	25.23	23.68
56	38.81	26.58	25.23	23.68
57	38.81	26.58	25.23	23.68
58	38.81	26.58	25.23	23.68
59	38.81	26.58	25.23	23.68
60	38.81	26.58	25.23	23.68
61	38.81	26.58	25.23	23.68
62	38.81	26.58	25.23	23.68
63	38.81	26.58	25.23	23.68
64	38.81	26.58	25.23	23.68

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.96	1.36	1.29	1.23
26	2.02	1.39	1.34	1.27
27	2.07	1.43	1.37	1.30
28	2.13	1.48	1.42	1.35
29	2.18	1.52	1.46	1.38
30	2.26	1.58	1.51	1.43
31	2.33	1.64	1.58	1.50
32	2.40	1.69	1.63	1.55
33	2.47	1.75	1.68	1.61
34	2.55	1.81	1.74	1.67
35	2.67	1.89	1.79	1.72
36	2.83	2.02	1.89	1.75
37	3.07	2.19	2.05	1.90
38	3.38	2.41	2.26	2.09
39	3.72	2.67	2.50	2.31
40	4.15	2.97	2.79	2.59
41	4.63	3.34	3.13	2.90
42	5.17	3.73	3.50	3.25
43	5.76	4.17	3.92	3.63
44	6.42	4.66	4.38	4.07
45	7.16	5.20	4.90	4.55
46	7.94	5.73	5.39	4.99
47	8.62	6.20	5.82	5.37
48	9.25	6.63	6.22	5.73
49	9.92	7.09	6.64	6.11
50	10.54	7.52	7.02	6.44
51	10.54	7.52	7.02	6.44
52	10.54	7.52	7.02	6.44
53	10.54	7.52	7.02	6.44
54	10.54	7.52	7.02	6.44
55	10.54	7.52	7.02	6.44
56	10.54	7.52	7.02	6.44
57	10.54	7.52	7.02	6.44
58	10.54	7.52	7.02	6.44
59	10.54	7.52	7.02	6.44
60	10.54	7.52	7.02	6.44
61	10.54	7.52	7.02	6.44
62	10.54	7.52	7.02	6.44
63	10.54	7.52	7.02	6.44
64	10.54	7.52	7.02	6.44

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.38	1.00	0.92	0.82
26	1.42	1.03	0.95	0.85
27	1.47	1.06	0.99	0.89
28	1.51	1.09	1.02	0.92
29	1.56	1.12	1.06	0.95
30	1.62	1.17	1.10	1.00
31	1.69	1.22	1.16	1.06
32	1.76	1.27	1.22	1.12
33	1.83	1.32	1.29	1.18
34	1.90	1.37	1.35	1.24
35	1.99	1.42	1.39	1.28
36	2.13	1.52	1.43	1.32
37	2.31	1.66	1.55	1.44
38	2.55	1.83	1.71	1.59
39	2.82	2.03	1.90	1.76
40	3.14	2.27	2.12	1.96
41	3.50	2.55	2.37	2.20
42	3.90	2.86	2.65	2.46
43	4.34	3.20	2.96	2.75
44	4.83	3.60	3.31	3.08
45	5.39	4.03	3.70	3.43
46	6.02	4.46	4.10	3.80
47	6.57	4.87	4.45	4.12
48	7.11	5.23	4.80	4.43
49	7.68	5.63	5.15	4.75
50	8.21	6.00	5.48	5.04
51	8.21	6.00	5.48	5.04
52	8.21	6.00	5.48	5.04
53	8.21	6.00	5.48	5.04
54	8.21	6.00	5.48	5.04
55	8.21	6.00	5.48	5.04
56	8.21	6.00	5.48	5.04
57	8.21	6.00	5.48	5.04
58	8.21	6.00	5.48	5.04
59	8.21	6.00	5.48	5.04
60	8.21	6.00	5.48	5.04
61	8.21	6.00	5.48	5.04
62	8.21	6.00	5.48	5.04
63	8.21	6.00	5.48	5.04
64	8.21	6.00	5.48	5.04

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.23	1.54	1.47	1.40
26	2.29	1.58	1.52	1.44
27	2.35	1.63	1.56	1.48
28	2.42	1.68	1.61	1.53
29	2.48	1.73	1.66	1.57
30	2.57	1.80	1.72	1.63
31	2.65	1.86	1.79	1.70
32	2.73	1.92	1.85	1.76
33	2.81	1.99	1.91	1.83
34	2.90	2.06	1.98	1.90
35	3.03	2.15	2.03	1.95
36	3.22	2.30	2.15	1.99
37	3.49	2.49	2.33	2.16
38	3.84	2.74	2.57	2.38
39	4.23	3.03	2.84	2.63
40	4.72	3.38	3.17	2.94
41	5.26	3.79	3.56	3.29
42	5.87	4.24	3.98	3.69
43	6.55	4.74	4.45	4.13
44	7.30	5.29	4.98	4.63
45	8.14	5.91	5.57	5.17
46	9.02	6.51	6.13	5.67
47	9.79	7.04	6.61	6.10
48	10.51	7.53	7.07	6.51
49	11.27	8.06	7.55	6.94
50	11.98	8.54	7.98	7.32
51	11.98	8.54	7.98	7.32
52	11.98	8.54	7.98	7.32
53	11.98	8.54	7.98	7.32
54	11.98	8.54	7.98	7.32
55	11.98	8.54	7.98	7.32
56	11.98	8.54	7.98	7.32
57	11.98	8.54	7.98	7.32
58	11.98	8.54	7.98	7.32
59	11.98	8.54	7.98	7.32
60	11.98	8.54	7.98	7.32
61	11.98	8.54	7.98	7.32
62	11.98	8.54	7.98	7.32
63	11.98	8.54	7.98	7.32
64	11.98	8.54	7.98	7.32

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.68	1.89	1.75	1.59
26	2.75	1.95	1.81	1.64
27	2.83	2.00	1.86	1.69
28	2.90	2.06	1.92	1.75
29	2.99	2.13	1.98	1.81
30	3.10	2.21	2.06	1.89
31	3.22	2.30	2.15	1.98
32	3.35	2.40	2.25	2.08
33	3.48	2.50	2.35	2.18
34	3.61	2.60	2.45	2.29
35	3.82	2.75	2.60	2.44
36	4.05	2.92	2.76	2.59
37	4.37	3.16	2.98	2.79
38	4.79	3.47	3.28	3.07
39	5.28	3.83	3.62	3.39
40	5.87	4.25	4.02	3.77
41	6.55	4.75	4.50	4.21
42	7.30	5.31	5.03	4.71
43	8.15	5.93	5.62	5.26
44	9.08	6.62	6.28	5.88
45	10.12	7.39	7.01	6.57
46	11.25	8.18	7.74	7.22
47	12.26	8.87	8.38	7.80
48	13.21	9.52	8.98	8.33
49	14.22	10.22	9.62	8.90
50	15.14	10.85	10.19	9.42
51	15.14	10.85	10.19	9.42
52	15.14	10.85	10.19	9.42
53	15.14	10.85	10.19	9.42
54	15.14	10.85	10.19	9.42
55	15.14	10.85	10.19	9.42
56	15.14	10.85	10.19	9.42
57	15.14	10.85	10.19	9.42
58	15.14	10.85	10.19	9.42
59	15.14	10.85	10.19	9.42
60	15.14	10.85	10.19	9.42
61	15.14	10.85	10.19	9.42
62	15.14	10.85	10.19	9.42
63	15.14	10.85	10.19	9.42
64	15.14	10.85	10.19	9.42

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.86	2.02	1.88	1.70
26	2.94	2.08	1.93	1.75
27	3.03	2.15	1.99	1.82
28	3.11	2.21	2.05	1.87
29	3.20	2.27	2.11	1.93
30	3.32	2.36	2.20	2.02
31	3.44	2.46	2.30	2.12
32	3.58	2.57	2.40	2.23
33	3.72	2.67	2.51	2.34
34	3.86	2.78	2.62	2.45
35	4.08	2.95	2.79	2.61
36	4.33	3.13	2.96	2.77
37	4.67	3.38	3.20	2.99
38	5.12	3.71	3.50	3.28
39	5.65	4.09	3.87	3.62
40	6.28	4.55	4.30	4.03
41	7.01	5.09	4.81	4.51
42	7.81	5.68	5.38	5.04
43	8.72	6.35	6.01	5.63
44	9.72	7.09	6.72	6.29
45	10.83	7.91	7.50	7.02
46	12.04	8.75	8.28	7.73
47	13.11	9.49	8.96	8.34
48	14.13	10.19	9.61	8.91
49	15.21	10.93	10.29	9.52
50	16.20	11.61	10.91	10.08
51	16.20	11.61	10.91	10.08
52	16.20	11.61	10.91	10.08
53	16.20	11.61	10.91	10.08
54	16.20	11.61	10.91	10.08
55	16.20	11.61	10.91	10.08
56	16.20	11.61	10.91	10.08
57	16.20	11.61	10.91	10.08
58	16.20	11.61	10.91	10.08
59	16.20	11.61	10.91	10.08
60	16.20	11.61	10.91	10.08
61	16.20	11.61	10.91	10.08
62	16.20	11.61	10.91	10.08
63	16.20	11.61	10.91	10.08
64	16.20	11.61	10.91	10.08

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.27	3.88	3.59	3.25
26	5.38	3.96	3.67	3.35
27	5.49	4.05	3.76	3.44
28	5.61	4.14	3.85	3.54
29	5.75	4.24	3.95	3.64
30	5.94	4.37	4.09	3.78
31	6.08	4.49	4.22	3.93
32	6.23	4.62	4.35	4.08
33	6.39	4.76	4.50	4.24
34	6.57	4.90	4.65	4.41
35	6.88	5.14	4.89	4.66
36	7.16	5.35	5.10	4.85
37	7.61	5.68	5.41	5.15
38	8.22	6.14	5.85	5.57
39	8.94	6.67	6.35	6.05
40	9.81	7.32	6.97	6.64
41	10.77	8.04	7.65	7.28
42	11.84	8.84	8.42	8.00
43	13.03	9.73	9.27	8.80
44	14.34	10.72	10.21	9.69
45	15.81	11.82	11.25	10.66
46	17.70	13.12	12.46	11.76
47	19.41	14.26	13.53	12.71
48	21.03	15.35	14.54	13.60
49	22.76	16.50	15.61	14.55
50	24.35	17.55	16.58	15.41
51	24.35	17.55	16.58	15.41
52	24.35	17.55	16.58	15.41
53	24.35	17.55	16.58	15.41
54	24.35	17.55	16.58	15.41
55	24.35	17.55	16.58	15.41
56	24.35	17.55	16.58	15.41
57	24.35	17.55	16.58	15.41
58	24.35	17.55	16.58	15.41
59	24.35	17.55	16.58	15.41
60	24.35	17.55	16.58	15.41
61	24.35	17.55	16.58	15.41
62	24.35	17.55	16.58	15.41
63	24.35	17.55	16.58	15.41
64	24.35	17.55	16.58	15.41

For smokers the premium rates are increased by 35 percent.

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

ES-92
Male

Group Supplement Rider B Conv.
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.88	5.53	5.07	4.52
26	8.22	5.77	5.31	4.77
27	8.57	6.01	5.54	5.03
28	8.93	6.25	5.79	5.29
29	9.30	6.50	6.05	5.56
30	9.77	6.82	6.37	5.89
31	10.46	7.45	7.00	6.53
32	11.17	8.09	7.63	7.17
33	11.89	8.73	8.27	7.81
34	12.63	9.39	8.92	8.46
35	13.60	10.22	9.74	9.28
36	14.30	10.61	10.11	9.62
37	15.34	11.24	10.70	10.19
38	16.71	12.10	11.53	10.98
39	18.32	13.13	12.50	11.91
40	20.24	14.37	13.68	13.03
41	22.68	16.02	15.25	14.48
42	25.40	17.85	17.00	16.09
43	28.43	19.90	18.95	17.88
44	31.79	22.17	21.11	19.87
45	35.54	24.70	23.52	22.08
46	37.59	26.05	24.78	23.27
47	39.09	27.00	25.68	24.11
48	40.32	27.77	26.40	24.78
49	41.66	28.61	27.17	25.51
50	42.68	29.24	27.75	26.05
51	42.68	29.24	27.75	26.05
52	42.68	29.24	27.75	26.05
53	42.68	29.24	27.75	26.05
54	42.68	29.24	27.75	26.05
55	42.68	29.24	27.75	26.05
56	42.68	29.24	27.75	26.05
57	42.68	29.24	27.75	26.05
58	42.68	29.24	27.75	26.05
59	42.68	29.24	27.75	26.05
60	42.68	29.24	27.75	26.05
61	42.68	29.24	27.75	26.05
62	42.68	29.24	27.75	26.05
63	42.68	29.24	27.75	26.05
64	42.68	29.24	27.75	26.05

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.46	2.32	2.14	1.93
26	3.55	2.39	2.20	1.98
27	3.63	2.45	2.26	2.04
28	3.76	2.54	2.35	2.13
29	3.92	2.66	2.46	2.24
30	4.16	2.82	2.61	2.38
31	4.39	2.99	2.78	2.55
32	4.66	3.18	2.97	2.74
33	4.92	3.38	3.16	2.92
34	5.24	3.60	3.38	3.14
35	5.59	3.86	3.63	3.39
36	6.10	4.21	3.96	3.69
37	6.64	4.57	4.29	4.00
38	7.19	4.95	4.65	4.32
39	7.76	5.33	5.01	4.65
40	8.32	5.71	5.36	4.97
41	8.84	6.04	5.66	5.24
42	9.36	6.39	5.98	5.51
43	9.92	6.74	6.31	5.80
44	10.47	7.10	6.64	6.10
45	10.89	7.37	6.88	6.30
46	11.36	7.68	7.16	6.55
47	11.74	7.96	7.40	6.76
48	12.21	8.28	7.70	7.01
49	12.65	8.58	7.97	7.25
50	13.03	8.84	8.21	7.45
51	13.03	8.84	8.21	7.45
52	13.03	8.84	8.21	7.45
53	13.03	8.84	8.21	7.45
54	13.03	8.84	8.21	7.45
55	13.03	8.84	8.21	7.45
56	13.03	8.84	8.21	7.45
57	13.03	8.84	8.21	7.45
58	13.03	8.84	8.21	7.45
59	13.03	8.84	8.21	7.45
60	13.03	8.84	8.21	7.45
61	13.03	8.84	8.21	7.45
62	13.03	8.84	8.21	7.45
63	13.03	8.84	8.21	7.45
64	13.03	8.84	8.21	7.45

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.39	1.62	1.48	1.33
26	2.46	1.66	1.53	1.38
27	2.53	1.71	1.58	1.43
28	2.63	1.79	1.65	1.49
29	2.76	1.88	1.74	1.58
30	2.93	2.00	1.85	1.69
31	3.13	2.14	1.99	1.83
32	3.33	2.30	2.14	1.98
33	3.56	2.46	2.30	2.14
34	3.81	2.65	2.48	2.32
35	4.10	2.86	2.69	2.53
36	4.51	3.14	2.95	2.76
37	4.93	3.42	3.22	3.01
38	5.39	3.73	3.51	3.28
39	5.85	4.05	3.81	3.55
40	6.33	4.37	4.11	3.82
41	6.78	4.66	4.37	4.06
42	7.25	4.96	4.65	4.31
43	7.73	5.28	4.94	4.57
44	8.25	5.60	5.25	4.84
45	8.65	5.86	5.48	5.03
46	9.06	6.15	5.74	5.27
47	9.43	6.39	5.97	5.46
48	9.85	6.70	6.24	5.70
49	10.27	6.98	6.50	5.92
50	10.62	7.22	6.72	6.12
51	10.62	7.22	6.72	6.12
52	10.62	7.22	6.72	6.12
53	10.62	7.22	6.72	6.12
54	10.62	7.22	6.72	6.12
55	10.62	7.22	6.72	6.12
56	10.62	7.22	6.72	6.12
57	10.62	7.22	6.72	6.12
58	10.62	7.22	6.72	6.12
59	10.62	7.22	6.72	6.12
60	10.62	7.22	6.72	6.12
61	10.62	7.22	6.72	6.12
62	10.62	7.22	6.72	6.12
63	10.62	7.22	6.72	6.12
64	10.62	7.22	6.72	6.12

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.93	2.64	2.43	2.19
26	4.03	2.72	2.50	2.25
27	4.13	2.78	2.57	2.32
28	4.27	2.89	2.67	2.42
29	4.46	3.02	2.79	2.54
30	4.73	3.21	2.97	2.71
31	4.99	3.40	3.16	2.90
32	5.29	3.61	3.37	3.11
33	5.59	3.84	3.59	3.32
34	5.95	4.09	3.84	3.57
35	6.35	4.39	4.13	3.85
36	6.93	4.78	4.50	4.19
37	7.54	5.19	4.88	4.54
38	8.17	5.62	5.28	4.91
39	8.82	6.06	5.69	5.28
40	9.46	6.49	6.09	5.65
41	10.04	6.86	6.43	5.95
42	10.64	7.26	6.80	6.26
43	11.27	7.66	7.17	6.59
44	11.90	8.07	7.54	6.93
45	12.38	8.37	7.82	7.16
46	12.91	8.73	8.14	7.44
47	13.34	9.04	8.41	7.68
48	13.88	9.41	8.75	7.97
49	14.38	9.75	9.06	8.24
50	14.81	10.05	9.33	8.47
51	14.81	10.05	9.33	8.47
52	14.81	10.05	9.33	8.47
53	14.81	10.05	9.33	8.47
54	14.81	10.05	9.33	8.47
55	14.81	10.05	9.33	8.47
56	14.81	10.05	9.33	8.47
57	14.81	10.05	9.33	8.47
58	14.81	10.05	9.33	8.47
59	14.81	10.05	9.33	8.47
60	14.81	10.05	9.33	8.47
61	14.81	10.05	9.33	8.47
62	14.81	10.05	9.33	8.47
63	14.81	10.05	9.33	8.47
64	14.81	10.05	9.33	8.47

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.90	3.32	3.07	2.79
26	5.00	3.39	3.14	2.87
27	5.11	3.47	3.22	2.95
28	5.27	3.58	3.33	3.06
29	5.48	3.74	3.48	3.20
30	5.80	3.96	3.69	3.41
31	6.16	4.22	3.95	3.67
32	6.54	4.51	4.23	3.96
33	6.96	4.82	4.53	4.26
34	7.43	5.17	4.88	4.61
35	7.98	5.56	5.27	5.00
36	8.69	6.05	5.72	5.42
37	9.44	6.56	6.20	5.87
38	10.23	7.09	6.71	6.33
39	11.03	7.63	7.22	6.80
40	11.82	8.17	7.72	7.25
41	12.58	8.66	8.16	7.64
42	13.39	9.18	8.64	8.06
43	14.22	9.72	9.14	8.48
44	15.08	10.28	9.63	8.91
45	15.74	10.69	10.01	9.22
46	16.42	11.16	10.44	9.59
47	17.00	11.56	10.81	9.91
48	17.70	12.05	11.24	10.29
49	18.35	12.50	11.65	10.65
50	18.92	12.89	12.01	10.96
51	18.92	12.89	12.01	10.96
52	18.92	12.89	12.01	10.96
53	18.92	12.89	12.01	10.96
54	18.92	12.89	12.01	10.96
55	18.92	12.89	12.01	10.96
56	18.92	12.89	12.01	10.96
57	18.92	12.89	12.01	10.96
58	18.92	12.89	12.01	10.96
59	18.92	12.89	12.01	10.96
60	18.92	12.89	12.01	10.96
61	18.92	12.89	12.01	10.96
62	18.92	12.89	12.01	10.96
63	18.92	12.89	12.01	10.96
64	18.92	12.89	12.01	10.96

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.24	3.55	3.28	2.98
26	5.35	3.63	3.36	3.07
27	5.46	3.71	3.44	3.15
28	5.63	3.83	3.56	3.27
29	5.87	4.00	3.72	3.43
30	6.20	4.24	3.95	3.64
31	6.59	4.52	4.23	3.93
32	7.01	4.82	4.53	4.23
33	7.45	5.15	4.86	4.56
34	7.96	5.53	5.22	4.94
35	8.54	5.94	5.64	5.35
36	9.30	6.47	6.13	5.81
37	10.11	7.02	6.64	6.28
38	10.95	7.58	7.17	6.77
39	11.81	8.17	7.72	7.27
40	12.65	8.74	8.25	7.76
41	13.46	9.27	8.74	8.18
42	14.33	9.83	9.25	8.62
43	15.22	10.41	9.78	9.07
44	16.13	10.99	10.31	9.54
45	16.83	11.43	10.71	9.87
46	17.56	11.95	11.17	10.27
47	18.18	12.38	11.56	10.60
48	18.94	12.89	12.03	11.02
49	19.64	13.38	12.46	11.39
50	20.24	13.80	12.85	11.73
51	20.24	13.80	12.85	11.73
52	20.24	13.80	12.85	11.73
53	20.24	13.80	12.85	11.73
54	20.24	13.80	12.85	11.73
55	20.24	13.80	12.85	11.73
56	20.24	13.80	12.85	11.73
57	20.24	13.80	12.85	11.73
58	20.24	13.80	12.85	11.73
59	20.24	13.80	12.85	11.73
60	20.24	13.80	12.85	11.73
61	20.24	13.80	12.85	11.73
62	20.24	13.80	12.85	11.73
63	20.24	13.80	12.85	11.73
64	20.24	13.80	12.85	11.73

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.41	6.45	5.96	5.41
26	9.58	6.56	6.07	5.54
27	9.76	6.68	6.19	5.67
28	10.05	6.86	6.38	5.87
29	10.45	7.12	6.64	6.13
30	11.02	7.51	7.01	6.50
31	11.64	8.01	7.51	7.02
32	12.30	8.56	8.06	7.56
33	13.02	9.13	8.64	8.15
34	13.84	9.80	9.30	8.81
35	14.79	10.54	10.04	9.56
36	15.86	11.18	10.65	10.14
37	16.97	11.83	11.28	10.74
38	18.12	12.50	11.91	11.34
39	19.29	13.17	12.55	11.95
40	20.41	13.80	13.14	12.52
41	21.39	14.46	13.73	12.99
42	22.43	15.17	14.36	13.48
43	23.50	15.89	14.99	13.99
44	24.58	16.61	15.63	14.49
45	25.33	17.12	16.05	14.79
46	26.56	17.95	16.81	15.44
47	27.61	18.66	17.44	15.99
48	28.86	19.51	18.21	16.66
49	30.03	20.31	18.93	17.28
50	31.07	21.02	19.56	17.82
51	31.07	21.02	19.56	17.82
52	31.07	21.02	19.56	17.82
53	31.07	21.02	19.56	17.82
54	31.07	21.02	19.56	17.82
55	31.07	21.02	19.56	17.82
56	31.07	21.02	19.56	17.82
57	31.07	21.02	19.56	17.82
58	31.07	21.02	19.56	17.82
59	31.07	21.02	19.56	17.82
60	31.07	21.02	19.56	17.82
61	31.07	21.02	19.56	17.82
62	31.07	21.02	19.56	17.82
63	31.07	21.02	19.56	17.82
64	31.07	21.02	19.56	17.82

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.71	9.65	8.81	7.91
26	15.44	10.11	9.28	8.41
27	16.18	10.57	9.76	8.92
28	17.10	11.15	10.33	9.53
29	18.21	11.86	11.03	10.25
30	19.67	12.79	11.95	11.17
31	22.10	14.74	13.85	13.01
32	24.69	16.81	15.87	14.98
33	27.44	19.01	18.00	17.06
34	30.50	21.44	20.36	19.34
35	33.90	24.12	22.97	21.88
36	36.68	25.57	24.35	23.19
37	39.60	27.08	25.78	24.56
38	42.61	28.59	27.23	25.94
39	45.70	30.13	28.69	27.33
40	48.69	31.57	30.06	28.63
41	52.08	33.51	31.72	29.90
42	55.68	35.58	33.49	31.26
43	59.38	37.71	35.30	32.63
44	63.17	39.87	37.14	34.01
45	66.15	41.52	38.49	34.94
46	66.67	41.84	38.79	35.21
47	66.73	41.88	38.83	35.25
48	67.26	42.22	39.14	35.52
49	67.57	42.42	39.32	35.69
50	67.57	42.42	39.32	35.69
51	67.57	42.42	39.32	35.69
52	67.57	42.42	39.32	35.69
53	67.57	42.42	39.32	35.69
54	67.57	42.42	39.32	35.69
55	67.57	42.42	39.32	35.69
56	67.57	42.42	39.32	35.69
57	67.57	42.42	39.32	35.69
58	67.57	42.42	39.32	35.69
59	67.57	42.42	39.32	35.69
60	67.57	42.42	39.32	35.69
61	67.57	42.42	39.32	35.69
62	67.57	42.42	39.32	35.69
63	67.57	42.42	39.32	35.69
64	67.57	42.42	39.32	35.69

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.53	2.38	2.18	1.96
26	3.63	2.44	2.24	2.03
27	3.72	2.51	2.31	2.09
28	3.85	2.60	2.41	2.18
29	4.04	2.74	2.53	2.30
30	4.29	2.91	2.69	2.46
31	4.54	3.10	2.87	2.64
32	4.81	3.28	3.06	2.82
33	5.10	3.49	3.27	3.03
34	5.43	3.74	3.51	3.26
35	5.82	4.01	3.78	3.53
36	6.36	4.39	4.13	3.85
37	6.94	4.79	4.50	4.19
38	7.55	5.19	4.88	4.53
39	8.18	5.61	5.27	4.90
40	8.78	6.02	5.66	5.25
41	9.35	6.39	5.99	5.54
42	9.94	6.78	6.34	5.85
43	10.56	7.17	6.71	6.18
44	11.18	7.58	7.08	6.50
45	11.67	7.88	7.37	6.74
46	12.23	8.27	7.72	7.06
47	12.72	8.62	8.03	7.31
48	13.31	9.02	8.39	7.64
49	13.85	9.40	8.73	7.94
50	14.34	9.73	9.03	8.20
51	14.34	9.73	9.03	8.20
52	14.34	9.73	9.03	8.20
53	14.34	9.73	9.03	8.20
54	14.34	9.73	9.03	8.20
55	14.34	9.73	9.03	8.20
56	14.34	9.73	9.03	8.20
57	14.34	9.73	9.03	8.20
58	14.34	9.73	9.03	8.20
59	14.34	9.73	9.03	8.20
60	14.34	9.73	9.03	8.20
61	14.34	9.73	9.03	8.20
62	14.34	9.73	9.03	8.20
63	14.34	9.73	9.03	8.20
64	14.34	9.73	9.03	8.20

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.44	1.65	1.51	1.36
26	2.52	1.70	1.57	1.41
27	2.60	1.76	1.62	1.46
28	2.70	1.83	1.69	1.54
29	2.84	1.93	1.78	1.62
30	3.02	2.06	1.91	1.74
31	3.23	2.21	2.06	1.89
32	3.45	2.38	2.22	2.05
33	3.69	2.55	2.39	2.22
34	3.96	2.75	2.58	2.41
35	4.27	2.97	2.79	2.62
36	4.70	3.27	3.08	2.88
37	5.16	3.59	3.37	3.16
38	5.66	3.92	3.68	3.44
39	6.16	4.26	4.01	3.73
40	6.67	4.61	4.33	4.04
41	7.17	4.93	4.62	4.30
42	7.69	5.26	4.94	4.57
43	8.23	5.62	5.26	4.86
44	8.80	5.99	5.60	5.16
45	9.26	6.27	5.86	5.39
46	9.76	6.62	6.18	5.67
47	10.21	6.93	6.46	5.92
48	10.73	7.29	6.79	6.21
49	11.23	7.64	7.11	6.49
50	11.68	7.95	7.38	6.74
51	11.68	7.95	7.38	6.74
52	11.68	7.95	7.38	6.74
53	11.68	7.95	7.38	6.74
54	11.68	7.95	7.38	6.74
55	11.68	7.95	7.38	6.74
56	11.68	7.95	7.38	6.74
57	11.68	7.95	7.38	6.74
58	11.68	7.95	7.38	6.74
59	11.68	7.95	7.38	6.74
60	11.68	7.95	7.38	6.74
61	11.68	7.95	7.38	6.74
62	11.68	7.95	7.38	6.74
63	11.68	7.95	7.38	6.74
64	11.68	7.95	7.38	6.74

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.01	2.70	2.48	2.23
26	4.12	2.77	2.55	2.31
27	4.23	2.85	2.63	2.38
28	4.38	2.96	2.74	2.48
29	4.59	3.11	2.87	2.61
30	4.87	3.31	3.06	2.79
31	5.16	3.52	3.26	3.00
32	5.47	3.73	3.48	3.21
33	5.79	3.97	3.72	3.44
34	6.17	4.25	3.99	3.71
35	6.61	4.56	4.29	4.01
36	7.23	4.99	4.69	4.37
37	7.89	5.44	5.11	4.76
38	8.58	5.90	5.54	5.15
39	9.29	6.38	5.99	5.57
40	9.98	6.84	6.43	5.97
41	10.62	7.26	6.81	6.29
42	11.29	7.70	7.21	6.65
43	12.00	8.15	7.63	7.02
44	12.71	8.61	8.05	7.39
45	13.26	8.95	8.37	7.66
46	13.90	9.40	8.77	8.02
47	14.46	9.79	9.12	8.31
48	15.12	10.25	9.53	8.68
49	15.74	10.68	9.92	9.02
50	16.29	11.06	10.26	9.32
51	16.29	11.06	10.26	9.32
52	16.29	11.06	10.26	9.32
53	16.29	11.06	10.26	9.32
54	16.29	11.06	10.26	9.32
55	16.29	11.06	10.26	9.32
56	16.29	11.06	10.26	9.32
57	16.29	11.06	10.26	9.32
58	16.29	11.06	10.26	9.32
59	16.29	11.06	10.26	9.32
60	16.29	11.06	10.26	9.32
61	16.29	11.06	10.26	9.32
62	16.29	11.06	10.26	9.32
63	16.29	11.06	10.26	9.32
64	16.29	11.06	10.26	9.32

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.00	3.38	3.12	2.84
26	5.11	3.47	3.21	2.93
27	5.23	3.56	3.29	3.02
28	5.41	3.68	3.41	3.14
29	5.64	3.84	3.58	3.29
30	5.98	4.08	3.80	3.51
31	6.35	4.36	4.08	3.79
32	6.77	4.66	4.38	4.10
33	7.21	4.99	4.71	4.42
34	7.72	5.36	5.07	4.79
35	8.30	5.78	5.48	5.20
36	9.07	6.31	5.97	5.66
37	9.89	6.86	6.50	6.14
38	10.74	7.44	7.03	6.64
39	11.61	8.04	7.59	7.15
40	12.47	8.62	8.14	7.66
41	13.32	9.17	8.64	8.09
42	14.21	9.75	9.17	8.55
43	15.15	10.35	9.72	9.03
44	16.09	10.96	10.29	9.51
45	16.83	11.43	10.71	9.87
46	17.68	12.02	11.24	10.33
47	18.41	12.53	11.71	10.74
48	19.27	13.13	12.25	11.21
49	20.09	13.69	12.76	11.66
50	20.81	14.19	13.21	12.05
51	20.81	14.19	13.21	12.05
52	20.81	14.19	13.21	12.05
53	20.81	14.19	13.21	12.05
54	20.81	14.19	13.21	12.05
55	20.81	14.19	13.21	12.05
56	20.81	14.19	13.21	12.05
57	20.81	14.19	13.21	12.05
58	20.81	14.19	13.21	12.05
59	20.81	14.19	13.21	12.05
60	20.81	14.19	13.21	12.05
61	20.81	14.19	13.21	12.05
62	20.81	14.19	13.21	12.05
63	20.81	14.19	13.21	12.05
64	20.81	14.19	13.21	12.05

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.34	3.62	3.34	3.04
26	5.47	3.71	3.43	3.14
27	5.60	3.80	3.53	3.23
28	5.78	3.94	3.65	3.35
29	6.04	4.12	3.83	3.52
30	6.39	4.37	4.07	3.76
31	6.80	4.67	4.37	4.05
32	7.24	4.99	4.69	4.38
33	7.72	5.34	5.03	4.73
34	8.26	5.74	5.42	5.13
35	8.87	6.18	5.86	5.56
36	9.71	6.75	6.39	6.06
37	10.58	7.35	6.96	6.57
38	11.49	7.96	7.53	7.11
39	12.43	8.60	8.13	7.66
40	13.34	9.22	8.71	8.18
41	14.24	9.81	9.25	8.65
42	15.21	10.44	9.81	9.15
43	16.20	11.07	10.41	9.66
44	17.22	11.73	11.01	10.17
45	18.01	12.24	11.46	10.56
46	18.92	12.86	12.03	11.06
47	19.69	13.40	12.52	11.48
48	20.63	14.05	13.10	11.99
49	21.49	14.64	13.65	12.47
50	22.27	15.18	14.13	12.89
51	22.27	15.18	14.13	12.89
52	22.27	15.18	14.13	12.89
53	22.27	15.18	14.13	12.89
54	22.27	15.18	14.13	12.89
55	22.27	15.18	14.13	12.89
56	22.27	15.18	14.13	12.89
57	22.27	15.18	14.13	12.89
58	22.27	15.18	14.13	12.89
59	22.27	15.18	14.13	12.89
60	22.27	15.18	14.13	12.89
61	22.27	15.18	14.13	12.89
62	22.27	15.18	14.13	12.89
63	22.27	15.18	14.13	12.89
64	22.27	15.18	14.13	12.89

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.60	6.58	6.07	5.51
26	9.80	6.71	6.20	5.66
27	10.00	6.84	6.34	5.81
28	10.31	7.04	6.55	6.03
29	10.74	7.33	6.82	6.30
30	11.35	7.74	7.22	6.70
31	12.01	8.27	7.76	7.24
32	12.73	8.85	8.33	7.83
33	13.49	9.47	8.96	8.45
34	14.37	10.17	9.66	9.15
35	15.38	10.96	10.44	9.95
36	16.55	11.66	11.11	10.58
37	17.76	12.39	11.80	11.24
38	19.02	13.12	12.49	11.90
39	20.30	13.86	13.21	12.58
40	21.52	14.56	13.87	13.21
41	22.63	15.31	14.53	13.75
42	23.81	16.11	15.23	14.31
43	25.02	16.92	15.95	14.89
44	26.24	17.74	16.67	15.47
45	27.11	18.32	17.18	15.83
46	28.60	19.33	18.09	16.63
47	29.91	20.23	18.90	17.33
48	31.43	21.25	19.84	18.15
49	32.88	22.24	20.73	18.92
50	34.18	23.12	21.51	19.61
51	34.18	23.12	21.51	19.61
52	34.18	23.12	21.51	19.61
53	34.18	23.12	21.51	19.61
54	34.18	23.12	21.51	19.61
55	34.18	23.12	21.51	19.61
56	34.18	23.12	21.51	19.61
57	34.18	23.12	21.51	19.61
58	34.18	23.12	21.51	19.61
59	34.18	23.12	21.51	19.61
60	34.18	23.12	21.51	19.61
61	34.18	23.12	21.51	19.61
62	34.18	23.12	21.51	19.61
63	34.18	23.12	21.51	19.61
64	34.18	23.12	21.51	19.61

For smokers the premium rates are increased by 35 percent.

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

ES-92
Female

Group Supplement Rider B Conv.
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.00	9.84	8.99	8.06
26	15.79	10.33	9.49	8.60
27	16.58	10.83	9.99	9.15
28	17.55	11.45	10.61	9.78
29	18.73	12.20	11.35	10.54
30	20.26	13.17	12.30	11.51
31	22.82	15.23	14.30	13.45
32	25.56	17.41	16.42	15.51
33	28.45	19.72	18.67	17.69
34	31.68	22.26	21.15	20.10
35	35.26	25.08	23.89	22.75
36	38.28	26.67	25.40	24.20
37	41.46	28.33	26.98	25.69
38	44.73	30.00	28.58	27.21
39	48.10	31.70	30.19	28.76
40	51.37	33.30	31.71	30.20
41	55.13	35.48	33.57	31.65
42	59.11	37.77	35.55	33.17
43	63.22	40.14	37.58	34.72
44	67.43	42.56	39.64	36.30
45	70.78	44.43	41.18	37.38
46	71.74	45.03	41.74	37.88
47	72.21	45.32	42.01	38.13
48	73.18	45.93	42.57	38.65
49	73.93	46.41	43.02	39.05
50	74.33	46.66	43.26	39.26
51	74.33	46.66	43.26	39.26
52	74.33	46.66	43.26	39.26
53	74.33	46.66	43.26	39.26
54	74.33	46.66	43.26	39.26
55	74.33	46.66	43.26	39.26
56	74.33	46.66	43.26	39.26
57	74.33	46.66	43.26	39.26
58	74.33	46.66	43.26	39.26
59	74.33	46.66	43.26	39.26
60	74.33	46.66	43.26	39.26
61	74.33	46.66	43.26	39.26
62	74.33	46.66	43.26	39.26
63	74.33	46.66	43.26	39.26
64	74.33	46.66	43.26	39.26

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.17	1.50	1.48	1.32
26	2.22	1.54	1.51	1.35
27	2.27	1.59	1.54	1.37
28	2.32	1.64	1.57	1.41
29	2.38	1.69	1.60	1.44
30	2.43	1.75	1.64	1.47
31	2.49	1.79	1.67	1.51
32	2.57	1.85	1.71	1.55
33	2.64	1.92	1.76	1.60
34	2.74	1.99	1.81	1.65
35	2.87	2.09	1.89	1.73
36	3.04	2.23	2.01	1.84
37	3.30	2.41	2.18	1.99
38	3.61	2.64	2.38	2.18
39	3.98	2.91	2.64	2.41
40	4.39	3.22	2.91	2.66
41	4.86	3.57	3.23	2.96
42	5.38	3.96	3.58	3.27
43	5.94	4.38	3.97	3.62
44	6.57	4.85	4.39	4.02
45	7.26	5.38	4.87	4.45
46	7.79	5.74	5.19	4.73
47	8.40	6.17	5.59	5.07
48	8.94	6.54	5.92	5.37
49	9.41	6.86	6.22	5.62
50	9.90	7.19	6.52	5.88
51	9.90	7.19	6.52	5.88
52	9.90	7.19	6.52	5.88
53	9.90	7.19	6.52	5.88
54	9.90	7.19	6.52	5.88
55	9.90	7.19	6.52	5.88
56	9.90	7.19	6.52	5.88
57	9.90	7.19	6.52	5.88
58	9.90	7.19	6.52	5.88
59	9.90	7.19	6.52	5.88
60	9.90	7.19	6.52	5.88
61	9.90	7.19	6.52	5.88
62	9.90	7.19	6.52	5.88
63	9.90	7.19	6.52	5.88
64	9.90	7.19	6.52	5.88

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.50	1.07	0.96	0.85
26	1.54	1.10	0.99	0.88
27	1.59	1.14	1.02	0.91
28	1.63	1.17	1.06	0.94
29	1.68	1.21	1.09	0.98
30	1.73	1.25	1.13	1.01
31	1.78	1.29	1.18	1.06
32	1.85	1.34	1.22	1.11
33	1.91	1.39	1.28	1.16
34	1.98	1.45	1.34	1.21
35	2.09	1.53	1.42	1.28
36	2.22	1.64	1.51	1.37
37	2.41	1.77	1.64	1.48
38	2.65	1.96	1.80	1.64
39	2.94	2.16	1.99	1.81
40	3.26	2.40	2.20	2.00
41	3.61	2.67	2.43	2.22
42	4.00	2.97	2.69	2.47
43	4.43	3.30	2.98	2.74
44	4.92	3.67	3.30	3.04
45	5.45	4.07	3.64	3.37
46	5.89	4.37	3.93	3.61
47	6.40	4.74	4.26	3.90
48	6.86	5.05	4.55	4.16
49	7.27	5.34	4.81	4.39
50	7.70	5.63	5.08	4.62
51	7.70	5.63	5.08	4.62
52	7.70	5.63	5.08	4.62
53	7.70	5.63	5.08	4.62
54	7.70	5.63	5.08	4.62
55	7.70	5.63	5.08	4.62
56	7.70	5.63	5.08	4.62
57	7.70	5.63	5.08	4.62
58	7.70	5.63	5.08	4.62
59	7.70	5.63	5.08	4.62
60	7.70	5.63	5.08	4.62
61	7.70	5.63	5.08	4.62
62	7.70	5.63	5.08	4.62
63	7.70	5.63	5.08	4.62
64	7.70	5.63	5.08	4.62

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.49	1.72	1.70	1.52
26	2.55	1.77	1.73	1.55
27	2.61	1.83	1.77	1.58
28	2.67	1.88	1.80	1.62
29	2.73	1.94	1.84	1.65
30	2.79	2.01	1.88	1.69
31	2.86	2.06	1.92	1.73
32	2.95	2.13	1.96	1.78
33	3.04	2.21	2.02	1.84
34	3.15	2.29	2.08	1.90
35	3.30	2.40	2.17	1.99
36	3.50	2.56	2.31	2.11
37	3.79	2.77	2.50	2.29
38	4.15	3.04	2.74	2.51
39	4.58	3.35	3.03	2.77
40	5.05	3.70	3.34	3.06
41	5.59	4.10	3.71	3.40
42	6.18	4.55	4.11	3.76
43	6.83	5.04	4.56	4.16
44	7.55	5.58	5.05	4.62
45	8.34	6.18	5.60	5.11
46	8.95	6.60	5.97	5.44
47	9.66	7.09	6.42	5.83
48	10.28	7.52	6.81	6.17
49	10.82	7.88	7.15	6.46
50	11.38	8.26	7.50	6.76
51	11.38	8.26	7.50	6.76
52	11.38	8.26	7.50	6.76
53	11.38	8.26	7.50	6.76
54	11.38	8.26	7.50	6.76
55	11.38	8.26	7.50	6.76
56	11.38	8.26	7.50	6.76
57	11.38	8.26	7.50	6.76
58	11.38	8.26	7.50	6.76
59	11.38	8.26	7.50	6.76
60	11.38	8.26	7.50	6.76
61	11.38	8.26	7.50	6.76
62	11.38	8.26	7.50	6.76
63	11.38	8.26	7.50	6.76
64	11.38	8.26	7.50	6.76

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.14	2.22	2.05	1.81
26	3.12	2.28	2.07	1.83
27	3.19	2.33	2.11	1.87
28	3.25	2.38	2.14	1.91
29	3.32	2.43	2.18	1.95
30	3.39	2.49	2.22	1.99
31	3.50	2.58	2.28	2.06
32	3.63	2.68	2.35	2.14
33	3.77	2.79	2.43	2.22
34	3.92	2.91	2.51	2.30
35	4.13	3.08	2.63	2.44
36	4.38	3.26	2.78	2.57
37	4.72	3.52	3.00	2.77
38	5.17	3.86	3.27	3.03
39	5.68	4.24	3.60	3.32
40	6.26	4.67	3.95	3.65
41	6.94	5.19	4.37	4.03
42	7.68	5.74	4.82	4.45
43	8.50	6.36	5.31	4.91
44	9.41	7.05	5.86	5.41
45	10.40	7.79	6.47	5.97
46	11.15	8.32	6.91	6.38
47	12.05	8.94	7.45	6.86
48	12.81	9.48	7.90	7.26
49	13.49	9.96	8.31	7.63
50	14.19	10.43	8.72	8.00
51	14.19	10.43	8.72	8.00
52	14.19	10.43	8.72	8.00
53	14.19	10.43	8.72	8.00
54	14.19	10.43	8.72	8.00
55	14.19	10.43	8.72	8.00
56	14.19	10.43	8.72	8.00
57	14.19	10.43	8.72	8.00
58	14.19	10.43	8.72	8.00
59	14.19	10.43	8.72	8.00
60	14.19	10.43	8.72	8.00
61	14.19	10.43	8.72	8.00
62	14.19	10.43	8.72	8.00
63	14.19	10.43	8.72	8.00
64	14.19	10.43	8.72	8.00

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.36	2.37	2.20	1.95
26	3.34	2.44	2.22	1.96
27	3.41	2.49	2.26	2.01
28	3.48	2.54	2.29	2.04
29	3.55	2.60	2.34	2.09
30	3.62	2.66	2.38	2.13
31	3.75	2.75	2.44	2.20
32	3.88	2.87	2.52	2.28
33	4.03	2.99	2.60	2.37
34	4.19	3.12	2.68	2.47
35	4.42	3.30	2.82	2.60
36	4.68	3.49	2.98	2.75
37	5.05	3.77	3.20	2.96
38	5.53	4.12	3.51	3.24
39	6.08	4.54	3.85	3.55
40	6.70	5.00	4.23	3.91
41	7.42	5.55	4.67	4.31
42	8.22	6.14	5.15	4.76
43	9.10	6.81	5.68	5.25
44	10.06	7.54	6.27	5.80
45	11.13	8.34	6.91	6.40
46	11.94	8.91	7.40	6.82
47	12.88	9.57	7.97	7.34
48	13.71	10.14	8.45	7.78
49	14.44	10.65	8.90	8.17
50	15.18	11.16	9.33	8.56
51	15.18	11.16	9.33	8.56
52	15.18	11.16	9.33	8.56
53	15.18	11.16	9.33	8.56
54	15.18	11.16	9.33	8.56
55	15.18	11.16	9.33	8.56
56	15.18	11.16	9.33	8.56
57	15.18	11.16	9.33	8.56
58	15.18	11.16	9.33	8.56
59	15.18	11.16	9.33	8.56
60	15.18	11.16	9.33	8.56
61	15.18	11.16	9.33	8.56
62	15.18	11.16	9.33	8.56
63	15.18	11.16	9.33	8.56
64	15.18	11.16	9.33	8.56

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.57	4.18	3.83	3.40
26	5.66	4.25	3.87	3.45
27	5.75	4.31	3.92	3.50
28	5.85	4.38	3.96	3.55
29	5.95	4.46	4.01	3.61
30	6.05	4.53	4.06	3.67
31	6.21	4.63	4.10	3.74
32	6.38	4.76	4.16	3.83
33	6.57	4.89	4.24	3.93
34	6.79	5.05	4.32	4.04
35	7.12	5.29	4.48	4.22
36	7.44	5.53	4.69	4.40
37	7.92	5.91	4.99	4.69
38	8.58	6.41	5.40	5.08
39	9.34	6.99	5.87	5.52
40	10.19	7.63	6.41	6.02
41	11.20	8.43	7.04	6.61
42	12.32	9.31	7.75	7.25
43	13.55	10.28	8.52	7.97
44	14.91	11.34	9.37	8.76
45	16.39	12.51	10.30	9.62
46	17.73	13.44	11.10	10.33
47	19.27	14.53	12.02	11.16
48	20.63	15.48	12.83	11.87
49	21.86	16.32	13.56	12.52
50	23.10	17.17	14.28	13.17
51	23.10	17.17	14.28	13.17
52	23.10	17.17	14.28	13.17
53	23.10	17.17	14.28	13.17
54	23.10	17.17	14.28	13.17
55	23.10	17.17	14.28	13.17
56	23.10	17.17	14.28	13.17
57	23.10	17.17	14.28	13.17
58	23.10	17.17	14.28	13.17
59	23.10	17.17	14.28	13.17
60	23.10	17.17	14.28	13.17
61	23.10	17.17	14.28	13.17
62	23.10	17.17	14.28	13.17
63	23.10	17.17	14.28	13.17
64	23.10	17.17	14.28	13.17

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.44	6.00	5.50	4.83
26	8.72	6.20	5.65	4.99
27	9.01	6.40	5.80	5.15
28	9.30	6.59	5.95	5.31
29	9.60	6.80	6.11	5.48
30	9.89	7.00	6.27	5.65
31	10.52	7.44	6.58	5.99
32	11.19	7.89	6.91	6.36
33	11.89	8.37	7.27	6.75
34	12.63	8.88	7.64	7.16
35	13.58	9.54	8.16	7.69
36	14.29	10.05	8.57	8.08
37	15.31	10.77	9.18	8.63
38	16.65	11.72	9.98	9.37
39	18.21	12.83	10.92	10.23
40	19.95	14.07	11.95	11.18
41	22.22	15.70	13.30	12.39
42	24.72	17.49	14.78	13.73
43	27.48	19.47	16.42	15.20
44	30.53	21.66	18.22	16.82
45	33.88	24.06	20.21	18.61
46	34.79	24.67	20.74	19.06
47	36.02	25.51	21.46	19.69
48	36.84	26.05	21.93	20.08
49	37.41	26.41	22.23	20.33
50	37.96	26.75	22.55	20.58
51	37.96	26.75	22.55	20.58
52	37.96	26.75	22.55	20.58
53	37.96	26.75	22.55	20.58
54	37.96	26.75	22.55	20.58
55	37.96	26.75	22.55	20.58
56	37.96	26.75	22.55	20.58
57	37.96	26.75	22.55	20.58
58	37.96	26.75	22.55	20.58
59	37.96	26.75	22.55	20.58
60	37.96	26.75	22.55	20.58
61	37.96	26.75	22.55	20.58
62	37.96	26.75	22.55	20.58
63	37.96	26.75	22.55	20.58
64	37.96	26.75	22.55	20.58

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.21	1.52	1.51	1.34
26	2.27	1.57	1.54	1.37
27	2.32	1.63	1.57	1.41
28	2.38	1.68	1.61	1.44
29	2.44	1.74	1.65	1.48
30	2.51	1.79	1.69	1.51
31	2.58	1.85	1.72	1.56
32	2.65	1.92	1.77	1.60
33	2.74	1.99	1.82	1.65
34	2.84	2.06	1.88	1.71
35	2.98	2.18	1.96	1.80
36	3.18	2.32	2.10	1.92
37	3.45	2.51	2.27	2.08
38	3.79	2.78	2.51	2.30
39	4.19	3.07	2.77	2.54
40	4.64	3.40	3.06	2.81
41	5.14	3.78	3.41	3.13
42	5.71	4.21	3.80	3.48
43	6.33	4.67	4.23	3.86
44	7.02	5.19	4.69	4.29
45	7.77	5.75	5.21	4.76
46	8.39	6.18	5.60	5.10
47	9.11	6.68	6.06	5.51
48	9.74	7.12	6.46	5.85
49	10.32	7.51	6.82	6.17
50	10.89	7.91	7.18	6.47
51	10.89	7.91	7.18	6.47
52	10.89	7.91	7.18	6.47
53	10.89	7.91	7.18	6.47
54	10.89	7.91	7.18	6.47
55	10.89	7.91	7.18	6.47
56	10.89	7.91	7.18	6.47
57	10.89	7.91	7.18	6.47
58	10.89	7.91	7.18	6.47
59	10.89	7.91	7.18	6.47
60	10.89	7.91	7.18	6.47
61	10.89	7.91	7.18	6.47
62	10.89	7.91	7.18	6.47
63	10.89	7.91	7.18	6.47
64	10.89	7.91	7.18	6.47

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.53	1.09	0.97	0.87
26	1.57	1.12	1.01	0.90
27	1.62	1.16	1.05	0.94
28	1.67	1.20	1.09	0.97
29	1.73	1.24	1.13	1.01
30	1.78	1.29	1.16	1.04
31	1.84	1.33	1.22	1.09
32	1.91	1.38	1.27	1.14
33	1.98	1.44	1.32	1.20
34	2.06	1.51	1.39	1.26
35	2.17	1.60	1.47	1.34
36	2.32	1.71	1.57	1.43
37	2.52	1.86	1.71	1.56
38	2.79	2.05	1.89	1.72
39	3.09	2.28	2.09	1.91
40	3.43	2.53	2.32	2.12
41	3.82	2.82	2.58	2.35
42	4.24	3.15	2.86	2.62
43	4.72	3.51	3.17	2.92
44	5.24	3.91	3.52	3.24
45	5.83	4.35	3.90	3.60
46	6.34	4.71	4.23	3.89
47	6.93	5.12	4.61	4.23
48	7.48	5.50	4.96	4.53
49	7.97	5.84	5.27	4.81
50	8.47	6.19	5.59	5.08
51	8.47	6.19	5.59	5.08
52	8.47	6.19	5.59	5.08
53	8.47	6.19	5.59	5.08
54	8.47	6.19	5.59	5.08
55	8.47	6.19	5.59	5.08
56	8.47	6.19	5.59	5.08
57	8.47	6.19	5.59	5.08
58	8.47	6.19	5.59	5.08
59	8.47	6.19	5.59	5.08
60	8.47	6.19	5.59	5.08
61	8.47	6.19	5.59	5.08
62	8.47	6.19	5.59	5.08
63	8.47	6.19	5.59	5.08
64	8.47	6.19	5.59	5.08

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.54	1.75	1.74	1.54
26	2.61	1.81	1.77	1.58
27	2.67	1.87	1.81	1.62
28	2.74	1.93	1.85	1.66
29	2.81	2.00	1.90	1.70
30	2.88	2.06	1.94	1.74
31	2.96	2.13	1.98	1.79
32	3.05	2.21	2.03	1.84
33	3.15	2.29	2.09	1.90
34	3.27	2.37	2.16	1.97
35	3.43	2.50	2.25	2.07
36	3.66	2.67	2.41	2.21
37	3.96	2.89	2.61	2.39
38	4.36	3.19	2.88	2.64
39	4.82	3.53	3.18	2.92
40	5.33	3.91	3.52	3.23
41	5.91	4.34	3.92	3.60
42	6.56	4.84	4.37	4.00
43	7.28	5.37	4.86	4.44
44	8.07	5.96	5.39	4.93
45	8.93	6.61	5.99	5.47
46	9.64	7.10	6.44	5.86
47	10.47	7.68	6.96	6.33
48	11.20	8.18	7.42	6.72
49	11.86	8.63	7.84	7.09
50	12.52	9.09	8.25	7.44
51	12.52	9.09	8.25	7.44
52	12.52	9.09	8.25	7.44
53	12.52	9.09	8.25	7.44
54	12.52	9.09	8.25	7.44
55	12.52	9.09	8.25	7.44
56	12.52	9.09	8.25	7.44
57	12.52	9.09	8.25	7.44
58	12.52	9.09	8.25	7.44
59	12.52	9.09	8.25	7.44
60	12.52	9.09	8.25	7.44
61	12.52	9.09	8.25	7.44
62	12.52	9.09	8.25	7.44
63	12.52	9.09	8.25	7.44
64	12.52	9.09	8.25	7.44

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.20	2.26	2.10	1.89
26	3.19	2.33	2.11	1.88
27	3.26	2.38	2.16	1.92
28	3.33	2.44	2.20	1.96
29	3.41	2.50	2.24	2.01
30	3.48	2.56	2.29	2.05
31	3.61	2.66	2.36	2.13
32	3.75	2.78	2.43	2.21
33	3.90	2.89	2.51	2.30
34	4.06	3.02	2.61	2.39
35	4.30	3.20	2.74	2.53
36	4.57	3.41	2.91	2.68
37	4.94	3.69	3.14	2.89
38	5.43	4.05	3.44	3.18
39	5.98	4.46	3.78	3.50
40	6.60	4.93	4.18	3.85
41	7.34	5.48	4.62	4.27
42	8.15	6.10	5.11	4.72
43	9.05	6.77	5.66	5.22
44	10.04	7.52	6.26	5.78
45	11.13	8.34	6.91	6.40
46	12.02	8.97	7.45	6.87
47	13.04	9.70	8.07	7.43
48	13.96	10.33	8.61	7.92
49	14.78	10.90	9.10	8.35
50	15.60	11.47	9.59	8.79
51	15.60	11.47	9.59	8.79
52	15.60	11.47	9.59	8.79
53	15.60	11.47	9.59	8.79
54	15.60	11.47	9.59	8.79
55	15.60	11.47	9.59	8.79
56	15.60	11.47	9.59	8.79
57	15.60	11.47	9.59	8.79
58	15.60	11.47	9.59	8.79
59	15.60	11.47	9.59	8.79
60	15.60	11.47	9.59	8.79
61	15.60	11.47	9.59	8.79
62	15.60	11.47	9.59	8.79
63	15.60	11.47	9.59	8.79
64	15.60	11.47	9.59	8.79

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.43	2.42	2.24	2.02
26	3.42	2.49	2.27	2.01
27	3.49	2.55	2.31	2.06
28	3.57	2.61	2.35	2.10
29	3.65	2.67	2.40	2.15
30	3.73	2.74	2.45	2.20
31	3.87	2.85	2.52	2.28
32	4.01	2.97	2.60	2.36
33	4.18	3.09	2.69	2.46
34	4.35	3.23	2.79	2.56
35	4.60	3.43	2.93	2.71
36	4.89	3.65	3.11	2.87
37	5.29	3.95	3.35	3.10
38	5.80	4.33	3.68	3.39
39	6.40	4.78	4.05	3.74
40	7.07	5.28	4.46	4.12
41	7.86	5.87	4.94	4.57
42	8.73	6.53	5.47	5.05
43	9.69	7.25	6.05	5.59
44	10.75	8.05	6.69	6.19
45	11.91	8.93	7.39	6.84
46	12.86	9.59	7.97	7.35
47	13.96	10.37	8.63	7.95
48	14.93	11.05	9.22	8.47
49	15.81	11.66	9.73	8.94
50	16.70	12.27	10.25	9.41
51	16.70	12.27	10.25	9.41
52	16.70	12.27	10.25	9.41
53	16.70	12.27	10.25	9.41
54	16.70	12.27	10.25	9.41
55	16.70	12.27	10.25	9.41
56	16.70	12.27	10.25	9.41
57	16.70	12.27	10.25	9.41
58	16.70	12.27	10.25	9.41
59	16.70	12.27	10.25	9.41
60	16.70	12.27	10.25	9.41
61	16.70	12.27	10.25	9.41
62	16.70	12.27	10.25	9.41
63	16.70	12.27	10.25	9.41
64	16.70	12.27	10.25	9.41

For smokers the premium rates are increased by 35 percent.

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ES-92
Unisex

Group Supplement Rider B Conv.
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.68	4.27	3.91	3.47
26	5.78	4.34	3.95	3.53
27	5.89	4.42	4.01	3.58
28	6.00	4.50	4.06	3.64
29	6.12	4.58	4.12	3.71
30	6.23	4.66	4.18	3.78
31	6.40	4.78	4.24	3.86
32	6.60	4.92	4.31	3.96
33	6.81	5.07	4.39	4.07
34	7.05	5.24	4.49	4.19
35	7.40	5.50	4.66	4.38
36	7.76	5.78	4.89	4.60
37	8.29	6.19	5.22	4.91
38	9.01	6.73	5.67	5.32
39	9.83	7.35	6.19	5.81
40	10.74	8.05	6.76	6.35
41	11.86	8.93	7.46	6.99
42	13.08	9.88	8.23	7.70
43	14.43	10.94	9.08	8.48
44	15.91	12.11	10.00	9.35
45	17.54	13.39	11.03	10.29
46	19.10	14.48	11.96	11.13
47	20.88	15.75	13.03	12.09
48	22.48	16.86	13.98	12.94
49	23.94	17.87	14.84	13.71
50	25.41	18.89	15.72	14.49
51	25.41	18.89	15.72	14.49
52	25.41	18.89	15.72	14.49
53	25.41	18.89	15.72	14.49
54	25.41	18.89	15.72	14.49
55	25.41	18.89	15.72	14.49
56	25.41	18.89	15.72	14.49
57	25.41	18.89	15.72	14.49
58	25.41	18.89	15.72	14.49
59	25.41	18.89	15.72	14.49
60	25.41	18.89	15.72	14.49
61	25.41	18.89	15.72	14.49
62	25.41	18.89	15.72	14.49
63	25.41	18.89	15.72	14.49
64	25.41	18.89	15.72	14.49

For smokers the premium rates are increased by 35 percent.

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

ES-92
Unisex

Group Supplement Rider B Conv.
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.61	6.12	5.61	4.93
26	8.92	6.33	5.78	5.10
27	9.23	6.55	5.94	5.28
28	9.54	6.77	6.11	5.45
29	9.87	6.99	6.29	5.63
30	10.19	7.22	6.45	5.81
31	10.87	7.68	6.79	6.19
32	11.58	8.17	7.15	6.58
33	12.32	8.68	7.53	7.00
34	13.11	9.22	7.94	7.43
35	14.12	9.92	8.48	8.00
36	14.91	10.49	8.95	8.42
37	16.02	11.27	9.61	9.03
38	17.48	12.30	10.48	9.83
39	19.17	13.50	11.49	10.76
40	21.05	14.84	12.61	11.80
41	23.52	16.62	14.07	13.12
42	26.25	18.57	15.69	14.58
43	29.26	20.74	17.48	16.19
44	32.59	23.12	19.45	17.96
45	36.25	25.75	21.62	19.91
46	37.44	26.55	22.31	20.50
47	38.99	27.60	23.22	21.30
48	40.10	28.35	23.86	21.85
49	40.93	28.89	24.33	22.25
50	41.75	29.42	24.80	22.64
51	41.75	29.42	24.80	22.64
52	41.75	29.42	24.80	22.64
53	41.75	29.42	24.80	22.64
54	41.75	29.42	24.80	22.64
55	41.75	29.42	24.80	22.64
56	41.75	29.42	24.80	22.64
57	41.75	29.42	24.80	22.64
58	41.75	29.42	24.80	22.64
59	41.75	29.42	24.80	22.64
60	41.75	29.42	24.80	22.64
61	41.75	29.42	24.80	22.64
62	41.75	29.42	24.80	22.64
63	41.75	29.42	24.80	22.64
64	41.75	29.42	24.80	22.64

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.53	5.20	4.73	4.33
26	6.63	5.27	4.81	4.41
27	6.75	5.36	4.89	4.48
28	6.86	5.44	4.97	4.56
29	6.99	5.55	5.07	4.64
30	7.18	5.69	5.20	4.77
31	7.19	5.72	5.23	4.80
32	7.22	5.77	5.28	4.85
33	7.27	5.82	5.34	4.91
34	7.33	5.89	5.40	4.97
35	7.44	6.00	5.51	5.07
36	7.82	6.30	5.77	5.32
37	8.35	6.70	6.16	5.66
38	9.04	7.25	6.64	6.12
39	9.85	7.87	7.22	6.65
40	10.82	8.63	7.91	7.27
41	11.91	9.47	8.70	8.02
42	13.11	10.41	9.58	8.84
43	14.46	11.45	10.57	9.77
44	15.95	12.62	11.65	10.79
45	17.61	13.91	12.87	11.93
46	19.43	15.24	14.08	13.01
47	19.89	15.26	13.98	12.80
48	21.41	16.37	14.96	13.67
49	23.02	17.53	16.02	14.60
50	24.48	18.59	16.95	15.44
51	24.48	18.59	16.95	15.44
52	24.48	18.59	16.95	15.44
53	24.48	18.59	16.95	15.44
54	24.48	18.59	16.95	15.44
55	24.48	18.59	16.95	15.44
56	24.48	18.59	16.95	15.44
57	24.48	18.59	16.95	15.44
58	24.48	18.59	16.95	15.44
59	24.48	18.59	16.95	15.44
60	24.48	18.59	16.95	15.44
61	24.48	18.59	16.95	15.44
62	24.48	18.59	16.95	15.44
63	24.48	18.59	16.95	15.44
64	24.48	18.59	16.95	15.44

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.22	4.06	3.73	3.40
26	5.31	4.14	3.80	3.46
27	5.40	4.21	3.87	3.52
28	5.50	4.29	3.94	3.59
29	5.60	4.38	4.02	3.65
30	5.76	4.50	4.13	3.75
31	5.80	4.55	4.19	3.81
32	5.84	4.61	4.24	3.87
33	5.90	4.68	4.31	3.94
34	5.96	4.76	4.38	4.00
35	6.09	4.87	4.49	4.11
36	6.43	5.12	4.72	4.33
37	6.92	5.47	5.04	4.64
38	7.55	5.97	5.46	5.03
39	8.26	6.52	5.93	5.47
40	9.10	7.19	6.48	5.98
41	10.09	7.96	7.11	6.57
42	11.17	8.81	7.80	7.23
43	12.39	9.77	8.58	7.95
44	13.79	10.86	9.44	8.76
45	15.32	12.07	10.39	9.66
46	16.92	13.23	11.42	10.56
47	17.22	13.13	11.17	10.23
48	18.63	14.10	12.06	11.00
49	20.07	15.15	12.95	11.82
50	21.45	16.12	13.80	12.57
51	21.45	16.12	13.80	12.57
52	21.45	16.12	13.80	12.57
53	21.45	16.12	13.80	12.57
54	21.45	16.12	13.80	12.57
55	21.45	16.12	13.80	12.57
56	21.45	16.12	13.80	12.57
57	21.45	16.12	13.80	12.57
58	21.45	16.12	13.80	12.57
59	21.45	16.12	13.80	12.57
60	21.45	16.12	13.80	12.57
61	21.45	16.12	13.80	12.57
62	21.45	16.12	13.80	12.57
63	21.45	16.12	13.80	12.57
64	21.45	16.12	13.80	12.57

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.26	5.75	5.22	4.76
26	7.38	5.83	5.31	4.85
27	7.51	5.93	5.40	4.93
28	7.64	6.03	5.49	5.02
29	7.79	6.15	5.60	5.12
30	8.00	6.31	5.75	5.26
31	8.01	6.34	5.79	5.30
32	8.05	6.40	5.84	5.36
33	8.11	6.46	5.91	5.42
34	8.17	6.54	5.98	5.49
35	8.30	6.66	6.10	5.60
36	8.73	7.00	6.40	5.89
37	9.33	7.46	6.84	6.28
38	10.12	8.08	7.39	6.80
39	11.04	8.79	8.05	7.40
40	12.14	9.65	8.83	8.11
41	13.38	10.60	9.73	8.96
42	14.74	11.67	10.73	9.89
43	16.28	12.86	11.85	10.94
44	17.97	14.18	13.08	12.10
45	19.86	15.65	14.47	13.40
46	21.92	17.16	15.84	14.63
47	22.60	17.34	15.89	14.55
48	24.33	18.60	17.00	15.53
49	26.16	19.92	18.20	16.59
50	27.82	21.12	19.26	17.54
51	27.82	21.12	19.26	17.54
52	27.82	21.12	19.26	17.54
53	27.82	21.12	19.26	17.54
54	27.82	21.12	19.26	17.54
55	27.82	21.12	19.26	17.54
56	27.82	21.12	19.26	17.54
57	27.82	21.12	19.26	17.54
58	27.82	21.12	19.26	17.54
59	27.82	21.12	19.26	17.54
60	27.82	21.12	19.26	17.54
61	27.82	21.12	19.26	17.54
62	27.82	21.12	19.26	17.54
63	27.82	21.12	19.26	17.54
64	27.82	21.12	19.26	17.54

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.25	6.54	5.95	5.39
26	8.36	6.63	6.03	5.47
27	8.48	6.72	6.12	5.55
28	8.60	6.83	6.20	5.63
29	8.75	6.94	6.31	5.73
30	8.96	7.10	6.46	5.87
31	9.06	7.19	6.55	5.95
32	9.19	7.30	6.65	6.06
33	9.33	7.42	6.76	6.17
34	9.50	7.55	6.89	6.29
35	9.81	7.80	7.12	6.51
36	10.29	8.17	7.47	6.82
37	10.99	8.70	7.96	7.28
38	11.90	9.40	8.60	7.86
39	12.97	10.23	9.35	8.55
40	14.25	11.20	10.25	9.37
41	15.71	12.32	11.29	10.34
42	17.31	13.55	12.44	11.43
43	19.12	14.94	13.74	12.64
44	21.11	16.47	15.16	13.98
45	23.33	18.18	16.76	15.47
46	25.87	20.02	18.42	16.95
47	26.99	20.50	18.73	17.10
48	29.13	22.04	20.11	18.32
49	31.41	23.67	21.58	19.61
50	33.52	25.17	22.91	20.79
51	33.52	25.17	22.91	20.79
52	33.52	25.17	22.91	20.79
53	33.52	25.17	22.91	20.79
54	33.52	25.17	22.91	20.79
55	33.52	25.17	22.91	20.79
56	33.52	25.17	22.91	20.79
57	33.52	25.17	22.91	20.79
58	33.52	25.17	22.91	20.79
59	33.52	25.17	22.91	20.79
60	33.52	25.17	22.91	20.79
61	33.52	25.17	22.91	20.79
62	33.52	25.17	22.91	20.79
63	33.52	25.17	22.91	20.79
64	33.52	25.17	22.91	20.79

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider
2 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.75	6.92	6.28	5.69
26	8.86	7.02	6.37	5.77
27	8.99	7.11	6.46	5.86
28	9.12	7.23	6.56	5.94
29	9.28	7.34	6.67	6.04
30	9.51	7.52	6.83	6.20
31	9.62	7.62	6.93	6.29
32	9.76	7.73	7.04	6.40
33	9.91	7.86	7.16	6.52
34	10.08	8.00	7.29	6.65
35	10.41	8.27	7.54	6.88
36	10.93	8.66	7.91	7.22
37	11.67	9.23	8.43	7.70
38	12.65	9.98	9.12	8.33
39	13.79	10.86	9.92	9.07
40	15.17	11.91	10.89	9.95
41	16.72	13.10	12.00	10.99
42	18.45	14.42	13.23	12.15
43	20.37	15.91	14.62	13.44
44	22.51	17.54	16.14	14.88
45	24.89	19.36	17.86	16.47
46	27.60	21.35	19.63	18.05
47	28.88	21.94	20.04	18.30
48	31.17	23.59	21.51	19.61
49	33.61	25.33	23.09	20.99
50	35.87	26.93	24.51	22.25
51	35.87	26.93	24.51	22.25
52	35.87	26.93	24.51	22.25
53	35.87	26.93	24.51	22.25
54	35.87	26.93	24.51	22.25
55	35.87	26.93	24.51	22.25
56	35.87	26.93	24.51	22.25
57	35.87	26.93	24.51	22.25
58	35.87	26.93	24.51	22.25
59	35.87	26.93	24.51	22.25
60	35.87	26.93	24.51	22.25
61	35.87	26.93	24.51	22.25
62	35.87	26.93	24.51	22.25
63	35.87	26.93	24.51	22.25
64	35.87	26.93	24.51	22.25

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 2A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.94	10.99	9.78	8.65
26	14.06	11.09	9.88	8.75
27	14.19	11.20	9.98	8.85
28	14.34	11.33	10.10	8.97
29	14.52	11.47	10.23	9.09
30	14.75	11.72	10.46	9.31
31	14.80	11.72	10.48	9.36
32	14.82	11.74	10.53	9.44
33	14.86	11.79	10.60	9.53
34	14.94	11.87	10.70	9.65
35	15.28	12.15	10.97	9.92
36	15.85	12.61	11.40	10.34
37	16.75	13.34	12.08	10.96
38	18.00	14.32	12.99	11.81
39	19.46	15.48	14.06	12.79
40	21.23	16.89	15.35	13.98
41	23.25	18.52	16.91	15.47
42	25.50	20.33	18.63	17.11
43	27.99	22.37	20.57	18.95
44	30.77	24.60	22.70	20.99
45	33.84	27.09	25.09	23.27
46	37.75	29.89	27.58	25.46
47	40.11	31.20	28.60	26.23
48	43.49	33.54	30.66	28.01
49	47.05	36.00	32.84	29.92
50	50.35	38.26	34.82	31.63
51	50.35	38.26	34.82	31.63
52	50.35	38.26	34.82	31.63
53	50.35	38.26	34.82	31.63
54	50.35	38.26	34.82	31.63
55	50.35	38.26	34.82	31.63
56	50.35	38.26	34.82	31.63
57	50.35	38.26	34.82	31.63
58	50.35	38.26	34.82	31.63
59	50.35	38.26	34.82	31.63
60	50.35	38.26	34.82	31.63
61	50.35	38.26	34.82	31.63
62	50.35	38.26	34.82	31.63
63	50.35	38.26	34.82	31.63
64	50.35	38.26	34.82	31.63

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.46	13.66	11.75	9.96
26	18.86	13.94	12.01	10.20
27	19.28	14.24	12.27	10.44
28	19.70	14.55	12.55	10.68
29	20.17	14.89	12.85	10.95
30	20.84	15.36	13.26	11.32
31	21.43	15.78	13.66	11.70
32	22.08	16.24	14.09	12.11
33	22.76	16.72	14.53	12.53
34	23.50	17.24	15.01	12.98
35	24.64	18.05	15.74	13.64
36	25.78	18.89	16.51	14.34
37	27.48	20.13	17.63	15.34
38	29.76	21.80	19.12	16.66
39	32.45	23.75	20.86	18.21
40	35.67	26.09	22.95	20.05
41	39.73	29.08	25.71	22.56
42	44.25	32.41	28.77	25.35
43	49.31	36.12	32.19	28.46
44	54.91	40.25	36.00	31.93
45	61.15	44.84	40.23	35.79
46	64.99	47.45	42.50	37.75
47	66.76	48.23	43.02	38.02
48	69.26	49.85	44.39	39.18
49	71.95	51.60	45.88	40.45
50	74.14	52.97	47.03	41.41
51	74.14	52.97	47.03	41.41
52	74.14	52.97	47.03	41.41
53	74.14	52.97	47.03	41.41
54	74.14	52.97	47.03	41.41
55	74.14	52.97	47.03	41.41
56	74.14	52.97	47.03	41.41
57	74.14	52.97	47.03	41.41
58	74.14	52.97	47.03	41.41
59	74.14	52.97	47.03	41.41
60	74.14	52.97	47.03	41.41
61	74.14	52.97	47.03	41.41
62	74.14	52.97	47.03	41.41
63	74.14	52.97	47.03	41.41
64	74.14	52.97	47.03	41.41

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.49	6.51	5.96	5.42
26	8.66	6.63	6.09	5.53
27	8.84	6.77	6.21	5.65
28	9.02	6.91	6.33	5.76
29	9.23	7.06	6.48	5.89
30	9.51	7.27	6.68	6.07
31	9.60	7.36	6.76	6.17
32	9.71	7.47	6.88	6.28
33	9.84	7.59	6.99	6.39
34	10.00	7.73	7.13	6.54
35	10.22	7.92	7.32	6.72
36	10.79	8.34	7.71	7.08
37	11.58	8.93	8.26	7.58
38	12.61	9.69	8.97	8.23
39	13.80	10.58	9.79	8.99
40	15.23	11.66	10.78	9.90
41	16.87	12.89	11.94	10.96
42	18.70	14.26	13.22	12.15
43	20.73	15.78	14.66	13.48
44	22.99	17.48	16.26	14.94
45	25.51	19.37	18.03	16.59
46	28.23	21.28	19.76	18.15
47	29.48	21.81	20.13	18.35
48	31.77	23.37	21.55	19.62
49	34.16	25.04	23.05	20.96
50	36.37	26.54	24.40	22.18
51	36.37	26.54	24.40	22.18
52	36.37	26.54	24.40	22.18
53	36.37	26.54	24.40	22.18
54	36.37	26.54	24.40	22.18
55	36.37	26.54	24.40	22.18
56	36.37	26.54	24.40	22.18
57	36.37	26.54	24.40	22.18
58	36.37	26.54	24.40	22.18
59	36.37	26.54	24.40	22.18
60	36.37	26.54	24.40	22.18
61	36.37	26.54	24.40	22.18
62	36.37	26.54	24.40	22.18
63	36.37	26.54	24.40	22.18
64	36.37	26.54	24.40	22.18

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.67	5.23	4.82	4.26
26	6.81	5.33	4.93	4.39
27	6.96	5.44	5.03	4.52
28	7.11	5.55	5.13	4.65
29	7.27	5.68	5.25	4.79
30	7.51	5.85	5.40	4.96
31	7.61	5.94	5.50	5.05
32	7.72	6.04	5.59	5.14
33	7.85	6.14	5.69	5.24
34	8.00	6.26	5.80	5.34
35	8.20	6.42	5.96	5.49
36	8.66	6.78	6.28	5.79
37	9.30	7.26	6.74	6.20
38	10.14	7.89	7.32	6.74
39	11.08	8.62	7.98	7.34
40	12.21	9.52	8.76	8.05
41	13.48	10.59	9.68	8.90
42	14.97	11.78	10.69	9.84
43	16.68	13.13	11.81	10.88
44	18.60	14.64	13.08	12.04
45	20.74	16.32	14.47	13.33
46	22.98	17.93	15.94	14.66
47	23.79	18.21	16.09	14.68
48	25.75	19.57	17.36	15.80
49	27.77	21.00	18.65	16.96
50	29.67	22.33	19.87	18.05
51	29.67	22.33	19.87	18.05
52	29.67	22.33	19.87	18.05
53	29.67	22.33	19.87	18.05
54	29.67	22.33	19.87	18.05
55	29.67	22.33	19.87	18.05
56	29.67	22.33	19.87	18.05
57	29.67	22.33	19.87	18.05
58	29.67	22.33	19.87	18.05
59	29.67	22.33	19.87	18.05
60	29.67	22.33	19.87	18.05
61	29.67	22.33	19.87	18.05
62	29.67	22.33	19.87	18.05
63	29.67	22.33	19.87	18.05
64	29.67	22.33	19.87	18.05

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.49	7.24	6.62	6.00
26	9.68	7.38	6.76	6.13
27	9.89	7.54	6.90	6.26
28	10.09	7.70	7.04	6.39
29	10.33	7.87	7.21	6.54
30	10.65	8.11	7.43	6.74
31	10.75	8.21	7.53	6.85
32	10.88	8.33	7.66	6.98
33	11.03	8.47	7.79	7.11
34	11.21	8.63	7.95	7.27
35	11.46	8.84	8.16	7.48
36	12.10	9.32	8.61	7.89
37	13.00	9.99	9.23	8.46
38	14.17	10.86	10.04	9.20
39	15.53	11.87	10.97	10.06
40	17.15	13.09	12.09	11.09
41	19.01	14.49	13.41	12.30
42	21.09	16.05	14.87	13.65
43	23.40	17.78	16.50	15.16
44	25.97	19.71	18.32	16.82
45	28.83	21.86	20.33	18.69
46	31.92	24.03	22.30	20.47
47	33.50	24.78	22.87	20.85
48	36.10	26.56	24.49	22.30
49	38.82	28.45	26.19	23.82
50	41.33	30.16	27.73	25.20
51	41.33	30.16	27.73	25.20
52	41.33	30.16	27.73	25.20
53	41.33	30.16	27.73	25.20
54	41.33	30.16	27.73	25.20
55	41.33	30.16	27.73	25.20
56	41.33	30.16	27.73	25.20
57	41.33	30.16	27.73	25.20
58	41.33	30.16	27.73	25.20
59	41.33	30.16	27.73	25.20
60	41.33	30.16	27.73	25.20
61	41.33	30.16	27.73	25.20
62	41.33	30.16	27.73	25.20
63	41.33	30.16	27.73	25.20
64	41.33	30.16	27.73	25.20

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.56	8.07	7.38	6.66
26	10.76	8.23	7.52	6.80
27	10.96	8.38	7.67	6.94
28	11.17	8.54	7.82	7.08
29	11.41	8.73	7.99	7.24
30	11.75	8.99	8.23	7.46
31	12.01	9.20	8.44	7.67
32	12.31	9.44	8.68	7.90
33	12.63	9.70	8.92	8.14
34	12.97	9.97	9.18	8.39
35	13.53	10.40	9.59	8.78
36	14.26	10.95	10.10	9.25
37	15.28	11.72	10.82	9.90
38	16.64	12.73	11.76	10.76
39	18.22	13.91	12.85	11.75
40	20.10	15.31	14.16	12.94
41	22.32	16.97	15.72	14.38
42	24.78	18.82	17.45	15.98
43	27.52	20.87	19.39	17.78
44	30.57	23.16	21.54	19.77
45	33.96	25.70	23.93	21.98
46	37.78	28.39	26.38	24.17
47	40.06	29.61	27.40	24.96
48	43.31	31.86	29.45	26.79
49	46.77	34.24	31.62	28.72
50	49.96	36.43	33.60	30.48
51	49.96	36.43	33.60	30.48
52	49.96	36.43	33.60	30.48
53	49.96	36.43	33.60	30.48
54	49.96	36.43	33.60	30.48
55	49.96	36.43	33.60	30.48
56	49.96	36.43	33.60	30.48
57	49.96	36.43	33.60	30.48
58	49.96	36.43	33.60	30.48
59	49.96	36.43	33.60	30.48
60	49.96	36.43	33.60	30.48
61	49.96	36.43	33.60	30.48
62	49.96	36.43	33.60	30.48
63	49.96	36.43	33.60	30.48
64	49.96	36.43	33.60	30.48

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.22	8.56	7.81	7.05
26	11.43	8.72	7.96	7.20
27	11.65	8.89	8.12	7.34
28	11.88	9.06	8.29	7.50
29	12.12	9.26	8.47	7.66
30	12.49	9.53	8.72	7.90
31	12.77	9.77	8.95	8.12
32	13.09	10.03	9.20	8.37
33	13.43	10.29	9.46	8.62
34	13.80	10.59	9.74	8.89
35	14.39	11.05	10.18	9.31
36	15.17	11.63	10.73	9.81
37	16.27	12.46	11.49	10.51
38	17.73	13.54	12.50	11.43
39	19.41	14.80	13.67	12.49
40	21.43	16.30	15.07	13.77
41	23.80	18.09	16.74	15.31
42	26.43	20.06	18.59	17.02
43	29.36	22.25	20.66	18.95
44	32.62	24.70	22.96	21.07
45	36.26	27.42	25.53	23.44
46	40.35	30.30	28.15	25.78
47	42.86	31.69	29.32	26.70
48	46.35	34.09	31.51	28.67
49	50.04	36.64	33.83	30.73
50	53.47	38.98	35.95	32.62
51	53.47	38.98	35.95	32.62
52	53.47	38.98	35.95	32.62
53	53.47	38.98	35.95	32.62
54	53.47	38.98	35.95	32.62
55	53.47	38.98	35.95	32.62
56	53.47	38.98	35.95	32.62
57	53.47	38.98	35.95	32.62
58	53.47	38.98	35.95	32.62
59	53.47	38.98	35.95	32.62
60	53.47	38.98	35.95	32.62
61	53.47	38.98	35.95	32.62
62	53.47	38.98	35.95	32.62
63	53.47	38.98	35.95	32.62
64	53.47	38.98	35.95	32.62

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 2A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.09	13.94	12.52	11.08
26	18.35	14.14	12.72	11.29
27	18.62	14.36	12.93	11.50
28	18.90	14.58	13.16	11.71
29	19.23	14.84	13.40	11.95
30	19.74	15.24	13.77	12.30
31	19.95	15.42	13.99	12.57
32	20.22	15.64	14.25	12.87
33	20.52	15.90	14.54	13.18
34	20.87	16.20	14.85	13.53
35	21.58	16.76	15.42	14.10
36	22.45	17.44	16.06	14.69
37	23.80	18.49	17.04	15.61
38	25.64	19.92	18.37	16.83
39	27.82	21.60	19.94	18.28
40	30.44	23.62	21.82	20.01
41	33.50	26.02	24.10	22.14
42	36.90	28.69	26.63	24.50
43	40.71	31.67	29.47	27.15
44	44.91	34.97	32.60	30.07
45	49.59	38.64	36.10	33.33
46	55.68	42.85	39.93	36.75
47	60.06	45.44	42.19	38.61
48	65.37	49.00	45.41	41.44
49	70.98	52.75	48.84	44.45
50	76.22	56.21	51.97	47.20
51	76.22	56.21	51.97	47.20
52	76.22	56.21	51.97	47.20
53	76.22	56.21	51.97	47.20
54	76.22	56.21	51.97	47.20
55	76.22	56.21	51.97	47.20
56	76.22	56.21	51.97	47.20
57	76.22	56.21	51.97	47.20
58	76.22	56.21	51.97	47.20
59	76.22	56.21	51.97	47.20
60	76.22	56.21	51.97	47.20
61	76.22	56.21	51.97	47.20
62	76.22	56.21	51.97	47.20
63	76.22	56.21	51.97	47.20
64	76.22	56.21	51.97	47.20

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	25.04	18.26	16.01	13.74
26	25.77	18.77	16.49	14.20
27	26.51	19.30	16.99	14.67
28	27.26	19.83	17.50	15.15
29	28.08	20.42	18.04	15.67
30	29.17	21.19	18.76	16.33
31	30.46	22.09	19.66	17.24
32	31.81	23.05	20.59	18.17
33	33.21	24.03	21.56	19.13
34	34.67	25.06	22.56	20.12
35	36.75	26.53	23.96	21.47
36	38.62	27.88	25.22	22.61
37	41.35	29.84	27.03	24.24
38	44.98	32.45	29.43	26.39
39	49.23	35.50	32.23	28.91
40	54.32	39.15	35.58	31.93
41	61.03	44.00	40.10	36.03
42	68.49	49.38	45.13	40.58
43	76.83	55.39	50.76	45.67
44	86.08	62.08	57.00	51.33
45	96.39	69.53	63.97	57.65
46	102.70	73.70	67.74	60.95
47	106.41	75.66	69.39	62.21
48	110.62	78.29	71.74	64.23
49	115.13	81.11	74.27	66.39
50	118.84	83.36	76.27	68.09
51	118.84	83.36	76.27	68.09
52	118.84	83.36	76.27	68.09
53	118.84	83.36	76.27	68.09
54	118.84	83.36	76.27	68.09
55	118.84	83.36	76.27	68.09
56	118.84	83.36	76.27	68.09
57	118.84	83.36	76.27	68.09
58	118.84	83.36	76.27	68.09
59	118.84	83.36	76.27	68.09
60	118.84	83.36	76.27	68.09
61	118.84	83.36	76.27	68.09
62	118.84	83.36	76.27	68.09
63	118.84	83.36	76.27	68.09
64	118.84	83.36	76.27	68.09

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.99	7.41	6.61	6.06
26	10.26	7.61	6.80	6.24
27	10.55	7.83	7.00	6.41
28	10.84	8.05	7.20	6.60
29	11.16	8.29	7.41	6.79
30	11.59	8.59	7.68	7.05
31	11.76	8.74	7.84	7.20
32	11.98	8.93	8.01	7.38
33	12.22	9.12	8.21	7.57
34	12.48	9.34	8.41	7.78
35	12.85	9.62	8.68	8.04
36	13.51	10.13	9.14	8.45
37	14.46	10.83	9.77	9.03
38	15.71	11.75	10.62	9.80
39	17.18	12.84	11.59	10.69
40	18.93	14.13	12.76	11.75
41	20.81	15.53	14.04	12.92
42	22.90	17.10	15.46	14.20
43	25.23	18.83	17.05	15.63
44	27.81	20.77	18.81	17.23
45	30.69	22.91	20.77	19.00
46	34.41	25.52	23.19	21.13
47	36.65	26.69	24.23	21.89
48	39.88	28.92	26.30	23.70
49	43.30	31.26	28.50	25.61
50	46.46	33.41	30.54	27.39
51	46.46	33.41	30.54	27.39
52	46.46	33.41	30.54	27.39
53	46.46	33.41	30.54	27.39
54	46.46	33.41	30.54	27.39
55	46.46	33.41	30.54	27.39
56	46.46	33.41	30.54	27.39
57	46.46	33.41	30.54	27.39
58	46.46	33.41	30.54	27.39
59	46.46	33.41	30.54	27.39
60	46.46	33.41	30.54	27.39
61	46.46	33.41	30.54	27.39
62	46.46	33.41	30.54	27.39
63	46.46	33.41	30.54	27.39
64	46.46	33.41	30.54	27.39

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.70	5.83	5.25	4.84
26	7.91	6.00	5.40	4.98
27	8.14	6.16	5.55	5.12
28	8.38	6.34	5.70	5.27
29	8.63	6.52	5.87	5.43
30	8.96	6.77	6.09	5.63
31	9.14	6.93	6.24	5.78
32	9.33	7.10	6.39	5.93
33	9.55	7.27	6.57	6.10
34	9.78	7.46	6.75	6.27
35	10.09	7.71	6.98	6.49
36	10.63	8.11	7.35	6.83
37	11.39	8.69	7.87	7.30
38	12.40	9.43	8.55	7.92
39	13.54	10.30	9.32	8.62
40	14.89	11.36	10.23	9.45
41	16.33	12.49	11.22	10.35
42	17.92	13.73	12.31	11.33
43	19.68	15.14	13.52	12.45
44	21.65	16.70	14.89	13.67
45	23.89	18.46	16.38	15.02
46	26.91	20.65	18.40	16.81
47	28.59	21.50	19.10	17.27
48	31.33	23.43	20.89	18.84
49	34.21	25.46	22.77	20.49
50	36.94	27.43	24.56	22.05
51	36.94	27.43	24.56	22.05
52	36.94	27.43	24.56	22.05
53	36.94	27.43	24.56	22.05
54	36.94	27.43	24.56	22.05
55	36.94	27.43	24.56	22.05
56	36.94	27.43	24.56	22.05
57	36.94	27.43	24.56	22.05
58	36.94	27.43	24.56	22.05
59	36.94	27.43	24.56	22.05
60	36.94	27.43	24.56	22.05
61	36.94	27.43	24.56	22.05
62	36.94	27.43	24.56	22.05
63	36.94	27.43	24.56	22.05
64	36.94	27.43	24.56	22.05

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.19	8.26	7.36	6.73
26	11.50	8.49	7.57	6.93
27	11.83	8.74	7.80	7.13
28	12.16	8.99	8.02	7.34
29	12.53	9.26	8.26	7.56
30	13.01	9.61	8.57	7.85
31	13.21	9.78	8.75	8.02
32	13.46	9.99	8.95	8.23
33	13.73	10.21	9.17	8.45
34	14.03	10.46	9.40	8.68
35	14.44	10.78	9.71	8.98
36	15.19	11.35	10.23	9.45
37	16.28	12.15	10.95	10.11
38	17.70	13.20	11.91	10.98
39	19.37	14.43	13.01	11.99
40	21.35	15.90	14.34	13.20
41	23.49	17.49	15.80	14.52
42	25.87	19.27	17.41	15.98
43	28.51	21.24	19.22	17.61
44	31.45	23.44	21.22	19.42
45	34.72	25.88	23.45	21.43
46	38.95	28.84	26.20	23.85
47	41.65	30.33	27.53	24.87
48	45.32	32.86	29.89	26.93
49	49.20	35.52	32.39	29.10
50	52.80	37.97	34.71	31.12
51	52.80	37.97	34.71	31.12
52	52.80	37.97	34.71	31.12
53	52.80	37.97	34.71	31.12
54	52.80	37.97	34.71	31.12
55	52.80	37.97	34.71	31.12
56	52.80	37.97	34.71	31.12
57	52.80	37.97	34.71	31.12
58	52.80	37.97	34.71	31.12
59	52.80	37.97	34.71	31.12
60	52.80	37.97	34.71	31.12
61	52.80	37.97	34.71	31.12
62	52.80	37.97	34.71	31.12
63	52.80	37.97	34.71	31.12
64	52.80	37.97	34.71	31.12

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.49	9.23	8.21	7.50
26	12.84	9.49	8.45	7.74
27	13.21	9.76	8.70	7.97
28	13.58	10.05	8.95	8.21
29	13.98	10.34	9.23	8.46
30	14.51	10.73	9.58	8.79
31	15.01	11.13	9.96	9.17
32	15.54	11.55	10.36	9.56
33	16.08	11.98	10.77	9.96
34	16.67	12.43	11.20	10.38
35	17.54	13.10	11.82	10.97
36	18.41	13.75	12.42	11.52
37	19.68	14.68	13.28	12.30
38	21.37	15.93	14.41	13.33
39	23.34	17.38	15.73	14.54
40	25.69	19.12	17.32	15.99
41	28.27	21.03	19.06	17.57
42	31.14	23.15	21.00	19.32
43	34.33	25.53	23.16	21.29
44	37.88	28.15	25.56	23.46
45	41.82	31.07	28.23	25.87
46	47.08	34.75	31.66	28.89
47	50.73	36.92	33.61	30.46
48	55.36	40.10	36.60	33.07
49	60.24	43.47	39.75	35.83
50	64.82	46.60	42.70	38.40
51	64.82	46.60	42.70	38.40
52	64.82	46.60	42.70	38.40
53	64.82	46.60	42.70	38.40
54	64.82	46.60	42.70	38.40
55	64.82	46.60	42.70	38.40
56	64.82	46.60	42.70	38.40
57	64.82	46.60	42.70	38.40
58	64.82	46.60	42.70	38.40
59	64.82	46.60	42.70	38.40
60	64.82	46.60	42.70	38.40
61	64.82	46.60	42.70	38.40
62	64.82	46.60	42.70	38.40
63	64.82	46.60	42.70	38.40
64	64.82	46.60	42.70	38.40

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.28	9.79	8.70	7.95
26	13.66	10.08	8.96	8.20
27	14.05	10.37	9.23	8.44
28	14.46	10.67	9.50	8.70
29	14.88	10.99	9.79	8.97
30	15.45	11.40	10.17	9.33
31	15.98	11.83	10.58	9.73
32	16.55	12.27	11.00	10.15
33	17.13	12.74	11.44	10.58
34	17.76	13.22	11.91	11.03
35	18.69	13.94	12.56	11.66
36	19.62	14.63	13.21	12.25
37	20.98	15.63	14.13	13.09
38	22.78	16.97	15.34	14.18
39	24.89	18.52	16.75	15.48
40	27.42	20.38	18.45	17.03
41	30.17	22.43	20.32	18.72
42	33.24	24.69	22.40	20.60
43	36.65	27.24	24.70	22.70
44	40.45	30.04	27.27	25.02
45	44.67	33.17	30.13	27.60
46	50.30	37.10	33.79	30.83
47	54.28	39.50	35.97	32.59
48	59.24	42.90	39.16	35.39
49	64.46	46.51	42.53	38.33
50	69.35	49.86	45.69	41.09
51	69.35	49.86	45.69	41.09
52	69.35	49.86	45.69	41.09
53	69.35	49.86	45.69	41.09
54	69.35	49.86	45.69	41.09
55	69.35	49.86	45.69	41.09
56	69.35	49.86	45.69	41.09
57	69.35	49.86	45.69	41.09
58	69.35	49.86	45.69	41.09
59	69.35	49.86	45.69	41.09
60	69.35	49.86	45.69	41.09
61	69.35	49.86	45.69	41.09
62	69.35	49.86	45.69	41.09
63	69.35	49.86	45.69	41.09
64	69.35	49.86	45.69	41.09

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 2A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.28	17.38	15.25	13.74
26	23.77	17.74	15.60	14.10
27	24.27	18.12	15.97	14.48
28	24.80	18.53	16.35	14.87
29	25.37	18.96	16.76	15.29
30	26.19	19.57	17.34	15.85
31	26.74	20.00	17.81	16.41
32	27.37	20.49	18.34	17.02
33	28.04	21.01	18.89	17.64
34	28.78	21.57	19.48	18.31
35	30.02	22.52	20.41	19.28
36	31.13	23.36	21.20	20.00
37	32.93	24.70	22.43	21.13
38	35.41	26.56	24.14	22.71
39	38.34	28.75	26.15	24.55
40	41.88	31.39	28.57	26.79
41	45.55	34.16	31.10	29.05
42	49.63	37.23	33.92	31.56
43	54.18	40.66	37.06	34.36
44	59.21	44.45	40.53	37.46
45	64.79	48.65	44.38	40.88
46	72.94	54.25	49.58	45.45
47	79.24	58.13	53.12	48.38
48	86.39	62.92	57.61	52.28
49	93.96	67.99	62.36	56.39
50	101.01	72.70	66.77	60.19
51	101.01	72.70	66.77	60.19
52	101.01	72.70	66.77	60.19
53	101.01	72.70	66.77	60.19
54	101.01	72.70	66.77	60.19
55	101.01	72.70	66.77	60.19
56	101.01	72.70	66.77	60.19
57	101.01	72.70	66.77	60.19
58	101.01	72.70	66.77	60.19
59	101.01	72.70	66.77	60.19
60	101.01	72.70	66.77	60.19
61	101.01	72.70	66.77	60.19
62	101.01	72.70	66.77	60.19
63	101.01	72.70	66.77	60.19
64	101.01	72.70	66.77	60.19

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	34.05	24.26	20.99	18.56
26	35.43	25.21	21.90	19.51
27	36.82	26.18	22.83	20.47
28	38.25	27.16	23.78	21.44
29	39.75	28.20	24.77	22.46
30	41.65	29.52	26.00	23.69
31	44.33	31.56	28.05	25.88
32	47.09	33.64	30.15	28.09
33	49.89	35.76	32.26	30.32
34	52.79	37.93	34.43	32.60
35	56.64	40.80	37.22	35.46
36	59.39	42.53	38.80	36.88
37	63.46	45.20	41.24	39.11
38	68.92	48.85	44.56	42.17
39	75.32	53.12	48.47	45.76
40	83.00	58.28	53.17	50.10
41	92.39	64.88	59.14	55.29
42	102.82	72.20	65.78	61.04
43	114.47	80.39	73.19	67.47
44	127.39	89.47	81.42	74.60
45	141.78	99.59	90.57	82.52
46	151.27	105.88	96.73	88.10
47	157.48	109.52	100.41	91.32
48	163.88	113.62	104.63	95.13
49	170.74	118.02	109.14	99.21
50	176.42	121.59	112.91	102.61
51	176.42	121.59	112.91	102.61
52	176.42	121.59	112.91	102.61
53	176.42	121.59	112.91	102.61
54	176.42	121.59	112.91	102.61
55	176.42	121.59	112.91	102.61
56	176.42	121.59	112.91	102.61
57	176.42	121.59	112.91	102.61
58	176.42	121.59	112.91	102.61
59	176.42	121.59	112.91	102.61
60	176.42	121.59	112.91	102.61
61	176.42	121.59	112.91	102.61
62	176.42	121.59	112.91	102.61
63	176.42	121.59	112.91	102.61
64	176.42	121.59	112.91	102.61

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.18	8.95	8.31	7.57
26	12.44	9.15	8.50	7.76
27	12.70	9.35	8.69	7.94
28	12.99	9.57	8.89	8.13
29	13.30	9.80	9.11	8.34
30	13.73	10.12	9.41	8.61
31	13.87	10.26	9.56	8.77
32	14.05	10.43	9.73	8.95
33	14.26	10.61	9.91	9.13
34	14.51	10.83	10.13	9.34
35	14.86	11.11	10.42	9.62
36	15.63	11.68	10.95	10.11
37	16.74	12.51	11.71	10.80
38	18.20	13.58	12.71	11.71
39	19.91	14.83	13.88	12.78
40	21.95	16.34	15.28	14.05
41	24.14	17.98	16.81	15.43
42	26.58	19.80	18.51	16.97
43	29.29	21.84	20.42	18.69
44	32.30	24.08	22.53	20.59
45	35.65	26.59	24.87	22.71
46	39.05	28.95	27.01	24.60
47	40.85	29.81	27.68	25.02
48	43.60	31.67	29.36	26.47
49	46.49	33.65	31.13	28.00
50	49.10	35.40	32.71	29.36
51	49.10	35.40	32.71	29.36
52	49.10	35.40	32.71	29.36
53	49.10	35.40	32.71	29.36
54	49.10	35.40	32.71	29.36
55	49.10	35.40	32.71	29.36
56	49.10	35.40	32.71	29.36
57	49.10	35.40	32.71	29.36
58	49.10	35.40	32.71	29.36
59	49.10	35.40	32.71	29.36
60	49.10	35.40	32.71	29.36
61	49.10	35.40	32.71	29.36
62	49.10	35.40	32.71	29.36
63	49.10	35.40	32.71	29.36
64	49.10	35.40	32.71	29.36

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.32	7.00	6.52	5.99
26	9.53	7.15	6.67	6.13
27	9.75	7.32	6.83	6.28
28	9.97	7.49	6.99	6.43
29	10.21	7.68	7.16	6.60
30	10.56	7.93	7.40	6.82
31	10.72	8.08	7.55	6.97
32	10.90	8.24	7.71	7.12
33	11.11	8.41	7.89	7.30
34	11.32	8.59	8.07	7.48
35	11.64	8.86	8.32	7.73
36	12.27	9.32	8.76	8.12
37	13.15	9.99	9.37	8.69
38	14.33	10.85	10.19	9.43
39	15.65	11.87	11.10	10.26
40	17.22	13.10	12.20	11.26
41	18.90	14.42	13.38	12.34
42	20.75	15.87	14.69	13.51
43	22.81	17.52	16.15	14.84
44	25.09	19.34	17.77	16.29
45	27.68	21.39	19.56	17.92
46	30.52	23.40	21.38	19.53
47	31.85	24.01	21.81	19.75
48	34.25	25.68	23.30	21.06
49	36.71	27.43	24.86	22.41
50	39.05	29.02	26.30	23.64
51	39.05	29.02	26.30	23.64
52	39.05	29.02	26.30	23.64
53	39.05	29.02	26.30	23.64
54	39.05	29.02	26.30	23.64
55	39.05	29.02	26.30	23.64
56	39.05	29.02	26.30	23.64
57	39.05	29.02	26.30	23.64
58	39.05	29.02	26.30	23.64
59	39.05	29.02	26.30	23.64
60	39.05	29.02	26.30	23.64
61	39.05	29.02	26.30	23.64
62	39.05	29.02	26.30	23.64
63	39.05	29.02	26.30	23.64
64	39.05	29.02	26.30	23.64

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.68	10.01	9.29	8.45
26	13.98	10.24	9.50	8.66
27	14.28	10.47	9.72	8.87
28	14.60	10.72	9.95	9.08
29	14.96	10.98	10.20	9.32
30	15.45	11.34	10.54	9.63
31	15.61	11.50	10.71	9.81
32	15.81	11.69	10.90	10.01
33	16.05	11.90	11.11	10.22
34	16.33	12.15	11.35	10.46
35	16.73	12.47	11.68	10.78
36	17.61	13.12	12.29	11.33
37	18.87	14.06	13.15	12.12
38	20.53	15.28	14.29	13.15
39	22.47	16.70	15.62	14.37
40	24.79	18.41	17.21	15.81
41	27.28	20.27	18.95	17.38
42	30.05	22.34	20.88	19.13
43	33.13	24.66	23.05	21.08
44	36.55	27.21	25.44	23.24
45	40.36	30.06	28.10	25.65
46	44.22	32.74	30.54	27.80
47	46.42	33.88	31.46	28.43
48	49.54	35.99	33.36	30.08
49	52.83	38.24	35.38	31.82
50	55.80	40.23	37.17	33.36
51	55.80	40.23	37.17	33.36
52	55.80	40.23	37.17	33.36
53	55.80	40.23	37.17	33.36
54	55.80	40.23	37.17	33.36
55	55.80	40.23	37.17	33.36
56	55.80	40.23	37.17	33.36
57	55.80	40.23	37.17	33.36
58	55.80	40.23	37.17	33.36
59	55.80	40.23	37.17	33.36
60	55.80	40.23	37.17	33.36
61	55.80	40.23	37.17	33.36
62	55.80	40.23	37.17	33.36
63	55.80	40.23	37.17	33.36
64	55.80	40.23	37.17	33.36

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.31	11.22	10.40	9.47
26	15.64	11.48	10.64	9.71
27	15.98	11.74	10.89	9.95
28	16.33	12.01	11.15	10.19
29	16.72	12.30	11.44	10.47
30	17.27	12.71	11.82	10.83
31	17.76	13.11	12.22	11.24
32	18.29	13.54	12.65	11.66
33	18.85	13.99	13.10	12.10
34	19.45	14.46	13.57	12.57
35	20.39	15.19	14.27	13.25
36	21.40	15.94	14.98	13.88
37	22.87	17.02	15.99	14.81
38	24.83	18.47	17.35	16.04
39	27.13	20.16	18.92	17.49
40	29.88	22.18	20.82	19.22
41	32.89	24.41	22.91	21.11
42	36.22	26.88	25.23	23.21
43	39.94	29.65	27.82	25.56
44	44.07	32.71	30.69	28.15
45	48.65	36.11	33.89	31.04
46	53.48	39.46	36.94	33.72
47	56.54	41.21	38.40	34.85
48	60.48	43.89	40.82	36.94
49	64.67	46.75	43.40	39.17
50	68.47	49.32	45.70	41.16
51	68.47	49.32	45.70	41.16
52	68.47	49.32	45.70	41.16
53	68.47	49.32	45.70	41.16
54	68.47	49.32	45.70	41.16
55	68.47	49.32	45.70	41.16
56	68.47	49.32	45.70	41.16
57	68.47	49.32	45.70	41.16
58	68.47	49.32	45.70	41.16
59	68.47	49.32	45.70	41.16
60	68.47	49.32	45.70	41.16
61	68.47	49.32	45.70	41.16
62	68.47	49.32	45.70	41.16
63	68.47	49.32	45.70	41.16
64	68.47	49.32	45.70	41.16

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.30	11.93	11.04	10.05
26	16.65	12.20	11.30	10.31
27	17.02	12.48	11.58	10.56
28	17.40	12.77	11.85	10.83
29	17.81	13.08	12.16	11.12
30	18.39	13.52	12.57	11.51
31	18.92	13.95	13.00	11.94
32	19.49	14.41	13.46	12.40
33	20.09	14.88	13.93	12.87
34	20.73	15.40	14.44	13.37
35	21.73	16.17	15.19	14.09
36	22.82	16.97	15.95	14.77
37	24.40	18.13	17.03	15.77
38	26.49	19.69	18.48	17.08
39	28.95	21.49	20.17	18.63
40	31.89	23.66	22.20	20.48
41	35.11	26.04	24.43	22.51
42	38.68	28.68	26.92	24.76
43	42.65	31.64	29.69	27.27
44	47.07	34.92	32.77	30.04
45	51.98	38.56	36.18	33.13
46	57.14	42.15	39.45	36.00
47	60.49	44.09	41.09	37.28
48	64.72	46.96	43.68	39.53
49	69.19	50.03	46.44	41.91
50	73.27	52.77	48.90	44.04
51	73.27	52.77	48.90	44.04
52	73.27	52.77	48.90	44.04
53	73.27	52.77	48.90	44.04
54	73.27	52.77	48.90	44.04
55	73.27	52.77	48.90	44.04
56	73.27	52.77	48.90	44.04
57	73.27	52.77	48.90	44.04
58	73.27	52.77	48.90	44.04
59	73.27	52.77	48.90	44.04
60	73.27	52.77	48.90	44.04
61	73.27	52.77	48.90	44.04
62	73.27	52.77	48.90	44.04
63	73.27	52.77	48.90	44.04
64	73.27	52.77	48.90	44.04

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 2A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.06	20.14	18.46	16.60
26	27.54	20.50	18.83	17.00
27	28.03	20.88	19.21	17.40
28	28.55	21.27	19.62	17.82
29	29.14	21.71	20.07	18.27
30	30.00	22.36	20.70	18.90
31	30.55	22.80	21.22	19.53
32	31.18	23.30	21.79	20.20
33	31.87	23.84	22.40	20.90
34	32.64	24.44	23.05	21.65
35	33.98	25.46	24.11	22.78
36	35.13	26.33	24.93	23.51
37	37.05	27.77	26.28	24.75
38	39.74	29.76	28.17	26.48
39	42.91	32.14	30.41	28.54
40	46.77	35.02	33.12	31.03
41	50.78	38.05	35.95	33.57
42	55.23	41.41	39.11	36.37
43	60.20	45.15	42.62	39.51
44	65.68	49.29	46.51	42.96
45	71.76	53.89	50.81	46.78
46	79.52	59.18	55.63	50.99
47	85.25	62.63	58.64	53.42
48	91.76	66.96	62.51	56.75
49	98.67	71.53	66.62	60.28
50	105.01	75.68	70.33	63.43
51	105.01	75.68	70.33	63.43
52	105.01	75.68	70.33	63.43
53	105.01	75.68	70.33	63.43
54	105.01	75.68	70.33	63.43
55	105.01	75.68	70.33	63.43
56	105.01	75.68	70.33	63.43
57	105.01	75.68	70.33	63.43
58	105.01	75.68	70.33	63.43
59	105.01	75.68	70.33	63.43
60	105.01	75.68	70.33	63.43
61	105.01	75.68	70.33	63.43
62	105.01	75.68	70.33	63.43
63	105.01	75.68	70.33	63.43
64	105.01	75.68	70.33	63.43

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	39.65	28.20	25.51	22.52
26	41.12	29.21	26.54	23.61
27	42.62	30.25	27.59	24.71
28	44.15	31.30	28.65	25.81
29	45.77	32.42	29.78	26.98
30	47.85	33.86	31.19	28.41
31	50.75	36.09	33.55	30.94
32	53.76	38.38	35.96	33.50
33	56.81	40.69	38.38	36.09
34	59.98	43.10	40.89	38.74
35	64.24	46.27	44.13	42.08
36	67.13	48.08	45.79	43.55
37	71.53	50.95	48.46	45.98
38	77.47	54.90	52.16	49.36
39	84.46	59.56	56.52	53.37
40	92.86	65.19	61.79	58.22
41	103.14	72.42	68.51	64.04
42	114.55	80.45	75.98	70.49
43	127.30	89.43	84.31	77.71
44	141.44	99.37	93.56	85.69
45	157.18	110.45	103.84	94.57
46	165.15	115.69	108.77	99.05
47	169.46	118.00	110.87	100.86
48	173.78	120.64	113.35	103.12
49	178.44	123.51	116.05	105.57
50	181.78	125.45	117.87	107.23
51	181.78	125.45	117.87	107.23
52	181.78	125.45	117.87	107.23
53	181.78	125.45	117.87	107.23
54	181.78	125.45	117.87	107.23
55	181.78	125.45	117.87	107.23
56	181.78	125.45	117.87	107.23
57	181.78	125.45	117.87	107.23
58	181.78	125.45	117.87	107.23
59	181.78	125.45	117.87	107.23
60	181.78	125.45	117.87	107.23
61	181.78	125.45	117.87	107.23
62	181.78	125.45	117.87	107.23
63	181.78	125.45	117.87	107.23
64	181.78	125.45	117.87	107.23

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.40	9.11	8.45	7.71
26	12.68	9.33	8.66	7.91
27	12.98	9.55	8.88	8.11
28	13.30	9.79	9.10	8.31
29	13.64	10.05	9.33	8.54
30	14.10	10.39	9.66	8.84
31	14.28	10.55	9.83	9.02
32	14.49	10.74	10.03	9.21
33	14.74	10.95	10.23	9.42
34	15.02	11.19	10.47	9.66
35	15.41	11.51	10.78	9.97
36	16.27	12.15	11.38	10.50
37	17.47	13.04	12.20	11.25
38	19.06	14.20	13.29	12.24
39	20.90	15.56	14.55	13.39
40	23.10	17.17	16.06	14.76
41	25.49	18.97	17.74	16.28
42	28.15	20.96	19.59	17.95
43	31.11	23.17	21.66	19.82
44	34.41	25.63	23.97	21.90
45	38.07	28.37	26.53	24.21
46	41.98	31.09	29.01	26.40
47	44.26	32.30	30.00	27.11
48	47.49	34.50	31.98	28.84
49	50.90	36.84	34.08	30.66
50	54.01	38.93	35.97	32.30
51	54.01	38.93	35.97	32.30
52	54.01	38.93	35.97	32.30
53	54.01	38.93	35.97	32.30
54	54.01	38.93	35.97	32.30
55	54.01	38.93	35.97	32.30
56	54.01	38.93	35.97	32.30
57	54.01	38.93	35.97	32.30
58	54.01	38.93	35.97	32.30
59	54.01	38.93	35.97	32.30
60	54.01	38.93	35.97	32.30
61	54.01	38.93	35.97	32.30
62	54.01	38.93	35.97	32.30
63	54.01	38.93	35.97	32.30
64	54.01	38.93	35.97	32.30

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.49	7.11	6.63	6.09
26	9.72	7.28	6.80	6.24
27	9.95	7.47	6.97	6.40
28	10.20	7.66	7.15	6.58
29	10.47	7.86	7.33	6.75
30	10.84	8.14	7.59	6.99
31	11.04	8.30	7.76	7.16
32	11.24	8.48	7.94	7.34
33	11.47	8.67	8.13	7.53
34	11.71	8.88	8.33	7.73
35	12.07	9.17	8.61	8.00
36	12.75	9.68	9.09	8.43
37	13.71	10.40	9.76	9.04
38	14.98	11.34	10.64	9.85
39	16.41	12.45	11.63	10.74
40	18.10	13.77	12.81	11.81
41	19.94	15.18	14.11	12.99
42	21.96	16.79	15.52	14.28
43	24.21	18.57	17.12	15.72
44	26.71	20.59	18.88	17.32
45	29.53	22.81	20.83	19.09
46	32.80	25.12	22.93	20.94
47	34.52	26.04	23.62	21.40
48	37.28	27.97	25.39	22.94
49	40.19	30.04	27.22	24.54
50	42.97	31.92	28.92	26.01
51	42.97	31.92	28.92	26.01
52	42.97	31.92	28.92	26.01
53	42.97	31.92	28.92	26.01
54	42.97	31.92	28.92	26.01
55	42.97	31.92	28.92	26.01
56	42.97	31.92	28.92	26.01
57	42.97	31.92	28.92	26.01
58	42.97	31.92	28.92	26.01
59	42.97	31.92	28.92	26.01
60	42.97	31.92	28.92	26.01
61	42.97	31.92	28.92	26.01
62	42.97	31.92	28.92	26.01
63	42.97	31.92	28.92	26.01
64	42.97	31.92	28.92	26.01

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.93	10.20	9.45	8.61
26	14.25	10.45	9.68	8.83
27	14.59	10.70	9.93	9.06
28	14.96	10.97	10.18	9.29
29	15.34	11.26	10.45	9.55
30	15.87	11.65	10.82	9.89
31	16.07	11.83	11.01	10.09
32	16.31	12.05	11.24	10.31
33	16.59	12.29	11.47	10.55
34	16.91	12.56	11.74	10.82
35	17.36	12.92	12.09	11.17
36	18.33	13.65	12.77	11.77
37	19.70	14.66	13.71	12.63
38	21.50	15.98	14.95	13.75
39	23.59	17.52	16.38	15.06
40	26.09	19.36	18.09	16.62
41	28.81	21.40	20.00	18.34
42	31.83	23.66	22.11	20.24
43	35.20	26.17	24.46	22.37
44	38.95	28.97	27.08	24.73
45	43.11	32.08	29.99	27.36
46	47.55	35.17	32.81	29.84
47	50.30	36.70	34.09	30.81
48	53.97	39.21	36.34	32.77
49	57.84	41.86	38.73	34.84
50	61.38	44.24	40.88	36.71
51	61.38	44.24	40.88	36.71
52	61.38	44.24	40.88	36.71
53	61.38	44.24	40.88	36.71
54	61.38	44.24	40.88	36.71
55	61.38	44.24	40.88	36.71
56	61.38	44.24	40.88	36.71
57	61.38	44.24	40.88	36.71
58	61.38	44.24	40.88	36.71
59	61.38	44.24	40.88	36.71
60	61.38	44.24	40.88	36.71
61	61.38	44.24	40.88	36.71
62	61.38	44.24	40.88	36.71
63	61.38	44.24	40.88	36.71
64	61.38	44.24	40.88	36.71

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.60	11.43	10.59	9.64
26	15.97	11.71	10.85	9.89
27	16.35	11.99	11.13	10.16
28	16.73	12.30	11.42	10.43
29	17.16	12.62	11.73	10.73
30	17.75	13.05	12.14	11.12
31	18.30	13.50	12.58	11.56
32	18.88	13.97	13.05	12.02
33	19.49	14.46	13.53	12.50
34	20.15	14.97	14.05	13.01
35	21.16	15.75	14.80	13.73
36	22.28	16.58	15.57	14.43
37	23.89	17.77	16.68	15.45
38	26.01	19.33	18.15	16.79
39	28.49	21.16	19.86	18.35
40	31.46	23.34	21.90	20.21
41	34.74	25.77	24.19	22.28
42	38.38	28.47	26.72	24.57
43	42.45	31.49	29.55	27.13
44	46.96	34.84	32.69	29.97
45	51.97	38.56	36.18	33.13
46	57.52	42.42	39.70	36.23
47	61.27	44.65	41.61	37.75
48	65.91	47.82	44.48	40.24
49	70.82	51.18	47.51	42.88
50	75.33	54.24	50.27	45.27
51	75.33	54.24	50.27	45.27
52	75.33	54.24	50.27	45.27
53	75.33	54.24	50.27	45.27
54	75.33	54.24	50.27	45.27
55	75.33	54.24	50.27	45.27
56	75.33	54.24	50.27	45.27
57	75.33	54.24	50.27	45.27
58	75.33	54.24	50.27	45.27
59	75.33	54.24	50.27	45.27
60	75.33	54.24	50.27	45.27
61	75.33	54.24	50.27	45.27
62	75.33	54.24	50.27	45.27
63	75.33	54.24	50.27	45.27
64	75.33	54.24	50.27	45.27

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.61	12.14	11.24	10.23
26	17.00	12.45	11.53	10.50
27	17.41	12.75	11.83	10.79
28	17.82	13.08	12.14	11.08
29	18.28	13.42	12.47	11.40
30	18.91	13.89	12.92	11.82
31	19.49	14.36	13.38	12.29
32	20.12	14.87	13.88	12.78
33	20.78	15.39	14.40	13.30
34	21.48	15.94	14.95	13.84
35	22.55	16.77	15.75	14.61
36	23.76	17.66	16.58	15.36
37	25.48	18.93	17.77	16.45
38	27.76	20.60	19.35	17.88
39	30.41	22.56	21.17	19.55
40	33.58	24.89	23.35	21.55
41	37.10	27.50	25.80	23.76
42	40.99	30.38	28.51	26.21
43	45.34	33.62	31.53	28.95
44	50.17	37.19	34.89	31.99
45	55.53	41.19	38.63	35.37
46	61.46	45.31	42.40	38.69
47	65.55	47.77	44.52	40.39
48	70.52	51.16	47.59	43.06
49	75.78	54.76	50.84	45.88
50	80.60	58.04	53.79	48.45
51	80.60	58.04	53.79	48.45
52	80.60	58.04	53.79	48.45
53	80.60	58.04	53.79	48.45
54	80.60	58.04	53.79	48.45
55	80.60	58.04	53.79	48.45
56	80.60	58.04	53.79	48.45
57	80.60	58.04	53.79	48.45
58	80.60	58.04	53.79	48.45
59	80.60	58.04	53.79	48.45
60	80.60	58.04	53.79	48.45
61	80.60	58.04	53.79	48.45
62	80.60	58.04	53.79	48.45
63	80.60	58.04	53.79	48.45
64	80.60	58.04	53.79	48.45

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.57	20.52	18.80	16.91
26	28.12	20.93	19.22	17.35
27	28.68	21.36	19.66	17.80
28	29.27	21.80	20.11	18.25
29	29.92	22.29	20.59	18.76
30	30.87	23.00	21.29	19.43
31	31.50	23.50	21.86	20.12
32	32.22	24.06	22.50	20.87
33	32.99	24.66	23.17	21.63
34	33.84	25.32	23.89	22.44
35	35.29	26.42	25.03	23.64
36	36.60	27.41	25.96	24.48
37	38.71	29.00	27.45	25.84
38	41.65	31.19	29.51	27.73
39	45.10	33.77	31.94	29.97
40	49.28	36.89	34.88	32.68
41	53.68	40.21	38.00	35.46
42	58.55	43.89	41.45	38.53
43	64.00	48.00	45.30	41.97
44	70.02	52.54	49.55	45.77
45	76.70	57.59	54.28	49.98
46	85.57	63.66	59.83	54.83
47	92.40	67.87	63.53	57.88
48	100.00	72.95	68.10	61.83
49	108.06	78.31	72.94	66.01
50	115.51	83.23	77.36	69.79
51	115.51	83.23	77.36	69.79
52	115.51	83.23	77.36	69.79
53	115.51	83.23	77.36	69.79
54	115.51	83.23	77.36	69.79
55	115.51	83.23	77.36	69.79
56	115.51	83.23	77.36	69.79
57	115.51	83.23	77.36	69.79
58	115.51	83.23	77.36	69.79
59	115.51	83.23	77.36	69.79
60	115.51	83.23	77.36	69.79
61	115.51	83.23	77.36	69.79
62	115.51	83.23	77.36	69.79
63	115.51	83.23	77.36	69.79
64	115.51	83.23	77.36	69.79

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	40.43	28.74	26.00	22.96
26	42.02	29.84	27.11	24.11
27	43.64	30.96	28.24	25.28
28	45.29	32.10	29.38	26.47
29	47.04	33.31	30.59	27.71
30	49.25	34.84	32.09	29.23
31	52.37	37.23	34.61	31.92
32	55.59	39.67	37.17	34.64
33	58.86	42.15	39.76	37.38
34	62.24	44.71	42.42	40.19
35	66.76	48.08	45.85	43.72
36	70.00	50.12	47.73	45.39
37	74.81	53.27	50.66	48.06
38	81.27	57.57	54.68	51.75
39	88.83	62.62	59.41	56.10
40	97.90	68.71	65.12	61.35
41	109.11	76.60	72.45	67.71
42	121.56	85.36	80.60	74.77
43	135.48	95.15	89.69	82.66
44	150.91	106.01	99.79	91.40
45	168.10	118.11	111.03	101.11
46	177.62	124.40	116.94	106.49
47	183.37	127.68	119.96	109.13
48	189.09	131.26	123.32	112.19
49	195.23	135.13	126.96	115.50
50	199.95	138.00	129.65	117.94
51	199.95	138.00	129.65	117.94
52	199.95	138.00	129.65	117.94
53	199.95	138.00	129.65	117.94
54	199.95	138.00	129.65	117.94
55	199.95	138.00	129.65	117.94
56	199.95	138.00	129.65	117.94
57	199.95	138.00	129.65	117.94
58	199.95	138.00	129.65	117.94
59	199.95	138.00	129.65	117.94
60	199.95	138.00	129.65	117.94
61	199.95	138.00	129.65	117.94
62	199.95	138.00	129.65	117.94
63	199.95	138.00	129.65	117.94
64	199.95	138.00	129.65	117.94

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.09	6.74	5.93	5.22
26	9.21	6.83	6.01	5.29
27	9.34	6.93	6.09	5.37
28	9.56	7.09	6.23	5.48
29	9.88	7.32	6.43	5.66
30	10.35	7.65	6.71	5.89
31	10.68	7.90	6.94	6.10
32	11.04	8.18	7.19	6.32
33	11.43	8.47	7.46	6.56
34	11.89	8.83	7.77	6.85
35	12.45	9.25	8.14	7.18
36	13.51	10.02	8.82	7.79
37	14.61	10.84	9.55	8.42
38	15.75	11.68	10.30	9.09
39	16.94	12.56	11.09	9.77
40	18.09	13.43	11.85	10.45
41	19.23	14.27	12.64	11.16
42	20.43	15.17	13.48	11.92
43	21.67	16.09	14.36	12.71
44	22.94	17.04	15.25	13.51
45	23.92	17.79	15.95	14.16
46	25.28	18.74	16.80	14.91
47	25.33	18.43	16.40	14.44
48	26.71	19.40	17.27	15.21
49	28.02	20.33	18.09	15.94
50	29.22	21.16	18.83	16.61
51	29.22	21.16	18.83	16.61
52	29.22	21.16	18.83	16.61
53	29.22	21.16	18.83	16.61
54	29.22	21.16	18.83	16.61
55	29.22	21.16	18.83	16.61
56	29.22	21.16	18.83	16.61
57	29.22	21.16	18.83	16.61
58	29.22	21.16	18.83	16.61
59	29.22	21.16	18.83	16.61
60	29.22	21.16	18.83	16.61
61	29.22	21.16	18.83	16.61
62	29.22	21.16	18.83	16.61
63	29.22	21.16	18.83	16.61
64	29.22	21.16	18.83	16.61

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.86	5.22	4.64	3.97
26	6.97	5.30	4.72	4.05
27	7.09	5.39	4.79	4.13
28	7.26	5.52	4.91	4.24
29	7.51	5.70	5.07	4.38
30	7.87	5.96	5.29	4.59
31	8.17	6.19	5.49	4.78
32	8.49	6.43	5.71	5.00
33	8.85	6.71	5.95	5.23
34	9.26	7.02	6.21	5.49
35	9.74	7.38	6.53	5.80
36	10.61	8.01	7.09	6.28
37	11.53	8.68	7.69	6.81
38	12.50	9.39	8.32	7.35
39	13.50	10.12	8.96	7.93
40	14.51	10.86	9.63	8.51
41	15.51	11.59	10.30	9.12
42	16.56	12.37	11.03	9.79
43	17.66	13.18	11.78	10.46
44	18.80	14.04	12.56	11.17
45	19.72	14.72	13.21	11.76
46	20.94	15.58	13.98	12.44
47	20.90	15.21	13.54	11.91
48	22.17	16.11	14.32	12.62
49	23.42	16.99	15.11	13.32
50	24.54	17.77	15.82	13.94
51	24.54	17.77	15.82	13.94
52	24.54	17.77	15.82	13.94
53	24.54	17.77	15.82	13.94
54	24.54	17.77	15.82	13.94
55	24.54	17.77	15.82	13.94
56	24.54	17.77	15.82	13.94
57	24.54	17.77	15.82	13.94
58	24.54	17.77	15.82	13.94
59	24.54	17.77	15.82	13.94
60	24.54	17.77	15.82	13.94
61	24.54	17.77	15.82	13.94
62	24.54	17.77	15.82	13.94
63	24.54	17.77	15.82	13.94
64	24.54	17.77	15.82	13.94

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.17	7.50	6.58	5.77
26	10.31	7.61	6.67	5.85
27	10.46	7.72	6.76	5.94
28	10.71	7.90	6.92	6.07
29	11.07	8.16	7.15	6.27
30	11.61	8.54	7.47	6.54
31	11.98	8.82	7.73	6.78
32	12.39	9.14	8.01	7.03
33	12.83	9.47	8.32	7.30
34	13.36	9.88	8.67	7.63
35	13.99	10.35	9.09	8.00
36	15.19	11.23	9.87	8.69
37	16.44	12.16	10.70	9.41
38	17.74	13.12	11.55	10.17
39	19.09	14.12	12.45	10.95
40	20.40	15.10	13.31	11.72
41	21.70	16.06	14.21	12.53
42	23.06	17.08	15.16	13.39
43	24.47	18.13	16.16	14.29
44	25.91	19.21	17.17	15.20
45	27.03	20.06	17.97	15.93
46	28.57	21.14	18.93	16.79
47	28.78	20.94	18.64	16.41
48	30.35	22.05	19.62	17.28
49	31.84	23.10	20.56	18.11
50	33.20	24.05	21.40	18.87
51	33.20	24.05	21.40	18.87
52	33.20	24.05	21.40	18.87
53	33.20	24.05	21.40	18.87
54	33.20	24.05	21.40	18.87
55	33.20	24.05	21.40	18.87
56	33.20	24.05	21.40	18.87
57	33.20	24.05	21.40	18.87
58	33.20	24.05	21.40	18.87
59	33.20	24.05	21.40	18.87
60	33.20	24.05	21.40	18.87
61	33.20	24.05	21.40	18.87
62	33.20	24.05	21.40	18.87
63	33.20	24.05	21.40	18.87
64	33.20	24.05	21.40	18.87

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
2 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.27	9.05	7.95	6.99
26	12.38	9.13	8.02	7.05
27	12.50	9.23	8.10	7.12
28	12.73	9.40	8.26	7.25
29	13.11	9.68	8.49	7.45
30	13.68	10.09	8.84	7.75
31	14.11	10.42	9.13	7.99
32	14.60	10.79	9.43	8.26
33	15.13	11.18	9.77	8.54
34	15.75	11.65	10.17	8.88
35	16.49	12.20	10.64	9.28
36	17.90	13.22	11.53	10.06
37	19.38	14.29	12.48	10.89
38	20.92	15.39	13.47	11.75
39	22.51	16.53	14.48	12.64
40	24.06	17.65	15.47	13.50
41	25.63	18.79	16.53	14.45
42	27.30	19.99	17.64	15.45
43	29.02	21.23	18.79	16.49
44	30.77	22.50	19.97	17.56
45	32.15	23.49	20.91	18.41
46	34.09	24.85	22.12	19.48
47	34.67	24.91	22.04	19.28
48	36.66	26.28	23.27	20.36
49	38.56	27.60	24.44	21.40
50	40.27	28.80	25.51	22.34
51	40.27	28.80	25.51	22.34
52	40.27	28.80	25.51	22.34
53	40.27	28.80	25.51	22.34
54	40.27	28.80	25.51	22.34
55	40.27	28.80	25.51	22.34
56	40.27	28.80	25.51	22.34
57	40.27	28.80	25.51	22.34
58	40.27	28.80	25.51	22.34
59	40.27	28.80	25.51	22.34
60	40.27	28.80	25.51	22.34
61	40.27	28.80	25.51	22.34
62	40.27	28.80	25.51	22.34
63	40.27	28.80	25.51	22.34
64	40.27	28.80	25.51	22.34

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.05	9.60	8.43	7.40
26	13.17	9.69	8.50	7.47
27	13.29	9.79	8.59	7.54
28	13.55	9.98	8.75	7.68
29	13.94	10.27	9.00	7.89
30	14.56	10.72	9.38	8.21
31	15.02	11.07	9.68	8.47
32	15.54	11.46	10.01	8.76
33	16.11	11.88	10.38	9.06
34	16.78	12.39	10.80	9.43
35	17.56	12.97	11.30	9.85
36	19.07	14.06	12.26	10.69
37	20.66	15.21	13.28	11.58
38	22.31	16.38	14.33	12.49
39	24.01	17.61	15.41	13.44
40	25.66	18.80	16.47	14.36
41	27.35	20.02	17.60	15.38
42	29.13	21.30	18.80	16.45
43	30.97	22.64	20.02	17.57
44	32.84	23.99	21.29	18.71
45	34.32	25.06	22.29	19.62
46	36.39	26.51	23.59	20.76
47	37.10	26.65	23.58	20.62
48	39.22	28.12	24.91	21.79
49	41.25	29.54	26.15	22.90
50	43.09	30.81	27.30	23.90
51	43.09	30.81	27.30	23.90
52	43.09	30.81	27.30	23.90
53	43.09	30.81	27.30	23.90
54	43.09	30.81	27.30	23.90
55	43.09	30.81	27.30	23.90
56	43.09	30.81	27.30	23.90
57	43.09	30.81	27.30	23.90
58	43.09	30.81	27.30	23.90
59	43.09	30.81	27.30	23.90
60	43.09	30.81	27.30	23.90
61	43.09	30.81	27.30	23.90
62	43.09	30.81	27.30	23.90
63	43.09	30.81	27.30	23.90
64	43.09	30.81	27.30	23.90

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
2 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	21.20	15.26	13.12	11.21
26	21.33	15.34	13.19	11.27
27	21.48	15.43	13.26	11.34
28	21.85	15.68	13.47	11.52
29	22.44	16.08	13.81	11.81
30	23.40	16.74	14.37	12.29
31	23.97	17.09	14.68	12.55
32	24.60	17.49	15.02	12.85
33	25.31	17.94	15.41	13.19
34	26.18	18.49	15.88	13.60
35	27.21	19.16	16.46	14.10
36	29.20	20.56	17.69	15.17
37	31.27	22.03	18.99	16.29
38	33.41	23.54	20.32	17.44
39	35.58	25.09	21.70	18.62
40	37.68	26.58	23.02	19.77
41	39.75	28.13	24.47	21.28
42	41.94	29.78	26.01	22.88
43	44.18	31.46	27.60	24.53
44	46.47	33.19	29.22	26.23
45	48.16	34.49	30.49	27.61
46	51.28	36.62	32.36	29.13
47	52.92	37.36	32.88	29.32
48	56.11	39.54	34.80	30.88
49	59.15	41.60	36.62	32.36
50	61.94	43.49	38.29	33.70
51	61.94	43.49	38.29	33.70
52	61.94	43.49	38.29	33.70
53	61.94	43.49	38.29	33.70
54	61.94	43.49	38.29	33.70
55	61.94	43.49	38.29	33.70
56	61.94	43.49	38.29	33.70
57	61.94	43.49	38.29	33.70
58	61.94	43.49	38.29	33.70
59	61.94	43.49	38.29	33.70
60	61.94	43.49	38.29	33.70
61	61.94	43.49	38.29	33.70
62	61.94	43.49	38.29	33.70
63	61.94	43.49	38.29	33.70
64	61.94	43.49	38.29	33.70

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	29.47	19.87	16.42	13.34
26	30.23	20.34	16.81	13.65
27	31.01	20.83	17.21	13.97
28	32.13	21.54	17.78	14.44
29	33.59	22.47	18.54	15.05
30	35.62	23.78	19.61	15.91
31	38.26	25.43	20.96	17.01
32	41.11	27.21	22.42	18.18
33	44.14	29.11	23.97	19.44
34	47.58	31.27	25.74	20.87
35	51.45	33.71	27.73	22.48
36	55.58	36.38	29.96	24.28
37	59.91	39.17	32.30	26.17
38	64.37	42.06	34.72	28.13
39	68.95	45.02	37.20	30.13
40	73.38	47.88	39.61	32.08
41	78.40	51.13	42.45	34.38
42	83.72	54.56	45.45	36.82
43	89.20	58.10	48.53	39.35
44	94.81	61.72	51.71	41.93
45	99.21	64.56	54.23	43.99
46	100.31	65.34	55.01	44.76
47	99.57	64.52	54.26	44.09
48	100.69	65.31	55.05	44.89
49	101.49	65.89	55.66	45.54
50	101.82	66.18	56.02	45.98
51	101.82	66.18	56.02	45.98
52	101.82	66.18	56.02	45.98
53	101.82	66.18	56.02	45.98
54	101.82	66.18	56.02	45.98
55	101.82	66.18	56.02	45.98
56	101.82	66.18	56.02	45.98
57	101.82	66.18	56.02	45.98
58	101.82	66.18	56.02	45.98
59	101.82	66.18	56.02	45.98
60	101.82	66.18	56.02	45.98
61	101.82	66.18	56.02	45.98
62	101.82	66.18	56.02	45.98
63	101.82	66.18	56.02	45.98
64	101.82	66.18	56.02	45.98

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.35	8.91	7.97	7.07
26	12.56	9.07	8.12	7.20
27	12.79	9.24	8.27	7.35
28	13.14	9.49	8.50	7.55
29	13.63	9.84	8.81	7.82
30	14.33	10.34	9.25	8.22
31	14.90	10.77	9.65	8.59
32	15.55	11.23	10.07	9.00
33	16.23	11.75	10.54	9.44
34	17.03	12.33	11.08	9.94
35	17.97	13.02	11.70	10.52
36	19.56	14.16	12.74	11.44
37	21.24	15.35	13.83	12.41
38	22.98	16.59	14.96	13.41
39	24.78	17.88	16.13	14.45
40	26.54	19.14	17.27	15.47
41	28.25	20.41	18.46	16.51
42	30.08	21.76	19.72	17.61
43	31.96	23.17	21.01	18.76
44	33.87	24.59	22.34	19.93
45	35.36	25.72	23.40	20.85
46	37.48	27.15	24.70	22.01
47	38.22	27.26	24.70	21.90
48	40.39	28.73	26.03	23.08
49	42.45	30.12	27.31	24.23
50	44.33	31.38	28.44	25.24
51	44.33	31.38	28.44	25.24
52	44.33	31.38	28.44	25.24
53	44.33	31.38	28.44	25.24
54	44.33	31.38	28.44	25.24
55	44.33	31.38	28.44	25.24
56	44.33	31.38	28.44	25.24
57	44.33	31.38	28.44	25.24
58	44.33	31.38	28.44	25.24
59	44.33	31.38	28.44	25.24
60	44.33	31.38	28.44	25.24
61	44.33	31.38	28.44	25.24
62	44.33	31.38	28.44	25.24
63	44.33	31.38	28.44	25.24
64	44.33	31.38	28.44	25.24

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
5 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.14	6.75	6.07	5.44
26	9.32	6.89	6.19	5.56
27	9.52	7.02	6.33	5.68
28	9.80	7.24	6.52	5.85
29	10.18	7.51	6.77	6.07
30	10.72	7.90	7.11	6.37
31	11.23	8.28	7.47	6.71
32	11.78	8.70	7.85	7.06
33	12.39	9.15	8.27	7.44
34	13.07	9.66	8.73	7.87
35	13.87	10.25	9.26	8.36
36	15.16	11.18	10.11	9.11
37	16.55	12.17	11.00	9.90
38	18.00	13.21	11.95	10.74
39	19.50	14.29	12.93	11.61
40	21.03	15.39	13.91	12.48
41	22.55	16.49	14.94	13.39
42	24.17	17.65	16.01	14.33
43	25.87	18.88	17.16	15.34
44	27.62	20.14	18.32	16.36
45	29.04	21.16	19.30	17.21
46	30.90	22.47	20.46	18.26
47	31.44	22.50	20.39	18.07
48	33.40	23.85	21.61	19.16
49	35.28	25.16	22.81	20.24
50	36.99	26.35	23.89	21.20
51	36.99	26.35	23.89	21.20
52	36.99	26.35	23.89	21.20
53	36.99	26.35	23.89	21.20
54	36.99	26.35	23.89	21.20
55	36.99	26.35	23.89	21.20
56	36.99	26.35	23.89	21.20
57	36.99	26.35	23.89	21.20
58	36.99	26.35	23.89	21.20
59	36.99	26.35	23.89	21.20
60	36.99	26.35	23.89	21.20
61	36.99	26.35	23.89	21.20
62	36.99	26.35	23.89	21.20
63	36.99	26.35	23.89	21.20
64	36.99	26.35	23.89	21.20

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.88	9.97	8.90	7.88
26	14.12	10.15	9.07	8.03
27	14.38	10.34	9.24	8.19
28	14.77	10.63	9.50	8.42
29	15.33	11.03	9.85	8.73
30	16.13	11.59	10.35	9.18
31	16.78	12.08	10.81	9.61
32	17.51	12.61	11.29	10.07
33	18.29	13.19	11.82	10.57
34	19.20	13.86	12.43	11.14
35	20.26	14.64	13.14	11.80
36	22.07	15.93	14.32	12.84
37	23.98	17.29	15.56	13.94
38	25.96	18.70	16.84	15.08
39	28.00	20.16	18.17	16.26
40	30.00	21.59	19.47	17.42
41	31.95	23.04	20.82	18.60
42	34.02	24.57	22.25	19.86
43	36.16	26.17	23.72	21.16
44	38.33	27.79	25.23	22.49
45	40.03	29.07	26.43	23.54
46	42.43	30.70	27.91	24.86
47	43.43	30.98	28.07	24.89
48	45.90	32.65	29.58	26.23
49	48.24	34.23	31.03	27.53
50	50.37	35.66	32.32	28.68
51	50.37	35.66	32.32	28.68
52	50.37	35.66	32.32	28.68
53	50.37	35.66	32.32	28.68
54	50.37	35.66	32.32	28.68
55	50.37	35.66	32.32	28.68
56	50.37	35.66	32.32	28.68
57	50.37	35.66	32.32	28.68
58	50.37	35.66	32.32	28.68
59	50.37	35.66	32.32	28.68
60	50.37	35.66	32.32	28.68
61	50.37	35.66	32.32	28.68
62	50.37	35.66	32.32	28.68
63	50.37	35.66	32.32	28.68
64	50.37	35.66	32.32	28.68

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.48	11.82	10.55	9.34
26	16.70	11.99	10.70	9.49
27	16.94	12.17	10.86	9.64
28	17.34	12.46	11.14	9.88
29	17.93	12.89	11.52	10.22
30	18.80	13.51	12.08	10.72
31	19.63	14.13	12.65	11.24
32	20.53	14.81	13.26	11.81
33	21.50	15.54	13.93	12.42
34	22.64	16.38	14.70	13.11
35	23.95	17.35	15.58	13.92
36	26.09	18.87	16.96	15.13
37	28.35	20.48	18.40	16.41
38	30.70	22.13	19.90	17.74
39	33.12	23.86	21.45	19.10
40	35.48	25.53	22.97	20.45
41	37.98	27.30	24.61	21.89
42	40.63	29.17	26.34	23.41
43	43.38	31.11	28.14	24.99
44	46.18	33.09	29.97	26.60
45	48.40	34.66	31.44	27.89
46	51.42	36.73	33.32	29.56
47	52.97	37.43	33.84	29.91
48	56.06	39.54	35.77	31.62
49	59.01	41.56	37.59	33.25
50	61.69	43.39	39.26	34.73
51	61.69	43.39	39.26	34.73
52	61.69	43.39	39.26	34.73
53	61.69	43.39	39.26	34.73
54	61.69	43.39	39.26	34.73
55	61.69	43.39	39.26	34.73
56	61.69	43.39	39.26	34.73
57	61.69	43.39	39.26	34.73
58	61.69	43.39	39.26	34.73
59	61.69	43.39	39.26	34.73
60	61.69	43.39	39.26	34.73
61	61.69	43.39	39.26	34.73
62	61.69	43.39	39.26	34.73
63	61.69	43.39	39.26	34.73
64	61.69	43.39	39.26	34.73

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.55	12.56	11.20	9.92
26	17.78	12.75	11.37	10.07
27	18.04	12.94	11.54	10.23
28	18.47	13.25	11.84	10.50
29	19.11	13.71	12.24	10.86
30	20.04	14.38	12.85	11.39
31	20.92	15.04	13.45	11.95
32	21.88	15.76	14.11	12.55
33	22.93	16.54	14.82	13.21
34	24.15	17.45	15.65	13.95
35	25.54	18.48	16.59	14.81
36	27.84	20.11	18.07	16.11
37	30.26	21.83	19.61	17.47
38	32.77	23.60	21.22	18.90
39	35.36	25.44	22.87	20.36
40	37.89	27.24	24.50	21.79
41	40.56	29.13	26.25	23.35
42	43.40	31.14	28.11	24.97
43	46.33	33.21	30.03	26.66
44	49.33	35.32	31.99	28.39
45	51.71	37.00	33.56	29.77
46	54.95	39.22	35.58	31.55
47	56.68	40.04	36.21	32.00
48	59.99	42.30	38.27	33.83
49	63.14	44.46	40.22	35.57
50	66.01	46.43	42.01	37.16
51	66.01	46.43	42.01	37.16
52	66.01	46.43	42.01	37.16
53	66.01	46.43	42.01	37.16
54	66.01	46.43	42.01	37.16
55	66.01	46.43	42.01	37.16
56	66.01	46.43	42.01	37.16
57	66.01	46.43	42.01	37.16
58	66.01	46.43	42.01	37.16
59	66.01	46.43	42.01	37.16
60	66.01	46.43	42.01	37.16
61	66.01	46.43	42.01	37.16
62	66.01	46.43	42.01	37.16
63	66.01	46.43	42.01	37.16
64	66.01	46.43	42.01	37.16

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 2A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	28.49	20.06	17.60	15.25
26	28.81	20.27	17.81	15.44
27	29.16	20.49	18.02	15.65
28	29.81	20.93	18.41	16.02
29	30.78	21.58	19.01	16.56
30	32.26	22.59	19.91	17.36
31	33.50	23.40	20.68	18.10
32	34.86	24.30	21.52	18.91
33	36.33	25.27	22.43	19.79
34	38.07	26.43	23.50	20.81
35	40.09	27.77	24.75	22.00
36	43.13	29.89	26.66	23.68
37	46.31	32.10	28.66	25.42
38	49.57	34.39	30.72	27.23
39	52.92	36.72	32.84	29.08
40	56.15	38.98	34.88	30.88
41	59.48	41.40	37.13	32.83
42	63.01	43.98	39.53	34.91
43	66.65	46.63	41.97	37.04
44	70.35	49.33	44.49	39.22
45	73.15	51.40	46.44	40.92
46	78.18	54.78	49.52	43.62
47	81.58	56.70	51.12	44.91
48	86.72	60.17	54.26	47.67
49	91.65	63.49	57.26	50.33
50	96.18	66.53	60.01	52.75
51	96.18	66.53	60.01	52.75
52	96.18	66.53	60.01	52.75
53	96.18	66.53	60.01	52.75
54	96.18	66.53	60.01	52.75
55	96.18	66.53	60.01	52.75
56	96.18	66.53	60.01	52.75
57	96.18	66.53	60.01	52.75
58	96.18	66.53	60.01	52.75
59	96.18	66.53	60.01	52.75
60	96.18	66.53	60.01	52.75
61	96.18	66.53	60.01	52.75
62	96.18	66.53	60.01	52.75
63	96.18	66.53	60.01	52.75
64	96.18	66.53	60.01	52.75

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	41.00	27.42	23.47	19.65
26	42.40	28.31	24.27	20.38
27	43.81	29.21	25.08	21.11
28	45.70	30.42	26.15	22.07
29	48.09	31.97	27.51	23.27
30	51.34	34.06	29.35	24.87
31	56.07	37.07	32.05	27.33
32	61.12	40.30	34.94	29.95
33	66.52	43.74	38.02	32.74
34	72.56	47.60	41.47	35.86
35	79.33	51.93	45.34	39.35
36	86.10	56.28	49.16	42.59
37	93.21	60.87	53.18	45.99
38	100.53	65.59	57.34	49.49
39	108.09	70.46	61.61	53.10
40	115.43	75.19	65.76	56.61
41	124.44	80.92	70.86	60.78
42	133.97	87.00	76.25	65.19
43	143.82	93.28	81.83	69.75
44	153.93	99.72	87.55	74.43
45	162.11	104.91	92.18	78.17
46	164.05	106.22	93.45	79.37
47	163.73	105.68	92.96	78.90
48	165.70	107.01	94.24	80.12
49	167.15	108.02	95.25	81.10
50	167.84	108.53	95.82	81.71
51	167.84	108.53	95.82	81.71
52	167.84	108.53	95.82	81.71
53	167.84	108.53	95.82	81.71
54	167.84	108.53	95.82	81.71
55	167.84	108.53	95.82	81.71
56	167.84	108.53	95.82	81.71
57	167.84	108.53	95.82	81.71
58	167.84	108.53	95.82	81.71
59	167.84	108.53	95.82	81.71
60	167.84	108.53	95.82	81.71
61	167.84	108.53	95.82	81.71
62	167.84	108.53	95.82	81.71
63	167.84	108.53	95.82	81.71
64	167.84	108.53	95.82	81.71

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.16	11.41	10.06	9.12
26	16.58	11.71	10.34	9.39
27	17.00	12.02	10.61	9.65
28	17.60	12.45	11.00	10.02
29	18.37	13.00	11.49	10.48
30	19.46	13.78	12.18	11.10
31	20.40	14.47	12.83	11.75
32	21.42	15.23	13.52	12.43
33	22.52	16.05	14.28	13.17
34	23.79	16.98	15.14	14.02
35	25.24	18.05	16.13	14.97
36	27.44	19.56	17.47	16.19
37	29.76	21.13	18.91	17.47
38	32.14	22.77	20.37	18.79
39	34.62	24.45	21.89	20.17
40	37.03	26.09	23.37	21.49
41	39.17	27.44	24.59	22.53
42	41.44	28.89	25.89	23.63
43	43.76	30.37	27.22	24.75
44	46.14	31.86	28.56	25.90
45	47.91	32.95	29.55	26.71
46	51.07	35.11	31.59	28.46
47	52.77	35.91	32.30	28.88
48	56.00	38.12	34.39	30.68
49	59.10	40.24	36.40	32.39
50	61.93	42.18	38.24	33.96
51	61.93	42.18	38.24	33.96
52	61.93	42.18	38.24	33.96
53	61.93	42.18	38.24	33.96
54	61.93	42.18	38.24	33.96
55	61.93	42.18	38.24	33.96
56	61.93	42.18	38.24	33.96
57	61.93	42.18	38.24	33.96
58	61.93	42.18	38.24	33.96
59	61.93	42.18	38.24	33.96
60	61.93	42.18	38.24	33.96
61	61.93	42.18	38.24	33.96
62	61.93	42.18	38.24	33.96
63	61.93	42.18	38.24	33.96
64	61.93	42.18	38.24	33.96

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.64	8.39	7.44	6.78
26	11.98	8.64	7.66	7.00
27	12.33	8.90	7.89	7.23
28	12.80	9.24	8.20	7.51
29	13.41	9.68	8.58	7.88
30	14.22	10.26	9.10	8.35
31	15.04	10.87	9.66	8.91
32	15.90	11.53	10.27	9.50
33	16.85	12.23	10.93	10.14
34	17.91	13.03	11.66	10.85
35	19.13	13.94	12.50	11.66
36	20.91	15.16	13.60	12.66
37	22.80	16.45	14.77	13.72
38	24.77	17.81	16.01	14.83
39	26.83	19.22	17.28	15.98
40	28.89	20.63	18.57	17.14
41	30.82	21.86	19.67	18.08
42	32.85	23.15	20.84	19.07
43	34.99	24.51	22.06	20.10
44	37.17	25.88	23.32	21.15
45	38.91	26.95	24.28	21.96
46	41.68	28.86	26.08	23.52
47	43.08	29.47	26.60	23.82
48	45.97	31.46	28.49	25.45
49	48.79	33.41	30.33	27.06
50	51.38	35.20	32.03	28.52
51	51.38	35.20	32.03	28.52
52	51.38	35.20	32.03	28.52
53	51.38	35.20	32.03	28.52
54	51.38	35.20	32.03	28.52
55	51.38	35.20	32.03	28.52
56	51.38	35.20	32.03	28.52
57	51.38	35.20	32.03	28.52
58	51.38	35.20	32.03	28.52
59	51.38	35.20	32.03	28.52
60	51.38	35.20	32.03	28.52
61	51.38	35.20	32.03	28.52
62	51.38	35.20	32.03	28.52
63	51.38	35.20	32.03	28.52
64	51.38	35.20	32.03	28.52

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.21	12.81	11.28	10.21
26	18.68	13.15	11.59	10.51
27	19.16	13.50	11.90	10.81
28	19.84	13.99	12.34	11.23
29	20.72	14.62	12.90	11.75
30	21.96	15.50	13.68	12.46
31	23.03	16.29	14.42	13.19
32	24.18	17.15	15.21	13.97
33	25.43	18.08	16.07	14.81
34	26.88	19.14	17.05	15.78
35	28.53	20.36	18.17	16.86
36	31.03	22.07	19.70	18.24
37	33.66	23.86	21.33	19.70
38	36.37	25.72	22.99	21.20
39	39.18	27.63	24.72	22.76
40	41.92	29.49	26.40	24.26
41	44.35	31.03	27.79	25.44
42	46.93	32.67	29.26	26.69
43	49.57	34.35	30.77	27.97
44	52.27	36.05	32.30	29.27
45	54.29	37.29	33.42	30.19
46	57.88	39.74	35.74	32.18
47	59.97	40.81	36.70	32.82
48	63.64	43.32	39.08	34.86
49	67.16	45.73	41.36	36.81
50	70.38	47.93	43.46	38.59
51	70.38	47.93	43.46	38.59
52	70.38	47.93	43.46	38.59
53	70.38	47.93	43.46	38.59
54	70.38	47.93	43.46	38.59
55	70.38	47.93	43.46	38.59
56	70.38	47.93	43.46	38.59
57	70.38	47.93	43.46	38.59
58	70.38	47.93	43.46	38.59
59	70.38	47.93	43.46	38.59
60	70.38	47.93	43.46	38.59
61	70.38	47.93	43.46	38.59
62	70.38	47.93	43.46	38.59
63	70.38	47.93	43.46	38.59
64	70.38	47.93	43.46	38.59

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	22.01	15.32	13.50	12.26
26	22.51	15.69	13.86	12.60
27	23.02	16.08	14.21	12.95
28	23.77	16.63	14.72	13.42
29	24.78	17.35	15.37	14.04
30	26.21	18.36	16.28	14.89
31	27.66	19.46	17.31	15.91
32	29.22	20.65	18.42	17.02
33	30.90	21.93	19.60	18.19
34	32.84	23.38	20.96	19.52
35	35.04	25.03	22.49	21.02
36	38.08	27.10	24.36	22.71
37	41.26	29.28	26.32	24.48
38	44.56	31.53	28.36	26.32
39	47.96	33.85	30.45	28.20
40	51.27	36.10	32.48	30.02
41	54.42	38.09	34.25	31.48
42	57.76	40.19	36.13	33.04
43	61.20	42.36	38.04	34.62
44	64.70	44.55	40.00	36.23
45	67.38	46.18	41.45	37.37
46	71.88	49.27	44.37	39.88
47	74.79	50.90	45.86	41.00
48	79.42	54.04	48.85	43.58
49	83.83	57.06	51.70	46.04
50	87.87	59.83	54.34	48.31
51	87.87	59.83	54.34	48.31
52	87.87	59.83	54.34	48.31
53	87.87	59.83	54.34	48.31
54	87.87	59.83	54.34	48.31
55	87.87	59.83	54.34	48.31
56	87.87	59.83	54.34	48.31
57	87.87	59.83	54.34	48.31
58	87.87	59.83	54.34	48.31
59	87.87	59.83	54.34	48.31
60	87.87	59.83	54.34	48.31
61	87.87	59.83	54.34	48.31
62	87.87	59.83	54.34	48.31
63	87.87	59.83	54.34	48.31
64	87.87	59.83	54.34	48.31

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.47	16.31	14.36	13.03
26	24.00	16.71	14.74	13.40
27	24.55	17.13	15.12	13.78
28	25.36	17.71	15.66	14.28
29	26.43	18.49	16.37	14.95
30	27.96	19.56	17.34	15.86
31	29.51	20.74	18.44	16.95
32	31.19	22.01	19.63	18.13
33	32.98	23.38	20.89	19.38
34	35.06	24.93	22.34	20.81
35	37.42	26.70	23.98	22.42
36	40.66	28.92	25.98	24.22
37	44.08	31.25	28.08	26.11
38	47.60	33.65	30.26	28.08
39	51.24	36.14	32.50	30.09
40	54.78	38.55	34.67	32.04
41	58.15	40.68	36.56	33.60
42	61.72	42.92	38.58	35.27
43	65.40	45.25	40.63	36.96
44	69.15	47.59	42.72	38.69
45	72.02	49.34	44.27	39.90
46	76.83	52.63	47.39	42.60
47	80.03	54.46	49.07	43.87
48	84.97	57.82	52.26	46.63
49	89.70	61.06	55.33	49.26
50	94.03	64.02	58.15	51.69
51	94.03	64.02	58.15	51.69
52	94.03	64.02	58.15	51.69
53	94.03	64.02	58.15	51.69
54	94.03	64.02	58.15	51.69
55	94.03	64.02	58.15	51.69
56	94.03	64.02	58.15	51.69
57	94.03	64.02	58.15	51.69
58	94.03	64.02	58.15	51.69
59	94.03	64.02	58.15	51.69
60	94.03	64.02	58.15	51.69
61	94.03	64.02	58.15	51.69
62	94.03	64.02	58.15	51.69
63	94.03	64.02	58.15	51.69
64	94.03	64.02	58.15	51.69

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 2A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	41.32	28.40	24.75	22.19
26	42.09	28.91	25.25	22.74
27	42.87	29.45	25.77	23.29
28	44.12	30.28	26.56	24.09
29	45.85	31.45	27.64	25.15
30	48.36	33.14	29.17	26.63
31	50.81	34.78	30.88	28.48
32	53.49	36.56	32.74	30.48
33	56.37	38.49	34.73	32.61
34	59.71	40.71	37.01	35.02
35	63.52	43.26	39.60	37.76
36	68.20	46.42	42.36	40.24
37	73.11	49.74	45.25	42.82
38	78.13	53.12	48.19	45.44
39	83.29	56.60	51.20	48.13
40	88.21	59.93	54.07	50.65
41	92.44	62.74	56.52	52.50
42	96.92	65.73	59.13	54.47
43	101.50	68.76	61.77	56.45
44	106.13	71.85	64.46	58.44
45	109.36	73.98	66.29	59.63
46	116.23	78.58	70.65	63.35
47	121.22	81.57	73.42	65.52
48	128.25	86.28	77.88	69.33
49	134.97	90.79	82.14	72.95
50	141.08	94.89	86.05	76.26
51	141.08	94.89	86.05	76.26
52	141.08	94.89	86.05	76.26
53	141.08	94.89	86.05	76.26
54	141.08	94.89	86.05	76.26
55	141.08	94.89	86.05	76.26
56	141.08	94.89	86.05	76.26
57	141.08	94.89	86.05	76.26
58	141.08	94.89	86.05	76.26
59	141.08	94.89	86.05	76.26
60	141.08	94.89	86.05	76.26
61	141.08	94.89	86.05	76.26
62	141.08	94.89	86.05	76.26
63	141.08	94.89	86.05	76.26
64	141.08	94.89	86.05	76.26

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	63.10	41.80	36.01	31.82
26	66.01	43.67	37.81	33.70
27	68.95	45.57	39.61	35.59
28	72.63	47.94	41.85	37.87
29	77.16	50.87	44.56	40.58
30	83.07	54.71	48.08	44.03
31	92.51	62.20	55.22	51.15
32	102.57	70.16	62.80	58.70
33	113.26	78.62	70.85	66.69
34	125.17	87.97	79.72	75.51
35	138.43	98.33	89.55	85.25
36	150.02	104.46	95.16	90.60
37	162.21	110.82	100.98	96.16
38	174.76	117.27	106.89	101.80
39	187.69	123.82	112.89	107.52
40	200.21	129.97	118.52	112.91
41	214.04	138.58	125.58	117.69
42	228.69	147.71	133.05	122.76
43	243.80	157.11	140.73	127.91
44	259.25	166.72	148.56	133.10
45	271.39	174.19	154.45	136.49
46	277.69	178.20	158.74	140.25
47	281.01	179.89	160.86	141.94
48	287.44	184.00	165.25	145.77
49	293.04	187.57	169.18	149.20
50	297.28	190.26	172.31	151.93
51	297.28	190.26	172.31	151.93
52	297.28	190.26	172.31	151.93
53	297.28	190.26	172.31	151.93
54	297.28	190.26	172.31	151.93
55	297.28	190.26	172.31	151.93
56	297.28	190.26	172.31	151.93
57	297.28	190.26	172.31	151.93
58	297.28	190.26	172.31	151.93
59	297.28	190.26	172.31	151.93
60	297.28	190.26	172.31	151.93
61	297.28	190.26	172.31	151.93
62	297.28	190.26	172.31	151.93
63	297.28	190.26	172.31	151.93
64	297.28	190.26	172.31	151.93

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.88	13.95	12.83	11.60
26	20.25	14.24	13.09	11.86
27	20.63	14.52	13.36	12.12
28	21.23	14.95	13.77	12.52
29	22.05	15.54	14.32	13.03
30	23.24	16.37	15.11	13.76
31	24.22	17.12	15.83	14.48
32	25.31	17.93	16.62	15.26
33	26.48	18.82	17.47	16.09
34	27.84	19.84	18.45	17.06
35	29.42	21.01	19.58	18.16
36	31.98	22.76	21.20	19.61
37	34.67	24.60	22.89	21.13
38	37.45	26.49	24.65	22.72
39	40.33	28.46	26.44	24.33
40	43.13	30.36	28.20	25.90
41	45.63	31.94	29.64	27.13
42	48.26	33.61	31.18	28.42
43	50.97	35.32	32.73	29.75
44	53.71	37.06	34.33	31.09
45	55.79	38.33	35.48	32.02
46	58.11	39.94	36.90	33.23
47	58.92	40.15	36.95	33.07
48	61.31	41.80	38.42	34.29
49	63.52	43.33	39.78	35.43
50	65.45	44.67	40.95	36.41
51	65.45	44.67	40.95	36.41
52	65.45	44.67	40.95	36.41
53	65.45	44.67	40.95	36.41
54	65.45	44.67	40.95	36.41
55	65.45	44.67	40.95	36.41
56	65.45	44.67	40.95	36.41
57	65.45	44.67	40.95	36.41
58	65.45	44.67	40.95	36.41
59	65.45	44.67	40.95	36.41
60	65.45	44.67	40.95	36.41
61	65.45	44.67	40.95	36.41
62	65.45	44.67	40.95	36.41
63	65.45	44.67	40.95	36.41
64	65.45	44.67	40.95	36.41

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.25	10.19	9.39	8.52
26	14.57	10.42	9.61	8.75
27	14.89	10.67	9.85	8.98
28	15.37	11.03	10.19	9.30
29	16.01	11.49	10.62	9.71
30	16.90	12.12	11.22	10.27
31	17.77	12.79	11.86	10.91
32	18.72	13.51	12.55	11.59
33	19.74	14.28	13.31	12.33
34	20.91	15.15	14.15	13.15
35	22.24	16.16	15.12	14.10
36	24.32	17.59	16.44	15.30
37	26.52	19.09	17.85	16.56
38	28.81	20.67	19.30	17.87
39	31.20	22.30	20.82	19.24
40	33.61	23.95	22.35	20.62
41	35.85	25.38	23.66	21.73
42	38.21	26.89	25.04	22.91
43	40.68	28.46	26.49	24.12
44	43.23	30.07	27.97	25.37
45	45.25	31.33	29.10	26.30
46	47.38	32.81	30.43	27.45
47	48.10	32.96	30.43	27.28
48	50.31	34.51	31.83	28.47
49	52.44	35.99	33.14	29.60
50	54.28	37.28	34.29	30.57
51	54.28	37.28	34.29	30.57
52	54.28	37.28	34.29	30.57
53	54.28	37.28	34.29	30.57
54	54.28	37.28	34.29	30.57
55	54.28	37.28	34.29	30.57
56	54.28	37.28	34.29	30.57
57	54.28	37.28	34.29	30.57
58	54.28	37.28	34.29	30.57
59	54.28	37.28	34.29	30.57
60	54.28	37.28	34.29	30.57
61	54.28	37.28	34.29	30.57
62	54.28	37.28	34.29	30.57
63	54.28	37.28	34.29	30.57
64	54.28	37.28	34.29	30.57

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	22.43	15.70	14.42	13.03
26	22.85	16.02	14.72	13.32
27	23.29	16.34	15.03	13.62
28	23.97	16.83	15.49	14.07
29	24.90	17.50	16.12	14.65
30	26.25	18.45	17.01	15.48
31	27.37	19.30	17.83	16.30
32	28.60	20.22	18.73	17.18
33	29.93	21.23	19.69	18.13
34	31.48	22.39	20.81	19.23
35	33.27	23.72	22.09	20.48
36	36.18	25.71	23.93	22.13
37	39.24	27.80	25.85	23.86
38	42.40	29.95	27.85	25.66
39	45.67	32.18	29.89	27.49
40	48.86	34.34	31.89	29.28
41	51.69	36.14	33.53	30.67
42	54.68	38.04	35.27	32.14
43	57.76	39.98	37.04	33.65
44	60.88	41.96	38.85	35.17
45	63.24	43.40	40.16	36.23
46	65.88	45.23	41.78	37.60
47	66.95	45.63	41.99	37.58
48	69.67	47.50	43.66	38.97
49	72.18	49.24	45.20	40.26
50	74.37	50.76	46.53	41.37
51	74.37	50.76	46.53	41.37
52	74.37	50.76	46.53	41.37
53	74.37	50.76	46.53	41.37
54	74.37	50.76	46.53	41.37
55	74.37	50.76	46.53	41.37
56	74.37	50.76	46.53	41.37
57	74.37	50.76	46.53	41.37
58	74.37	50.76	46.53	41.37
59	74.37	50.76	46.53	41.37
60	74.37	50.76	46.53	41.37
61	74.37	50.76	46.53	41.37
62	74.37	50.76	46.53	41.37
63	74.37	50.76	46.53	41.37
64	74.37	50.76	46.53	41.37

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.19	18.84	17.34	15.69
26	27.62	19.17	17.67	16.03
27	28.06	19.52	18.01	16.37
28	28.79	20.06	18.53	16.88
29	29.84	20.82	19.25	17.57
30	31.38	21.92	20.29	18.55
31	32.93	23.11	21.45	19.72
32	34.61	24.41	22.72	20.98
33	36.42	25.79	24.07	22.33
34	38.53	27.39	25.63	23.88
35	40.93	29.21	27.39	25.62
36	44.46	31.62	29.62	27.63
37	48.17	34.15	31.97	29.74
38	52.01	36.75	34.38	31.91
39	55.96	39.44	36.87	34.14
40	59.82	42.06	39.28	36.30
41	63.48	44.37	41.38	38.03
42	67.35	46.82	43.59	39.85
43	71.34	49.33	45.87	41.72
44	75.40	51.89	48.17	43.60
45	78.50	53.77	49.86	44.93
46	81.83	56.07	51.90	46.66
47	83.49	56.86	52.47	46.95
48	86.90	59.21	54.55	48.72
49	90.06	61.39	56.49	50.36
50	92.83	63.30	58.17	51.77
51	92.83	63.30	58.17	51.77
52	92.83	63.30	58.17	51.77
53	92.83	63.30	58.17	51.77
54	92.83	63.30	58.17	51.77
55	92.83	63.30	58.17	51.77
56	92.83	63.30	58.17	51.77
57	92.83	63.30	58.17	51.77
58	92.83	63.30	58.17	51.77
59	92.83	63.30	58.17	51.77
60	92.83	63.30	58.17	51.77
61	92.83	63.30	58.17	51.77
62	92.83	63.30	58.17	51.77
63	92.83	63.30	58.17	51.77
64	92.83	63.30	58.17	51.77

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	29.01	20.08	18.47	16.71
26	29.47	20.44	18.82	17.07
27	29.94	20.80	19.18	17.44
28	30.73	21.39	19.75	17.98
29	31.85	22.20	20.52	18.71
30	33.50	23.37	21.63	19.76
31	35.15	24.65	22.88	21.01
32	36.95	26.04	24.23	22.37
33	38.89	27.51	25.68	23.81
34	41.14	29.22	27.34	25.46
35	43.71	31.17	29.23	27.33
36	47.50	33.75	31.61	29.49
37	51.47	36.46	34.13	31.74
38	55.57	39.25	36.71	34.06
39	59.80	42.12	39.37	36.45
40	63.92	44.92	41.95	38.76
41	67.84	47.39	44.19	40.61
42	71.98	50.02	46.56	42.56
43	76.25	52.70	49.00	44.56
44	80.60	55.44	51.47	46.58
45	83.92	57.45	53.27	47.99
46	87.48	59.92	55.45	49.85
47	89.33	60.84	56.14	50.24
48	92.98	63.35	58.37	52.13
49	96.36	65.69	60.45	53.88
50	99.33	67.74	62.24	55.39
51	99.33	67.74	62.24	55.39
52	99.33	67.74	62.24	55.39
53	99.33	67.74	62.24	55.39
54	99.33	67.74	62.24	55.39
55	99.33	67.74	62.24	55.39
56	99.33	67.74	62.24	55.39
57	99.33	67.74	62.24	55.39
58	99.33	67.74	62.24	55.39
59	99.33	67.74	62.24	55.39
60	99.33	67.74	62.24	55.39
61	99.33	67.74	62.24	55.39
62	99.33	67.74	62.24	55.39
63	99.33	67.74	62.24	55.39
64	99.33	67.74	62.24	55.39

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 2A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	48.17	33.04	30.13	26.98
26	48.89	33.53	30.63	27.55
27	49.65	34.04	31.17	28.13
28	50.95	34.90	32.02	29.02
29	52.80	36.15	33.23	30.21
30	55.53	38.00	34.98	31.92
31	58.20	39.78	36.95	34.06
32	61.11	41.72	39.08	36.36
33	64.24	43.82	41.37	38.83
34	67.89	46.26	44.00	41.63
35	72.07	49.06	47.00	44.81
36	77.15	52.48	50.04	47.53
37	82.44	56.05	53.21	50.36
38	87.86	59.70	56.45	53.23
39	93.39	63.42	59.73	56.13
40	98.66	66.98	62.84	58.85
41	103.18	70.00	65.49	60.82
42	108.00	73.21	68.32	62.90
43	112.89	76.47	71.18	65.01
44	117.84	79.77	74.07	67.11
45	121.21	82.02	75.97	68.29
46	126.88	85.83	79.36	71.15
47	130.60	87.96	81.08	72.40
48	136.41	91.87	84.55	75.30
49	141.85	95.54	87.79	78.02
50	146.64	98.77	90.63	80.39
51	146.64	98.77	90.63	80.39
52	146.64	98.77	90.63	80.39
53	146.64	98.77	90.63	80.39
54	146.64	98.77	90.63	80.39
55	146.64	98.77	90.63	80.39
56	146.64	98.77	90.63	80.39
57	146.64	98.77	90.63	80.39
58	146.64	98.77	90.63	80.39
59	146.64	98.77	90.63	80.39
60	146.64	98.77	90.63	80.39
61	146.64	98.77	90.63	80.39
62	146.64	98.77	90.63	80.39
63	146.64	98.77	90.63	80.39
64	146.64	98.77	90.63	80.39

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	73.66	48.73	43.95	38.80
26	76.80	50.74	45.99	40.96
27	79.96	52.79	48.04	43.13
28	84.00	55.39	50.61	45.77
29	89.00	58.63	53.76	48.94
30	95.60	62.92	57.88	53.01
31	106.09	71.30	66.24	61.37
32	117.28	80.20	75.12	70.24
33	129.17	89.66	84.55	79.64
34	142.43	100.13	94.95	90.00
35	157.22	111.75	106.49	101.47
36	169.84	118.34	112.65	107.33
37	183.07	125.17	119.01	113.40
38	196.69	132.07	125.45	119.53
39	210.68	139.05	131.93	125.71
40	224.18	145.55	137.96	131.45
41	239.13	154.87	145.70	136.58
42	254.97	164.75	153.91	142.03
43	271.30	174.92	162.33	147.54
44	287.98	185.30	170.90	153.09
45	300.95	193.29	177.22	156.53
46	303.30	194.79	178.60	157.75
47	302.46	193.85	177.64	156.77
48	304.86	195.38	179.04	158.01
49	306.30	196.31	179.89	158.76
50	306.31	196.32	179.90	158.77
51	306.31	196.32	179.90	158.77
52	306.31	196.32	179.90	158.77
53	306.31	196.32	179.90	158.77
54	306.31	196.32	179.90	158.77
55	306.31	196.32	179.90	158.77
56	306.31	196.32	179.90	158.77
57	306.31	196.32	179.90	158.77
58	306.31	196.32	179.90	158.77
59	306.31	196.32	179.90	158.77
60	306.31	196.32	179.90	158.77
61	306.31	196.32	179.90	158.77
62	306.31	196.32	179.90	158.77
63	306.31	196.32	179.90	158.77
64	306.31	196.32	179.90	158.77

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	20.25	14.22	13.06	11.81
26	20.67	14.53	13.36	12.10
27	21.11	14.85	13.65	12.40
28	21.75	15.32	14.10	12.82
29	22.64	15.95	14.68	13.36
30	23.90	16.84	15.52	14.14
31	24.96	17.64	16.29	14.90
32	26.13	18.51	17.15	15.74
33	27.39	19.46	18.06	16.64
34	28.86	20.55	19.12	17.67
35	30.55	21.80	20.32	18.85
36	33.32	23.70	22.07	20.42
37	36.24	25.69	23.91	22.08
38	39.26	27.75	25.82	23.78
39	42.39	29.88	27.78	25.55
40	45.45	31.97	29.70	27.27
41	48.21	33.74	31.32	28.64
42	51.15	35.60	33.02	30.10
43	54.17	37.53	34.77	31.59
44	57.26	39.48	36.56	33.10
45	59.61	40.93	37.88	34.19
46	62.49	42.92	39.65	35.69
47	63.83	43.49	40.02	35.82
48	66.77	45.52	41.84	37.36
49	69.54	47.43	43.54	38.79
50	71.99	49.14	45.04	40.05
51	71.99	49.14	45.04	40.05
52	71.99	49.14	45.04	40.05
53	71.99	49.14	45.04	40.05
54	71.99	49.14	45.04	40.05
55	71.99	49.14	45.04	40.05
56	71.99	49.14	45.04	40.05
57	71.99	49.14	45.04	40.05
58	71.99	49.14	45.04	40.05
59	71.99	49.14	45.04	40.05
60	71.99	49.14	45.04	40.05
61	71.99	49.14	45.04	40.05
62	71.99	49.14	45.04	40.05
63	71.99	49.14	45.04	40.05
64	71.99	49.14	45.04	40.05

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.50	10.37	9.55	8.68
26	14.86	10.63	9.81	8.92
27	15.22	10.90	10.07	9.18
28	15.74	11.29	10.43	9.52
29	16.43	11.78	10.89	9.95
30	17.37	12.45	11.53	10.54
31	18.30	13.17	12.21	11.22
32	19.32	13.93	12.95	11.95
33	20.42	14.76	13.75	12.74
34	21.66	15.69	14.65	13.61
35	23.09	16.76	15.68	14.62
36	25.33	18.29	17.10	15.91
37	27.70	19.93	18.62	17.28
38	30.19	21.65	20.21	18.71
39	32.78	23.41	21.85	20.18
40	35.40	25.21	23.51	21.69
41	37.86	26.79	24.97	22.93
42	40.50	28.47	26.51	24.23
43	43.24	30.22	28.12	25.61
44	46.06	32.01	29.77	27.01
45	48.33	33.43	31.05	28.07
46	50.93	35.24	32.67	29.47
47	52.09	35.70	32.97	29.55
48	54.80	37.58	34.65	31.01
49	57.40	39.40	36.28	32.41
50	59.72	41.01	37.72	33.64
51	59.72	41.01	37.72	33.64
52	59.72	41.01	37.72	33.64
53	59.72	41.01	37.72	33.64
54	59.72	41.01	37.72	33.64
55	59.72	41.01	37.72	33.64
56	59.72	41.01	37.72	33.64
57	59.72	41.01	37.72	33.64
58	59.72	41.01	37.72	33.64
59	59.72	41.01	37.72	33.64
60	59.72	41.01	37.72	33.64
61	59.72	41.01	37.72	33.64
62	59.72	41.01	37.72	33.64
63	59.72	41.01	37.72	33.64
64	59.72	41.01	37.72	33.64

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	22.86	16.00	14.68	13.26
26	23.33	16.35	15.02	13.59
27	23.83	16.72	15.36	13.93
28	24.56	17.25	15.87	14.41
29	25.57	17.97	16.53	15.03
30	27.00	18.98	17.48	15.91
31	28.21	19.89	18.36	16.78
32	29.54	20.88	19.33	17.73
33	30.97	21.96	20.37	18.75
34	32.64	23.20	21.57	19.92
35	34.56	24.62	22.93	21.26
36	37.71	26.77	24.92	23.05
37	41.03	29.04	27.01	24.93
38	44.46	31.38	29.18	26.87
39	48.01	33.80	31.41	28.88
40	51.49	36.17	33.59	30.83
41	54.63	38.18	35.43	32.39
42	57.97	40.30	37.37	34.05
43	61.40	42.49	39.36	35.74
44	64.91	44.71	41.39	37.46
45	67.58	46.36	42.89	38.69
46	70.85	48.62	44.90	40.40
47	72.53	49.42	45.48	40.70
48	75.87	51.73	47.55	42.45
49	79.02	53.90	49.48	44.08
50	81.81	55.84	51.18	45.51
51	81.81	55.84	51.18	45.51
52	81.81	55.84	51.18	45.51
53	81.81	55.84	51.18	45.51
54	81.81	55.84	51.18	45.51
55	81.81	55.84	51.18	45.51
56	81.81	55.84	51.18	45.51
57	81.81	55.84	51.18	45.51
58	81.81	55.84	51.18	45.51
59	81.81	55.84	51.18	45.51
60	81.81	55.84	51.18	45.51
61	81.81	55.84	51.18	45.51
62	81.81	55.84	51.18	45.51
63	81.81	55.84	51.18	45.51
64	81.81	55.84	51.18	45.51

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.71	19.19	17.66	15.99
26	28.20	19.57	18.03	16.36
27	28.71	19.96	18.42	16.74
28	29.52	20.56	18.99	17.29
29	30.65	21.38	19.77	18.03
30	32.29	22.55	20.87	19.06
31	33.95	23.82	22.11	20.31
32	35.76	25.20	23.46	21.66
33	37.71	26.69	24.91	23.10
34	39.95	28.39	26.56	24.74
35	42.52	30.33	28.44	26.60
36	46.34	32.94	30.86	28.78
37	50.37	35.69	33.41	31.08
38	54.53	38.52	36.03	33.44
39	58.84	41.45	38.74	35.88
40	63.04	44.31	41.38	38.24
41	67.11	46.89	43.72	40.18
42	71.43	49.63	46.20	42.23
43	75.87	52.43	48.75	44.33
44	80.41	55.30	51.34	46.46
45	83.92	57.45	53.26	47.99
46	88.03	60.28	55.79	50.16
47	90.44	61.59	56.82	50.85
48	94.65	64.48	59.40	53.06
49	98.61	67.21	61.83	55.13
50	102.12	69.63	63.98	56.95
51	102.12	69.63	63.98	56.95
52	102.12	69.63	63.98	56.95
53	102.12	69.63	63.98	56.95
54	102.12	69.63	63.98	56.95
55	102.12	69.63	63.98	56.95
56	102.12	69.63	63.98	56.95
57	102.12	69.63	63.98	56.95
58	102.12	69.63	63.98	56.95
59	102.12	69.63	63.98	56.95
60	102.12	69.63	63.98	56.95
61	102.12	69.63	63.98	56.95
62	102.12	69.63	63.98	56.95
63	102.12	69.63	63.98	56.95
64	102.12	69.63	63.98	56.95

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	29.57	20.45	18.82	17.02
26	30.09	20.86	19.21	17.42
27	30.64	21.28	19.63	17.83
28	31.51	21.92	20.24	18.42
29	32.71	22.79	21.07	19.21
30	34.47	24.04	22.25	20.31
31	36.25	25.41	23.58	21.65
32	38.19	26.88	25.02	23.10
33	40.27	28.48	26.57	24.64
34	42.67	30.30	28.34	26.39
35	45.42	32.37	30.35	28.38
36	49.51	35.17	32.94	30.71
37	53.82	38.11	35.67	33.17
38	58.27	41.13	38.47	35.70
39	62.88	44.27	41.37	38.31
40	67.38	47.33	44.20	40.83
41	71.73	50.09	46.70	42.91
42	76.35	53.03	49.35	45.10
43	81.10	56.02	52.08	47.35
44	85.95	59.09	54.85	49.64
45	89.71	61.39	56.91	51.27
46	94.11	64.43	59.62	53.58
47	96.76	65.90	60.79	54.41
48	101.27	68.99	63.56	56.78
49	105.51	71.91	66.16	58.99
50	109.27	74.51	68.45	60.94
51	109.27	74.51	68.45	60.94
52	109.27	74.51	68.45	60.94
53	109.27	74.51	68.45	60.94
54	109.27	74.51	68.45	60.94
55	109.27	74.51	68.45	60.94
56	109.27	74.51	68.45	60.94
57	109.27	74.51	68.45	60.94
58	109.27	74.51	68.45	60.94
59	109.27	74.51	68.45	60.94
60	109.27	74.51	68.45	60.94
61	109.27	74.51	68.45	60.94
62	109.27	74.51	68.45	60.94
63	109.27	74.51	68.45	60.94
64	109.27	74.51	68.45	60.94

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 2A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	49.10	33.68	30.70	27.49
26	49.95	34.25	31.29	28.13
27	50.83	34.83	31.89	28.79
28	52.25	35.79	32.83	29.75
29	54.25	37.13	34.13	31.03
30	57.16	39.10	36.00	32.84
31	60.04	41.02	38.11	35.13
32	63.16	43.11	40.39	37.58
33	66.54	45.37	42.83	40.20
34	70.44	47.98	45.64	43.19
35	74.91	50.97	48.83	46.56
36	80.44	54.70	52.16	49.54
37	86.22	58.60	55.63	52.64
38	92.15	62.58	59.17	55.80
39	98.21	66.67	62.80	59.01
40	104.02	70.59	66.23	62.03
41	109.13	74.00	69.24	64.28
42	114.54	77.62	72.42	66.69
43	120.07	81.31	75.69	69.11
44	125.68	85.06	78.97	71.54
45	129.62	87.67	81.20	72.99
46	136.55	92.35	85.36	76.51
47	141.48	95.29	87.84	78.41
48	148.58	100.07	92.09	82.01
49	155.29	104.60	96.12	85.41
50	161.30	108.65	99.70	88.41
51	161.30	108.65	99.70	88.41
52	161.30	108.65	99.70	88.41
53	161.30	108.65	99.70	88.41
54	161.30	108.65	99.70	88.41
55	161.30	108.65	99.70	88.41
56	161.30	108.65	99.70	88.41
57	161.30	108.65	99.70	88.41
58	161.30	108.65	99.70	88.41
59	161.30	108.65	99.70	88.41
60	161.30	108.65	99.70	88.41
61	161.30	108.65	99.70	88.41
62	161.30	108.65	99.70	88.41
63	161.30	108.65	99.70	88.41
64	161.30	108.65	99.70	88.41

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	75.12	49.67	44.80	39.55
26	78.49	51.85	46.99	41.85
27	81.90	54.05	49.19	44.17
28	86.19	56.83	51.92	46.96
29	91.49	60.26	55.24	50.30
30	98.44	64.78	59.57	54.56
31	109.52	73.60	68.37	63.36
32	121.33	82.98	77.72	72.68
33	133.89	92.93	87.63	82.56
34	147.88	103.95	98.58	93.44
35	163.47	116.17	110.70	105.48
36	177.16	123.40	117.45	111.91
37	191.55	130.91	124.46	118.59
38	206.39	138.53	131.57	125.35
39	221.65	146.25	138.75	132.20
40	236.44	153.50	145.48	138.61
41	253.04	163.86	154.13	144.45
42	270.63	174.83	163.31	150.64
43	288.75	186.14	172.72	156.94
44	307.31	197.71	182.32	163.28
45	321.94	206.74	189.54	167.41
46	326.27	209.51	192.08	169.65
47	327.27	209.74	192.20	169.62
48	331.68	212.58	194.79	171.92
49	335.09	214.77	196.80	173.69
50	336.93	215.95	197.89	174.65
51	336.93	215.95	197.89	174.65
52	336.93	215.95	197.89	174.65
53	336.93	215.95	197.89	174.65
54	336.93	215.95	197.89	174.65
55	336.93	215.95	197.89	174.65
56	336.93	215.95	197.89	174.65
57	336.93	215.95	197.89	174.65
58	336.93	215.95	197.89	174.65
59	336.93	215.95	197.89	174.65
60	336.93	215.95	197.89	174.65
61	336.93	215.95	197.89	174.65
62	336.93	215.95	197.89	174.65
63	336.93	215.95	197.89	174.65
64	336.93	215.95	197.89	174.65

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.82	5.43	5.05	4.54
26	6.91	5.52	5.11	4.60
27	7.02	5.60	5.18	4.66
28	7.12	5.67	5.26	4.73
29	7.24	5.78	5.33	4.80
30	7.34	5.87	5.40	4.86
31	7.44	5.96	5.47	4.93
32	7.56	6.07	5.54	5.00
33	7.70	6.20	5.64	5.09
34	7.88	6.35	5.75	5.19
35	8.14	6.58	5.94	5.35
36	8.62	6.95	6.27	5.67
37	9.28	7.47	6.71	6.07
38	10.10	8.12	7.28	6.59
39	11.07	8.87	7.94	7.19
40	12.14	9.71	8.68	7.87
41	13.44	10.75	9.57	8.72
42	14.88	11.89	10.55	9.65
43	16.47	13.16	11.63	10.69
44	18.23	14.57	12.84	11.83
45	20.17	16.11	14.17	13.10
46	21.59	17.15	15.11	13.92
47	22.11	17.23	15.08	13.74
48	23.57	18.30	16.03	14.56
49	24.87	19.24	16.90	15.29
50	26.18	20.18	17.76	16.03
51	26.18	20.18	17.76	16.03
52	26.18	20.18	17.76	16.03
53	26.18	20.18	17.76	16.03
54	26.18	20.18	17.76	16.03
55	26.18	20.18	17.76	16.03
56	26.18	20.18	17.76	16.03
57	26.18	20.18	17.76	16.03
58	26.18	20.18	17.76	16.03
59	26.18	20.18	17.76	16.03
60	26.18	20.18	17.76	16.03
61	26.18	20.18	17.76	16.03
62	26.18	20.18	17.76	16.03
63	26.18	20.18	17.76	16.03
64	26.18	20.18	17.76	16.03

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.24	4.29	3.86	3.34
26	5.33	4.36	3.93	3.41
27	5.44	4.45	4.00	3.48
28	5.55	4.53	4.08	3.55
29	5.66	4.62	4.15	3.63
30	5.78	4.71	4.24	3.71
31	5.86	4.78	4.32	3.80
32	5.97	4.87	4.40	3.90
33	6.09	4.97	4.50	4.01
34	6.22	5.08	4.61	4.13
35	6.44	5.26	4.77	4.30
36	6.82	5.55	5.03	4.54
37	7.32	5.95	5.38	4.87
38	7.97	6.46	5.83	5.28
39	8.72	7.05	6.34	5.76
40	9.58	7.72	6.92	6.30
41	10.58	8.52	7.61	6.95
42	11.70	9.40	8.37	7.69
43	12.93	10.38	9.22	8.49
44	14.31	11.48	10.15	9.38
45	15.81	12.69	11.20	10.38
46	17.09	13.62	12.03	11.11
47	17.41	13.56	11.87	10.83
48	18.72	14.53	12.74	11.57
49	19.96	15.42	13.55	12.28
50	21.18	16.33	14.36	12.98
51	21.18	16.33	14.36	12.98
52	21.18	16.33	14.36	12.98
53	21.18	16.33	14.36	12.98
54	21.18	16.33	14.36	12.98
55	21.18	16.33	14.36	12.98
56	21.18	16.33	14.36	12.98
57	21.18	16.33	14.36	12.98
58	21.18	16.33	14.36	12.98
59	21.18	16.33	14.36	12.98
60	21.18	16.33	14.36	12.98
61	21.18	16.33	14.36	12.98
62	21.18	16.33	14.36	12.98
63	21.18	16.33	14.36	12.98
64	21.18	16.33	14.36	12.98

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.67	6.07	5.63	5.05
26	7.77	6.17	5.70	5.12
27	7.90	6.26	5.78	5.19
28	8.01	6.35	5.87	5.26
29	8.15	6.47	5.95	5.35
30	8.27	6.57	6.03	5.42
31	8.38	6.68	6.11	5.49
32	8.52	6.81	6.20	5.57
33	8.68	6.95	6.31	5.68
34	8.88	7.13	6.44	5.79
35	9.19	7.39	6.66	5.98
36	9.74	7.82	7.04	6.34
37	10.49	8.41	7.54	6.81
38	11.44	9.16	8.20	7.40
39	12.55	10.02	8.96	8.09
40	13.78	10.99	9.80	8.87
41	15.28	12.18	10.83	9.85
42	16.93	13.50	11.96	10.92
43	18.76	14.96	13.20	12.12
44	20.78	16.57	14.59	13.43
45	23.01	18.34	16.11	14.89
46	24.65	19.54	17.20	15.83
47	25.41	19.81	17.33	15.79
48	27.09	21.03	18.43	16.74
49	28.59	22.11	19.42	17.58
50	30.09	23.20	20.41	18.43
51	30.09	23.20	20.41	18.43
52	30.09	23.20	20.41	18.43
53	30.09	23.20	20.41	18.43
54	30.09	23.20	20.41	18.43
55	30.09	23.20	20.41	18.43
56	30.09	23.20	20.41	18.43
57	30.09	23.20	20.41	18.43
58	30.09	23.20	20.41	18.43
59	30.09	23.20	20.41	18.43
60	30.09	23.20	20.41	18.43
61	30.09	23.20	20.41	18.43
62	30.09	23.20	20.41	18.43
63	30.09	23.20	20.41	18.43
64	30.09	23.20	20.41	18.43

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3P - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.87	7.06	6.33	5.59
26	8.96	7.13	6.37	5.64
27	9.06	7.21	6.41	5.68
28	9.15	7.28	6.45	5.73
29	9.27	7.37	6.50	5.78
30	9.37	7.46	6.55	5.84
31	9.49	7.56	6.57	5.88
32	9.65	7.69	6.60	5.93
33	9.83	7.84	6.66	6.01
34	10.04	8.02	6.73	6.09
35	10.39	8.30	6.90	6.26
36	10.96	8.74	7.26	6.63
37	11.74	9.34	7.76	7.11
38	12.76	10.13	8.41	7.73
39	13.94	11.04	9.15	8.44
40	15.25	12.06	9.99	9.23
41	16.83	13.28	11.05	10.28
42	18.56	14.62	12.23	11.43
43	20.47	16.11	13.53	12.71
44	22.59	17.74	14.97	14.13
45	24.92	19.55	16.55	15.69
46	26.87	20.96	17.71	16.74
47	27.97	21.46	17.91	16.82
48	29.97	22.89	19.09	17.89
49	31.78	24.19	20.14	18.84
50	33.60	25.49	21.21	19.80
51	33.60	25.49	21.21	19.80
52	33.60	25.49	21.21	19.80
53	33.60	25.49	21.21	19.80
54	33.60	25.49	21.21	19.80
55	33.60	25.49	21.21	19.80
56	33.60	25.49	21.21	19.80
57	33.60	25.49	21.21	19.80
58	33.60	25.49	21.21	19.80
59	33.60	25.49	21.21	19.80
60	33.60	25.49	21.21	19.80
61	33.60	25.49	21.21	19.80
62	33.60	25.49	21.21	19.80
63	33.60	25.49	21.21	19.80
64	33.60	25.49	21.21	19.80

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.42	7.47	6.70	5.90
26	9.50	7.55	6.73	5.95
27	9.61	7.63	6.78	6.00
28	9.71	7.72	6.82	6.05
29	9.83	7.81	6.88	6.11
30	9.95	7.91	6.93	6.17
31	10.07	8.01	6.95	6.21
32	10.24	8.15	6.98	6.27
33	10.43	8.31	7.04	6.35
34	10.66	8.50	7.12	6.44
35	11.04	8.80	7.30	6.62
36	11.65	9.27	7.69	7.01
37	12.49	9.92	8.22	7.52
38	13.57	10.76	8.91	8.18
39	14.84	11.73	9.71	8.94
40	16.24	12.82	10.60	9.80
41	17.92	14.13	11.74	10.92
42	19.78	15.57	13.00	12.15
43	21.83	17.15	14.40	13.52
44	24.10	18.91	15.93	15.03
45	26.58	20.84	17.63	16.70
46	28.66	22.35	18.87	17.83
47	29.93	22.96	19.16	18.00
48	32.07	24.50	20.42	19.15
49	34.01	25.88	21.55	20.17
50	35.95	27.27	22.69	21.19
51	35.95	27.27	22.69	21.19
52	35.95	27.27	22.69	21.19
53	35.95	27.27	22.69	21.19
54	35.95	27.27	22.69	21.19
55	35.95	27.27	22.69	21.19
56	35.95	27.27	22.69	21.19
57	35.95	27.27	22.69	21.19
58	35.95	27.27	22.69	21.19
59	35.95	27.27	22.69	21.19
60	35.95	27.27	22.69	21.19
61	35.95	27.27	22.69	21.19
62	35.95	27.27	22.69	21.19
63	35.95	27.27	22.69	21.19
64	35.95	27.27	22.69	21.19

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 2A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.99	10.95	9.69	8.40
26	14.08	11.03	9.70	8.43
27	14.18	11.11	9.73	8.46
28	14.29	11.20	9.75	8.50
29	14.43	11.30	9.80	8.52
30	14.55	11.40	9.84	8.54
31	14.60	11.44	9.87	8.56
32	14.69	11.52	9.93	8.58
33	14.84	11.63	10.03	8.60
34	15.03	11.78	10.15	8.60
35	15.44	12.09	10.43	8.75
36	16.13	12.66	10.77	9.19
37	17.15	13.47	11.32	9.79
38	18.51	14.54	12.07	10.60
39	20.09	15.80	12.96	11.52
40	21.85	17.19	13.94	12.55
41	24.06	19.01	15.47	13.98
42	26.51	21.00	17.15	15.55
43	29.19	23.20	19.01	17.30
44	32.15	25.63	21.07	19.21
45	35.40	28.30	23.33	21.33
46	38.42	30.44	25.12	22.90
47	40.75	31.79	26.05	23.58
48	43.87	33.96	27.89	25.16
49	46.70	35.95	29.55	26.61
50	49.56	37.92	31.22	28.06
51	49.56	37.92	31.22	28.06
52	49.56	37.92	31.22	28.06
53	49.56	37.92	31.22	28.06
54	49.56	37.92	31.22	28.06
55	49.56	37.92	31.22	28.06
56	49.56	37.92	31.22	28.06
57	49.56	37.92	31.22	28.06
58	49.56	37.92	31.22	28.06
59	49.56	37.92	31.22	28.06
60	49.56	37.92	31.22	28.06
61	49.56	37.92	31.22	28.06
62	49.56	37.92	31.22	28.06
63	49.56	37.92	31.22	28.06
64	49.56	37.92	31.22	28.06

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.46	13.48	11.51	9.58
26	18.81	13.72	11.66	9.72
27	19.17	13.98	11.82	9.86
28	19.53	14.24	11.97	10.01
29	19.92	14.53	12.16	10.18
30	20.31	14.80	12.33	10.33
31	20.98	15.28	12.56	10.57
32	21.71	15.80	12.83	10.86
33	22.52	16.38	13.15	11.16
34	23.39	17.00	13.50	11.51
35	24.64	17.89	14.06	12.03
36	25.92	18.84	14.82	12.70
37	27.72	20.17	15.87	13.61
38	30.11	21.92	17.24	14.82
39	32.89	23.95	18.84	16.20
40	35.97	26.20	20.62	17.74
41	40.11	29.30	23.09	19.95
42	44.65	32.72	25.83	22.40
43	49.68	36.50	28.84	25.10
44	55.24	40.68	32.20	28.10
45	61.35	45.27	35.87	31.39
46	63.58	46.78	37.14	32.48
47	65.29	47.58	37.63	32.72
48	67.42	49.00	38.84	33.76
49	69.08	50.08	39.79	34.55
50	70.73	51.15	40.73	35.34
51	70.73	51.15	40.73	35.34
52	70.73	51.15	40.73	35.34
53	70.73	51.15	40.73	35.34
54	70.73	51.15	40.73	35.34
55	70.73	51.15	40.73	35.34
56	70.73	51.15	40.73	35.34
57	70.73	51.15	40.73	35.34
58	70.73	51.15	40.73	35.34
59	70.73	51.15	40.73	35.34
60	70.73	51.15	40.73	35.34
61	70.73	51.15	40.73	35.34
62	70.73	51.15	40.73	35.34
63	70.73	51.15	40.73	35.34
64	70.73	51.15	40.73	35.34

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.74	6.76	6.36	5.69
26	8.90	6.88	6.46	5.79
27	9.07	7.02	6.57	5.89
28	9.24	7.14	6.68	5.99
29	9.42	7.29	6.81	6.10
30	9.60	7.43	6.92	6.21
31	9.81	7.61	7.05	6.34
32	10.05	7.81	7.21	6.48
33	10.32	8.04	7.39	6.65
34	10.62	8.28	7.59	6.84
35	11.08	8.66	7.89	7.11
36	11.77	9.19	8.36	7.54
37	12.69	9.90	8.99	8.11
38	13.90	10.82	9.79	8.86
39	15.27	11.88	10.72	9.69
40	16.80	13.05	11.76	10.64
41	18.69	14.53	13.03	11.82
42	20.79	16.16	14.43	13.13
43	23.08	17.96	15.99	14.58
44	25.64	19.95	17.71	16.18
45	28.44	22.13	19.59	17.94
46	30.56	23.60	20.93	19.11
47	31.85	24.16	21.35	19.32
48	33.99	25.65	22.70	20.50
49	35.93	26.95	23.91	21.53
50	37.88	28.28	25.13	22.59
51	37.88	28.28	25.13	22.59
52	37.88	28.28	25.13	22.59
53	37.88	28.28	25.13	22.59
54	37.88	28.28	25.13	22.59
55	37.88	28.28	25.13	22.59
56	37.88	28.28	25.13	22.59
57	37.88	28.28	25.13	22.59
58	37.88	28.28	25.13	22.59
59	37.88	28.28	25.13	22.59
60	37.88	28.28	25.13	22.59
61	37.88	28.28	25.13	22.59
62	37.88	28.28	25.13	22.59
63	37.88	28.28	25.13	22.59
64	37.88	28.28	25.13	22.59

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.57	5.20	4.68	4.27
26	6.72	5.32	4.79	4.36
27	6.89	5.45	4.91	4.46
28	7.05	5.57	5.02	4.57
29	7.22	5.71	5.15	4.69
30	7.41	5.85	5.28	4.80
31	7.60	6.00	5.43	4.94
32	7.81	6.16	5.60	5.09
33	8.03	6.34	5.77	5.24
34	8.29	6.54	5.98	5.41
35	8.66	6.83	6.25	5.66
36	9.20	7.24	6.62	5.99
37	9.92	7.80	7.10	6.45
38	10.85	8.52	7.73	7.01
39	11.93	9.35	8.47	7.68
40	13.15	10.29	9.29	8.42
41	14.61	11.42	10.27	9.34
42	16.22	12.68	11.36	10.35
43	18.01	14.07	12.56	11.48
44	20.01	15.63	13.90	12.72
45	22.20	17.34	15.38	14.11
46	24.03	18.64	16.56	15.14
47	25.00	19.00	16.78	15.22
48	26.91	20.35	18.02	16.29
49	28.68	21.58	19.15	17.29
50	30.45	22.82	20.28	18.28
51	30.45	22.82	20.28	18.28
52	30.45	22.82	20.28	18.28
53	30.45	22.82	20.28	18.28
54	30.45	22.82	20.28	18.28
55	30.45	22.82	20.28	18.28
56	30.45	22.82	20.28	18.28
57	30.45	22.82	20.28	18.28
58	30.45	22.82	20.28	18.28
59	30.45	22.82	20.28	18.28
60	30.45	22.82	20.28	18.28
61	30.45	22.82	20.28	18.28
62	30.45	22.82	20.28	18.28
63	30.45	22.82	20.28	18.28
64	30.45	22.82	20.28	18.28

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.87	7.60	7.14	6.37
26	10.06	7.74	7.25	6.48
27	10.25	7.90	7.38	6.60
28	10.45	8.04	7.51	6.71
29	10.66	8.21	7.65	6.84
30	10.86	8.37	7.78	6.97
31	11.10	8.58	7.93	7.11
32	11.38	8.81	8.12	7.28
33	11.69	9.07	8.32	7.47
34	12.03	9.35	8.55	7.69
35	12.56	9.78	8.90	8.00
36	13.36	10.39	9.44	8.50
37	14.42	11.21	10.16	9.15
38	15.80	12.27	11.08	10.01
39	17.38	13.48	12.15	10.97
40	19.14	14.83	13.34	12.06
41	21.31	16.53	14.80	13.42
42	23.72	18.40	16.42	14.92
43	26.36	20.47	18.21	16.59
44	29.30	22.76	20.19	18.43
45	32.52	25.27	22.35	20.45
46	34.95	26.96	23.89	21.79
47	36.61	27.77	24.54	22.21
48	39.07	29.48	26.09	23.56
49	41.30	30.98	27.48	24.75
50	43.54	32.51	28.88	25.96
51	43.54	32.51	28.88	25.96
52	43.54	32.51	28.88	25.96
53	43.54	32.51	28.88	25.96
54	43.54	32.51	28.88	25.96
55	43.54	32.51	28.88	25.96
56	43.54	32.51	28.88	25.96
57	43.54	32.51	28.88	25.96
58	43.54	32.51	28.88	25.96
59	43.54	32.51	28.88	25.96
60	43.54	32.51	28.88	25.96
61	43.54	32.51	28.88	25.96
62	43.54	32.51	28.88	25.96
63	43.54	32.51	28.88	25.96
64	43.54	32.51	28.88	25.96

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3P - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.32	8.73	7.87	6.93
26	11.48	8.86	7.95	7.02
27	11.66	9.00	8.04	7.11
28	11.84	9.14	8.13	7.20
29	12.04	9.30	8.23	7.30
30	12.24	9.45	8.33	7.40
31	12.53	9.69	8.44	7.54
32	12.88	9.96	8.57	7.69
33	13.26	10.27	8.74	7.87
34	13.68	10.59	8.92	8.07
35	14.31	11.08	9.24	8.38
36	15.14	11.71	9.77	8.87
37	16.28	12.58	10.49	9.52
38	17.76	13.69	11.43	10.37
39	19.47	14.99	12.50	11.34
40	21.38	16.43	13.70	12.43
41	23.72	18.20	15.22	13.81
42	26.29	20.16	16.89	15.33
43	29.15	22.32	18.72	17.02
44	32.30	24.71	20.77	18.89
45	35.75	27.33	23.01	20.94
46	38.67	29.37	24.76	22.51
47	40.88	30.58	25.64	23.18
48	43.88	32.64	27.42	24.77
49	46.59	34.51	29.05	26.21
50	49.31	36.38	30.67	27.67
51	49.31	36.38	30.67	27.67
52	49.31	36.38	30.67	27.67
53	49.31	36.38	30.67	27.67
54	49.31	36.38	30.67	27.67
55	49.31	36.38	30.67	27.67
56	49.31	36.38	30.67	27.67
57	49.31	36.38	30.67	27.67
58	49.31	36.38	30.67	27.67
59	49.31	36.38	30.67	27.67
60	49.31	36.38	30.67	27.67
61	49.31	36.38	30.67	27.67
62	49.31	36.38	30.67	27.67
63	49.31	36.38	30.67	27.67
64	49.31	36.38	30.67	27.67

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.03	9.26	8.34	7.34
26	12.21	9.40	8.43	7.43
27	12.40	9.55	8.52	7.52
28	12.59	9.70	8.61	7.63
29	12.81	9.87	8.73	7.73
30	13.01	10.03	8.83	7.84
31	13.33	10.29	8.95	7.98
32	13.70	10.58	9.09	8.14
33	14.10	10.90	9.27	8.34
34	14.55	11.26	9.46	8.55
35	15.22	11.78	9.80	8.89
36	16.12	12.45	10.37	9.41
37	17.34	13.38	11.14	10.11
38	18.93	14.57	12.15	11.01
39	20.76	15.96	13.30	12.05
40	22.79	17.50	14.58	13.21
41	25.30	19.40	16.20	14.69
42	28.05	21.49	17.99	16.32
43	31.11	23.80	19.95	18.13
44	34.48	26.36	22.14	20.13
45	38.18	29.17	24.53	22.32
46	41.30	31.34	26.41	24.00
47	43.75	32.72	27.44	24.80
48	46.95	34.93	29.35	26.50
49	49.85	36.92	31.08	28.05
50	52.76	38.93	32.81	29.61
51	52.76	38.93	32.81	29.61
52	52.76	38.93	32.81	29.61
53	52.76	38.93	32.81	29.61
54	52.76	38.93	32.81	29.61
55	52.76	38.93	32.81	29.61
56	52.76	38.93	32.81	29.61
57	52.76	38.93	32.81	29.61
58	52.76	38.93	32.81	29.61
59	52.76	38.93	32.81	29.61
60	52.76	38.93	32.81	29.61
61	52.76	38.93	32.81	29.61
62	52.76	38.93	32.81	29.61
63	52.76	38.93	32.81	29.61
64	52.76	38.93	32.81	29.61

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 2A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.89	13.67	12.18	10.52
26	18.11	13.83	12.26	10.61
27	18.34	14.00	12.34	10.72
28	18.57	14.18	12.43	10.82
29	18.84	14.38	12.55	10.95
30	19.10	14.58	12.66	11.07
31	19.42	14.83	12.69	11.17
32	19.81	15.13	12.76	11.32
33	20.26	15.47	12.89	11.50
34	20.77	15.86	13.04	11.71
35	21.61	16.50	13.39	12.10
36	22.63	17.31	14.07	12.73
37	24.11	18.47	15.03	13.60
38	26.11	20.01	16.30	14.76
39	28.40	21.79	17.77	16.08
40	30.97	23.77	19.41	17.57
41	34.25	26.38	21.64	19.61
42	37.86	29.26	24.10	21.85
43	41.84	32.43	26.81	24.34
44	46.24	35.95	29.82	27.09
45	51.05	39.80	33.12	30.12
46	55.80	43.04	35.90	32.58
47	60.08	45.63	37.94	34.27
48	64.96	48.94	40.79	36.78
49	69.46	51.95	43.39	39.07
50	73.99	54.98	46.00	41.37
51	73.99	54.98	46.00	41.37
52	73.99	54.98	46.00	41.37
53	73.99	54.98	46.00	41.37
54	73.99	54.98	46.00	41.37
55	73.99	54.98	46.00	41.37
56	73.99	54.98	46.00	41.37
57	73.99	54.98	46.00	41.37
58	73.99	54.98	46.00	41.37
59	73.99	54.98	46.00	41.37
60	73.99	54.98	46.00	41.37
61	73.99	54.98	46.00	41.37
62	73.99	54.98	46.00	41.37
63	73.99	54.98	46.00	41.37
64	73.99	54.98	46.00	41.37

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	24.77	17.77	15.47	12.99
26	25.40	18.22	15.77	13.29
27	26.05	18.68	16.09	13.60
28	26.71	19.16	16.40	13.91
29	27.41	19.65	16.75	14.25
30	28.10	20.14	17.09	14.57
31	29.46	21.11	17.69	15.21
32	30.91	22.15	18.35	15.89
33	32.47	23.25	19.07	16.62
34	34.12	24.43	19.85	17.39
35	36.34	26.00	20.94	18.45
36	38.38	27.50	22.16	19.53
37	41.23	29.56	23.83	21.01
38	44.97	32.26	26.01	22.93
39	49.29	35.38	28.52	25.15
40	54.11	38.86	31.33	27.63
41	60.81	43.78	35.35	31.21
42	68.20	49.22	39.79	35.16
43	76.38	55.23	44.70	39.55
44	85.44	61.89	50.14	44.40
45	95.38	69.22	56.13	49.74
46	99.13	71.65	58.26	51.61
47	102.71	73.62	59.81	52.83
48	106.32	75.94	61.85	54.62
49	109.18	77.70	63.46	56.03
50	112.04	79.47	65.07	57.43
51	112.04	79.47	65.07	57.43
52	112.04	79.47	65.07	57.43
53	112.04	79.47	65.07	57.43
54	112.04	79.47	65.07	57.43
55	112.04	79.47	65.07	57.43
56	112.04	79.47	65.07	57.43
57	112.04	79.47	65.07	57.43
58	112.04	79.47	65.07	57.43
59	112.04	79.47	65.07	57.43
60	112.04	79.47	65.07	57.43
61	112.04	79.47	65.07	57.43
62	112.04	79.47	65.07	57.43
63	112.04	79.47	65.07	57.43
64	112.04	79.47	65.07	57.43

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.39	7.88	7.25	6.58
26	10.66	8.08	7.41	6.73
27	10.94	8.28	7.59	6.87
28	11.22	8.49	7.76	7.04
29	11.50	8.71	7.94	7.21
30	11.80	8.93	8.12	7.37
31	12.10	9.18	8.31	7.54
32	12.46	9.46	8.53	7.75
33	12.85	9.77	8.76	7.97
34	13.28	10.11	9.02	8.22
35	13.90	10.59	9.42	8.59
36	14.69	11.19	9.93	9.06
37	15.75	12.00	10.63	9.69
38	17.16	13.05	11.56	10.53
39	18.77	14.28	12.62	11.49
40	20.57	15.64	13.79	12.55
41	22.57	17.18	15.08	13.74
42	24.77	18.89	16.51	15.03
43	27.20	20.77	18.06	16.46
44	29.89	22.85	19.79	18.04
45	32.81	25.12	21.67	19.76
46	35.93	27.25	23.69	21.46
47	38.34	28.55	24.84	22.25
48	41.57	30.73	26.91	23.98
49	44.54	32.72	28.82	25.57
50	47.53	34.72	30.75	27.17
51	47.53	34.72	30.75	27.17
52	47.53	34.72	30.75	27.17
53	47.53	34.72	30.75	27.17
54	47.53	34.72	30.75	27.17
55	47.53	34.72	30.75	27.17
56	47.53	34.72	30.75	27.17
57	47.53	34.72	30.75	27.17
58	47.53	34.72	30.75	27.17
59	47.53	34.72	30.75	27.17
60	47.53	34.72	30.75	27.17
61	47.53	34.72	30.75	27.17
62	47.53	34.72	30.75	27.17
63	47.53	34.72	30.75	27.17
64	47.53	34.72	30.75	27.17

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 5A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.66	5.92	5.19	4.79
26	7.89	6.11	5.36	4.93
27	8.14	6.29	5.53	5.08
28	8.38	6.48	5.69	5.24
29	8.65	6.68	5.88	5.40
30	8.93	6.90	6.07	5.57
31	9.19	7.11	6.28	5.77
32	9.49	7.35	6.51	5.97
33	9.80	7.61	6.76	6.20
34	10.17	7.89	7.03	6.44
35	10.66	8.29	7.40	6.77
36	11.27	8.75	7.80	7.14
37	12.11	9.39	8.35	7.63
38	13.21	10.21	9.08	8.29
39	14.46	11.17	9.90	9.05
40	15.90	12.26	10.84	9.90
41	17.44	13.45	11.84	10.79
42	19.15	14.78	12.95	11.81
43	21.04	16.23	14.16	12.91
44	23.15	17.85	15.51	14.15
45	25.45	19.63	16.99	15.50
46	28.05	21.47	18.70	16.96
47	29.87	22.42	19.48	17.50
48	32.63	24.35	21.29	19.06
49	35.22	26.16	22.97	20.50
50	37.84	27.99	24.69	21.97
51	37.84	27.99	24.69	21.97
52	37.84	27.99	24.69	21.97
53	37.84	27.99	24.69	21.97
54	37.84	27.99	24.69	21.97
55	37.84	27.99	24.69	21.97
56	37.84	27.99	24.69	21.97
57	37.84	27.99	24.69	21.97
58	37.84	27.99	24.69	21.97
59	37.84	27.99	24.69	21.97
60	37.84	27.99	24.69	21.97
61	37.84	27.99	24.69	21.97
62	37.84	27.99	24.69	21.97
63	37.84	27.99	24.69	21.97
64	37.84	27.99	24.69	21.97

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.77	8.88	8.16	7.39
26	12.08	9.11	8.35	7.56
27	12.40	9.35	8.55	7.73
28	12.72	9.59	8.75	7.92
29	13.05	9.84	8.96	8.11
30	13.39	10.09	9.16	8.30
31	13.74	10.38	9.38	8.50
32	14.15	10.70	9.63	8.74
33	14.60	11.06	9.90	8.99
34	15.09	11.45	10.20	9.28
35	15.81	12.00	10.66	9.70
36	16.71	12.69	11.24	10.24
37	17.93	13.62	12.05	10.97
38	19.55	14.83	13.11	11.93
39	21.40	16.24	14.33	13.03
40	23.47	17.80	15.68	14.25
41	25.77	19.58	17.16	15.62
42	28.30	21.54	18.80	17.10
43	31.09	23.70	20.59	18.75
44	34.18	26.09	22.58	20.56
45	37.54	28.70	24.74	22.54
46	41.13	31.15	27.06	24.49
47	44.07	32.82	28.55	25.57
48	47.78	35.32	30.93	27.56
49	51.19	37.61	33.13	29.39
50	54.63	39.91	35.35	31.23
51	54.63	39.91	35.35	31.23
52	54.63	39.91	35.35	31.23
53	54.63	39.91	35.35	31.23
54	54.63	39.91	35.35	31.23
55	54.63	39.91	35.35	31.23
56	54.63	39.91	35.35	31.23
57	54.63	39.91	35.35	31.23
58	54.63	39.91	35.35	31.23
59	54.63	39.91	35.35	31.23
60	54.63	39.91	35.35	31.23
61	54.63	39.91	35.35	31.23
62	54.63	39.91	35.35	31.23
63	54.63	39.91	35.35	31.23
64	54.63	39.91	35.35	31.23

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.63	10.22	9.00	8.05
26	13.94	10.47	9.17	8.22
27	14.27	10.73	9.34	8.39
28	14.59	10.98	9.52	8.55
29	14.95	11.25	9.71	8.74
30	15.28	11.52	9.89	8.92
31	15.78	11.93	10.12	9.16
32	16.33	12.38	10.37	9.44
33	16.94	12.87	10.66	9.74
34	17.59	13.39	10.97	10.08
35	18.52	14.12	11.46	10.56
36	19.50	14.85	12.07	11.11
37	20.87	15.88	12.91	11.88
38	22.68	17.23	14.03	12.88
39	24.78	18.80	15.31	14.04
40	27.12	20.54	16.74	15.34
41	29.73	22.48	18.35	16.78
42	32.60	24.62	20.13	18.38
43	35.75	26.96	22.09	20.13
44	39.23	29.55	24.25	22.06
45	43.04	32.38	26.61	24.18
46	47.23	35.30	29.16	26.40
47	50.86	37.49	30.90	27.80
48	55.19	40.47	33.53	30.09
49	59.18	43.23	35.95	32.21
50	63.21	46.00	38.39	34.33
51	63.21	46.00	38.39	34.33
52	63.21	46.00	38.39	34.33
53	63.21	46.00	38.39	34.33
54	63.21	46.00	38.39	34.33
55	63.21	46.00	38.39	34.33
56	63.21	46.00	38.39	34.33
57	63.21	46.00	38.39	34.33
58	63.21	46.00	38.39	34.33
59	63.21	46.00	38.39	34.33
60	63.21	46.00	38.39	34.33
61	63.21	46.00	38.39	34.33
62	63.21	46.00	38.39	34.33
63	63.21	46.00	38.39	34.33
64	63.21	46.00	38.39	34.33

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.51	10.86	9.55	8.53
26	14.84	11.12	9.73	8.71
27	15.19	11.39	9.92	8.89
28	15.53	11.66	10.10	9.07
29	15.91	11.96	10.31	9.27
30	16.27	12.24	10.51	9.46
31	16.81	12.69	10.74	9.72
32	17.40	13.17	11.02	10.02
33	18.04	13.68	11.32	10.35
34	18.74	14.25	11.66	10.70
35	19.74	15.03	12.18	11.22
36	20.78	15.82	12.83	11.81
37	22.26	16.91	13.73	12.62
38	24.19	18.36	14.93	13.70
39	26.43	20.03	16.30	14.95
40	28.93	21.90	17.83	16.33
41	31.73	23.98	19.56	17.88
42	34.79	26.26	21.46	19.58
43	38.17	28.76	23.56	21.46
44	41.89	31.54	25.86	23.53
45	45.97	34.57	28.39	25.79
46	50.45	37.69	31.12	28.17
47	54.41	40.11	33.06	29.75
48	59.05	43.31	35.88	32.20
49	63.33	46.25	38.47	34.47
50	67.63	49.22	41.08	36.74
51	67.63	49.22	41.08	36.74
52	67.63	49.22	41.08	36.74
53	67.63	49.22	41.08	36.74
54	67.63	49.22	41.08	36.74
55	67.63	49.22	41.08	36.74
56	67.63	49.22	41.08	36.74
57	67.63	49.22	41.08	36.74
58	67.63	49.22	41.08	36.74
59	67.63	49.22	41.08	36.74
60	67.63	49.22	41.08	36.74
61	67.63	49.22	41.08	36.74
62	67.63	49.22	41.08	36.74
63	67.63	49.22	41.08	36.74
64	67.63	49.22	41.08	36.74

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 2A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	22.93	17.01	14.83	13.03
26	23.35	17.32	15.01	13.23
27	23.77	17.64	15.19	13.44
28	24.22	17.96	15.39	13.65
29	24.69	18.31	15.61	13.89
30	25.15	18.66	15.82	14.12
31	25.80	19.14	15.99	14.40
32	26.53	19.69	16.22	14.72
33	27.35	20.30	16.50	15.09
34	28.24	20.98	16.82	15.51
35	29.60	21.98	17.41	16.17
36	30.90	22.96	18.24	16.91
37	32.83	24.40	19.43	17.99
38	35.44	26.36	21.02	19.43
39	38.47	28.62	22.86	21.11
40	41.84	31.14	24.91	22.97
41	45.65	34.04	27.36	25.15
42	49.82	37.22	30.04	27.55
43	54.41	40.74	33.00	30.18
44	59.48	44.60	36.27	33.08
45	65.00	48.82	39.84	36.26
46	71.46	53.22	43.66	39.58
47	77.66	57.13	46.87	42.23
48	84.32	61.64	50.82	45.65
49	90.48	65.80	54.46	48.80
50	96.70	69.98	58.13	51.96
51	96.70	69.98	58.13	51.96
52	96.70	69.98	58.13	51.96
53	96.70	69.98	58.13	51.96
54	96.70	69.98	58.13	51.96
55	96.70	69.98	58.13	51.96
56	96.70	69.98	58.13	51.96
57	96.70	69.98	58.13	51.96
58	96.70	69.98	58.13	51.96
59	96.70	69.98	58.13	51.96
60	96.70	69.98	58.13	51.96
61	96.70	69.98	58.13	51.96
62	96.70	69.98	58.13	51.96
63	96.70	69.98	58.13	51.96
64	96.70	69.98	58.13	51.96

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	33.58	23.60	20.27	17.59
26	34.78	24.44	20.87	18.20
27	36.00	25.29	21.48	18.82
28	37.23	26.15	22.09	19.45
29	38.52	27.04	22.75	20.10
30	39.77	27.91	23.38	20.74
31	42.41	29.75	24.61	22.08
32	45.17	31.68	25.92	23.48
33	48.08	33.70	27.31	24.96
34	51.13	35.83	28.79	26.51
35	55.06	38.57	30.74	28.50
36	58.03	40.67	32.44	30.01
37	62.22	43.63	34.81	32.14
38	67.76	47.52	37.94	34.94
39	74.18	52.03	41.55	38.20
40	81.33	57.06	45.57	41.82
41	90.56	63.63	50.80	46.39
42	100.74	70.86	56.56	51.42
43	111.98	78.86	62.93	56.96
44	124.41	87.70	69.96	63.10
45	138.05	97.40	77.69	69.82
46	143.79	101.19	81.15	72.72
47	149.84	104.83	84.28	75.22
48	155.41	108.48	87.66	78.04
49	159.91	111.36	90.44	80.33
50	164.39	114.25	93.22	82.61
51	164.39	114.25	93.22	82.61
52	164.39	114.25	93.22	82.61
53	164.39	114.25	93.22	82.61
54	164.39	114.25	93.22	82.61
55	164.39	114.25	93.22	82.61
56	164.39	114.25	93.22	82.61
57	164.39	114.25	93.22	82.61
58	164.39	114.25	93.22	82.61
59	164.39	114.25	93.22	82.61
60	164.39	114.25	93.22	82.61
61	164.39	114.25	93.22	82.61
62	164.39	114.25	93.22	82.61
63	164.39	114.25	93.22	82.61
64	164.39	114.25	93.22	82.61

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.69	9.54	9.15	8.25
26	12.92	9.73	9.29	8.40
27	13.18	9.91	9.46	8.55
28	13.43	10.11	9.62	8.70
29	13.71	10.32	9.80	8.87
30	13.98	10.53	9.96	9.01
31	14.28	10.77	10.15	9.20
32	14.62	11.06	10.36	9.40
33	15.01	11.37	10.61	9.63
34	15.44	11.72	10.89	9.89
35	16.11	12.25	11.32	10.30
36	17.02	12.94	11.93	10.85
37	18.26	13.88	12.76	11.62
38	19.89	15.10	13.86	12.61
39	21.78	16.53	15.13	13.76
40	23.87	18.11	16.54	15.04
41	26.21	19.92	18.09	16.44
42	28.77	21.91	19.79	17.99
43	31.60	24.09	21.66	19.69
44	34.71	26.52	23.72	21.58
45	38.13	29.17	25.97	23.64
46	40.77	30.94	27.60	24.98
47	42.73	31.89	28.39	25.44
48	45.42	33.67	30.02	26.78
49	47.82	35.22	31.49	27.95
50	50.23	36.77	32.94	29.12
51	50.23	36.77	32.94	29.12
52	50.23	36.77	32.94	29.12
53	50.23	36.77	32.94	29.12
54	50.23	36.77	32.94	29.12
55	50.23	36.77	32.94	29.12
56	50.23	36.77	32.94	29.12
57	50.23	36.77	32.94	29.12
58	50.23	36.77	32.94	29.12
59	50.23	36.77	32.94	29.12
60	50.23	36.77	32.94	29.12
61	50.23	36.77	32.94	29.12
62	50.23	36.77	32.94	29.12
63	50.23	36.77	32.94	29.12
64	50.23	36.77	32.94	29.12

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.28	7.11	6.44	5.92
26	9.49	7.29	6.62	6.07
27	9.75	7.48	6.80	6.23
28	9.98	7.66	6.97	6.39
29	10.25	7.86	7.17	6.56
30	10.52	8.07	7.37	6.74
31	10.78	8.29	7.61	6.95
32	11.08	8.54	7.86	7.18
33	11.41	8.80	8.12	7.43
34	11.78	9.11	8.43	7.70
35	12.31	9.53	8.84	8.07
36	13.02	10.07	9.32	8.51
37	13.99	10.81	9.98	9.10
38	15.26	11.78	10.83	9.87
39	16.73	12.90	11.83	10.78
40	18.40	14.16	12.95	11.80
41	20.19	15.55	14.14	12.88
42	22.19	17.09	15.47	14.09
43	24.39	18.80	16.91	15.41
44	26.84	20.68	18.52	16.89
45	29.51	22.76	20.30	18.50
46	31.79	24.35	21.73	19.73
47	33.28	25.06	22.25	20.03
48	35.64	26.68	23.74	21.29
49	37.79	28.16	25.08	22.43
50	39.96	29.65	26.43	23.56
51	39.96	29.65	26.43	23.56
52	39.96	29.65	26.43	23.56
53	39.96	29.65	26.43	23.56
54	39.96	29.65	26.43	23.56
55	39.96	29.65	26.43	23.56
56	39.96	29.65	26.43	23.56
57	39.96	29.65	26.43	23.56
58	39.96	29.65	26.43	23.56
59	39.96	29.65	26.43	23.56
60	39.96	29.65	26.43	23.56
61	39.96	29.65	26.43	23.56
62	39.96	29.65	26.43	23.56
63	39.96	29.65	26.43	23.56
64	39.96	29.65	26.43	23.56

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.41	10.79	10.34	9.31
26	14.68	11.01	10.51	9.48
27	14.98	11.22	10.70	9.65
28	15.27	11.45	10.88	9.83
29	15.59	11.69	11.09	10.02
30	15.90	11.93	11.28	10.19
31	16.24	12.21	11.49	10.40
32	16.63	12.54	11.74	10.63
33	17.08	12.90	12.02	10.90
34	17.57	13.30	12.34	11.20
35	18.35	13.91	12.84	11.67
36	19.39	14.70	13.54	12.30
37	20.82	15.78	14.50	13.18
38	22.69	17.19	15.76	14.32
39	24.86	18.83	17.22	15.64
40	27.27	20.64	18.84	17.11
41	29.96	22.72	20.62	18.72
42	32.90	25.01	22.57	20.51
43	36.15	27.52	24.72	22.46
44	39.73	30.31	27.09	24.63
45	43.66	33.36	29.68	27.00
46	46.69	35.39	31.55	28.54
47	49.11	36.65	32.63	29.24
48	52.21	38.70	34.51	30.78
49	54.97	40.48	36.19	32.13
50	57.73	42.27	37.86	33.47
51	57.73	42.27	37.86	33.47
52	57.73	42.27	37.86	33.47
53	57.73	42.27	37.86	33.47
54	57.73	42.27	37.86	33.47
55	57.73	42.27	37.86	33.47
56	57.73	42.27	37.86	33.47
57	57.73	42.27	37.86	33.47
58	57.73	42.27	37.86	33.47
59	57.73	42.27	37.86	33.47
60	57.73	42.27	37.86	33.47
61	57.73	42.27	37.86	33.47
62	57.73	42.27	37.86	33.47
63	57.73	42.27	37.86	33.47
64	57.73	42.27	37.86	33.47

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.73	12.47	11.45	10.19
26	17.00	12.69	11.58	10.33
27	17.28	12.93	11.73	10.49
28	17.58	13.16	11.87	10.64
29	17.89	13.42	12.04	10.82
30	18.20	13.66	12.21	10.98
31	18.69	14.08	12.42	11.23
32	19.25	14.54	12.67	11.51
33	19.86	15.05	12.96	11.84
34	20.54	15.59	13.29	12.19
35	21.54	16.39	13.82	12.73
36	22.67	17.24	14.54	13.38
37	24.27	18.42	15.55	14.29
38	26.38	20.00	16.88	15.49
39	28.82	21.82	18.42	16.88
40	31.54	23.85	20.12	18.43
41	34.58	26.11	22.06	20.16
42	37.91	28.60	24.18	22.06
43	41.60	31.33	26.52	24.15
44	45.65	34.36	29.11	26.46
45	50.08	37.65	31.93	28.99
46	53.65	40.09	34.00	30.79
47	56.67	41.84	35.30	31.78
48	60.28	44.30	37.38	33.59
49	63.51	46.49	39.24	35.19
50	66.76	48.68	41.10	36.79
51	66.76	48.68	41.10	36.79
52	66.76	48.68	41.10	36.79
53	66.76	48.68	41.10	36.79
54	66.76	48.68	41.10	36.79
55	66.76	48.68	41.10	36.79
56	66.76	48.68	41.10	36.79
57	66.76	48.68	41.10	36.79
58	66.76	48.68	41.10	36.79
59	66.76	48.68	41.10	36.79
60	66.76	48.68	41.10	36.79
61	66.76	48.68	41.10	36.79
62	66.76	48.68	41.10	36.79
63	66.76	48.68	41.10	36.79
64	66.76	48.68	41.10	36.79

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 3A - Class
Unisex | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.82	13.27	12.16	10.82
26	18.11	13.50	12.31	10.98
27	18.41	13.75	12.47	11.14
28	18.73	14.00	12.63	11.30
29	19.07	14.28	12.81	11.49
30	19.39	14.54	12.98	11.66
31	19.92	14.98	13.21	11.94
32	20.52	15.48	13.48	12.24
33	21.17	16.02	13.79	12.58
34	21.90	16.60	14.14	12.96
35	22.97	17.46	14.71	13.54
36	24.18	18.36	15.48	14.23
37	25.89	19.63	16.56	15.21
38	28.15	21.32	17.98	16.50
39	30.76	23.27	19.62	17.98
40	33.67	25.44	21.46	19.64
41	36.92	27.85	23.52	21.49
42	40.49	30.52	25.79	23.53
43	44.43	33.44	28.30	25.76
44	48.77	36.68	31.06	28.24
45	53.50	40.20	34.08	30.93
46	57.32	42.82	36.30	32.86
47	60.64	44.77	37.77	34.00
48	64.50	47.40	40.00	35.93
49	67.96	49.74	41.98	37.65
50	71.44	52.09	43.97	39.37
51	71.44	52.09	43.97	39.37
52	71.44	52.09	43.97	39.37
53	71.44	52.09	43.97	39.37
54	71.44	52.09	43.97	39.37
55	71.44	52.09	43.97	39.37
56	71.44	52.09	43.97	39.37
57	71.44	52.09	43.97	39.37
58	71.44	52.09	43.97	39.37
59	71.44	52.09	43.97	39.37
60	71.44	52.09	43.97	39.37
61	71.44	52.09	43.97	39.37
62	71.44	52.09	43.97	39.37
63	71.44	52.09	43.97	39.37
64	71.44	52.09	43.97	39.37

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	26.65	19.72	17.95	15.74
26	27.04	20.01	18.11	15.92
27	27.45	20.31	18.27	16.13
28	27.88	20.63	18.45	16.34
29	28.34	20.98	18.67	16.58
30	28.80	21.31	18.87	16.81
31	29.45	21.82	19.02	17.10
32	30.22	22.39	19.25	17.45
33	31.08	23.04	19.54	17.86
34	32.04	23.75	19.89	18.31
35	33.51	24.85	20.54	19.06
36	34.87	25.88	21.42	19.85
37	36.93	27.43	22.73	21.02
38	39.77	29.54	24.50	22.63
39	43.06	32.00	26.57	24.50
40	46.72	34.74	28.86	26.58
41	50.88	37.91	31.60	29.02
42	55.44	41.40	34.61	31.70
43	60.45	45.23	37.94	34.65
44	65.97	49.47	41.59	37.91
45	71.98	54.08	45.59	41.45
46	77.87	58.05	48.94	44.34
47	83.53	61.54	51.69	46.58
48	89.54	65.57	55.11	49.51
49	95.01	69.20	58.17	52.12
50	100.51	72.84	61.25	54.75
51	100.51	72.84	61.25	54.75
52	100.51	72.84	61.25	54.75
53	100.51	72.84	61.25	54.75
54	100.51	72.84	61.25	54.75
55	100.51	72.84	61.25	54.75
56	100.51	72.84	61.25	54.75
57	100.51	72.84	61.25	54.75
58	100.51	72.84	61.25	54.75
59	100.51	72.84	61.25	54.75
60	100.51	72.84	61.25	54.75
61	100.51	72.84	61.25	54.75
62	100.51	72.84	61.25	54.75
63	100.51	72.84	61.25	54.75
64	100.51	72.84	61.25	54.75

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 1A - Class
Unisex | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	39.10	27.42	24.63	21.32
26	40.37	28.31	25.28	22.00
27	41.67	29.22	25.94	22.70
28	42.97	30.12	26.61	23.39
29	44.34	31.08	27.32	24.13
30	45.68	32.01	28.02	24.84
31	48.55	34.02	29.41	26.37
32	51.57	36.13	30.90	27.98
33	54.75	38.35	32.47	29.68
34	58.10	40.70	34.16	31.46
35	62.44	43.73	36.41	33.78
36	65.60	45.97	38.24	35.39
37	70.13	49.17	40.86	37.73
38	76.17	53.41	44.36	40.87
39	83.17	58.34	48.42	44.51
40	90.97	63.83	52.93	48.56
41	101.09	71.03	58.82	53.69
42	112.24	78.96	65.30	59.34
43	124.53	87.71	72.46	65.57
44	138.12	97.40	80.37	72.45
45	153.03	108.02	89.05	79.99
46	156.94	110.53	91.18	81.72
47	161.19	112.92	93.01	83.05
48	164.73	115.14	94.92	84.57
49	167.08	116.52	96.13	85.46
50	169.38	117.87	97.31	86.33
51	169.38	117.87	97.31	86.33
52	169.38	117.87	97.31	86.33
53	169.38	117.87	97.31	86.33
54	169.38	117.87	97.31	86.33
55	169.38	117.87	97.31	86.33
56	169.38	117.87	97.31	86.33
57	169.38	117.87	97.31	86.33
58	169.38	117.87	97.31	86.33
59	169.38	117.87	97.31	86.33
60	169.38	117.87	97.31	86.33
61	169.38	117.87	97.31	86.33
62	169.38	117.87	97.31	86.33
63	169.38	117.87	97.31	86.33
64	169.38	117.87	97.31	86.33

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.91	9.71	9.29	8.40
26	13.19	9.91	9.47	8.56
27	13.48	10.13	9.65	8.73
28	13.76	10.35	9.83	8.89
29	14.07	10.59	10.03	9.08
30	14.37	10.81	10.22	9.25
31	14.70	11.09	10.43	9.45
32	15.09	11.40	10.68	9.68
33	15.51	11.75	10.95	9.95
34	15.98	12.13	11.26	10.23
35	16.71	12.69	11.74	10.67
36	17.71	13.45	12.40	11.28
37	19.06	14.47	13.31	12.09
38	20.83	15.80	14.50	13.17
39	22.86	17.32	15.86	14.41
40	25.12	19.04	17.38	15.79
41	27.68	21.01	19.08	17.33
42	30.47	23.19	20.93	19.03
43	33.57	25.59	22.98	20.89
44	36.99	28.23	25.23	22.97
45	40.72	31.13	27.70	25.22
46	43.83	33.23	29.63	26.82
47	46.31	34.54	30.75	27.55
48	49.49	36.68	32.72	29.17
49	52.36	38.56	34.48	30.60
50	55.24	40.46	36.24	32.02
51	55.24	40.46	36.24	32.02
52	55.24	40.46	36.24	32.02
53	55.24	40.46	36.24	32.02
54	55.24	40.46	36.24	32.02
55	55.24	40.46	36.24	32.02
56	55.24	40.46	36.24	32.02
57	55.24	40.46	36.24	32.02
58	55.24	40.46	36.24	32.02
59	55.24	40.46	36.24	32.02
60	55.24	40.46	36.24	32.02
61	55.24	40.46	36.24	32.02
62	55.24	40.46	36.24	32.02
63	55.24	40.46	36.24	32.02
64	55.24	40.46	36.24	32.02

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.44	7.23	6.55	6.01
26	9.69	7.42	6.74	6.17
27	9.95	7.63	6.93	6.36
28	10.22	7.83	7.13	6.53
29	10.51	8.04	7.34	6.72
30	10.80	8.28	7.56	6.91
31	11.10	8.52	7.81	7.14
32	11.42	8.79	8.08	7.39
33	11.78	9.08	8.38	7.66
34	12.18	9.41	8.70	7.95
35	12.76	9.86	9.15	8.35
36	13.54	10.46	9.67	8.83
37	14.60	11.26	10.39	9.47
38	15.97	12.31	11.32	10.31
39	17.55	13.51	12.39	11.28
40	19.35	14.88	13.61	12.38
41	21.32	16.39	14.90	13.56
42	23.49	18.07	16.34	14.88
43	25.89	19.93	17.92	16.32
44	28.57	22.00	19.70	17.94
45	31.51	24.27	21.63	19.71
46	34.15	26.13	23.30	21.16
47	36.07	27.14	24.11	21.69
48	38.83	29.08	25.85	23.18
49	41.39	30.83	27.47	24.55
50	43.96	32.61	29.07	25.91
51	43.96	32.61	29.07	25.91
52	43.96	32.61	29.07	25.91
53	43.96	32.61	29.07	25.91
54	43.96	32.61	29.07	25.91
55	43.96	32.61	29.07	25.91
56	43.96	32.61	29.07	25.91
57	43.96	32.61	29.07	25.91
58	43.96	32.61	29.07	25.91
59	43.96	32.61	29.07	25.91
60	43.96	32.61	29.07	25.91
61	43.96	32.61	29.07	25.91
62	43.96	32.61	29.07	25.91
63	43.96	32.61	29.07	25.91
64	43.96	32.61	29.07	25.91

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.67	10.99	10.51	9.48
26	14.99	11.22	10.71	9.67
27	15.32	11.47	10.92	9.86
28	15.64	11.72	11.13	10.05
29	16.00	12.00	11.36	10.26
30	16.34	12.25	11.58	10.46
31	16.73	12.57	11.82	10.69
32	17.17	12.93	12.10	10.96
33	17.66	13.33	12.42	11.26
34	18.20	13.77	12.77	11.59
35	19.03	14.42	13.32	12.09
36	20.18	15.29	14.08	12.79
37	21.74	16.46	15.13	13.73
38	23.77	17.99	16.49	14.97
39	26.10	19.74	18.06	16.39
40	28.70	21.71	19.81	17.98
41	31.64	23.98	21.76	19.75
42	34.85	26.48	23.88	21.70
43	38.41	29.24	26.24	23.84
44	42.34	32.28	28.83	26.23
45	46.63	35.61	31.67	28.82
46	50.21	38.02	33.89	30.66
47	53.23	39.70	35.35	31.67
48	56.88	42.16	37.61	33.53
49	60.18	44.32	39.63	35.17
50	63.50	46.50	41.65	36.81
51	63.50	46.50	41.65	36.81
52	63.50	46.50	41.65	36.81
53	63.50	46.50	41.65	36.81
54	63.50	46.50	41.65	36.81
55	63.50	46.50	41.65	36.81
56	63.50	46.50	41.65	36.81
57	63.50	46.50	41.65	36.81
58	63.50	46.50	41.65	36.81
59	63.50	46.50	41.65	36.81
60	63.50	46.50	41.65	36.81
61	63.50	46.50	41.65	36.81
62	63.50	46.50	41.65	36.81
63	63.50	46.50	41.65	36.81
64	63.50	46.50	41.65	36.81

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.05	12.70	11.65	10.37
26	17.36	12.95	11.81	10.54
27	17.68	13.21	11.99	10.72
28	18.01	13.47	12.16	10.89
29	18.36	13.76	12.35	11.09
30	18.71	14.04	12.54	11.28
31	19.26	14.49	12.78	11.55
32	19.87	15.00	13.07	11.87
33	20.55	15.55	13.39	12.23
34	21.28	16.15	13.75	12.61
35	22.35	17.00	14.33	13.19
36	23.61	17.94	15.12	13.91
37	25.35	19.23	16.22	14.90
38	27.64	20.94	17.66	16.20
39	30.27	22.90	19.32	17.70
40	33.22	25.10	21.17	19.38
41	36.54	27.57	23.28	21.27
42	40.18	30.29	25.60	23.35
43	44.20	33.28	28.16	25.63
44	48.64	36.59	30.98	28.17
45	53.50	40.20	34.08	30.93
46	57.69	43.09	36.53	33.07
47	61.41	45.33	38.24	34.42
48	65.69	48.26	40.74	36.60
49	69.56	50.90	42.96	38.54
50	73.45	53.54	45.21	40.48
51	73.45	53.54	45.21	40.48
52	73.45	53.54	45.21	40.48
53	73.45	53.54	45.21	40.48
54	73.45	53.54	45.21	40.48
55	73.45	53.54	45.21	40.48
56	73.45	53.54	45.21	40.48
57	73.45	53.54	45.21	40.48
58	73.45	53.54	45.21	40.48
59	73.45	53.54	45.21	40.48
60	73.45	53.54	45.21	40.48
61	73.45	53.54	45.21	40.48
62	73.45	53.54	45.21	40.48
63	73.45	53.54	45.21	40.48
64	73.45	53.54	45.21	40.48

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.16	13.51	12.38	11.02
26	18.49	13.78	12.56	11.20
27	18.84	14.06	12.74	11.38
28	19.19	14.34	12.93	11.57
29	19.57	14.64	13.14	11.78
30	19.94	14.94	13.34	11.98
31	20.53	15.43	13.60	12.28
32	21.18	15.97	13.90	12.62
33	21.91	16.56	14.25	13.00
34	22.69	17.20	14.63	13.42
35	23.84	18.11	15.25	14.03
36	25.18	19.11	16.10	14.80
37	27.04	20.50	17.27	15.86
38	29.49	22.33	18.82	17.26
39	32.31	24.43	20.59	18.86
40	35.46	26.77	22.57	20.66
41	39.02	29.42	24.83	22.68
42	42.92	32.33	27.31	24.90
43	47.22	35.53	30.06	27.35
44	51.96	39.08	33.08	30.06
45	57.16	42.94	36.39	33.01
46	61.65	46.03	39.01	35.30
47	65.71	48.50	40.91	36.83
48	70.29	51.64	43.59	39.16
49	74.42	54.46	45.97	41.23
50	78.59	57.28	48.37	43.31
51	78.59	57.28	48.37	43.31
52	78.59	57.28	48.37	43.31
53	78.59	57.28	48.37	43.31
54	78.59	57.28	48.37	43.31
55	78.59	57.28	48.37	43.31
56	78.59	57.28	48.37	43.31
57	78.59	57.28	48.37	43.31
58	78.59	57.28	48.37	43.31
59	78.59	57.28	48.37	43.31
60	78.59	57.28	48.37	43.31
61	78.59	57.28	48.37	43.31
62	78.59	57.28	48.37	43.31
63	78.59	57.28	48.37	43.31
64	78.59	57.28	48.37	43.31

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider | 2A - Class
Unisex | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.16	20.09	18.28	16.02
26	27.61	20.43	18.48	16.24
27	28.09	20.78	18.69	16.49
28	28.58	21.14	18.91	16.73
29	29.12	21.54	19.16	17.01
30	29.63	21.92	19.39	17.27
31	30.37	22.48	19.60	17.61
32	31.22	23.12	19.87	18.00
33	32.18	23.84	20.20	18.46
34	33.22	24.62	20.60	18.97
35	34.81	25.80	21.31	19.77
36	36.33	26.95	22.30	20.66
37	38.60	28.65	23.73	21.96
38	41.68	30.95	25.66	23.69
39	45.25	33.61	27.89	25.72
40	49.23	36.58	30.38	27.98
41	53.78	40.06	33.38	30.65
42	58.78	43.88	36.68	33.58
43	64.27	48.09	40.30	36.82
44	70.33	52.72	44.32	40.38
45	76.94	57.78	48.70	44.28
46	83.81	62.45	52.64	47.68
47	90.55	66.70	56.03	50.48
48	97.59	71.46	60.05	53.95
49	104.05	75.78	63.69	57.09
50	110.56	80.14	67.35	60.24
51	110.56	80.14	67.35	60.24
52	110.56	80.14	67.35	60.24
53	110.56	80.14	67.35	60.24
54	110.56	80.14	67.35	60.24
55	110.56	80.14	67.35	60.24
56	110.56	80.14	67.35	60.24
57	110.56	80.14	67.35	60.24
58	110.56	80.14	67.35	60.24
59	110.56	80.14	67.35	60.24
60	110.56	80.14	67.35	60.24
61	110.56	80.14	67.35	60.24
62	110.56	80.14	67.35	60.24
63	110.56	80.14	67.35	60.24
64	110.56	80.14	67.35	60.24

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	39.86	27.96	25.10	21.72
26	41.25	28.92	25.81	22.46
27	42.66	29.91	26.55	23.22
28	44.08	30.89	27.28	23.98
29	45.56	31.93	28.07	24.78
30	47.01	32.94	28.83	25.55
31	50.09	35.09	30.33	27.19
32	53.32	37.35	31.93	28.91
33	56.71	39.72	33.62	30.72
34	60.28	42.22	35.43	32.62
35	64.89	45.43	37.82	35.08
36	68.39	47.92	39.85	36.88
37	73.35	51.41	42.72	39.44
38	79.89	56.01	46.50	42.83
39	87.47	61.34	50.89	46.78
40	95.91	67.28	55.77	51.17
41	106.94	75.13	62.19	56.77
42	119.10	83.77	69.27	62.94
43	132.52	93.33	77.07	69.74
44	147.37	103.90	85.72	77.27
45	163.65	115.51	95.20	85.51
46	168.80	118.85	98.03	87.85
47	174.45	122.19	100.65	89.87
48	179.27	125.29	103.28	92.03
49	182.82	127.49	105.17	93.51
50	186.32	129.66	107.04	94.97
51	186.32	129.66	107.04	94.97
52	186.32	129.66	107.04	94.97
53	186.32	129.66	107.04	94.97
54	186.32	129.66	107.04	94.97
55	186.32	129.66	107.04	94.97
56	186.32	129.66	107.04	94.97
57	186.32	129.66	107.04	94.97
58	186.32	129.66	107.04	94.97
59	186.32	129.66	107.04	94.97
60	186.32	129.66	107.04	94.97
61	186.32	129.66	107.04	94.97
62	186.32	129.66	107.04	94.97
63	186.32	129.66	107.04	94.97
64	186.32	129.66	107.04	94.97

For smokers the premium rates are increased by 35 percent.

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

KS-04 | Cost of Living Adjustment Rider | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		0.60		
26		0.62		
27		0.64		
28		0.66		
29		0.69		
30		0.71		
31		0.73		
32		0.77		
33		0.79		
34		0.82		
35		0.86		
36		0.92		
37		1.00		
38		1.10		
39		1.22		
40		1.36		
41		1.53		
42		1.72		
43		1.92		
44		2.15		
45		2.39		
46		2.70		
47		2.96		
48		3.22		
49		3.47		
50		3.71		
51		3.71		
52		3.71		
53		3.71		
54		3.71		
55		3.71		
56		3.71		
57		3.71		
58		3.71		
59		3.71		
60		3.71		
61		3.71		
62		3.71		
63		3.71		
64		3.71		

For smokers the premium rates are increased by 35 percent.

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

KS-04 | Cost of Living Adjustment Rider | 5A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		0.44		
26		0.46		
27		0.47		
28		0.49		
29		0.50		
30		0.53		
31		0.55		
32		0.57		
33		0.59		
34		0.62		
35		0.65		
36		0.69		
37		0.75		
38		0.84		
39		0.93		
40		1.05		
41		1.17		
42		1.31		
43		1.48		
44		1.65		
45		1.86		
46		2.11		
47		2.32		
48		2.55		
49		2.75		
50		2.96		
51		2.96		
52		2.96		
53		2.96		
54		2.96		
55		2.96		
56		2.96		
57		2.96		
58		2.96		
59		2.96		
60		2.96		
61		2.96		
62		2.96		
63		2.96		
64		2.96		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		0.68		
26		0.70		
27		0.73		
28		0.75		
29		0.78		
30		0.81		
31		0.83		
32		0.87		
33		0.90		
34		0.93		
35		0.98		
36		1.05		
37		1.14		
38		1.25		
39		1.39		
40		1.55		
41		1.74		
42		1.95		
43		2.18		
44		2.44		
45		2.72		
46		3.07		
47		3.36		
48		3.66		
49		3.94		
50		4.22		
51		4.22		
52		4.22		
53		4.22		
54		4.22		
55		4.22		
56		4.22		
57		4.22		
58		4.22		
59		4.22		
60		4.22		
61		4.22		
62		4.22		
63		4.22		
64		4.22		

For smokers the premium rates are increased by 35 percent.

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

KS-04 | Cost of Living Adjustment Rider | 3P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		0.84		
26		0.86		
27		0.89		
28		0.92		
29		0.95		
30		0.99		
31		1.04		
32		1.08		
33		1.13		
34		1.18		
35		1.25		
36		1.33		
37		1.44		
38		1.58		
39		1.76		
40		1.95		
41		2.19		
42		2.44		
43		2.74		
44		3.05		
45		3.41		
46		3.86		
47		4.23		
48		4.63		
49		5.00		
50		5.36		
51		5.36		
52		5.36		
53		5.36		
54		5.36		
55		5.36		
56		5.36		
57		5.36		
58		5.36		
59		5.36		
60		5.36		
61		5.36		
62		5.36		
63		5.36		
64		5.36		

For smokers the premium rates are increased by 35 percent.

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

KS-04 | Cost of Living Adjustment Rider | 3A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		0.90		
26		0.92		
27		0.96		
28		0.98		
29		1.02		
30		1.06		
31		1.11		
32		1.16		
33		1.21		
34		1.26		
35		1.34		
36		1.42		
37		1.54		
38		1.70		
39		1.88		
40		2.09		
41		2.34		
42		2.62		
43		2.92		
44		3.27		
45		3.65		
46		4.13		
47		4.53		
48		4.96		
49		5.34		
50		5.73		
51		5.73		
52		5.73		
53		5.73		
54		5.73		
55		5.73		
56		5.73		
57		5.73		
58		5.73		
59		5.73		
60		5.73		
61		5.73		
62		5.73		
63		5.73		
64		5.73		

For smokers the premium rates are increased by 35 percent.

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

KS-04 | Cost of Living Adjustment Rider | 2A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.72		
26		1.76		
27		1.80		
28		1.85		
29		1.90		
30		1.97		
31		2.02		
32		2.09		
33		2.15		
34		2.22		
35		2.33		
36		2.43		
37		2.59		
38		2.80		
39		3.06		
40		3.37		
41		3.70		
42		4.07		
43		4.48		
44		4.94		
45		5.45		
46		6.20		
47		6.81		
48		7.46		
49		8.06		
50		8.66		
51		8.66		
52		8.66		
53		8.66		
54		8.66		
55		8.66		
56		8.66		
57		8.66		
58		8.66		
59		8.66		
60		8.66		
61		8.66		
62		8.66		
63		8.66		
64		8.66		

For smokers the premium rates are increased by 35 percent.

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

KS-04 | Cost of Living Adjustment Rider | 1A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.44		
26		2.56		
27		2.67		
28		2.79		
29		2.91		
30		3.07		
31		3.36		
32		3.65		
33		3.95		
34		4.25		
35		4.64		
36		4.83		
37		5.12		
38		5.54		
39		6.02		
40		6.60		
41		7.36		
42		8.22		
43		9.17		
44		10.22		
45		11.39		
46		12.26		
47		12.82		
48		13.44		
49		13.95		
50		14.43		
51		14.43		
52		14.43		
53		14.43		
54		14.43		
55		14.43		
56		14.43		
57		14.43		
58		14.43		
59		14.43		
60		14.43		
61		14.43		
62		14.43		
63		14.43		
64		14.43		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.90		
26		1.99		
27		2.09		
28		2.17		
29		2.27		
30		2.38		
31		2.51		
32		2.63		
33		2.73		
34		2.87		
35		2.99		
36		3.16		
37		3.35		
38		3.57		
39		3.79		
40		4.03		
41		4.38		
42		4.37		
43		4.38		
44		4.38		
45		4.36		
46		4.36		
47		4.35		
48		4.34		
49		4.36		
50		4.32		
51		4.32		
52		4.32		
53		4.32		
54		4.32		
55		4.32		
56		4.32		
57		4.32		
58		4.32		
59		4.32		
60		4.32		
61		4.32		
62		4.32		
63		4.32		
64		4.32		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.46		
26		1.52		
27		1.60		
28		1.66		
29		1.74		
30		1.82		
31		1.93		
32		2.03		
33		2.11		
34		2.22		
35		2.31		
36		2.45		
37		2.60		
38		2.77		
39		2.94		
40		3.14		
41		3.41		
42		3.40		
43		3.42		
44		3.42		
45		3.41		
46		3.43		
47		3.41		
48		3.43		
49		3.46		
50		3.45		
51		3.45		
52		3.45		
53		3.45		
54		3.45		
55		3.45		
56		3.45		
57		3.45		
58		3.45		
59		3.45		
60		3.45		
61		3.45		
62		3.45		
63		3.45		
64		3.45		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.13		
26		2.23		
27		2.34		
28		2.44		
29		2.55		
30		2.67		
31		2.82		
32		2.95		
33		3.07		
34		3.23		
35		3.37		
36		3.56		
37		3.78		
38		4.03		
39		4.28		
40		4.55		
41		4.95		
42		4.93		
43		4.95		
44		4.95		
45		4.93		
46		4.93		
47		4.94		
48		4.93		
49		4.96		
50		4.91		
51		4.91		
52		4.91		
53		4.91		
54		4.91		
55		4.91		
56		4.91		
57		4.91		
58		4.91		
59		4.91		
60		4.91		
61		4.91		
62		4.91		
63		4.91		
64		4.91		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.57		
26		2.69		
27		2.82		
28		2.94		
29		3.08		
30		3.23		
31		3.43		
32		3.62		
33		3.79		
34		4.00		
35		4.23		
36		4.46		
37		4.72		
38		5.03		
39		5.33		
40		5.66		
41		6.16		
42		6.14		
43		6.16		
44		6.16		
45		6.14		
46		6.16		
47		6.22		
48		6.24		
49		6.28		
50		6.25		
51		6.25		
52		6.25		
53		6.25		
54		6.25		
55		6.25		
56		6.25		
57		6.25		
58		6.25		
59		6.25		
60		6.25		
61		6.25		
62		6.25		
63		6.25		
64		6.25		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.73		
26		2.86		
27		3.01		
28		3.13		
29		3.28		
30		3.44		
31		3.65		
32		3.85		
33		4.03		
34		4.26		
35		4.51		
36		4.75		
37		5.03		
38		5.36		
39		5.69		
40		6.04		
41		6.57		
42		6.55		
43		6.58		
44		6.58		
45		6.55		
46		6.58		
47		6.66		
48		6.67		
49		6.72		
50		6.69		
51		6.69		
52		6.69		
53		6.69		
54		6.69		
55		6.69		
56		6.69		
57		6.69		
58		6.69		
59		6.69		
60		6.69		
61		6.69		
62		6.69		
63		6.69		
64		6.69		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		5.04		
26		5.24		
27		5.47		
28		5.66		
29		5.89		
30		6.16		
31		6.45		
32		6.74		
33		6.98		
34		7.31		
35		7.67		
36		7.95		
37		8.29		
38		8.71		
39		9.12		
40		9.58		
41		10.26		
42		10.09		
43		10.00		
44		9.88		
45		9.72		
46		9.79		
47		10.00		
48		10.05		
49		10.14		
50		10.11		
51		10.11		
52		10.11		
53		10.11		
54		10.11		
55		10.11		
56		10.11		
57		10.11		
58		10.11		
59		10.11		
60		10.11		
61		10.11		
62		10.11		
63		10.11		
64		10.11		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		7.09		
26		7.52		
27		8.01		
28		8.43		
29		8.92		
30		9.47		
31		10.54		
32		11.61		
33		12.60		
34		13.76		
35		15.01		
36		15.51		
37		16.14		
38		16.93		
39		17.71		
40		18.57		
41		20.20		
42		20.15		
43		20.24		
44		20.24		
45		20.15		
46		19.34		
47		18.97		
48		18.21		
49		17.61		
50		16.84		
51		16.84		
52		16.84		
53		16.84		
54		16.84		
55		16.84		
56		16.84		
57		16.84		
58		16.84		
59		16.84		
60		16.84		
61		16.84		
62		16.84		
63		16.84		
64		16.84		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.93		
26		2.04		
27		2.15		
28		2.28		
29		2.39		
30		2.53		
31		2.68		
32		2.82		
33		3.00		
34		3.17		
35		3.34		
36		3.51		
37		3.72		
38		3.95		
39		4.19		
40		4.43		
41		4.76		
42		4.75		
43		4.74		
44		4.70		
45		4.65		
46		4.68		
47		4.71		
48		4.73		
49		4.78		
50		4.76		
51		4.76		
52		4.76		
53		4.76		
54		4.76		
55		4.76		
56		4.76		
57		4.76		
58		4.76		
59		4.76		
60		4.76		
61		4.76		
62		4.76		
63		4.76		
64		4.76		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.48		
26		1.56		
27		1.65		
28		1.74		
29		1.83		
30		1.93		
31		2.06		
32		2.17		
33		2.32		
34		2.45		
35		2.58		
36		2.71		
37		2.87		
38		3.06		
39		3.25		
40		3.45		
41		3.70		
42		3.70		
43		3.69		
44		3.67		
45		3.64		
46		3.68		
47		3.70		
48		3.74		
49		3.79		
50		3.80		
51		3.80		
52		3.80		
53		3.80		
54		3.80		
55		3.80		
56		3.80		
57		3.80		
58		3.80		
59		3.80		
60		3.80		
61		3.80		
62		3.80		
63		3.80		
64		3.80		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.17		
26		2.28		
27		2.41		
28		2.55		
29		2.69		
30		2.84		
31		3.01		
32		3.17		
33		3.38		
34		3.56		
35		3.76		
36		3.95		
37		4.19		
38		4.45		
39		4.72		
40		5.00		
41		5.38		
42		5.37		
43		5.36		
44		5.31		
45		5.27		
46		5.30		
47		5.35		
48		5.38		
49		5.43		
50		5.41		
51		5.41		
52		5.41		
53		5.41		
54		5.41		
55		5.41		
56		5.41		
57		5.41		
58		5.41		
59		5.41		
60		5.41		
61		5.41		
62		5.41		
63		5.41		
64		5.41		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.62		
26		2.76		
27		2.92		
28		3.08		
29		3.25		
30		3.43		
31		3.66		
32		3.89		
33		4.16		
34		4.42		
35		4.72		
36		4.95		
37		5.24		
38		5.56		
39		5.89		
40		6.22		
41		6.70		
42		6.69		
43		6.67		
44		6.61		
45		6.55		
46		6.62		
47		6.74		
48		6.80		
49		6.88		
50		6.87		
51		6.87		
52		6.87		
53		6.87		
54		6.87		
55		6.87		
56		6.87		
57		6.87		
58		6.87		
59		6.87		
60		6.87		
61		6.87		
62		6.87		
63		6.87		
64		6.87		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.78		
26		2.93		
27		3.11		
28		3.29		
29		3.46		
30		3.65		
31		3.90		
32		4.14		
33		4.44		
34		4.71		
35		5.03		
36		5.28		
37		5.59		
38		5.93		
39		6.29		
40		6.64		
41		7.15		
42		7.14		
43		7.13		
44		7.06		
45		7.00		
46		7.08		
47		7.21		
48		7.27		
49		7.36		
50		7.36		
51		7.36		
52		7.36		
53		7.36		
54		7.36		
55		7.36		
56		7.36		
57		7.36		
58		7.36		
59		7.36		
60		7.36		
61		7.36		
62		7.36		
63		7.36		
64		7.36		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		5.14		
26		5.38		
27		5.66		
28		5.95		
29		6.23		
30		6.55		
31		6.90		
32		7.25		
33		7.69		
34		8.09		
35		8.57		
36		8.83		
37		9.21		
38		9.63		
39		10.09		
40		10.54		
41		11.17		
42		11.00		
43		10.83		
44		10.60		
45		10.39		
46		10.54		
47		10.84		
48		10.95		
49		11.11		
50		11.12		
51		11.12		
52		11.12		
53		11.12		
54		11.12		
55		11.12		
56		11.12		
57		11.12		
58		11.12		
59		11.12		
60		11.12		
61		11.12		
62		11.12		
63		11.12		
64		11.12		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Male

Cost of Living Adjustment Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		7.23		
26		7.72		
27		8.28		
28		8.86		
29		9.43		
30		10.07		
31		11.28		
32		12.50		
33		13.89		
34		15.24		
35		16.78		
36		17.25		
37		17.95		
38		18.74		
39		19.59		
40		20.45		
41		22.02		
42		21.99		
43		21.94		
44		21.75		
45		21.55		
46		20.80		
47		20.52		
48		19.81		
49		19.27		
50		18.52		
51		18.52		
52		18.52		
53		18.52		
54		18.52		
55		18.52		
56		18.52		
57		18.52		
58		18.52		
59		18.52		
60		18.52		
61		18.52		
62		18.52		
63		18.52		
64		18.52		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.05		
26		1.08		
27		1.12		
28		1.16		
29		1.22		
30		1.30		
31		1.39		
32		1.49		
33		1.58		
34		1.70		
35		1.82		
36		2.00		
37		2.18		
38		2.38		
39		2.58		
40		2.77		
41		2.94		
42		3.12		
43		3.30		
44		3.49		
45		3.63		
46		3.90		
47		4.10		
48		4.37		
49		4.58		
50		4.80		
51		4.80		
52		4.80		
53		4.80		
54		4.80		
55		4.80		
56		4.80		
57		4.80		
58		4.80		
59		4.80		
60		4.80		
61		4.80		
62		4.80		
63		4.80		
64		4.80		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
10 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		0.73		
26		0.76		
27		0.78		
28		0.82		
29		0.86		
30		0.93		
31		0.99		
32		1.07		
33		1.15		
34		1.24		
35		1.35		
36		1.49		
37		1.63		
38		1.79		
39		1.95		
40		2.12		
41		2.26		
42		2.42		
43		2.59		
44		2.76		
45		2.89		
46		3.13		
47		3.30		
48		3.53		
49		3.73		
50		3.92		
51		3.92		
52		3.92		
53		3.92		
54		3.92		
55		3.92		
56		3.92		
57		3.92		
58		3.92		
59		3.92		
60		3.92		
61		3.92		
62		3.92		
63		3.92		
64		3.92		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.19		
26		1.23		
27		1.27		
28		1.32		
29		1.39		
30		1.48		
31		1.58		
32		1.69		
33		1.80		
34		1.93		
35		2.07		
36		2.27		
37		2.48		
38		2.70		
39		2.93		
40		3.15		
41		3.34		
42		3.54		
43		3.75		
44		3.97		
45		4.13		
46		4.43		
47		4.66		
48		4.97		
49		5.21		
50		5.46		
51		5.46		
52		5.46		
53		5.46		
54		5.46		
55		5.46		
56		5.46		
57		5.46		
58		5.46		
59		5.46		
60		5.46		
61		5.46		
62		5.46		
63		5.46		
64		5.46		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
10 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.49		
26		1.54		
27		1.58		
28		1.64		
29		1.72		
30		1.83		
31		1.96		
32		2.10		
33		2.26		
34		2.42		
35		2.62		
36		2.87		
37		3.13		
38		3.40		
39		3.69		
40		3.96		
41		4.22		
42		4.49		
43		4.77		
44		5.05		
45		5.27		
46		5.67		
47		5.97		
48		6.37		
49		6.68		
50		7.00		
51		7.00		
52		7.00		
53		7.00		
54		7.00		
55		7.00		
56		7.00		
57		7.00		
58		7.00		
59		7.00		
60		7.00		
61		7.00		
62		7.00		
63		7.00		
64		7.00		

For smokers the premium rates are increased by 35 percent.

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

KS-04 | Cost of Living Adjustment Rider | 3A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.60		
26		1.65		
27		1.69		
28		1.76		
29		1.84		
30		1.96		
31		2.10		
32		2.25		
33		2.42		
34		2.59		
35		2.80		
36		3.07		
37		3.35		
38		3.64		
39		3.94		
40		4.23		
41		4.51		
42		4.80		
43		5.10		
44		5.41		
45		5.64		
46		6.07		
47		6.39		
48		6.82		
49		7.15		
50		7.49		
51		7.49		
52		7.49		
53		7.49		
54		7.49		
55		7.49		
56		7.49		
57		7.49		
58		7.49		
59		7.49		
60		7.49		
61		7.49		
62		7.49		
63		7.49		
64		7.49		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
10 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.91		
26		2.97		
27		3.04		
28		3.14		
29		3.28		
30		3.47		
31		3.72		
32		3.99		
33		4.28		
34		4.60		
35		4.97		
36		5.31		
37		5.65		
38		6.00		
39		6.36		
40		6.69		
41		7.04		
42		7.41		
43		7.79		
44		8.17		
45		8.44		
46		9.13		
47		9.64		
48		10.32		
49		10.86		
50		11.40		
51		11.40		
52		11.40		
53		11.40		
54		11.40		
55		11.40		
56		11.40		
57		11.40		
58		11.40		
59		11.40		
60		11.40		
61		11.40		
62		11.40		
63		11.40		
64		11.40		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
10 Year Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		4.35		
26		4.58		
27		4.82		
28		5.11		
29		5.46		
30		5.92		
31		6.86		
32		7.86		
33		8.92		
34		10.08		
35		11.37		
36		12.13		
37		12.91		
38		13.72		
39		14.54		
40		15.30		
41		16.31		
42		17.39		
43		18.49		
44		19.62		
45		20.49		
46		21.19		
47		21.51		
48		22.22		
49		22.62		
50		23.02		
51		23.02		
52		23.02		
53		23.02		
54		23.02		
55		23.02		
56		23.02		
57		23.02		
58		23.02		
59		23.02		
60		23.02		
61		23.02		
62		23.02		
63		23.02		
64		23.02		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		3.17		
26		3.31		
27		3.48		
28		3.65		
29		3.89		
30		4.17		
31		4.52		
32		4.87		
33		5.21		
34		5.64		
35		6.05		
36		6.57		
37		7.02		
38		7.41		
39		7.71		
40		7.92		
41		8.20		
42		7.78		
43		7.42		
44		7.03		
45		6.53		
46		6.23		
47		6.04		
48		5.90		
49		5.78		
50		5.60		
51		5.60		
52		5.60		
53		5.60		
54		5.60		
55		5.60		
56		5.60		
57		5.60		
58		5.60		
59		5.60		
60		5.60		
61		5.60		
62		5.60		
63		5.60		
64		5.60		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.26		
26		2.38		
27		2.51		
28		2.64		
29		2.81		
30		3.03		
31		3.30		
32		3.59		
33		3.86		
34		4.21		
35		4.54		
36		4.96		
37		5.32		
38		5.65		
39		5.91		
40		6.11		
41		6.37		
42		6.09		
43		5.85		
44		5.58		
45		5.23		
46		5.01		
47		4.86		
48		4.77		
49		4.70		
50		4.58		
51		4.58		
52		4.58		
53		4.58		
54		4.58		
55		4.58		
56		4.58		
57		4.58		
58		4.58		
59		4.58		
60		4.58		
61		4.58		
62		4.58		
63		4.58		
64		4.58		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		3.57		
26		3.73		
27		3.92		
28		4.12		
29		4.39		
30		4.71		
31		5.10		
32		5.50		
33		5.88		
34		6.37		
35		6.84		
36		7.43		
37		7.94		
38		8.38		
39		8.73		
40		8.97		
41		9.28		
42		8.81		
43		8.40		
44		7.96		
45		7.40		
46		7.06		
47		6.87		
48		6.71		
49		6.56		
50		6.36		
51		6.36		
52		6.36		
53		6.36		
54		6.36		
55		6.36		
56		6.36		
57		6.36		
58		6.36		
59		6.36		
60		6.36		
61		6.36		
62		6.36		
63		6.36		
64		6.36		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		4.42		
26		4.61		
27		4.83		
28		5.06		
29		5.37		
30		5.76		
31		6.27		
32		6.81		
33		7.32		
34		7.97		
35		8.60		
36		9.33		
37		9.96		
38		10.51		
39		10.93		
40		11.23		
41		11.66		
42		11.11		
43		10.62		
44		10.10		
45		9.41		
46		8.99		
47		8.79		
48		8.60		
49		8.42		
50		8.17		
51		8.17		
52		8.17		
53		8.17		
54		8.17		
55		8.17		
56		8.17		
57		8.17		
58		8.17		
59		8.17		
60		8.17		
61		8.17		
62		8.17		
63		8.17		
64		8.17		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		4.71		
26		4.92		
27		5.15		
28		5.40		
29		5.74		
30		6.15		
31		6.70		
32		7.27		
33		7.81		
34		8.51		
35		9.18		
36		9.96		
37		10.64		
38		11.22		
39		11.68		
40		12.00		
41		12.46		
42		11.87		
43		11.35		
44		10.79		
45		10.06		
46		9.61		
47		9.40		
48		9.20		
49		9.01		
50		8.74		
51		8.74		
52		8.74		
53		8.74		
54		8.74		
55		8.74		
56		8.74		
57		8.74		
58		8.74		
59		8.74		
60		8.74		
61		8.74		
62		8.74		
63		8.74		
64		8.74		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		8.40		
26		8.71		
27		9.09		
28		9.48		
29		10.02		
30		10.71		
31		11.68		
32		12.69		
33		13.65		
34		14.88		
35		16.08		
36		17.03		
37		17.77		
38		18.34		
39		18.69		
40		18.82		
41		19.32		
42		18.21		
43		17.24		
44		16.23		
45		14.99		
46		14.38		
47		14.19		
48		13.92		
49		13.68		
50		13.31		
51		13.31		
52		13.31		
53		13.31		
54		13.31		
55		13.31		
56		13.31		
57		13.31		
58		13.31		
59		13.31		
60		13.31		
61		13.31		
62		13.31		
63		13.31		
64		13.31		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		12.44		
26		13.29		
27		14.25		
28		15.25		
29		16.53		
30		18.06		
31		21.28		
32		24.69		
33		28.14		
34		32.27		
35		36.44		
36		38.61		
37		40.33		
38		41.62		
39		42.43		
40		42.74		
41		44.47		
42		42.43		
43		40.66		
44		38.71		
45		36.13		
46		33.33		
47		31.84		
48		30.12		
49		28.56		
50		26.87		
51		26.87		
52		26.87		
53		26.87		
54		26.87		
55		26.87		
56		26.87		
57		26.87		
58		26.87		
59		26.87		
60		26.87		
61		26.87		
62		26.87		
63		26.87		
64		26.87		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		3.22		
26		3.40		
27		3.59		
28		3.84		
29		4.11		
30		4.44		
31		4.83		
32		5.24		
33		5.73		
34		6.24		
35		6.76		
36		7.30		
37		7.80		
38		8.19		
39		8.53		
40		8.72		
41		8.92		
42		8.48		
43		8.03		
44		7.54		
45		6.98		
46		6.70		
47		6.55		
48		6.43		
49		6.33		
50		6.16		
51		6.16		
52		6.16		
53		6.16		
54		6.16		
55		6.16		
56		6.16		
57		6.16		
58		6.16		
59		6.16		
60		6.16		
61		6.16		
62		6.16		
63		6.16		
64		6.16		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.30		
26		2.44		
27		2.58		
28		2.77		
29		2.97		
30		3.21		
31		3.53		
32		3.85		
33		4.25		
34		4.65		
35		5.07		
36		5.51		
37		5.91		
38		6.24		
39		6.53		
40		6.73		
41		6.94		
42		6.64		
43		6.33		
44		5.99		
45		5.58		
46		5.39		
47		5.26		
48		5.20		
49		5.14		
50		5.03		
51		5.03		
52		5.03		
53		5.03		
54		5.03		
55		5.03		
56		5.03		
57		5.03		
58		5.03		
59		5.03		
60		5.03		
61		5.03		
62		5.03		
63		5.03		
64		5.03		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		3.63		
26		3.83		
27		4.05		
28		4.33		
29		4.63		
30		5.01		
31		5.45		
32		5.92		
33		6.47		
34		7.05		
35		7.64		
36		8.26		
37		8.83		
38		9.27		
39		9.65		
40		9.87		
41		10.11		
42		9.61		
43		9.10		
44		8.55		
45		7.91		
46		7.60		
47		7.44		
48		7.31		
49		7.19		
50		7.00		
51		7.00		
52		7.00		
53		7.00		
54		7.00		
55		7.00		
56		7.00		
57		7.00		
58		7.00		
59		7.00		
60		7.00		
61		7.00		
62		7.00		
63		7.00		
64		7.00		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		4.50		
26		4.73		
27		4.99		
28		5.31		
29		5.68		
30		6.13		
31		6.71		
32		7.32		
33		8.06		
34		8.82		
35		9.60		
36		10.37		
37		11.08		
38		11.62		
39		12.09		
40		12.36		
41		12.70		
42		12.11		
43		11.51		
44		10.84		
45		10.06		
46		9.67		
47		9.52		
48		9.36		
49		9.22		
50		8.99		
51		8.99		
52		8.99		
53		8.99		
54		8.99		
55		8.99		
56		8.99		
57		8.99		
58		8.99		
59		8.99		
60		8.99		
61		8.99		
62		8.99		
63		8.99		
64		8.99		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		4.80		
26		5.05		
27		5.32		
28		5.67		
29		6.06		
30		6.54		
31		7.16		
32		7.82		
33		8.60		
34		9.41		
35		10.26		
36		11.08		
37		11.83		
38		12.42		
39		12.92		
40		13.21		
41		13.57		
42		12.94		
43		12.30		
44		11.59		
45		10.75		
46		10.34		
47		10.19		
48		10.02		
49		9.86		
50		9.61		
51		9.61		
52		9.61		
53		9.61		
54		9.61		
55		9.61		
56		9.61		
57		9.61		
58		9.61		
59		9.61		
60		9.61		
61		9.61		
62		9.61		
63		9.61		
64		9.61		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		8.56		
26		8.95		
27		9.40		
28		9.96		
29		10.60		
30		11.39		
31		12.50		
32		13.66		
33		15.04		
34		16.48		
35		17.97		
36		18.94		
37		19.76		
38		20.29		
39		20.68		
40		20.73		
41		21.05		
42		19.86		
43		18.68		
44		17.43		
45		16.03		
46		15.47		
47		15.37		
48		15.16		
49		14.97		
50		14.64		
51		14.64		
52		14.64		
53		14.64		
54		14.64		
55		14.64		
56		14.64		
57		14.64		
58		14.64		
59		14.64		
60		14.64		
61		14.64		
62		14.64		
63		14.64		
64		14.64		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Female

Cost of Living Adjustment Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		12.68		
26		13.66		
27		14.75		
28		16.03		
29		17.48		
30		19.22		
31		22.79		
32		26.60		
33		31.03		
34		35.75		
35		40.75		
36		42.96		
37		44.84		
38		46.07		
39		46.96		
40		47.08		
41		48.48		
42		46.29		
43		44.08		
44		41.59		
45		38.65		
46		35.86		
47		34.45		
48		32.77		
49		31.25		
50		29.55		
51		29.55		
52		29.55		
53		29.55		
54		29.55		
55		29.55		
56		29.55		
57		29.55		
58		29.55		
59		29.55		
60		29.55		
61		29.55		
62		29.55		
63		29.55		
64		29.55		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		0.67		
26		0.70		
27		0.72		
28		0.75		
29		0.77		
30		0.81		
31		0.84		
32		0.86		
33		0.90		
34		0.94		
35		0.98		
36		1.05		
37		1.15		
38		1.27		
39		1.41		
40		1.57		
41		1.74		
42		1.93		
43		2.15		
44		2.39		
45		2.65		
46		2.92		
47		3.18		
48		3.46		
49		3.67		
50		3.90		
51		3.90		
52		3.90		
53		3.90		
54		3.90		
55		3.90		
56		3.90		
57		3.90		
58		3.90		
59		3.90		
60		3.90		
61		3.90		
62		3.90		
63		3.90		
64		3.90		

For smokers the premium rates are increased by 35 percent.

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

KS-04 | Cost of Living Adjustment Rider | 5A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		0.48		
26		0.50		
27		0.52		
28		0.54		
29		0.56		
30		0.58		
31		0.60		
32		0.63		
33		0.65		
34		0.68		
35		0.72		
36		0.78		
37		0.85		
38		0.94		
39		1.04		
40		1.16		
41		1.30		
42		1.45		
43		1.62		
44		1.80		
45		2.00		
46		2.22		
47		2.45		
48		2.68		
49		2.85		
50		3.05		
51		3.05		
52		3.05		
53		3.05		
54		3.05		
55		3.05		
56		3.05		
57		3.05		
58		3.05		
59		3.05		
60		3.05		
61		3.05		
62		3.05		
63		3.05		
64		3.05		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		0.77		
26		0.80		
27		0.83		
28		0.86		
29		0.89		
30		0.93		
31		0.96		
32		0.99		
33		1.04		
34		1.08		
35		1.13		
36		1.21		
37		1.32		
38		1.46		
39		1.62		
40		1.80		
41		2.00		
42		2.22		
43		2.47		
44		2.75		
45		3.05		
46		3.36		
47		3.66		
48		3.98		
49		4.22		
50		4.48		
51		4.48		
52		4.48		
53		4.48		
54		4.48		
55		4.48		
56		4.48		
57		4.48		
58		4.48		
59		4.48		
60		4.48		
61		4.48		
62		4.48		
63		4.48		
64		4.48		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
10 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.00		
26		1.03		
27		1.06		
28		1.09		
29		1.12		
30		1.15		
31		1.20		
32		1.25		
33		1.31		
34		1.37		
35		1.45		
36		1.55		
37		1.68		
38		1.85		
39		2.05		
40		2.27		
41		2.52		
42		2.81		
43		3.12		
44		3.47		
45		3.84		
46		4.24		
47		4.62		
48		5.02		
49		5.32		
50		5.66		
51		5.66		
52		5.66		
53		5.66		
54		5.66		
55		5.66		
56		5.66		
57		5.66		
58		5.66		
59		5.66		
60		5.66		
61		5.66		
62		5.66		
63		5.66		
64		5.66		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
10 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.07		
26		1.11		
27		1.14		
28		1.17		
29		1.20		
30		1.23		
31		1.28		
32		1.34		
33		1.40		
34		1.46		
35		1.56		
36		1.66		
37		1.80		
38		1.98		
39		2.19		
40		2.43		
41		2.70		
42		3.00		
43		3.34		
44		3.71		
45		4.12		
46		4.54		
47		4.95		
48		5.37		
49		5.70		
50		6.06		
51		6.06		
52		6.06		
53		6.06		
54		6.06		
55		6.06		
56		6.06		
57		6.06		
58		6.06		
59		6.06		
60		6.06		
61		6.06		
62		6.06		
63		6.06		
64		6.06		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
10 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.88		
26		1.92		
27		1.96		
28		2.00		
29		2.05		
30		2.10		
31		2.15		
32		2.22		
33		2.29		
34		2.37		
35		2.49		
36		2.63		
37		2.82		
38		3.07		
39		3.37		
40		3.70		
41		4.10		
42		4.55		
43		5.04		
44		5.58		
45		6.18		
46		6.84		
47		7.52		
48		8.20		
49		8.74		
50		9.32		
51		9.32		
52		9.32		
53		9.32		
54		9.32		
55		9.32		
56		9.32		
57		9.32		
58		9.32		
59		9.32		
60		9.32		
61		9.32		
62		9.32		
63		9.32		
64		9.32		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
10 Year Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.70		
26		2.81		
27		2.91		
28		3.02		
29		3.13		
30		3.24		
31		3.46		
32		3.68		
33		3.92		
34		4.17		
35		4.50		
36		4.77		
37		5.14		
38		5.63		
39		6.19		
40		6.82		
41		7.64		
42		8.55		
43		9.55		
44		10.66		
45		11.87		
46		12.50		
47		13.11		
48		13.73		
49		14.08		
50		14.52		
51		14.52		
52		14.52		
53		14.52		
54		14.52		
55		14.52		
56		14.52		
57		14.52		
58		14.52		
59		14.52		
60		14.52		
61		14.52		
62		14.52		
63		14.52		
64		14.52		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.11		
26		2.22		
27		2.34		
28		2.44		
29		2.56		
30		2.67		
31		2.81		
32		2.95		
33		3.07		
34		3.23		
35		3.40		
36		3.60		
37		3.82		
38		4.07		
39		4.32		
40		4.57		
41		4.94		
42		4.90		
43		4.89		
44		4.86		
45		4.81		
46		4.69		
47		4.69		
48		4.66		
49		4.62		
50		4.55		
51		4.55		
52		4.55		
53		4.55		
54		4.55		
55		4.55		
56		4.55		
57		4.55		
58		4.55		
59		4.55		
60		4.55		
61		4.55		
62		4.55		
63		4.55		
64		4.55		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.57		
26		1.64		
27		1.73		
28		1.81		
29		1.90		
30		1.98		
31		2.09		
32		2.20		
33		2.29		
34		2.42		
35		2.56		
36		2.71		
37		2.88		
38		3.08		
39		3.27		
40		3.47		
41		3.75		
42		3.73		
43		3.72		
44		3.71		
45		3.67		
46		3.60		
47		3.60		
48		3.60		
49		3.59		
50		3.56		
51		3.56		
52		3.56		
53		3.56		
54		3.56		
55		3.56		
56		3.56		
57		3.56		
58		3.56		
59		3.56		
60		3.56		
61		3.56		
62		3.56		
63		3.56		
64		3.56		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.40		
26		2.51		
27		2.65		
28		2.77		
29		2.90		
30		3.03		
31		3.19		
32		3.35		
33		3.49		
34		3.67		
35		3.87		
36		4.10		
37		4.35		
38		4.64		
39		4.94		
40		5.22		
41		5.65		
42		5.61		
43		5.60		
44		5.57		
45		5.51		
46		5.37		
47		5.39		
48		5.36		
49		5.31		
50		5.23		
51		5.23		
52		5.23		
53		5.23		
54		5.23		
55		5.23		
56		5.23		
57		5.23		
58		5.23		
59		5.23		
60		5.23		
61		5.23		
62		5.23		
63		5.23		
64		5.23		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		3.03		
26		3.17		
27		3.32		
28		3.43		
29		3.58		
30		3.70		
31		3.92		
32		4.15		
33		4.35		
34		4.61		
35		4.88		
36		5.16		
37		5.47		
38		5.83		
39		6.18		
40		6.52		
41		7.07		
42		7.02		
43		7.01		
44		6.98		
45		6.91		
46		6.74		
47		6.80		
48		6.76		
49		6.70		
50		6.60		
51		6.60		
52		6.60		
53		6.60		
54		6.60		
55		6.60		
56		6.60		
57		6.60		
58		6.60		
59		6.60		
60		6.60		
61		6.60		
62		6.60		
63		6.60		
64		6.60		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		3.23		
26		3.38		
27		3.53		
28		3.66		
29		3.81		
30		3.94		
31		4.18		
32		4.42		
33		4.64		
34		4.91		
35		5.20		
36		5.50		
37		5.83		
38		6.22		
39		6.60		
40		6.97		
41		7.55		
42		7.50		
43		7.49		
44		7.46		
45		7.38		
46		7.20		
47		7.28		
48		7.24		
49		7.17		
50		7.07		
51		7.07		
52		7.07		
53		7.07		
54		7.07		
55		7.07		
56		7.07		
57		7.07		
58		7.07		
59		7.07		
60		7.07		
61		7.07		
62		7.07		
63		7.07		
64		7.07		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		5.52		
26		5.71		
27		5.95		
28		6.13		
29		6.35		
30		6.55		
31		6.85		
32		7.16		
33		7.43		
34		7.79		
35		8.18		
36		8.56		
37		9.00		
38		9.52		
39		10.02		
40		10.51		
41		11.36		
42		11.25		
43		11.22		
44		11.13		
45		10.99		
46		10.80		
47		11.04		
48		11.04		
49		10.99		
50		10.87		
51		10.87		
52		10.87		
53		10.87		
54		10.87		
55		10.87		
56		10.87		
57		10.87		
58		10.87		
59		10.87		
60		10.87		
61		10.87		
62		10.87		
63		10.87		
64		10.87		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		7.82		
26		8.24		
27		8.71		
28		9.11		
29		9.58		
30		10.00		
31		10.86		
32		11.72		
33		12.53		
34		13.52		
35		14.57		
36		15.33		
37		16.19		
38		17.21		
39		18.20		
40		19.18		
41		20.95		
42		20.96		
43		21.08		
44		21.11		
45		21.01		
46		19.71		
47		19.39		
48		18.58		
49		17.78		
50		16.94		
51		16.94		
52		16.94		
53		16.94		
54		16.94		
55		16.94		
56		16.94		
57		16.94		
58		16.94		
59		16.94		
60		16.94		
61		16.94		
62		16.94		
63		16.94		
64		16.94		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.15		
26		2.27		
27		2.41		
28		2.56		
29		2.69		
30		2.84		
31		3.00		
32		3.16		
33		3.37		
34		3.56		
35		3.79		
36		3.99		
37		4.24		
38		4.50		
39		4.78		
40		5.02		
41		5.38		
42		5.34		
43		5.29		
44		5.22		
45		5.13		
46		5.04		
47		5.08		
48		5.08		
49		5.06		
50		5.01		
51		5.01		
52		5.01		
53		5.01		
54		5.01		
55		5.01		
56		5.01		
57		5.01		
58		5.01		
59		5.01		
60		5.01		
61		5.01		
62		5.01		
63		5.01		
64		5.01		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		1.60		
26		1.68		
27		1.79		
28		1.89		
29		2.00		
30		2.10		
31		2.23		
32		2.36		
33		2.52		
34		2.67		
35		2.85		
36		3.01		
37		3.20		
38		3.40		
39		3.61		
40		3.81		
41		4.08		
42		4.06		
43		4.02		
44		3.97		
45		3.92		
46		3.87		
47		3.90		
48		3.92		
49		3.94		
50		3.92		
51		3.92		
52		3.92		
53		3.92		
54		3.92		
55		3.92		
56		3.92		
57		3.92		
58		3.92		
59		3.92		
60		3.92		
61		3.92		
62		3.92		
63		3.92		
64		3.92		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		2.44		
26		2.58		
27		2.74		
28		2.90		
29		3.06		
30		3.22		
31		3.41		
32		3.60		
33		3.83		
34		4.06		
35		4.31		
36		4.55		
37		4.83		
38		5.13		
39		5.45		
40		5.73		
41		6.15		
42		6.11		
43		6.06		
44		5.97		
45		5.88		
46		5.77		
47		5.84		
48		5.84		
49		5.81		
50		5.76		
51		5.76		
52		5.76		
53		5.76		
54		5.76		
55		5.76		
56		5.76		
57		5.76		
58		5.76		
59		5.76		
60		5.76		
61		5.76		
62		5.76		
63		5.76		
64		5.76		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		3.09		
26		3.25		
27		3.43		
28		3.61		
29		3.78		
30		3.93		
31		4.20		
32		4.46		
33		4.78		
34		5.09		
35		5.45		
36		5.73		
37		6.07		
38		6.44		
39		6.83		
40		7.18		
41		7.70		
42		7.65		
43		7.59		
44		7.49		
45		7.38		
46		7.25		
47		7.37		
48		7.37		
49		7.34		
50		7.26		
51		7.26		
52		7.26		
53		7.26		
54		7.26		
55		7.26		
56		7.26		
57		7.26		
58		7.26		
59		7.26		
60		7.26		
61		7.26		
62		7.26		
63		7.26		
64		7.26		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		3.29		
26		3.47		
27		3.65		
28		3.84		
29		4.02		
30		4.19		
31		4.47		
32		4.75		
33		5.10		
34		5.43		
35		5.81		
36		6.11		
37		6.48		
38		6.87		
39		7.30		
40		7.66		
41		8.22		
42		8.17		
43		8.11		
44		8.00		
45		7.89		
46		7.75		
47		7.88		
48		7.88		
49		7.85		
50		7.77		
51		7.77		
52		7.77		
53		7.77		
54		7.77		
55		7.77		
56		7.77		
57		7.77		
58		7.77		
59		7.77		
60		7.77		
61		7.77		
62		7.77		
63		7.77		
64		7.77		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		5.62		
26		5.87		
27		6.15		
28		6.44		
29		6.72		
30		6.96		
31		7.33		
32		7.70		
33		8.18		
34		8.62		
35		9.14		
36		9.52		
37		10.00		
38		10.53		
39		11.09		
40		11.57		
41		12.37		
42		12.27		
43		12.15		
44		11.95		
45		11.75		
46		11.63		
47		11.97		
48		12.03		
49		12.03		
50		11.96		
51		11.96		
52		11.96		
53		11.96		
54		11.96		
55		11.96		
56		11.96		
57		11.96		
58		11.96		
59		11.96		
60		11.96		
61		11.96		
62		11.96		
63		11.96		
64		11.96		

For smokers the premium rates are increased by 35 percent.

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

KS-04
Unisex

Cost of Living Adjustment Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25		7.97		
26		8.46		
27		9.01		
28		9.57		
29		10.13		
30		10.64		
31		11.62		
32		12.62		
33		13.81		
34		14.97		
35		16.29		
36		17.05		
37		18.00		
38		19.05		
39		20.15		
40		21.12		
41		22.83		
42		22.87		
43		22.86		
44		22.68		
45		22.47		
46		21.20		
47		20.98		
48		20.22		
49		19.45		
50		18.64		
51		18.64		
52		18.64		
53		18.64		
54		18.64		
55		18.64		
56		18.64		
57		18.64		
58		18.64		
59		18.64		
60		18.64		
61		18.64		
62		18.64		
63		18.64		
64		18.64		

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.71	1.94	1.13	1.06
26	2.82	2.00	1.20	1.12
27	2.91	2.09	1.28	1.19
28	3.02	2.15	1.34	1.26
29	3.12	2.23	1.41	1.33
30	3.26	2.32	1.50	1.42
31	3.42	2.47	1.65	1.58
32	3.58	2.61	1.80	1.72
33	3.74	2.77	1.97	1.87
34	3.92	2.92	2.13	2.04
35	4.25	3.22	2.95	2.82
36	4.51	3.42	3.14	3.01
37	4.88	3.71	3.41	3.26
38	5.36	4.07	3.76	3.60
39	5.92	4.51	4.16	3.98
40	6.58	5.02	4.64	4.44
41	7.30	5.58	5.16	4.94
42	8.10	6.20	5.73	5.49
43	8.98	6.88	6.38	6.11
44	9.96	7.65	7.09	6.79
45	11.06	8.50	7.88	7.55
46	12.38	9.35	8.72	8.34
47	13.58	10.10	9.46	9.04
48	14.71	10.82	10.16	9.70
49	15.91	11.55	10.88	10.38
50	17.01	12.21	11.54	11.00
51	17.01	12.21	11.54	11.00
52	17.01	12.21	11.54	11.00
53	17.01	12.21	11.54	11.00
54	17.01	12.21	11.54	11.00
55	17.01	12.21	11.54	11.00
56	17.01	12.21	11.54	11.00
57	17.01	12.21	11.54	11.00
58	17.01	12.21	11.54	11.00
59	17.01	12.21	11.54	11.00
60	17.01	12.21	11.54	11.00
61	17.01	12.21	11.54	11.00
62	17.01	12.21	11.54	11.00
63	17.01	12.21	11.54	11.00
64	17.01	12.21	11.54	11.00

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 5A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.38	1.48	1.31	1.22
26	2.42	1.52	1.34	1.25
27	2.47	1.58	1.36	1.28
28	2.52	1.62	1.39	1.31
29	2.57	1.68	1.42	1.34
30	2.65	1.75	1.46	1.38
31	2.69	1.83	1.47	1.41
32	2.72	1.90	1.50	1.43
33	2.76	1.97	1.51	1.46
34	2.82	2.05	1.53	1.48
35	3.03	2.30	2.10	2.01
36	3.26	2.48	2.28	2.17
37	3.57	2.72	2.50	2.39
38	3.98	3.03	2.79	2.67
39	4.42	3.38	3.11	2.97
40	4.95	3.81	3.50	3.35
41	5.58	4.32	3.97	3.80
42	6.28	4.90	4.48	4.29
43	7.06	5.54	5.06	4.85
44	7.94	6.28	5.70	5.46
45	8.93	7.09	6.42	6.14
46	10.08	7.88	7.19	6.87
47	11.16	8.57	7.85	7.50
48	12.19	9.25	8.51	8.13
49	13.27	9.94	9.20	8.78
50	14.31	10.61	9.83	9.38
51	14.31	10.61	9.83	9.38
52	14.31	10.61	9.83	9.38
53	14.31	10.61	9.83	9.38
54	14.31	10.61	9.83	9.38
55	14.31	10.61	9.83	9.38
56	14.31	10.61	9.83	9.38
57	14.31	10.61	9.83	9.38
58	14.31	10.61	9.83	9.38
59	14.31	10.61	9.83	9.38
60	14.31	10.61	9.83	9.38
61	14.31	10.61	9.83	9.38
62	14.31	10.61	9.83	9.38
63	14.31	10.61	9.83	9.38
64	14.31	10.61	9.83	9.38

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider with COLA
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.08	2.20	1.28	1.20
26	3.20	2.27	1.36	1.27
27	3.31	2.37	1.45	1.35
28	3.43	2.44	1.52	1.43
29	3.54	2.53	1.60	1.51
30	3.71	2.64	1.70	1.61
31	3.89	2.81	1.88	1.79
32	4.07	2.97	2.05	1.96
33	4.25	3.15	2.24	2.13
34	4.45	3.32	2.42	2.32
35	4.83	3.66	3.35	3.21
36	5.12	3.89	3.57	3.42
37	5.55	4.22	3.88	3.71
38	6.09	4.63	4.27	4.09
39	6.73	5.12	4.73	4.52
40	7.48	5.71	5.27	5.04
41	8.30	6.34	5.86	5.61
42	9.20	7.04	6.51	6.24
43	10.21	7.82	7.25	6.94
44	11.32	8.69	8.06	7.72
45	12.57	9.66	8.96	8.58
46	14.07	10.63	9.91	9.48
47	15.43	11.48	10.75	10.27
48	16.72	12.29	11.54	11.02
49	18.08	13.12	12.36	11.80
50	19.33	13.88	13.11	12.50
51	19.33	13.88	13.11	12.50
52	19.33	13.88	13.11	12.50
53	19.33	13.88	13.11	12.50
54	19.33	13.88	13.11	12.50
55	19.33	13.88	13.11	12.50
56	19.33	13.88	13.11	12.50
57	19.33	13.88	13.11	12.50
58	19.33	13.88	13.11	12.50
59	19.33	13.88	13.11	12.50
60	19.33	13.88	13.11	12.50
61	19.33	13.88	13.11	12.50
62	19.33	13.88	13.11	12.50
63	19.33	13.88	13.11	12.50
64	19.33	13.88	13.11	12.50

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 3P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.11	1.41	1.24	1.12
26	2.15	1.44	1.27	1.14
27	2.19	1.47	1.30	1.16
28	2.23	1.49	1.32	1.19
29	2.29	1.53	1.36	1.22
30	2.36	1.58	1.40	1.26
31	2.39	1.60	1.42	1.28
32	2.43	1.62	1.44	1.31
33	2.47	1.65	1.47	1.33
34	2.52	1.68	1.49	1.37
35	2.62	1.74	1.55	1.42
36	2.84	1.89	1.69	1.55
37	3.12	2.08	1.86	1.72
38	3.48	2.32	2.08	1.92
39	3.89	2.59	2.33	2.16
40	4.39	2.93	2.64	2.45
41	5.06	3.38	3.06	2.84
42	5.80	3.89	3.53	3.28
43	6.63	4.44	4.05	3.76
44	7.56	5.07	4.63	4.31
45	8.60	5.77	5.29	4.92
46	9.76	6.52	5.99	5.54
47	10.83	7.20	6.62	6.09
48	11.85	7.86	7.23	6.62
49	12.94	8.55	7.87	7.18
50	13.95	9.19	8.47	7.70
51	13.95	9.19	8.47	7.70
52	13.95	9.19	8.47	7.70
53	13.95	9.19	8.47	7.70
54	13.95	9.19	8.47	7.70
55	13.95	9.19	8.47	7.70
56	13.95	9.19	8.47	7.70
57	13.95	9.19	8.47	7.70
58	13.95	9.19	8.47	7.70
59	13.95	9.19	8.47	7.70
60	13.95	9.19	8.47	7.70
61	13.95	9.19	8.47	7.70
62	13.95	9.19	8.47	7.70
63	13.95	9.19	8.47	7.70
64	13.95	9.19	8.47	7.70

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 3A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.25	1.51	1.33	1.19
26	2.30	1.54	1.36	1.22
27	2.34	1.57	1.38	1.24
28	2.39	1.60	1.42	1.28
29	2.44	1.63	1.45	1.30
30	2.52	1.69	1.50	1.35
31	2.56	1.71	1.52	1.37
32	2.60	1.73	1.54	1.40
33	2.65	1.76	1.57	1.43
34	2.69	1.80	1.60	1.46
35	2.80	1.86	1.66	1.52
36	3.04	2.02	1.81	1.66
37	3.34	2.22	1.99	1.83
38	3.72	2.49	2.23	2.06
39	4.17	2.77	2.50	2.31
40	4.69	3.13	2.82	2.62
41	5.41	3.62	3.27	3.03
42	6.21	4.16	3.77	3.51
43	7.10	4.75	4.34	4.03
44	8.09	5.42	4.96	4.61
45	9.19	6.17	5.66	5.26
46	10.44	6.97	6.40	5.93
47	11.58	7.70	7.08	6.51
48	12.68	8.41	7.74	7.09
49	13.84	9.15	8.43	7.68
50	14.94	9.83	9.07	8.24
51	14.94	9.83	9.07	8.24
52	14.94	9.83	9.07	8.24
53	14.94	9.83	9.07	8.24
54	14.94	9.83	9.07	8.24
55	14.94	9.83	9.07	8.24
56	14.94	9.83	9.07	8.24
57	14.94	9.83	9.07	8.24
58	14.94	9.83	9.07	8.24
59	14.94	9.83	9.07	8.24
60	14.94	9.83	9.07	8.24
61	14.94	9.83	9.07	8.24
62	14.94	9.83	9.07	8.24
63	14.94	9.83	9.07	8.24
64	14.94	9.83	9.07	8.24

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 2A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.40	3.05	2.65	2.37
26	4.46	3.07	2.68	2.40
27	4.52	3.11	2.71	2.43
28	4.59	3.14	2.73	2.47
29	4.67	3.19	2.78	2.51
30	4.79	3.25	2.84	2.57
31	4.77	3.20	2.81	2.56
32	4.76	3.16	2.79	2.56
33	4.76	3.12	2.77	2.57
34	4.78	3.10	2.77	2.57
35	4.88	3.13	2.81	2.63
36	5.17	3.32	2.99	2.81
37	5.59	3.60	3.25	3.05
38	6.12	3.96	3.58	3.35
39	6.76	4.38	3.98	3.72
40	7.51	4.88	4.44	4.15
41	8.52	5.58	5.08	4.75
42	9.63	6.34	5.79	5.42
43	10.87	7.20	6.59	6.16
44	12.25	8.15	7.47	6.98
45	13.79	9.22	8.46	7.90
46	15.82	10.48	9.64	8.94
47	17.69	11.65	10.71	9.86
48	19.50	12.75	11.74	10.76
49	21.41	13.93	12.83	11.70
50	23.24	15.05	13.87	12.59
51	23.24	15.05	13.87	12.59
52	23.24	15.05	13.87	12.59
53	23.24	15.05	13.87	12.59
54	23.24	15.05	13.87	12.59
55	23.24	15.05	13.87	12.59
56	23.24	15.05	13.87	12.59
57	23.24	15.05	13.87	12.59
58	23.24	15.05	13.87	12.59
59	23.24	15.05	13.87	12.59
60	23.24	15.05	13.87	12.59
61	23.24	15.05	13.87	12.59
62	23.24	15.05	13.87	12.59
63	23.24	15.05	13.87	12.59
64	23.24	15.05	13.87	12.59

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 1A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.28	4.84	4.19	3.73
26	7.58	5.02	4.36	3.91
27	7.89	5.20	4.53	4.08
28	8.20	5.39	4.71	4.27
29	8.53	5.58	4.90	4.45
30	8.94	5.84	5.13	4.69
31	9.48	6.13	5.44	5.03
32	10.03	6.43	5.75	5.38
33	10.60	6.75	6.07	5.73
34	11.18	7.07	6.39	6.09
35	11.97	7.53	6.84	6.57
36	12.86	8.10	7.37	7.05
37	14.04	8.85	8.07	7.70
38	15.56	9.81	8.97	8.53
39	17.32	10.92	10.00	9.49
40	19.41	12.24	11.23	10.63
41	22.48	14.19	13.05	12.28
42	25.90	16.37	15.08	14.12
43	29.74	18.81	17.36	16.18
44	34.00	21.53	19.89	18.47
45	38.76	24.54	22.71	21.03
46	41.70	26.41	24.54	22.72
47	44.05	27.88	26.02	24.08
48	46.19	29.23	27.38	25.34
49	48.43	30.63	28.80	26.64
50	50.36	31.84	30.05	27.79
51	50.36	31.84	30.05	27.79
52	50.36	31.84	30.05	27.79
53	50.36	31.84	30.05	27.79
54	50.36	31.84	30.05	27.79
55	50.36	31.84	30.05	27.79
56	50.36	31.84	30.05	27.79
57	50.36	31.84	30.05	27.79
58	50.36	31.84	30.05	27.79
59	50.36	31.84	30.05	27.79
60	50.36	31.84	30.05	27.79
61	50.36	31.84	30.05	27.79
62	50.36	31.84	30.05	27.79
63	50.36	31.84	30.05	27.79
64	50.36	31.84	30.05	27.79

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.92	2.89	1.87	1.77
26	4.04	2.97	1.96	1.87
27	4.14	3.05	2.06	1.95
28	4.28	3.13	2.15	2.04
29	4.38	3.22	2.23	2.13
30	4.55	3.33	2.34	2.24
31	4.73	3.51	2.56	2.45
32	4.94	3.70	2.76	2.66
33	5.14	3.89	2.97	2.85
34	5.36	4.09	3.19	3.07
35	5.77	4.48	4.29	4.13
36	6.07	4.71	4.52	4.35
37	6.51	5.05	4.85	4.66
38	7.10	5.51	5.29	5.08
39	7.79	6.04	5.79	5.57
40	8.60	6.66	6.40	6.14
41	9.47	7.34	7.05	6.77
42	10.42	8.09	7.76	7.44
43	11.48	8.92	8.56	8.22
44	12.66	9.85	9.44	9.06
45	13.97	10.87	10.42	9.99
46	15.12	11.57	11.10	10.63
47	16.07	12.12	11.61	11.12
48	16.90	12.58	12.04	11.53
49	17.80	13.08	12.51	11.98
50	18.59	13.48	12.88	12.32
51	18.59	13.48	12.88	12.32
52	18.59	13.48	12.88	12.32
53	18.59	13.48	12.88	12.32
54	18.59	13.48	12.88	12.32
55	18.59	13.48	12.88	12.32
56	18.59	13.48	12.88	12.32
57	18.59	13.48	12.88	12.32
58	18.59	13.48	12.88	12.32
59	18.59	13.48	12.88	12.32
60	18.59	13.48	12.88	12.32
61	18.59	13.48	12.88	12.32
62	18.59	13.48	12.88	12.32
63	18.59	13.48	12.88	12.32
64	18.59	13.48	12.88	12.32

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 5A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.41	2.20	2.07	1.93
26	3.45	2.26	2.09	1.96
27	3.50	2.32	2.12	2.00
28	3.55	2.37	2.15	2.02
29	3.59	2.43	2.17	2.06
30	3.68	2.51	2.22	2.12
31	3.72	2.60	2.23	2.14
32	3.75	2.69	2.25	2.17
33	3.79	2.78	2.27	2.20
34	3.84	2.88	2.29	2.23
35	4.13	3.19	3.07	2.95
36	4.40	3.41	3.27	3.14
37	4.77	3.70	3.55	3.41
38	5.27	4.08	3.92	3.77
39	5.82	4.52	4.33	4.16
40	6.47	5.05	4.82	4.63
41	7.25	5.69	5.42	5.20
42	8.10	6.40	6.07	5.83
43	9.05	7.20	6.80	6.52
44	10.11	8.09	7.61	7.30
45	11.28	9.06	8.49	8.16
46	12.34	9.75	9.14	8.77
47	13.21	10.29	9.66	9.26
48	14.03	10.76	10.10	9.67
49	14.87	11.28	10.57	10.13
50	15.66	11.70	10.99	10.50
51	15.66	11.70	10.99	10.50
52	15.66	11.70	10.99	10.50
53	15.66	11.70	10.99	10.50
54	15.66	11.70	10.99	10.50
55	15.66	11.70	10.99	10.50
56	15.66	11.70	10.99	10.50
57	15.66	11.70	10.99	10.50
58	15.66	11.70	10.99	10.50
59	15.66	11.70	10.99	10.50
60	15.66	11.70	10.99	10.50
61	15.66	11.70	10.99	10.50
62	15.66	11.70	10.99	10.50
63	15.66	11.70	10.99	10.50
64	15.66	11.70	10.99	10.50

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider with COLA
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.46	3.28	2.13	2.01
26	4.59	3.37	2.23	2.12
27	4.71	3.47	2.34	2.22
28	4.86	3.56	2.44	2.32
29	4.98	3.66	2.53	2.42
30	5.17	3.78	2.66	2.55
31	5.38	3.99	2.91	2.78
32	5.61	4.21	3.14	3.02
33	5.84	4.42	3.37	3.24
34	6.09	4.65	3.63	3.49
35	6.56	5.09	4.88	4.69
36	6.90	5.35	5.14	4.94
37	7.40	5.74	5.51	5.30
38	8.07	6.26	6.01	5.77
39	8.85	6.86	6.58	6.33
40	9.77	7.57	7.27	6.98
41	10.76	8.34	8.01	7.69
42	11.84	9.19	8.82	8.46
43	13.05	10.14	9.73	9.34
44	14.39	11.19	10.73	10.29
45	15.88	12.35	11.84	11.35
46	17.18	13.15	12.61	12.08
47	18.26	13.77	13.19	12.64
48	19.21	14.30	13.68	13.10
49	20.23	14.86	14.22	13.61
50	21.13	15.32	14.64	14.00
51	21.13	15.32	14.64	14.00
52	21.13	15.32	14.64	14.00
53	21.13	15.32	14.64	14.00
54	21.13	15.32	14.64	14.00
55	21.13	15.32	14.64	14.00
56	21.13	15.32	14.64	14.00
57	21.13	15.32	14.64	14.00
58	21.13	15.32	14.64	14.00
59	21.13	15.32	14.64	14.00
60	21.13	15.32	14.64	14.00
61	21.13	15.32	14.64	14.00
62	21.13	15.32	14.64	14.00
63	21.13	15.32	14.64	14.00
64	21.13	15.32	14.64	14.00

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider with COLA
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.04	2.11	1.96	1.78
26	3.08	2.13	1.98	1.81
27	3.11	2.16	2.01	1.83
28	3.15	2.19	2.03	1.85
29	3.20	2.22	2.06	1.88
30	3.29	2.27	2.11	1.93
31	3.31	2.28	2.12	1.94
32	3.35	2.30	2.15	1.97
33	3.38	2.32	2.17	2.00
34	3.43	2.34	2.19	2.02
35	3.54	2.42	2.26	2.09
36	3.79	2.59	2.43	2.25
37	4.14	2.83	2.66	2.46
38	4.58	3.12	2.93	2.73
39	5.09	3.47	3.26	3.03
40	5.69	3.89	3.65	3.40
41	6.51	4.45	4.19	3.90
42	7.42	5.07	4.79	4.46
43	8.44	5.77	5.45	5.08
44	9.55	6.52	6.18	5.76
45	10.81	7.38	7.00	6.53
46	11.85	8.05	7.60	7.07
47	12.75	8.62	8.11	7.50
48	13.56	9.12	8.56	7.87
49	14.43	9.66	9.04	8.27
50	15.22	10.14	9.46	8.63
51	15.22	10.14	9.46	8.63
52	15.22	10.14	9.46	8.63
53	15.22	10.14	9.46	8.63
54	15.22	10.14	9.46	8.63
55	15.22	10.14	9.46	8.63
56	15.22	10.14	9.46	8.63
57	15.22	10.14	9.46	8.63
58	15.22	10.14	9.46	8.63
59	15.22	10.14	9.46	8.63
60	15.22	10.14	9.46	8.63
61	15.22	10.14	9.46	8.63
62	15.22	10.14	9.46	8.63
63	15.22	10.14	9.46	8.63
64	15.22	10.14	9.46	8.63

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 3A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.25	2.25	2.09	1.90
26	3.29	2.29	2.12	1.94
27	3.33	2.31	2.15	1.95
28	3.37	2.34	2.17	1.98
29	3.42	2.37	2.20	2.01
30	3.52	2.43	2.26	2.06
31	3.54	2.44	2.27	2.08
32	3.58	2.46	2.30	2.11
33	3.61	2.48	2.32	2.13
34	3.66	2.51	2.35	2.16
35	3.78	2.58	2.42	2.24
36	4.06	2.77	2.60	2.41
37	4.43	3.03	2.84	2.63
38	4.90	3.34	3.14	2.92
39	5.44	3.72	3.49	3.25
40	6.09	4.15	3.91	3.64
41	6.97	4.76	4.49	4.18
42	7.94	5.43	5.12	4.77
43	9.02	6.17	5.83	5.44
44	10.22	6.98	6.61	6.17
45	11.56	7.90	7.48	6.99
46	12.68	8.62	8.13	7.56
47	13.63	9.21	8.66	8.02
48	14.51	9.77	9.16	8.42
49	15.44	10.34	9.67	8.85
50	16.29	10.86	10.12	9.23
51	16.29	10.86	10.12	9.23
52	16.29	10.86	10.12	9.23
53	16.29	10.86	10.12	9.23
54	16.29	10.86	10.12	9.23
55	16.29	10.86	10.12	9.23
56	16.29	10.86	10.12	9.23
57	16.29	10.86	10.12	9.23
58	16.29	10.86	10.12	9.23
59	16.29	10.86	10.12	9.23
60	16.29	10.86	10.12	9.23
61	16.29	10.86	10.12	9.23
62	16.29	10.86	10.12	9.23
63	16.29	10.86	10.12	9.23
64	16.29	10.86	10.12	9.23

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 2A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.37	4.55	4.18	3.79
26	6.40	4.55	4.18	3.80
27	6.43	4.56	4.19	3.82
28	6.48	4.58	4.21	3.83
29	6.54	4.60	4.24	3.86
30	6.66	4.67	4.30	3.93
31	6.58	4.57	4.23	3.88
32	6.53	4.48	4.17	3.85
33	6.49	4.39	4.10	3.82
34	6.48	4.33	4.07	3.81
35	6.58	4.35	4.10	3.87
36	6.91	4.58	4.32	4.07
37	7.40	4.91	4.63	4.37
38	8.06	5.35	5.06	4.75
39	8.82	5.85	5.55	5.21
40	9.74	6.48	6.13	5.76
41	10.95	7.33	6.95	6.52
42	12.31	8.27	7.85	7.36
43	13.82	9.33	8.85	8.30
44	15.49	10.49	9.96	9.34
45	17.35	11.79	11.20	10.49
46	19.18	12.93	12.24	11.39
47	20.80	13.90	13.11	12.13
48	22.29	14.79	13.89	12.79
49	23.89	15.74	14.73	13.50
50	25.34	16.58	15.47	14.11
51	25.34	16.58	15.47	14.11
52	25.34	16.58	15.47	14.11
53	25.34	16.58	15.47	14.11
54	25.34	16.58	15.47	14.11
55	25.34	16.58	15.47	14.11
56	25.34	16.58	15.47	14.11
57	25.34	16.58	15.47	14.11
58	25.34	16.58	15.47	14.11
59	25.34	16.58	15.47	14.11
60	25.34	16.58	15.47	14.11
61	25.34	16.58	15.47	14.11
62	25.34	16.58	15.47	14.11
63	25.34	16.58	15.47	14.11
64	25.34	16.58	15.47	14.11

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider with COLA
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.49	7.24	6.62	5.98
26	10.83	7.43	6.82	6.19
27	11.18	7.64	7.03	6.41
28	11.52	7.84	7.24	6.62
29	11.90	8.07	7.47	6.86
30	12.40	8.37	7.76	7.16
31	13.05	8.73	8.15	7.60
32	13.73	9.11	8.55	8.05
33	14.40	9.48	8.95	8.50
34	15.12	9.89	9.38	8.98
35	16.11	10.47	9.97	9.61
36	17.15	11.14	10.61	10.18
37	18.56	12.05	11.48	10.99
38	20.41	13.24	12.62	12.04
39	22.54	14.61	13.93	13.26
40	25.10	16.24	15.49	14.72
41	28.87	18.69	17.83	16.85
42	33.04	21.37	20.41	19.19
43	37.72	24.39	23.31	21.82
44	42.87	27.69	26.48	24.69
45	48.65	31.41	30.04	27.92
46	50.81	32.75	31.31	29.09
47	52.18	33.57	32.09	29.81
48	53.14	34.12	32.60	30.26
49	54.22	34.75	33.20	30.81
50	54.89	35.11	33.54	31.11
51	54.89	35.11	33.54	31.11
52	54.89	35.11	33.54	31.11
53	54.89	35.11	33.54	31.11
54	54.89	35.11	33.54	31.11
55	54.89	35.11	33.54	31.11
56	54.89	35.11	33.54	31.11
57	54.89	35.11	33.54	31.11
58	54.89	35.11	33.54	31.11
59	54.89	35.11	33.54	31.11
60	54.89	35.11	33.54	31.11
61	54.89	35.11	33.54	31.11
62	54.89	35.11	33.54	31.11
63	54.89	35.11	33.54	31.11
64	54.89	35.11	33.54	31.11

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.00	2.94	1.91	1.81
26	4.13	3.04	2.00	1.90
27	4.26	3.14	2.11	2.00
28	4.39	3.24	2.21	2.10
29	4.52	3.34	2.31	2.21
30	4.71	3.45	2.44	2.32
31	4.92	3.66	2.66	2.55
32	5.14	3.86	2.90	2.77
33	5.37	4.08	3.12	3.00
34	5.60	4.29	3.36	3.24
35	6.05	4.71	4.52	4.35
36	6.39	4.96	4.78	4.58
37	6.87	5.33	5.13	4.93
38	7.51	5.83	5.60	5.38
39	8.24	6.40	6.14	5.90
40	9.12	7.07	6.78	6.52
41	10.06	7.81	7.49	7.20
42	11.10	8.62	8.27	7.94
43	12.27	9.53	9.14	8.77
44	13.54	10.52	10.10	9.69
45	14.95	11.63	11.16	10.69
46	16.28	12.47	11.94	11.45
47	17.41	13.13	12.57	12.05
48	18.42	13.69	13.11	12.55
49	19.50	14.31	13.69	13.09
50	20.45	14.82	14.17	13.54
51	20.45	14.82	14.17	13.54
52	20.45	14.82	14.17	13.54
53	20.45	14.82	14.17	13.54
54	20.45	14.82	14.17	13.54
55	20.45	14.82	14.17	13.54
56	20.45	14.82	14.17	13.54
57	20.45	14.82	14.17	13.54
58	20.45	14.82	14.17	13.54
59	20.45	14.82	14.17	13.54
60	20.45	14.82	14.17	13.54
61	20.45	14.82	14.17	13.54
62	20.45	14.82	14.17	13.54
63	20.45	14.82	14.17	13.54
64	20.45	14.82	14.17	13.54

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 5A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.48	2.25	2.11	1.97
26	3.53	2.31	2.14	2.00
27	3.58	2.38	2.17	2.05
28	3.64	2.45	2.21	2.09
29	3.70	2.51	2.24	2.13
30	3.81	2.60	2.30	2.20
31	3.85	2.70	2.33	2.23
32	3.90	2.81	2.36	2.27
33	3.95	2.91	2.38	2.30
34	4.02	3.02	2.41	2.35
35	4.33	3.36	3.23	3.10
36	4.63	3.60	3.45	3.32
37	5.03	3.91	3.76	3.61
38	5.56	4.32	4.15	4.00
39	6.16	4.81	4.60	4.42
40	6.86	5.37	5.12	4.92
41	7.70	6.06	5.77	5.54
42	8.62	6.82	6.47	6.21
43	9.66	7.68	7.26	6.97
44	10.80	8.65	8.13	7.81
45	12.07	9.70	9.09	8.73
46	13.28	10.49	9.84	9.43
47	14.31	11.15	10.45	10.01
48	15.26	11.71	10.99	10.53
49	16.29	12.33	11.58	11.09
50	17.22	12.86	12.08	11.55
51	17.22	12.86	12.08	11.55
52	17.22	12.86	12.08	11.55
53	17.22	12.86	12.08	11.55
54	17.22	12.86	12.08	11.55
55	17.22	12.86	12.08	11.55
56	17.22	12.86	12.08	11.55
57	17.22	12.86	12.08	11.55
58	17.22	12.86	12.08	11.55
59	17.22	12.86	12.08	11.55
60	17.22	12.86	12.08	11.55
61	17.22	12.86	12.08	11.55
62	17.22	12.86	12.08	11.55
63	17.22	12.86	12.08	11.55
64	17.22	12.86	12.08	11.55

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider with COLA
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.55	3.34	2.17	2.06
26	4.69	3.45	2.27	2.16
27	4.84	3.57	2.40	2.27
28	4.99	3.68	2.51	2.39
29	5.14	3.79	2.63	2.51
30	5.35	3.92	2.77	2.64
31	5.59	4.16	3.02	2.90
32	5.84	4.39	3.29	3.15
33	6.10	4.64	3.55	3.41
34	6.36	4.87	3.82	3.68
35	6.88	5.35	5.14	4.94
36	7.26	5.64	5.43	5.21
37	7.81	6.06	5.83	5.60
38	8.53	6.62	6.36	6.11
39	9.36	7.27	6.98	6.70
40	10.36	8.03	7.71	7.41
41	11.43	8.87	8.51	8.18
42	12.61	9.79	9.40	9.02
43	13.94	10.83	10.39	9.97
44	15.39	11.96	11.48	11.01
45	16.99	13.22	12.68	12.15
46	18.50	14.17	13.57	13.01
47	19.78	14.92	14.28	13.69
48	20.93	15.56	14.90	14.26
49	22.16	16.26	15.56	14.88
50	23.24	16.84	16.10	15.39
51	23.24	16.84	16.10	15.39
52	23.24	16.84	16.10	15.39
53	23.24	16.84	16.10	15.39
54	23.24	16.84	16.10	15.39
55	23.24	16.84	16.10	15.39
56	23.24	16.84	16.10	15.39
57	23.24	16.84	16.10	15.39
58	23.24	16.84	16.10	15.39
59	23.24	16.84	16.10	15.39
60	23.24	16.84	16.10	15.39
61	23.24	16.84	16.10	15.39
62	23.24	16.84	16.10	15.39
63	23.24	16.84	16.10	15.39
64	23.24	16.84	16.10	15.39

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider with COLA
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.10	2.15	2.00	1.82
26	3.15	2.18	2.03	1.85
27	3.19	2.21	2.06	1.87
28	3.25	2.25	2.10	1.91
29	3.30	2.28	2.13	1.94
30	3.39	2.35	2.19	2.00
31	3.42	2.37	2.21	2.02
32	3.47	2.39	2.23	2.05
33	3.52	2.43	2.27	2.09
34	3.59	2.46	2.30	2.13
35	3.71	2.54	2.38	2.21
36	3.99	2.73	2.56	2.38
37	4.36	2.98	2.81	2.60
38	4.84	3.31	3.11	2.89
39	5.38	3.68	3.46	3.22
40	6.03	4.12	3.88	3.60
41	6.92	4.73	4.46	4.15
42	7.90	5.40	5.10	4.75
43	9.01	6.16	5.82	5.43
44	10.22	6.98	6.61	6.17
45	11.57	7.91	7.48	7.00
46	12.77	8.67	8.19	7.60
47	13.82	9.33	8.79	8.12
48	14.78	9.94	9.32	8.58
49	15.82	10.59	9.90	9.07
50	16.75	11.16	10.41	9.50
51	16.75	11.16	10.41	9.50
52	16.75	11.16	10.41	9.50
53	16.75	11.16	10.41	9.50
54	16.75	11.16	10.41	9.50
55	16.75	11.16	10.41	9.50
56	16.75	11.16	10.41	9.50
57	16.75	11.16	10.41	9.50
58	16.75	11.16	10.41	9.50
59	16.75	11.16	10.41	9.50
60	16.75	11.16	10.41	9.50
61	16.75	11.16	10.41	9.50
62	16.75	11.16	10.41	9.50
63	16.75	11.16	10.41	9.50
64	16.75	11.16	10.41	9.50

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Male

Extended Partial Rider with COLA
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.32	2.30	2.14	1.94
26	3.37	2.33	2.17	1.97
27	3.42	2.37	2.21	2.01
28	3.47	2.40	2.24	2.04
29	3.53	2.45	2.28	2.08
30	3.63	2.51	2.34	2.14
31	3.67	2.54	2.37	2.17
32	3.72	2.56	2.39	2.20
33	3.77	2.60	2.43	2.24
34	3.84	2.63	2.47	2.28
35	3.97	2.72	2.55	2.36
36	4.27	2.92	2.74	2.54
37	4.67	3.19	3.00	2.78
38	5.17	3.54	3.33	3.09
39	5.76	3.94	3.70	3.45
40	6.45	4.40	4.14	3.85
41	7.40	5.06	4.77	4.44
42	8.45	5.78	5.45	5.08
43	9.64	6.59	6.23	5.81
44	10.93	7.47	7.07	6.60
45	12.39	8.46	8.02	7.49
46	13.67	9.28	8.76	8.14
47	14.79	9.99	9.41	8.70
48	15.82	10.64	9.98	9.18
49	16.92	11.32	10.59	9.70
50	17.92	11.93	11.14	10.15
51	17.92	11.93	11.14	10.15
52	17.92	11.93	11.14	10.15
53	17.92	11.93	11.14	10.15
54	17.92	11.93	11.14	10.15
55	17.92	11.93	11.14	10.15
56	17.92	11.93	11.14	10.15
57	17.92	11.93	11.14	10.15
58	17.92	11.93	11.14	10.15
59	17.92	11.93	11.14	10.15
60	17.92	11.93	11.14	10.15
61	17.92	11.93	11.14	10.15
62	17.92	11.93	11.14	10.15
63	17.92	11.93	11.14	10.15
64	17.92	11.93	11.14	10.15

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 2A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.49	4.64	4.26	3.86
26	6.54	4.66	4.28	3.88
27	6.60	4.68	4.30	3.91
28	6.67	4.72	4.34	3.96
29	6.74	4.75	4.37	4.00
30	6.89	4.84	4.46	4.08
31	6.82	4.74	4.39	4.04
32	6.79	4.66	4.34	4.01
33	6.77	4.61	4.30	4.01
34	6.77	4.55	4.27	4.00
35	6.89	4.58	4.31	4.06
36	7.25	4.83	4.55	4.29
37	7.79	5.19	4.90	4.61
38	8.50	5.67	5.36	5.04
39	9.33	6.22	5.89	5.54
40	10.30	6.87	6.51	6.11
41	11.63	7.79	7.39	6.93
42	13.10	8.83	8.37	7.85
43	14.75	9.97	9.46	8.88
44	16.55	11.23	10.66	9.99
45	18.57	12.62	11.99	11.24
46	20.67	13.93	13.18	12.27
47	22.54	15.07	14.20	13.15
48	24.30	16.13	15.14	13.94
49	26.17	17.24	16.14	14.79
50	27.87	18.25	17.02	15.52
51	27.87	18.25	17.02	15.52
52	27.87	18.25	17.02	15.52
53	27.87	18.25	17.02	15.52
54	27.87	18.25	17.02	15.52
55	27.87	18.25	17.02	15.52
56	27.87	18.25	17.02	15.52
57	27.87	18.25	17.02	15.52
58	27.87	18.25	17.02	15.52
59	27.87	18.25	17.02	15.52
60	27.87	18.25	17.02	15.52
61	27.87	18.25	17.02	15.52
62	27.87	18.25	17.02	15.52
63	27.87	18.25	17.02	15.52
64	27.87	18.25	17.02	15.52

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 1A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.70	7.39	6.76	6.10
26	11.08	7.62	6.99	6.33
27	11.46	7.84	7.22	6.58
28	11.86	8.09	7.46	6.83
29	12.27	8.34	7.72	7.09
30	12.82	8.67	8.05	7.42
31	13.53	9.07	8.47	7.90
32	14.26	9.49	8.92	8.40
33	15.03	9.93	9.38	8.91
34	15.81	10.38	9.85	9.43
35	16.88	11.02	10.50	10.12
36	18.01	11.74	11.20	10.75
37	19.55	12.73	12.14	11.62
38	21.54	14.01	13.37	12.77
39	23.85	15.49	14.78	14.08
40	26.58	17.24	16.45	15.63
41	30.66	19.88	18.98	17.93
42	35.19	22.79	21.77	20.47
43	40.25	26.05	24.90	23.31
44	45.83	29.63	28.33	26.42
45	52.06	33.61	32.14	29.87
46	54.68	35.24	33.69	31.30
47	56.46	36.33	34.72	32.24
48	57.82	37.12	35.47	32.93
49	59.33	38.02	36.31	33.71
50	60.39	38.62	36.89	34.22
51	60.39	38.62	36.89	34.22
52	60.39	38.62	36.89	34.22
53	60.39	38.62	36.89	34.22
54	60.39	38.62	36.89	34.22
55	60.39	38.62	36.89	34.22
56	60.39	38.62	36.89	34.22
57	60.39	38.62	36.89	34.22
58	60.39	38.62	36.89	34.22
59	60.39	38.62	36.89	34.22
60	60.39	38.62	36.89	34.22
61	60.39	38.62	36.89	34.22
62	60.39	38.62	36.89	34.22
63	60.39	38.62	36.89	34.22
64	60.39	38.62	36.89	34.22

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female	Extended Partial Rider with COLA 10 Year Benefit Period			5P - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.87	2.56	2.27	2.09
26	4.06	2.70	2.41	2.24
27	4.25	2.85	2.55	2.38
28	4.49	3.03	2.73	2.55
29	4.78	3.24	2.92	2.75
30	5.17	3.51	3.18	3.00
31	5.69	4.00	3.63	3.43
32	6.25	4.50	4.09	3.90
33	6.85	5.03	4.59	4.38
34	7.52	5.62	5.15	4.92
35	8.26	6.28	5.76	5.52
36	9.18	6.88	6.31	6.05
37	10.14	7.51	6.90	6.61
38	11.13	8.16	7.51	7.19
39	12.17	8.82	8.13	7.80
40	13.20	9.48	8.75	8.38
41	14.36	10.18	9.40	8.97
42	15.60	10.94	10.08	9.60
43	16.87	11.70	10.78	10.23
44	18.18	12.50	11.49	10.89
45	19.26	13.13	12.07	11.40
46	20.43	13.90	12.82	12.10
47	21.45	14.57	13.48	12.71
48	22.64	15.35	14.24	13.41
49	23.76	16.09	14.97	14.08
50	24.76	16.76	15.61	14.67
51	24.76	16.76	15.61	14.67
52	24.76	16.76	15.61	14.67
53	24.76	16.76	15.61	14.67
54	24.76	16.76	15.61	14.67
55	24.76	16.76	15.61	14.67
56	24.76	16.76	15.61	14.67
57	24.76	16.76	15.61	14.67
58	24.76	16.76	15.61	14.67
59	24.76	16.76	15.61	14.67
60	24.76	16.76	15.61	14.67
61	24.76	16.76	15.61	14.67
62	24.76	16.76	15.61	14.67
63	24.76	16.76	15.61	14.67
64	24.76	16.76	15.61	14.67

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 5A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.86	2.60	2.33	2.17
26	3.96	2.68	2.41	2.26
27	4.08	2.77	2.50	2.35
28	4.23	2.90	2.61	2.47
29	4.44	3.04	2.76	2.61
30	4.72	3.25	2.95	2.80
31	4.98	3.51	3.20	3.04
32	5.26	3.81	3.47	3.31
33	5.57	4.12	3.77	3.60
34	5.91	4.48	4.09	3.91
35	6.32	4.87	4.47	4.27
36	7.04	5.34	4.90	4.69
37	7.80	5.84	5.36	5.14
38	8.60	6.36	5.86	5.60
39	9.45	6.91	6.36	6.08
40	10.30	7.45	6.87	6.56
41	11.23	8.01	7.38	7.05
42	12.20	8.61	7.94	7.54
43	13.24	9.23	8.51	8.07
44	14.29	9.87	9.10	8.61
45	15.21	10.40	9.58	9.04
46	16.27	11.12	10.27	9.67
47	17.24	11.77	10.89	10.22
48	18.37	12.52	11.63	10.87
49	19.44	13.22	12.31	11.49
50	20.44	13.88	12.95	12.07
51	20.44	13.88	12.95	12.07
52	20.44	13.88	12.95	12.07
53	20.44	13.88	12.95	12.07
54	20.44	13.88	12.95	12.07
55	20.44	13.88	12.95	12.07
56	20.44	13.88	12.95	12.07
57	20.44	13.88	12.95	12.07
58	20.44	13.88	12.95	12.07
59	20.44	13.88	12.95	12.07
60	20.44	13.88	12.95	12.07
61	20.44	13.88	12.95	12.07
62	20.44	13.88	12.95	12.07
63	20.44	13.88	12.95	12.07
64	20.44	13.88	12.95	12.07

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider with COLA
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.40	2.91	2.58	2.38
26	4.61	3.07	2.74	2.54
27	4.83	3.24	2.90	2.70
28	5.10	3.44	3.10	2.90
29	5.43	3.68	3.32	3.12
30	5.87	3.99	3.61	3.41
31	6.47	4.54	4.12	3.90
32	7.10	5.11	4.65	4.43
33	7.78	5.72	5.22	4.98
34	8.54	6.39	5.85	5.59
35	9.39	7.14	6.54	6.27
36	10.43	7.82	7.17	6.87
37	11.52	8.53	7.84	7.51
38	12.65	9.27	8.53	8.17
39	13.83	10.02	9.24	8.86
40	15.00	10.77	9.94	9.52
41	16.32	11.57	10.68	10.19
42	17.73	12.43	11.46	10.91
43	19.17	13.30	12.25	11.63
44	20.66	14.20	13.06	12.37
45	21.89	14.92	13.72	12.96
46	23.22	15.80	14.57	13.75
47	24.37	16.56	15.32	14.44
48	25.73	17.44	16.18	15.24
49	27.00	18.28	17.01	16.00
50	28.14	19.04	17.74	16.67
51	28.14	19.04	17.74	16.67
52	28.14	19.04	17.74	16.67
53	28.14	19.04	17.74	16.67
54	28.14	19.04	17.74	16.67
55	28.14	19.04	17.74	16.67
56	28.14	19.04	17.74	16.67
57	28.14	19.04	17.74	16.67
58	28.14	19.04	17.74	16.67
59	28.14	19.04	17.74	16.67
60	28.14	19.04	17.74	16.67
61	28.14	19.04	17.74	16.67
62	28.14	19.04	17.74	16.67
63	28.14	19.04	17.74	16.67
64	28.14	19.04	17.74	16.67

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 3P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.54	2.26	1.97	1.76
26	3.61	2.29	2.00	1.79
27	3.68	2.34	2.04	1.82
28	3.80	2.41	2.10	1.87
29	3.96	2.51	2.19	1.94
30	4.20	2.66	2.31	2.05
31	4.42	2.79	2.43	2.14
32	4.66	2.93	2.55	2.23
33	4.92	3.09	2.68	2.33
34	5.22	3.27	2.84	2.45
35	5.56	3.48	3.01	2.59
36	6.25	3.92	3.41	2.95
37	6.98	4.39	3.84	3.33
38	7.74	4.88	4.29	3.74
39	8.54	5.40	4.75	4.16
40	9.33	5.91	5.21	4.57
41	10.41	6.63	5.88	5.21
42	11.57	7.40	6.60	5.89
43	12.77	8.18	7.34	6.59
44	14.00	9.01	8.10	7.32
45	15.08	9.73	8.78	7.97
46	16.01	10.31	9.33	8.47
47	16.83	10.82	9.82	8.92
48	17.78	11.40	10.39	9.43
49	18.68	11.96	10.93	9.92
50	19.50	12.46	11.41	10.35
51	19.50	12.46	11.41	10.35
52	19.50	12.46	11.41	10.35
53	19.50	12.46	11.41	10.35
54	19.50	12.46	11.41	10.35
55	19.50	12.46	11.41	10.35
56	19.50	12.46	11.41	10.35
57	19.50	12.46	11.41	10.35
58	19.50	12.46	11.41	10.35
59	19.50	12.46	11.41	10.35
60	19.50	12.46	11.41	10.35
61	19.50	12.46	11.41	10.35
62	19.50	12.46	11.41	10.35
63	19.50	12.46	11.41	10.35
64	19.50	12.46	11.41	10.35

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female	Extended Partial Rider with COLA 10 Year Benefit Period			3A - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.78	2.41	2.10	1.89
26	3.87	2.46	2.15	1.92
27	3.95	2.51	2.18	1.95
28	4.07	2.59	2.26	2.00
29	4.24	2.69	2.34	2.07
30	4.49	2.84	2.47	2.19
31	4.72	2.98	2.59	2.28
32	4.98	3.13	2.72	2.39
33	5.26	3.30	2.87	2.49
34	5.59	3.50	3.04	2.62
35	5.95	3.73	3.23	2.77
36	6.68	4.19	3.64	3.15
37	7.47	4.70	4.11	3.57
38	8.28	5.22	4.58	3.99
39	9.15	5.78	5.09	4.45
40	9.99	6.32	5.58	4.90
41	11.15	7.10	6.30	5.58
42	12.38	7.92	7.06	6.31
43	13.66	8.76	7.85	7.05
44	14.99	9.64	8.67	7.85
45	16.13	10.40	9.39	8.52
46	17.14	11.03	9.98	9.06
47	18.02	11.58	10.51	9.55
48	19.03	12.20	11.12	10.09
49	19.98	12.79	11.69	10.61
50	20.86	13.34	12.21	11.08
51	20.86	13.34	12.21	11.08
52	20.86	13.34	12.21	11.08
53	20.86	13.34	12.21	11.08
54	20.86	13.34	12.21	11.08
55	20.86	13.34	12.21	11.08
56	20.86	13.34	12.21	11.08
57	20.86	13.34	12.21	11.08
58	20.86	13.34	12.21	11.08
59	20.86	13.34	12.21	11.08
60	20.86	13.34	12.21	11.08
61	20.86	13.34	12.21	11.08
62	20.86	13.34	12.21	11.08
63	20.86	13.34	12.21	11.08
64	20.86	13.34	12.21	11.08

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 2A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.25	4.67	4.02	3.61
26	7.34	4.71	4.06	3.64
27	7.43	4.75	4.10	3.68
28	7.60	4.85	4.17	3.74
29	7.85	4.99	4.31	3.86
30	8.24	5.23	4.52	4.05
31	8.48	5.33	4.60	4.13
32	8.74	5.44	4.70	4.21
33	9.03	5.57	4.81	4.31
34	9.38	5.73	4.96	4.44
35	9.79	5.92	5.13	4.59
36	10.85	6.59	5.73	5.14
37	11.97	7.30	6.37	5.71
38	13.13	8.04	7.03	6.31
39	14.35	8.81	7.72	6.94
40	15.54	9.57	8.41	7.56
41	17.26	10.70	9.47	8.52
42	19.08	11.91	10.58	9.54
43	20.99	13.17	11.74	10.59
44	22.95	14.48	12.95	11.69
45	24.63	15.61	14.00	12.65
46	26.34	16.63	14.96	13.47
47	27.85	17.54	15.80	14.17
48	29.59	18.57	16.77	14.97
49	31.24	19.56	17.68	15.74
50	32.77	20.46	18.55	16.46
51	32.77	20.46	18.55	16.46
52	32.77	20.46	18.55	16.46
53	32.77	20.46	18.55	16.46
54	32.77	20.46	18.55	16.46
55	32.77	20.46	18.55	16.46
56	32.77	20.46	18.55	16.46
57	32.77	20.46	18.55	16.46
58	32.77	20.46	18.55	16.46
59	32.77	20.46	18.55	16.46
60	32.77	20.46	18.55	16.46
61	32.77	20.46	18.55	16.46
62	32.77	20.46	18.55	16.46
63	32.77	20.46	18.55	16.46
64	32.77	20.46	18.55	16.46

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Female	Extended Partial Rider with COLA 10 Year Benefit Period			1A - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.28	8.13	7.01	6.24
26	13.87	8.45	7.29	6.50
27	14.47	8.78	7.57	6.75
28	15.22	9.20	7.93	7.07
29	16.15	9.73	8.38	7.48
30	17.38	10.43	8.99	8.02
31	19.21	11.42	9.84	8.86
32	21.18	12.48	10.75	9.76
33	23.26	13.60	11.71	10.72
34	25.59	14.86	12.80	11.79
35	28.19	16.27	14.01	12.98
36	31.78	18.28	15.81	14.51
37	35.61	20.43	17.72	16.13
38	39.61	22.67	19.72	17.84
39	43.79	25.01	21.81	19.61
40	47.95	27.32	23.88	21.35
41	54.86	31.08	27.31	24.38
42	62.16	35.07	30.92	27.56
43	69.77	39.22	34.71	30.90
44	77.66	43.52	38.62	34.33
45	84.68	47.32	42.10	37.40
46	87.63	48.96	43.74	38.85
47	89.95	50.23	45.06	40.00
48	92.96	51.88	46.74	41.47
49	95.67	53.36	48.25	42.79
50	97.95	54.62	49.55	43.94
51	97.95	54.62	49.55	43.94
52	97.95	54.62	49.55	43.94
53	97.95	54.62	49.55	43.94
54	97.95	54.62	49.55	43.94
55	97.95	54.62	49.55	43.94
56	97.95	54.62	49.55	43.94
57	97.95	54.62	49.55	43.94
58	97.95	54.62	49.55	43.94
59	97.95	54.62	49.55	43.94
60	97.95	54.62	49.55	43.94
61	97.95	54.62	49.55	43.94
62	97.95	54.62	49.55	43.94
63	97.95	54.62	49.55	43.94
64	97.95	54.62	49.55	43.94

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider with COLA
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.58	3.83	3.58	3.33
26	5.81	4.00	3.77	3.51
27	6.04	4.19	3.95	3.70
28	6.33	4.40	4.16	3.92
29	6.70	4.68	4.44	4.20
30	7.19	5.03	4.80	4.55
31	7.88	5.68	5.41	5.16
32	8.62	6.35	6.07	5.80
33	9.39	7.07	6.77	6.48
34	10.27	7.86	7.53	7.23
35	11.24	8.73	8.39	8.06
36	12.36	9.47	9.09	8.73
37	13.53	10.23	9.82	9.43
38	14.72	11.01	10.57	10.15
39	15.96	11.80	11.33	10.88
40	17.20	12.58	12.07	11.59
41	18.56	13.41	12.85	12.29
42	19.99	14.28	13.66	13.03
43	21.50	15.20	14.50	13.79
44	23.01	16.10	15.34	14.56
45	24.24	16.81	15.99	15.14
46	24.90	17.21	16.34	15.45
47	25.37	17.49	16.58	15.66
48	26.01	17.88	16.91	15.96
49	26.58	18.22	17.21	16.23
50	27.02	18.48	17.42	16.41
51	27.02	18.48	17.42	16.41
52	27.02	18.48	17.42	16.41
53	27.02	18.48	17.42	16.41
54	27.02	18.48	17.42	16.41
55	27.02	18.48	17.42	16.41
56	27.02	18.48	17.42	16.41
57	27.02	18.48	17.42	16.41
58	27.02	18.48	17.42	16.41
59	27.02	18.48	17.42	16.41
60	27.02	18.48	17.42	16.41
61	27.02	18.48	17.42	16.41
62	27.02	18.48	17.42	16.41
63	27.02	18.48	17.42	16.41
64	27.02	18.48	17.42	16.41

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 5A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.57	3.89	3.66	3.45
26	5.68	3.98	3.76	3.55
27	5.79	4.08	3.85	3.66
28	5.97	4.21	4.00	3.80
29	6.22	4.40	4.18	3.99
30	6.57	4.66	4.44	4.24
31	6.90	5.01	4.79	4.58
32	7.26	5.40	5.16	4.94
33	7.65	5.80	5.56	5.33
34	8.09	6.26	6.00	5.75
35	8.60	6.77	6.50	6.25
36	9.48	7.35	7.05	6.77
37	10.41	7.97	7.64	7.33
38	11.39	8.59	8.24	7.92
39	12.38	9.23	8.87	8.50
40	13.41	9.88	9.47	9.10
41	14.50	10.54	10.10	9.67
42	15.65	11.25	10.75	10.25
43	16.86	11.99	11.44	10.89
44	18.10	12.72	12.12	11.51
45	19.13	13.31	12.67	11.99
46	19.83	13.76	13.08	12.34
47	20.39	14.11	13.38	12.60
48	21.09	14.56	13.78	12.94
49	21.76	14.97	14.17	13.27
50	22.30	15.31	14.45	13.51
51	22.30	15.31	14.45	13.51
52	22.30	15.31	14.45	13.51
53	22.30	15.31	14.45	13.51
54	22.30	15.31	14.45	13.51
55	22.30	15.31	14.45	13.51
56	22.30	15.31	14.45	13.51
57	22.30	15.31	14.45	13.51
58	22.30	15.31	14.45	13.51
59	22.30	15.31	14.45	13.51
60	22.30	15.31	14.45	13.51
61	22.30	15.31	14.45	13.51
62	22.30	15.31	14.45	13.51
63	22.30	15.31	14.45	13.51
64	22.30	15.31	14.45	13.51

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider with COLA
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.34	4.35	4.07	3.78
26	6.60	4.55	4.28	3.99
27	6.86	4.76	4.49	4.21
28	7.19	5.00	4.73	4.46
29	7.61	5.32	5.04	4.77
30	8.17	5.72	5.45	5.17
31	8.95	6.45	6.15	5.86
32	9.79	7.22	6.90	6.59
33	10.67	8.03	7.69	7.36
34	11.67	8.93	8.56	8.22
35	12.77	9.92	9.53	9.16
36	14.04	10.76	10.33	9.92
37	15.37	11.62	11.16	10.72
38	16.73	12.51	12.01	11.53
39	18.14	13.41	12.87	12.36
40	19.54	14.30	13.72	13.17
41	21.09	15.24	14.60	13.97
42	22.72	16.23	15.52	14.81
43	24.43	17.27	16.48	15.67
44	26.15	18.30	17.43	16.54
45	27.55	19.10	18.17	17.20
46	28.29	19.56	18.57	17.56
47	28.83	19.88	18.84	17.80
48	29.56	20.32	19.22	18.14
49	30.20	20.71	19.56	18.44
50	30.71	21.00	19.80	18.65
51	30.71	21.00	19.80	18.65
52	30.71	21.00	19.80	18.65
53	30.71	21.00	19.80	18.65
54	30.71	21.00	19.80	18.65
55	30.71	21.00	19.80	18.65
56	30.71	21.00	19.80	18.65
57	30.71	21.00	19.80	18.65
58	30.71	21.00	19.80	18.65
59	30.71	21.00	19.80	18.65
60	30.71	21.00	19.80	18.65
61	30.71	21.00	19.80	18.65
62	30.71	21.00	19.80	18.65
63	30.71	21.00	19.80	18.65
64	30.71	21.00	19.80	18.65

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider with COLA
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.07	3.36	3.10	2.81
26	5.14	3.40	3.13	2.84
27	5.21	3.45	3.17	2.86
28	5.34	3.52	3.24	2.92
29	5.53	3.64	3.34	3.01
30	5.81	3.82	3.50	3.15
31	6.08	3.98	3.65	3.26
32	6.37	4.15	3.80	3.37
33	6.69	4.35	3.97	3.51
34	7.05	4.57	4.18	3.66
35	7.48	4.83	4.41	3.85
36	8.33	5.39	4.93	4.32
37	9.22	5.97	5.48	4.81
38	10.16	6.59	6.05	5.34
39	11.12	7.22	6.64	5.87
40	12.08	7.84	7.22	6.40
41	13.39	8.73	8.06	7.21
42	14.78	9.65	8.95	8.05
43	16.21	10.62	9.87	8.93
44	17.68	11.59	10.80	9.82
45	18.94	12.44	11.61	10.61
46	19.48	12.75	11.89	10.85
47	19.88	12.97	12.07	11.02
48	20.41	13.27	12.34	11.24
49	20.89	13.54	12.57	11.45
50	21.27	13.75	12.75	11.61
51	21.27	13.75	12.75	11.61
52	21.27	13.75	12.75	11.61
53	21.27	13.75	12.75	11.61
54	21.27	13.75	12.75	11.61
55	21.27	13.75	12.75	11.61
56	21.27	13.75	12.75	11.61
57	21.27	13.75	12.75	11.61
58	21.27	13.75	12.75	11.61
59	21.27	13.75	12.75	11.61
60	21.27	13.75	12.75	11.61
61	21.27	13.75	12.75	11.61
62	21.27	13.75	12.75	11.61
63	21.27	13.75	12.75	11.61
64	21.27	13.75	12.75	11.61

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 3A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.43	3.60	3.32	3.01
26	5.49	3.63	3.35	3.04
27	5.57	3.68	3.39	3.06
28	5.72	3.76	3.46	3.13
29	5.92	3.89	3.58	3.22
30	6.22	4.08	3.74	3.36
31	6.50	4.25	3.90	3.48
32	6.82	4.45	4.07	3.61
33	7.15	4.65	4.25	3.75
34	7.55	4.89	4.47	3.92
35	8.01	5.17	4.72	4.12
36	8.91	5.77	5.28	4.62
37	9.87	6.39	5.86	5.15
38	10.87	7.05	6.47	5.71
39	11.90	7.72	7.10	6.28
40	12.92	8.39	7.72	6.84
41	14.33	9.34	8.63	7.71
42	15.81	10.33	9.57	8.61
43	17.35	11.36	10.56	9.56
44	18.91	12.40	11.55	10.51
45	20.27	13.31	12.43	11.35
46	20.83	13.64	12.72	11.61
47	21.26	13.88	12.92	11.78
48	21.85	14.20	13.21	12.03
49	22.36	14.49	13.45	12.26
50	22.77	14.71	13.64	12.42
51	22.77	14.71	13.64	12.42
52	22.77	14.71	13.64	12.42
53	22.77	14.71	13.64	12.42
54	22.77	14.71	13.64	12.42
55	22.77	14.71	13.64	12.42
56	22.77	14.71	13.64	12.42
57	22.77	14.71	13.64	12.42
58	22.77	14.71	13.64	12.42
59	22.77	14.71	13.64	12.42
60	22.77	14.71	13.64	12.42
61	22.77	14.71	13.64	12.42
62	22.77	14.71	13.64	12.42
63	22.77	14.71	13.64	12.42
64	22.77	14.71	13.64	12.42

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 2A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.41	6.97	6.35	5.76
26	10.46	6.97	6.35	5.77
27	10.51	7.00	6.37	5.78
28	10.67	7.07	6.43	5.83
29	10.95	7.24	6.59	5.97
30	11.42	7.52	6.84	6.20
31	11.67	7.61	6.93	6.28
32	11.96	7.73	7.04	6.38
33	12.27	7.84	7.13	6.46
34	12.68	8.02	7.30	6.61
35	13.16	8.24	7.50	6.80
36	14.45	9.07	8.27	7.50
37	15.80	9.94	9.09	8.23
38	17.22	10.86	9.93	8.99
39	18.65	11.78	10.79	9.77
40	20.08	12.69	11.64	10.55
41	22.17	14.10	12.97	11.76
42	24.34	15.56	14.36	13.03
43	26.63	17.08	15.79	14.35
44	28.94	18.64	17.26	15.69
45	30.92	19.98	18.54	16.86
46	32.00	20.57	19.05	17.25
47	32.84	21.03	19.42	17.52
48	33.91	21.60	19.92	17.89
49	34.89	22.15	20.36	18.22
50	35.70	22.57	20.71	18.48
51	35.70	22.57	20.71	18.48
52	35.70	22.57	20.71	18.48
53	35.70	22.57	20.71	18.48
54	35.70	22.57	20.71	18.48
55	35.70	22.57	20.71	18.48
56	35.70	22.57	20.71	18.48
57	35.70	22.57	20.71	18.48
58	35.70	22.57	20.71	18.48
59	35.70	22.57	20.71	18.48
60	35.70	22.57	20.71	18.48
61	35.70	22.57	20.71	18.48
62	35.70	22.57	20.71	18.48
63	35.70	22.57	20.71	18.48
64	35.70	22.57	20.71	18.48

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 1A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.02	12.16	11.09	10.01
26	19.70	12.53	11.41	10.31
27	20.39	12.90	11.75	10.61
28	21.29	13.40	12.20	11.02
29	22.44	14.06	12.81	11.56
30	23.99	14.98	13.63	12.31
31	26.33	16.27	14.79	13.47
32	28.83	17.66	16.05	14.72
33	31.46	19.12	17.36	16.02
34	34.43	20.78	18.85	17.50
35	37.75	22.63	20.51	19.15
36	42.17	25.16	22.85	21.15
37	46.84	27.82	25.29	23.23
38	51.71	30.59	27.85	25.41
39	56.76	33.45	30.47	27.63
40	61.75	36.26	33.07	29.82
41	70.15	40.92	37.43	33.67
42	78.96	45.78	41.97	37.69
43	88.14	50.86	46.71	41.87
44	97.58	56.03	51.54	46.13
45	105.91	60.56	55.78	49.86
46	106.43	60.72	55.91	49.94
47	106.22	60.47	55.66	49.68
48	106.70	60.59	55.73	49.70
49	106.88	60.56	55.68	49.62
50	106.57	60.24	55.36	49.31
51	106.57	60.24	55.36	49.31
52	106.57	60.24	55.36	49.31
53	106.57	60.24	55.36	49.31
54	106.57	60.24	55.36	49.31
55	106.57	60.24	55.36	49.31
56	106.57	60.24	55.36	49.31
57	106.57	60.24	55.36	49.31
58	106.57	60.24	55.36	49.31
59	106.57	60.24	55.36	49.31
60	106.57	60.24	55.36	49.31
61	106.57	60.24	55.36	49.31
62	106.57	60.24	55.36	49.31
63	106.57	60.24	55.36	49.31
64	106.57	60.24	55.36	49.31

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider with COLA
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.69	3.91	3.65	3.39
26	5.95	4.11	3.85	3.60
27	6.20	4.30	4.05	3.80
28	6.52	4.54	4.30	4.05
29	6.91	4.84	4.59	4.34
30	7.44	5.23	4.97	4.72
31	8.18	5.90	5.63	5.37
32	8.97	6.63	6.34	6.05
33	9.81	7.40	7.08	6.78
34	10.75	8.25	7.91	7.59
35	11.80	9.19	8.82	8.48
36	13.00	9.97	9.57	9.20
37	14.25	10.80	10.37	9.96
38	15.57	11.65	11.18	10.74
39	16.90	12.52	12.02	11.54
40	18.22	13.35	12.82	12.30
41	19.72	14.26	13.67	13.08
42	21.29	15.22	14.56	13.88
43	22.93	16.21	15.48	14.73
44	24.60	17.21	16.40	15.57
45	25.94	17.98	17.11	16.20
46	26.80	18.52	17.59	16.64
47	27.46	18.93	17.95	16.97
48	28.32	19.47	18.42	17.38
49	29.09	19.95	18.84	17.77
50	29.74	20.34	19.18	18.07
51	29.74	20.34	19.18	18.07
52	29.74	20.34	19.18	18.07
53	29.74	20.34	19.18	18.07
54	29.74	20.34	19.18	18.07
55	29.74	20.34	19.18	18.07
56	29.74	20.34	19.18	18.07
57	29.74	20.34	19.18	18.07
58	29.74	20.34	19.18	18.07
59	29.74	20.34	19.18	18.07
60	29.74	20.34	19.18	18.07
61	29.74	20.34	19.18	18.07
62	29.74	20.34	19.18	18.07
63	29.74	20.34	19.18	18.07
64	29.74	20.34	19.18	18.07

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider with COLA
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.67	3.96	3.74	3.52
26	5.81	4.08	3.85	3.64
27	5.95	4.19	3.96	3.76
28	6.15	4.34	4.12	3.92
29	6.41	4.55	4.32	4.12
30	6.80	4.84	4.61	4.40
31	7.16	5.22	4.98	4.77
32	7.55	5.63	5.38	5.16
33	7.99	6.07	5.82	5.59
34	8.47	6.56	6.30	6.05
35	9.03	7.13	6.85	6.59
36	9.98	7.75	7.45	7.15
37	10.97	8.41	8.07	7.76
38	12.03	9.09	8.74	8.39
39	13.12	9.79	9.40	9.03
40	14.21	10.49	10.06	9.67
41	15.40	11.21	10.74	10.28
42	16.67	11.98	11.45	10.94
43	17.99	12.78	12.21	11.61
44	19.35	13.60	12.97	12.32
45	20.48	14.24	13.56	12.84
46	21.34	14.81	14.06	13.29
47	22.08	15.28	14.50	13.65
48	22.96	15.85	15.00	14.09
49	23.81	16.40	15.50	14.52
50	24.52	16.86	15.91	14.85
51	24.52	16.86	15.91	14.85
52	24.52	16.86	15.91	14.85
53	24.52	16.86	15.91	14.85
54	24.52	16.86	15.91	14.85
55	24.52	16.86	15.91	14.85
56	24.52	16.86	15.91	14.85
57	24.52	16.86	15.91	14.85
58	24.52	16.86	15.91	14.85
59	24.52	16.86	15.91	14.85
60	24.52	16.86	15.91	14.85
61	24.52	16.86	15.91	14.85
62	24.52	16.86	15.91	14.85
63	24.52	16.86	15.91	14.85
64	24.52	16.86	15.91	14.85

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider with COLA
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.47	4.44	4.15	3.85
26	6.76	4.67	4.38	4.09
27	7.04	4.89	4.60	4.32
28	7.41	5.16	4.89	4.60
29	7.85	5.50	5.22	4.93
30	8.45	5.94	5.65	5.36
31	9.29	6.71	6.40	6.10
32	10.19	7.53	7.20	6.88
33	11.15	8.41	8.05	7.71
34	12.22	9.37	8.99	8.63
35	13.41	10.44	10.02	9.64
36	14.77	11.33	10.88	10.46
37	16.19	12.27	11.78	11.32
38	17.69	13.24	12.71	12.21
39	19.21	14.23	13.66	13.11
40	20.70	15.17	14.57	13.98
41	22.41	16.21	15.53	14.86
42	24.19	17.30	16.54	15.77
43	26.06	18.42	17.59	16.74
44	27.95	19.56	18.64	17.69
45	29.48	20.43	19.44	18.41
46	30.46	21.05	19.99	18.91
47	31.21	21.51	20.40	19.28
48	32.18	22.12	20.93	19.75
49	33.06	22.67	21.41	20.19
50	33.80	23.11	21.79	20.53
51	33.80	23.11	21.79	20.53
52	33.80	23.11	21.79	20.53
53	33.80	23.11	21.79	20.53
54	33.80	23.11	21.79	20.53
55	33.80	23.11	21.79	20.53
56	33.80	23.11	21.79	20.53
57	33.80	23.11	21.79	20.53
58	33.80	23.11	21.79	20.53
59	33.80	23.11	21.79	20.53
60	33.80	23.11	21.79	20.53
61	33.80	23.11	21.79	20.53
62	33.80	23.11	21.79	20.53
63	33.80	23.11	21.79	20.53
64	33.80	23.11	21.79	20.53

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Female

Extended Partial Rider with COLA
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.17	3.44	3.16	2.87
26	5.25	3.48	3.20	2.90
27	5.34	3.53	3.25	2.93
28	5.49	3.62	3.33	3.01
29	5.70	3.76	3.45	3.11
30	6.00	3.95	3.63	3.26
31	6.30	4.13	3.79	3.38
32	6.62	4.33	3.96	3.52
33	6.97	4.54	4.16	3.67
34	7.37	4.79	4.38	3.85
35	7.84	5.08	4.64	4.06
36	8.74	5.68	5.20	4.56
37	9.71	6.31	5.78	5.09
38	10.72	6.98	6.41	5.66
39	11.77	7.66	7.05	6.23
40	12.78	8.32	7.66	6.79
41	14.22	9.28	8.58	7.67
42	15.73	10.29	9.54	8.59
43	17.29	11.33	10.55	9.54
44	18.89	12.40	11.56	10.51
45	20.27	13.31	12.44	11.35
46	20.96	13.72	12.80	11.68
47	21.52	14.04	13.07	11.93
48	22.22	14.45	13.44	12.25
49	22.86	14.82	13.76	12.54
50	23.39	15.11	14.01	12.77
51	23.39	15.11	14.01	12.77
52	23.39	15.11	14.01	12.77
53	23.39	15.11	14.01	12.77
54	23.39	15.11	14.01	12.77
55	23.39	15.11	14.01	12.77
56	23.39	15.11	14.01	12.77
57	23.39	15.11	14.01	12.77
58	23.39	15.11	14.01	12.77
59	23.39	15.11	14.01	12.77
60	23.39	15.11	14.01	12.77
61	23.39	15.11	14.01	12.77
62	23.39	15.11	14.01	12.77
63	23.39	15.11	14.01	12.77
64	23.39	15.11	14.01	12.77

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 3A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.53	3.67	3.38	3.07
26	5.62	3.72	3.42	3.10
27	5.72	3.78	3.48	3.14
28	5.88	3.88	3.57	3.22
29	6.10	4.02	3.70	3.33
30	6.42	4.22	3.88	3.49
31	6.74	4.42	4.05	3.62
32	7.08	4.63	4.24	3.77
33	7.46	4.86	4.46	3.94
34	7.90	5.13	4.69	4.12
35	8.38	5.44	4.96	4.34
36	9.35	6.08	5.56	4.87
37	10.39	6.76	6.20	5.45
38	11.46	7.46	6.86	6.05
39	12.59	8.19	7.54	6.67
40	13.68	8.90	8.20	7.27
41	15.22	9.93	9.19	8.21
42	16.83	11.01	10.21	9.18
43	18.51	12.13	11.29	10.20
44	20.22	13.26	12.37	11.24
45	21.68	14.25	13.30	12.14
46	22.42	14.68	13.69	12.49
47	23.03	15.02	13.98	12.76
48	23.77	15.46	14.39	13.11
49	24.47	15.86	14.73	13.42
50	25.03	16.17	14.99	13.66
51	25.03	16.17	14.99	13.66
52	25.03	16.17	14.99	13.66
53	25.03	16.17	14.99	13.66
54	25.03	16.17	14.99	13.66
55	25.03	16.17	14.99	13.66
56	25.03	16.17	14.99	13.66
57	25.03	16.17	14.99	13.66
58	25.03	16.17	14.99	13.66
59	25.03	16.17	14.99	13.66
60	25.03	16.17	14.99	13.66
61	25.03	16.17	14.99	13.66
62	25.03	16.17	14.99	13.66
63	25.03	16.17	14.99	13.66
64	25.03	16.17	14.99	13.66

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 2A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.62	7.12	6.48	5.88
26	10.69	7.14	6.50	5.90
27	10.78	7.17	6.54	5.93
28	10.98	7.29	6.64	6.02
29	11.30	7.48	6.82	6.18
30	11.81	7.79	7.10	6.44
31	12.10	7.91	7.21	6.54
32	12.43	8.04	7.33	6.65
33	12.79	8.20	7.47	6.78
34	13.24	8.41	7.66	6.95
35	13.78	8.68	7.90	7.18
36	15.17	9.57	8.73	7.92
37	16.64	10.51	9.60	8.72
38	18.16	11.49	10.52	9.54
39	19.74	12.50	11.45	10.39
40	21.27	13.48	12.36	11.21
41	23.54	15.01	13.81	12.53
42	25.92	16.58	15.30	13.90
43	28.40	18.25	16.88	15.34
44	30.93	19.93	18.47	16.79
45	33.08	21.37	19.83	18.03
46	34.45	22.15	20.50	18.57
47	35.57	22.76	21.04	18.97
48	36.92	23.53	21.68	19.49
49	38.19	24.24	22.30	19.95
50	39.28	24.82	22.80	20.31
51	39.28	24.82	22.80	20.31
52	39.28	24.82	22.80	20.31
53	39.28	24.82	22.80	20.31
54	39.28	24.82	22.80	20.31
55	39.28	24.82	22.80	20.31
56	39.28	24.82	22.80	20.31
57	39.28	24.82	22.80	20.31
58	39.28	24.82	22.80	20.31
59	39.28	24.82	22.80	20.31
60	39.28	24.82	22.80	20.31
61	39.28	24.82	22.80	20.31
62	39.28	24.82	22.80	20.31
63	39.28	24.82	22.80	20.31
64	39.28	24.82	22.80	20.31

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 1A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.40	12.40	11.31	10.20
26	20.15	12.81	11.68	10.54
27	20.91	13.24	12.06	10.89
28	21.91	13.81	12.58	11.37
29	23.14	14.54	13.23	11.96
30	24.80	15.52	14.12	12.77
31	27.30	16.92	15.38	14.02
32	29.97	18.41	16.73	15.37
33	32.82	20.03	18.19	16.81
34	35.99	21.81	19.80	18.41
35	39.54	23.81	21.61	20.19
36	44.29	26.53	24.12	22.34
37	49.32	29.41	26.76	24.60
38	54.58	32.40	29.52	26.96
39	60.01	35.47	32.34	29.35
40	65.38	38.49	35.13	31.70
41	74.48	43.52	39.82	35.85
42	84.06	48.81	44.77	40.21
43	94.06	54.33	49.90	44.76
44	104.31	59.93	55.14	49.36
45	113.33	64.80	59.68	53.35
46	114.51	65.34	60.15	53.73
47	114.93	65.43	60.22	53.76
48	116.08	65.91	60.63	54.08
49	116.93	66.24	60.92	54.30
50	117.22	66.26	60.91	54.25
51	117.22	66.26	60.91	54.25
52	117.22	66.26	60.91	54.25
53	117.22	66.26	60.91	54.25
54	117.22	66.26	60.91	54.25
55	117.22	66.26	60.91	54.25
56	117.22	66.26	60.91	54.25
57	117.22	66.26	60.91	54.25
58	117.22	66.26	60.91	54.25
59	117.22	66.26	60.91	54.25
60	117.22	66.26	60.91	54.25
61	117.22	66.26	60.91	54.25
62	117.22	66.26	60.91	54.25
63	117.22	66.26	60.91	54.25
64	117.22	66.26	60.91	54.25

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.05	2.17	1.24	1.15
26	3.16	2.26	1.31	1.22
27	3.27	2.36	1.38	1.29
28	3.38	2.44	1.45	1.37
29	3.50	2.55	1.53	1.44
30	3.62	2.64	1.61	1.51
31	3.79	2.80	1.75	1.65
32	3.96	2.97	1.91	1.80
33	4.16	3.14	2.07	1.96
34	4.36	3.32	2.23	2.12
35	4.65	3.57	2.44	2.31
36	4.91	3.77	2.62	2.50
37	5.27	4.04	2.86	2.73
38	5.75	4.39	3.18	3.03
39	6.31	4.81	3.52	3.38
40	6.93	5.27	3.92	3.75
41	7.51	5.70	4.40	4.21
42	8.13	6.14	4.93	4.72
43	8.82	6.63	5.51	5.28
44	9.59	7.18	6.17	5.91
45	10.41	7.78	6.86	6.59
46	11.57	8.58	7.44	7.13
47	12.89	9.48	8.09	7.75
48	14.09	10.31	8.67	8.29
49	15.22	11.08	9.18	8.79
50	16.34	11.84	9.71	9.29
51	16.34	11.84	9.71	9.29
52	16.34	11.84	9.71	9.29
53	16.34	11.84	9.71	9.29
54	16.34	11.84	9.71	9.29
55	16.34	11.84	9.71	9.29
56	16.34	11.84	9.71	9.29
57	16.34	11.84	9.71	9.29
58	16.34	11.84	9.71	9.29
59	16.34	11.84	9.71	9.29
60	16.34	11.84	9.71	9.29
61	16.34	11.84	9.71	9.29
62	16.34	11.84	9.71	9.29
63	16.34	11.84	9.71	9.29
64	16.34	11.84	9.71	9.29

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 | Extended Partial Rider with COLA | 5A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.62	1.61	1.40	1.30
26	2.68	1.67	1.43	1.33
27	2.73	1.73	1.45	1.35
28	2.78	1.79	1.49	1.38
29	2.84	1.86	1.51	1.42
30	2.91	1.92	1.55	1.46
31	2.93	2.00	1.55	1.46
32	2.96	2.09	1.56	1.48
33	2.99	2.16	1.57	1.49
34	3.05	2.27	1.60	1.52
35	3.14	2.39	1.63	1.56
36	3.35	2.56	1.77	1.69
37	3.65	2.77	1.95	1.86
38	4.02	3.07	2.18	2.08
39	4.46	3.39	2.44	2.33
40	4.95	3.76	2.73	2.61
41	5.47	4.16	3.09	2.96
42	6.06	4.59	3.49	3.33
43	6.69	5.06	3.92	3.76
44	7.40	5.59	4.43	4.23
45	8.19	6.17	4.97	4.74
46	9.13	6.82	5.48	5.24
47	10.18	7.55	6.05	5.77
48	11.18	8.23	6.60	6.31
49	12.10	8.86	7.09	6.77
50	13.04	9.51	7.59	7.25
51	13.04	9.51	7.59	7.25
52	13.04	9.51	7.59	7.25
53	13.04	9.51	7.59	7.25
54	13.04	9.51	7.59	7.25
55	13.04	9.51	7.59	7.25
56	13.04	9.51	7.59	7.25
57	13.04	9.51	7.59	7.25
58	13.04	9.51	7.59	7.25
59	13.04	9.51	7.59	7.25
60	13.04	9.51	7.59	7.25
61	13.04	9.51	7.59	7.25
62	13.04	9.51	7.59	7.25
63	13.04	9.51	7.59	7.25
64	13.04	9.51	7.59	7.25

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.51	2.49	1.42	1.32
26	3.63	2.60	1.51	1.40
27	3.76	2.71	1.59	1.48
28	3.89	2.81	1.67	1.57
29	4.02	2.93	1.76	1.65
30	4.16	3.03	1.85	1.73
31	4.36	3.22	2.01	1.90
32	4.55	3.41	2.19	2.07
33	4.78	3.61	2.38	2.25
34	5.01	3.82	2.56	2.44
35	5.34	4.10	2.80	2.66
36	5.64	4.33	3.01	2.87
37	6.06	4.64	3.29	3.14
38	6.61	5.05	3.65	3.48
39	7.25	5.53	4.05	3.88
40	7.96	6.06	4.50	4.31
41	8.63	6.55	5.06	4.84
42	9.35	7.06	5.67	5.42
43	10.14	7.62	6.33	6.07
44	11.02	8.25	7.09	6.79
45	11.96	8.94	7.89	7.57
46	13.30	9.86	8.55	8.19
47	14.82	10.90	9.30	8.91
48	16.20	11.85	9.96	9.53
49	17.49	12.73	10.55	10.10
50	18.78	13.61	11.16	10.68
51	18.78	13.61	11.16	10.68
52	18.78	13.61	11.16	10.68
53	18.78	13.61	11.16	10.68
54	18.78	13.61	11.16	10.68
55	18.78	13.61	11.16	10.68
56	18.78	13.61	11.16	10.68
57	18.78	13.61	11.16	10.68
58	18.78	13.61	11.16	10.68
59	18.78	13.61	11.16	10.68
60	18.78	13.61	11.16	10.68
61	18.78	13.61	11.16	10.68
62	18.78	13.61	11.16	10.68
63	18.78	13.61	11.16	10.68
64	18.78	13.61	11.16	10.68

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012 Unisex	Extended Partial Rider with COLA 10 Year Benefit Period			3P - Class Non-Smoker
	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.52	1.69	1.48	1.32
26	2.49	1.72	1.49	1.32
27	2.53	1.74	1.50	1.33
28	2.57	1.77	1.52	1.34
29	2.61	1.80	1.54	1.36
30	2.65	1.82	1.56	1.38
31	2.69	1.85	1.56	1.39
32	2.73	1.88	1.57	1.40
33	2.78	1.91	1.58	1.42
34	2.84	1.95	1.60	1.45
35	2.95	2.02	1.65	1.49
36	3.21	2.20	1.79	1.62
37	3.54	2.42	1.98	1.80
38	3.95	2.71	2.21	2.01
39	4.42	3.03	2.47	2.26
40	4.95	3.40	2.77	2.53
41	5.68	3.90	3.18	2.91
42	6.49	4.46	3.63	3.33
43	7.37	5.07	4.12	3.79
44	8.37	5.76	4.68	4.30
45	9.46	6.51	5.29	4.86
46	10.44	7.15	5.84	5.35
47	11.54	7.87	6.46	5.89
48	12.54	8.52	7.01	6.39
49	13.47	9.12	7.53	6.82
50	14.41	9.72	8.06	7.28
51	14.41	9.72	8.06	7.28
52	14.41	9.72	8.06	7.28
53	14.41	9.72	8.06	7.28
54	14.41	9.72	8.06	7.28
55	14.41	9.72	8.06	7.28
56	14.41	9.72	8.06	7.28
57	14.41	9.72	8.06	7.28
58	14.41	9.72	8.06	7.28
59	14.41	9.72	8.06	7.28
60	14.41	9.72	8.06	7.28
61	14.41	9.72	8.06	7.28
62	14.41	9.72	8.06	7.28
63	14.41	9.72	8.06	7.28
64	14.41	9.72	8.06	7.28

For smokers the premium rates are increased by 35 percent.

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

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

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.70	1.80	1.58	1.40
26	2.66	1.84	1.59	1.42
27	2.71	1.87	1.61	1.42
28	2.75	1.89	1.63	1.44
29	2.80	1.92	1.65	1.46
30	2.84	1.95	1.67	1.48
31	2.87	1.97	1.67	1.49
32	2.92	2.01	1.68	1.50
33	2.98	2.04	1.70	1.52
34	3.04	2.09	1.71	1.55
35	3.15	2.16	1.77	1.59
36	3.44	2.35	1.92	1.74
37	3.79	2.59	2.11	1.92
38	4.23	2.90	2.37	2.16
39	4.73	3.24	2.64	2.42
40	5.29	3.63	2.97	2.72
41	6.08	4.17	3.40	3.11
42	6.94	4.77	3.88	3.57
43	7.90	5.42	4.42	4.06
44	8.96	6.16	5.01	4.60
45	10.12	6.97	5.65	5.21
46	11.16	7.64	6.24	5.72
47	12.35	8.41	6.90	6.29
48	13.42	9.12	7.51	6.83
49	14.42	9.75	8.06	7.30
50	15.41	10.39	8.62	7.78
51	15.41	10.39	8.62	7.78
52	15.41	10.39	8.62	7.78
53	15.41	10.39	8.62	7.78
54	15.41	10.39	8.62	7.78
55	15.41	10.39	8.62	7.78
56	15.41	10.39	8.62	7.78
57	15.41	10.39	8.62	7.78
58	15.41	10.39	8.62	7.78
59	15.41	10.39	8.62	7.78
60	15.41	10.39	8.62	7.78
61	15.41	10.39	8.62	7.78
62	15.41	10.39	8.62	7.78
63	15.41	10.39	8.62	7.78
64	15.41	10.39	8.62	7.78

For smokers the premium rates are increased by 35 percent.

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

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

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.75	3.35	2.88	2.53
26	4.80	3.35	2.88	2.54
27	4.85	3.39	2.89	2.55
28	4.91	3.41	2.89	2.56
29	4.97	3.45	2.91	2.58
30	5.03	3.47	2.91	2.59
31	5.03	3.41	2.84	2.54
32	5.03	3.36	2.78	2.51
33	5.07	3.33	2.73	2.49
34	5.11	3.30	2.69	2.47
35	5.25	3.34	2.70	2.51
36	5.61	3.59	2.91	2.70
37	6.09	3.92	3.18	2.95
38	6.71	4.33	3.51	3.26
39	7.43	4.83	3.92	3.62
40	8.23	5.37	4.36	4.03
41	9.38	6.19	5.01	4.62
42	10.64	7.09	5.73	5.30
43	12.05	8.09	6.54	6.03
44	13.60	9.21	7.43	6.85
45	15.32	10.45	8.41	7.75
46	17.08	11.57	9.37	8.60
47	19.06	12.85	10.45	9.53
48	20.88	14.02	11.45	10.40
49	22.56	15.09	12.35	11.18
50	24.29	16.19	13.30	12.00
51	24.29	16.19	13.30	12.00
52	24.29	16.19	13.30	12.00
53	24.29	16.19	13.30	12.00
54	24.29	16.19	13.30	12.00
55	24.29	16.19	13.30	12.00
56	24.29	16.19	13.30	12.00
57	24.29	16.19	13.30	12.00
58	24.29	16.19	13.30	12.00
59	24.29	16.19	13.30	12.00
60	24.29	16.19	13.30	12.00
61	24.29	16.19	13.30	12.00
62	24.29	16.19	13.30	12.00
63	24.29	16.19	13.30	12.00
64	24.29	16.19	13.30	12.00

For smokers the premium rates are increased by 35 percent.

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

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

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.92	4.51	3.65	3.15
26	7.24	4.72	3.83	3.32
27	7.57	4.93	4.01	3.50
28	7.89	5.14	4.19	3.68
29	8.23	5.35	4.37	3.86
30	8.56	5.57	4.56	4.04
31	9.26	6.02	4.96	4.44
32	10.00	6.50	5.38	4.86
33	10.77	6.98	5.81	5.28
34	11.57	7.50	6.26	5.74
35	12.58	8.15	6.83	6.29
36	13.80	8.98	7.33	6.74
37	15.33	10.01	7.98	7.35
38	17.25	11.29	8.82	8.12
39	19.44	12.75	9.79	9.01
40	21.88	14.39	10.87	10.01
41	26.03	17.22	12.44	11.45
42	30.61	20.34	14.16	13.03
43	35.73	23.83	16.08	14.79
44	41.41	27.70	18.21	16.75
45	47.70	32.00	20.55	18.90
46	49.92	33.47	21.60	19.86
47	52.62	35.26	22.83	20.99
48	54.78	36.69	23.85	21.92
49	56.54	37.85	24.69	22.69
50	58.31	39.02	25.54	23.45
51	58.31	39.02	25.54	23.45
52	58.31	39.02	25.54	23.45
53	58.31	39.02	25.54	23.45
54	58.31	39.02	25.54	23.45
55	58.31	39.02	25.54	23.45
56	58.31	39.02	25.54	23.45
57	58.31	39.02	25.54	23.45
58	58.31	39.02	25.54	23.45
59	58.31	39.02	25.54	23.45
60	58.31	39.02	25.54	23.45
61	58.31	39.02	25.54	23.45
62	58.31	39.02	25.54	23.45
63	58.31	39.02	25.54	23.45
64	58.31	39.02	25.54	23.45

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.42	3.25	2.07	1.95
26	4.55	3.35	2.16	2.05
27	4.66	3.46	2.26	2.14
28	4.79	3.57	2.35	2.23
29	4.93	3.67	2.44	2.31
30	5.05	3.78	2.53	2.41
31	5.26	3.98	2.74	2.60
32	5.48	4.20	2.94	2.81
33	5.72	4.41	3.14	3.00
34	5.98	4.65	3.37	3.23
35	6.32	4.97	3.65	3.50
36	6.62	5.19	3.86	3.71
37	7.05	5.50	4.16	3.99
38	7.62	5.94	4.55	4.38
39	8.30	6.45	4.99	4.80
40	9.05	7.01	5.49	5.28
41	9.73	7.50	6.08	5.85
42	10.47	8.04	6.74	6.47
43	11.29	8.63	7.46	7.17
44	12.18	9.26	8.26	7.93
45	13.14	9.95	9.11	8.75
46	14.10	10.60	9.50	9.12
47	15.22	11.34	9.97	9.56
48	16.17	11.97	10.33	9.90
49	17.02	12.52	10.61	10.16
50	17.86	13.06	10.88	10.42
51	17.86	13.06	10.88	10.42
52	17.86	13.06	10.88	10.42
53	17.86	13.06	10.88	10.42
54	17.86	13.06	10.88	10.42
55	17.86	13.06	10.88	10.42
56	17.86	13.06	10.88	10.42
57	17.86	13.06	10.88	10.42
58	17.86	13.06	10.88	10.42
59	17.86	13.06	10.88	10.42
60	17.86	13.06	10.88	10.42
61	17.86	13.06	10.88	10.42
62	17.86	13.06	10.88	10.42
63	17.86	13.06	10.88	10.42
64	17.86	13.06	10.88	10.42

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.76	2.40	2.22	2.06
26	3.80	2.47	2.24	2.09
27	3.86	2.54	2.27	2.12
28	3.91	2.61	2.30	2.16
29	3.97	2.68	2.33	2.19
30	4.04	2.77	2.36	2.24
31	4.05	2.85	2.35	2.23
32	4.07	2.95	2.36	2.25
33	4.10	3.05	2.37	2.27
34	4.15	3.16	2.39	2.29
35	4.28	3.33	2.45	2.35
36	4.52	3.52	2.61	2.51
37	4.87	3.78	2.83	2.73
38	5.33	4.13	3.13	3.01
39	5.86	4.54	3.45	3.33
40	6.46	4.99	3.84	3.69
41	7.09	5.47	4.28	4.12
42	7.80	5.99	4.78	4.59
43	8.56	6.57	5.34	5.12
44	9.42	7.20	5.95	5.70
45	10.35	7.90	6.62	6.34
46	11.13	8.41	7.00	6.71
47	12.04	9.04	7.47	7.16
48	12.83	9.56	7.86	7.51
49	13.55	10.03	8.19	7.85
50	14.27	10.50	8.50	8.15
51	14.27	10.50	8.50	8.15
52	14.27	10.50	8.50	8.15
53	14.27	10.50	8.50	8.15
54	14.27	10.50	8.50	8.15
55	14.27	10.50	8.50	8.15
56	14.27	10.50	8.50	8.15
57	14.27	10.50	8.50	8.15
58	14.27	10.50	8.50	8.15
59	14.27	10.50	8.50	8.15
60	14.27	10.50	8.50	8.15
61	14.27	10.50	8.50	8.15
62	14.27	10.50	8.50	8.15
63	14.27	10.50	8.50	8.15
64	14.27	10.50	8.50	8.15

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.08	3.73	2.38	2.24
26	5.23	3.85	2.48	2.36
27	5.36	3.98	2.60	2.46
28	5.51	4.10	2.70	2.56
29	5.67	4.22	2.81	2.66
30	5.81	4.35	2.91	2.77
31	6.05	4.58	3.15	2.99
32	6.30	4.83	3.38	3.23
33	6.57	5.07	3.61	3.45
34	6.87	5.35	3.87	3.71
35	7.27	5.71	4.20	4.02
36	7.61	5.96	4.44	4.26
37	8.10	6.32	4.78	4.59
38	8.76	6.83	5.23	5.03
39	9.54	7.41	5.74	5.52
40	10.40	8.06	6.31	6.07
41	11.18	8.62	6.99	6.72
42	12.04	9.24	7.75	7.44
43	12.98	9.92	8.58	8.24
44	14.00	10.64	9.49	9.11
45	15.10	11.44	10.47	10.06
46	16.21	12.18	10.92	10.48
47	17.49	13.04	11.46	10.99
48	18.59	13.76	11.87	11.38
49	19.56	14.39	12.19	11.68
50	20.53	15.01	12.50	11.98
51	20.53	15.01	12.50	11.98
52	20.53	15.01	12.50	11.98
53	20.53	15.01	12.50	11.98
54	20.53	15.01	12.50	11.98
55	20.53	15.01	12.50	11.98
56	20.53	15.01	12.50	11.98
57	20.53	15.01	12.50	11.98
58	20.53	15.01	12.50	11.98
59	20.53	15.01	12.50	11.98
60	20.53	15.01	12.50	11.98
61	20.53	15.01	12.50	11.98
62	20.53	15.01	12.50	11.98
63	20.53	15.01	12.50	11.98
64	20.53	15.01	12.50	11.98

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.63	2.52	2.34	2.13
26	3.58	2.55	2.33	2.09
27	3.60	2.57	2.34	2.09
28	3.63	2.59	2.34	2.10
29	3.67	2.61	2.35	2.11
30	3.70	2.63	2.37	2.12
31	3.72	2.64	2.35	2.12
32	3.76	2.66	2.35	2.13
33	3.81	2.69	2.36	2.14
34	3.87	2.72	2.37	2.16
35	4.00	2.81	2.42	2.22
36	4.30	3.02	2.60	2.39
37	4.70	3.30	2.84	2.60
38	5.20	3.65	3.13	2.88
39	5.78	4.06	3.48	3.20
40	6.42	4.50	3.86	3.55
41	7.32	5.14	4.39	4.04
42	8.30	5.82	4.96	4.57
43	9.40	6.59	5.59	5.16
44	10.59	7.41	6.28	5.80
45	11.92	8.34	7.04	6.51
46	12.69	8.83	7.45	6.87
47	13.61	9.42	7.94	7.29
48	14.36	9.89	8.34	7.61
49	15.04	10.31	8.68	7.90
50	15.72	10.73	9.02	8.19
51	15.72	10.73	9.02	8.19
52	15.72	10.73	9.02	8.19
53	15.72	10.73	9.02	8.19
54	15.72	10.73	9.02	8.19
55	15.72	10.73	9.02	8.19
56	15.72	10.73	9.02	8.19
57	15.72	10.73	9.02	8.19
58	15.72	10.73	9.02	8.19
59	15.72	10.73	9.02	8.19
60	15.72	10.73	9.02	8.19
61	15.72	10.73	9.02	8.19
62	15.72	10.73	9.02	8.19
63	15.72	10.73	9.02	8.19
64	15.72	10.73	9.02	8.19

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.88	2.70	2.50	2.28
26	3.84	2.73	2.50	2.24
27	3.86	2.75	2.50	2.24
28	3.89	2.77	2.51	2.25
29	3.92	2.79	2.52	2.26
30	3.96	2.82	2.52	2.27
31	3.99	2.83	2.52	2.27
32	4.03	2.85	2.52	2.28
33	4.07	2.87	2.51	2.29
34	4.14	2.92	2.54	2.31
35	4.28	3.01	2.60	2.37
36	4.60	3.23	2.79	2.55
37	5.02	3.53	3.04	2.78
38	5.57	3.91	3.36	3.09
39	6.19	4.34	3.73	3.43
40	6.87	4.82	4.14	3.80
41	7.83	5.49	4.69	4.32
42	8.89	6.23	5.31	4.90
43	10.06	7.05	5.99	5.53
44	11.34	7.93	6.72	6.21
45	12.75	8.92	7.53	6.97
46	13.57	9.45	7.97	7.34
47	14.56	10.07	8.49	7.79
48	15.37	10.59	8.93	8.14
49	16.09	11.03	9.29	8.45
50	16.82	11.47	9.66	8.76
51	16.82	11.47	9.66	8.76
52	16.82	11.47	9.66	8.76
53	16.82	11.47	9.66	8.76
54	16.82	11.47	9.66	8.76
55	16.82	11.47	9.66	8.76
56	16.82	11.47	9.66	8.76
57	16.82	11.47	9.66	8.76
58	16.82	11.47	9.66	8.76
59	16.82	11.47	9.66	8.76
60	16.82	11.47	9.66	8.76
61	16.82	11.47	9.66	8.76
62	16.82	11.47	9.66	8.76
63	16.82	11.47	9.66	8.76
64	16.82	11.47	9.66	8.76

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.88	4.99	4.55	4.06
26	6.90	4.98	4.52	4.03
27	6.91	4.97	4.48	4.02
28	6.94	4.97	4.47	4.00
29	6.97	4.98	4.45	3.99
30	7.00	4.97	4.43	3.98
31	6.95	4.86	4.29	3.88
32	6.92	4.77	4.18	3.81
33	6.92	4.68	4.08	3.74
34	6.94	4.63	4.00	3.71
35	7.07	4.65	3.99	3.72
36	7.48	4.94	4.23	3.95
37	8.06	5.34	4.57	4.26
38	8.83	5.86	5.01	4.66
39	9.69	6.45	5.51	5.12
40	10.66	7.12	6.06	5.64
41	12.07	8.13	6.92	6.42
42	13.61	9.25	7.83	7.27
43	15.33	10.49	8.85	8.21
44	17.21	11.85	9.97	9.24
45	19.29	13.37	11.22	10.38
46	20.74	14.28	11.98	11.03
47	22.44	15.35	12.85	11.79
48	23.89	16.25	13.59	12.41
49	25.18	17.04	14.23	12.96
50	26.49	17.84	14.88	13.49
51	26.49	17.84	14.88	13.49
52	26.49	17.84	14.88	13.49
53	26.49	17.84	14.88	13.49
54	26.49	17.84	14.88	13.49
55	26.49	17.84	14.88	13.49
56	26.49	17.84	14.88	13.49
57	26.49	17.84	14.88	13.49
58	26.49	17.84	14.88	13.49
59	26.49	17.84	14.88	13.49
60	26.49	17.84	14.88	13.49
61	26.49	17.84	14.88	13.49
62	26.49	17.84	14.88	13.49
63	26.49	17.84	14.88	13.49
64	26.49	17.84	14.88	13.49

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.96	6.75	5.81	5.11
26	10.33	6.99	6.04	5.33
27	10.71	7.25	6.26	5.56
28	11.08	7.49	6.48	5.78
29	11.48	7.75	6.72	6.02
30	11.87	8.00	6.95	6.24
31	12.76	8.59	7.49	6.79
32	13.69	9.20	8.06	7.36
33	14.65	9.82	8.64	7.94
34	15.66	10.49	9.25	8.55
35	16.94	11.32	10.02	9.30
36	18.42	12.34	10.64	9.88
37	20.29	13.61	11.47	10.65
38	22.65	15.23	12.58	11.66
39	25.35	17.06	13.83	12.82
40	28.35	19.10	15.22	14.11
41	33.48	22.64	17.29	16.03
42	39.13	26.55	19.56	18.11
43	45.41	30.88	22.05	20.42
44	52.34	35.66	24.78	22.92
45	60.01	40.94	27.78	25.69
46	60.94	41.51	28.09	25.97
47	62.42	42.45	28.67	26.48
48	63.12	42.84	28.84	26.63
49	63.39	42.95	28.85	26.62
50	63.62	43.04	28.83	26.59
51	63.62	43.04	28.83	26.59
52	63.62	43.04	28.83	26.59
53	63.62	43.04	28.83	26.59
54	63.62	43.04	28.83	26.59
55	63.62	43.04	28.83	26.59
56	63.62	43.04	28.83	26.59
57	63.62	43.04	28.83	26.59
58	63.62	43.04	28.83	26.59
59	63.62	43.04	28.83	26.59
60	63.62	43.04	28.83	26.59
61	63.62	43.04	28.83	26.59
62	63.62	43.04	28.83	26.59
63	63.62	43.04	28.83	26.59
64	63.62	43.04	28.83	26.59

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.52	3.31	2.11	2.00
26	4.65	3.43	2.21	2.10
27	4.79	3.56	2.32	2.19
28	4.93	3.67	2.42	2.30
29	5.08	3.80	2.53	2.40
30	5.23	3.92	2.63	2.51
31	5.46	4.14	2.84	2.71
32	5.71	4.38	3.08	2.93
33	5.97	4.62	3.31	3.17
34	6.25	4.88	3.56	3.40
35	6.64	5.23	3.86	3.70
36	6.95	5.45	4.10	3.92
37	7.42	5.81	4.42	4.24
38	8.06	6.29	4.84	4.65
39	8.78	6.84	5.31	5.10
40	9.58	7.44	5.85	5.61
41	10.33	7.98	6.49	6.23
42	11.14	8.55	7.19	6.90
43	12.03	9.20	7.97	7.66
44	13.02	9.90	8.82	8.47
45	14.07	10.65	9.76	9.37
46	15.19	11.41	10.23	9.80
47	16.49	12.29	10.81	10.36
48	17.62	13.03	11.24	10.77
49	18.63	13.69	11.61	11.12
50	19.64	14.36	11.96	11.47
51	19.64	14.36	11.96	11.47
52	19.64	14.36	11.96	11.47
53	19.64	14.36	11.96	11.47
54	19.64	14.36	11.96	11.47
55	19.64	14.36	11.96	11.47
56	19.64	14.36	11.96	11.47
57	19.64	14.36	11.96	11.47
58	19.64	14.36	11.96	11.47
59	19.64	14.36	11.96	11.47
60	19.64	14.36	11.96	11.47
61	19.64	14.36	11.96	11.47
62	19.64	14.36	11.96	11.47
63	19.64	14.36	11.96	11.47
64	19.64	14.36	11.96	11.47

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.83	2.44	2.26	2.10
26	3.89	2.52	2.29	2.14
27	3.95	2.61	2.33	2.18
28	4.02	2.69	2.36	2.22
29	4.10	2.78	2.41	2.27
30	4.18	2.87	2.46	2.32
31	4.20	2.97	2.46	2.33
32	4.23	3.08	2.47	2.35
33	4.28	3.19	2.48	2.38
34	4.35	3.31	2.51	2.42
35	4.48	3.51	2.58	2.49
36	4.76	3.71	2.76	2.66
37	5.14	4.00	3.01	2.90
38	5.64	4.38	3.31	3.20
39	6.20	4.81	3.67	3.54
40	6.85	5.31	4.08	3.93
41	7.54	5.82	4.56	4.39
42	8.30	6.38	5.11	4.90
43	9.13	7.01	5.70	5.46
44	10.06	7.70	6.36	6.10
45	11.07	8.45	7.09	6.78
46	11.99	9.07	7.56	7.24
47	13.05	9.80	8.10	7.76
48	13.96	10.40	8.54	8.19
49	14.84	10.99	8.96	8.58
50	15.68	11.54	9.36	8.98
51	15.68	11.54	9.36	8.98
52	15.68	11.54	9.36	8.98
53	15.68	11.54	9.36	8.98
54	15.68	11.54	9.36	8.98
55	15.68	11.54	9.36	8.98
56	15.68	11.54	9.36	8.98
57	15.68	11.54	9.36	8.98
58	15.68	11.54	9.36	8.98
59	15.68	11.54	9.36	8.98
60	15.68	11.54	9.36	8.98
61	15.68	11.54	9.36	8.98
62	15.68	11.54	9.36	8.98
63	15.68	11.54	9.36	8.98
64	15.68	11.54	9.36	8.98

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.19	3.81	2.43	2.30
26	5.35	3.94	2.54	2.41
27	5.51	4.09	2.67	2.52
28	5.67	4.22	2.78	2.64
29	5.84	4.37	2.91	2.76
30	6.01	4.51	3.02	2.88
31	6.28	4.76	3.27	3.12
32	6.56	5.03	3.54	3.37
33	6.86	5.31	3.80	3.64
34	7.18	5.61	4.09	3.91
35	7.63	6.01	4.44	4.25
36	7.99	6.27	4.71	4.51
37	8.53	6.68	5.08	4.87
38	9.26	7.23	5.56	5.34
39	10.09	7.86	6.10	5.86
40	11.01	8.55	6.72	6.45
41	11.87	9.17	7.46	7.16
42	12.81	9.83	8.26	7.93
43	13.83	10.58	9.16	8.80
44	14.96	11.38	10.14	9.74
45	16.17	12.24	11.22	10.77
46	17.46	13.11	11.76	11.27
47	18.95	14.13	12.42	11.91
48	20.25	14.98	12.92	12.38
49	21.41	15.74	13.34	12.78
50	22.58	16.51	13.75	13.18
51	22.58	16.51	13.75	13.18
52	22.58	16.51	13.75	13.18
53	22.58	16.51	13.75	13.18
54	22.58	16.51	13.75	13.18
55	22.58	16.51	13.75	13.18
56	22.58	16.51	13.75	13.18
57	22.58	16.51	13.75	13.18
58	22.58	16.51	13.75	13.18
59	22.58	16.51	13.75	13.18
60	22.58	16.51	13.75	13.18
61	22.58	16.51	13.75	13.18
62	22.58	16.51	13.75	13.18
63	22.58	16.51	13.75	13.18
64	22.58	16.51	13.75	13.18

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.71	2.57	2.39	2.17
26	3.66	2.61	2.39	2.13
27	3.70	2.64	2.40	2.15
28	3.74	2.66	2.41	2.16
29	3.78	2.69	2.43	2.19
30	3.83	2.72	2.45	2.20
31	3.85	2.74	2.44	2.21
32	3.90	2.76	2.45	2.22
33	3.97	2.81	2.47	2.24
34	4.05	2.85	2.49	2.27
35	4.20	2.96	2.56	2.35
36	4.52	3.19	2.75	2.53
37	4.95	3.48	3.00	2.76
38	5.50	3.87	3.33	3.06
39	6.12	4.30	3.69	3.39
40	6.80	4.77	4.09	3.77
41	7.78	5.46	4.66	4.30
42	8.85	6.21	5.29	4.88
43	10.03	7.03	5.97	5.51
44	11.32	7.93	6.72	6.21
45	12.75	8.93	7.53	6.97
46	13.67	9.52	8.03	7.40
47	14.75	10.21	8.61	7.91
48	15.66	10.79	9.08	8.31
49	16.47	11.29	9.50	8.66
50	17.29	11.79	9.93	9.01
51	17.29	11.79	9.93	9.01
52	17.29	11.79	9.93	9.01
53	17.29	11.79	9.93	9.01
54	17.29	11.79	9.93	9.01
55	17.29	11.79	9.93	9.01
56	17.29	11.79	9.93	9.01
57	17.29	11.79	9.93	9.01
58	17.29	11.79	9.93	9.01
59	17.29	11.79	9.93	9.01
60	17.29	11.79	9.93	9.01
61	17.29	11.79	9.93	9.01
62	17.29	11.79	9.93	9.01
63	17.29	11.79	9.93	9.01
64	17.29	11.79	9.93	9.01

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.97	2.75	2.56	2.32
26	3.92	2.79	2.55	2.28
27	3.96	2.82	2.57	2.30
28	4.00	2.85	2.59	2.31
29	4.05	2.88	2.60	2.34
30	4.10	2.91	2.62	2.36
31	4.13	2.93	2.62	2.36
32	4.19	2.96	2.62	2.37
33	4.25	3.01	2.64	2.40
34	4.33	3.05	2.66	2.43
35	4.48	3.16	2.73	2.51
36	4.83	3.40	2.94	2.70
37	5.30	3.73	3.22	2.95
38	5.88	4.14	3.56	3.27
39	6.54	4.60	3.95	3.64
40	7.28	5.11	4.38	4.03
41	8.33	5.84	4.99	4.60
42	9.47	6.64	5.66	5.22
43	10.74	7.53	6.39	5.91
44	12.11	8.49	7.19	6.64
45	13.65	9.55	8.06	7.47
46	14.64	10.17	8.59	7.91
47	15.78	10.91	9.20	8.45
48	16.76	11.54	9.73	8.89
49	17.63	12.08	10.17	9.27
50	18.50	12.62	10.63	9.64
51	18.50	12.62	10.63	9.64
52	18.50	12.62	10.63	9.64
53	18.50	12.62	10.63	9.64
54	18.50	12.62	10.63	9.64
55	18.50	12.62	10.63	9.64
56	18.50	12.62	10.63	9.64
57	18.50	12.62	10.63	9.64
58	18.50	12.62	10.63	9.64
59	18.50	12.62	10.63	9.64
60	18.50	12.62	10.63	9.64
61	18.50	12.62	10.63	9.64
62	18.50	12.62	10.63	9.64
63	18.50	12.62	10.63	9.64
64	18.50	12.62	10.63	9.64

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.02	5.09	4.64	4.14
26	7.06	5.10	4.62	4.13
27	7.09	5.10	4.60	4.12
28	7.14	5.13	4.60	4.13
29	7.19	5.13	4.59	4.13
30	7.24	5.16	4.59	4.13
31	7.20	5.05	4.46	4.04
32	7.19	4.96	4.35	3.97
33	7.21	4.91	4.26	3.93
34	7.25	4.87	4.19	3.90
35	7.41	4.89	4.20	3.92
36	7.86	5.21	4.47	4.18
37	8.50	5.65	4.83	4.51
38	9.31	6.21	5.31	4.94
39	10.25	6.85	5.85	5.45
40	11.30	7.56	6.45	5.99
41	12.81	8.65	7.35	6.82
42	14.49	9.87	8.36	7.75
43	16.35	11.21	9.46	8.78
44	18.40	12.68	10.67	9.88
45	20.64	14.30	12.00	11.11
46	22.34	15.38	12.89	11.88
47	24.31	16.63	13.93	12.78
48	26.03	17.72	14.81	13.52
49	27.60	18.68	15.60	14.20
50	29.14	19.63	16.37	14.84
51	29.14	19.63	16.37	14.84
52	29.14	19.63	16.37	14.84
53	29.14	19.63	16.37	14.84
54	29.14	19.63	16.37	14.84
55	29.14	19.63	16.37	14.84
56	29.14	19.63	16.37	14.84
57	29.14	19.63	16.37	14.84
58	29.14	19.63	16.37	14.84
59	29.14	19.63	16.37	14.84
60	29.14	19.63	16.37	14.84
61	29.14	19.63	16.37	14.84
62	29.14	19.63	16.37	14.84
63	29.14	19.63	16.37	14.84
64	29.14	19.63	16.37	14.84

For smokers the premium rates are increased by 35 percent.

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

EPS-G-2012
Unisex

Extended Partial Rider with COLA
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.15	6.88	5.92	5.21
26	10.57	7.16	6.17	5.46
27	10.99	7.44	6.43	5.72
28	11.42	7.72	6.69	5.97
29	11.85	8.01	6.95	6.22
30	12.28	8.29	7.21	6.48
31	13.24	8.93	7.80	7.08
32	14.24	9.59	8.42	7.69
33	15.29	10.29	9.06	8.33
34	16.39	11.01	9.73	9.00
35	17.76	11.92	10.56	9.81
36	19.35	13.01	11.24	10.44
37	21.38	14.40	12.15	11.28
38	23.93	16.14	13.35	12.39
39	26.81	18.09	14.69	13.62
40	30.02	20.27	16.18	15.00
41	35.56	24.09	18.42	17.07
42	41.67	28.31	20.88	19.33
43	48.47	33.00	23.58	21.83
44	55.96	38.15	26.52	24.54
45	64.21	43.81	29.72	27.48
46	65.57	44.66	30.23	27.94
47	67.54	45.94	31.02	28.65
48	68.68	46.62	31.38	28.98
49	69.35	46.99	31.56	29.12
50	69.99	47.35	31.72	29.25
51	69.99	47.35	31.72	29.25
52	69.99	47.35	31.72	29.25
53	69.99	47.35	31.72	29.25
54	69.99	47.35	31.72	29.25
55	69.99	47.35	31.72	29.25
56	69.99	47.35	31.72	29.25
57	69.99	47.35	31.72	29.25
58	69.99	47.35	31.72	29.25
59	69.99	47.35	31.72	29.25
60	69.99	47.35	31.72	29.25
61	69.99	47.35	31.72	29.25
62	69.99	47.35	31.72	29.25
63	69.99	47.35	31.72	29.25
64	69.99	47.35	31.72	29.25

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.55	7.97	7.19	6.63
26	10.84	8.19	7.38	6.82
27	11.15	8.43	7.60	7.01
28	11.46	8.67	7.82	7.21
29	11.80	8.93	8.05	7.43
30	12.26	9.26	8.35	7.71
31	12.45	9.43	8.52	7.88
32	12.68	9.62	8.72	8.08
33	12.93	9.84	8.92	8.29
34	13.22	10.08	9.15	8.52
35	13.60	10.39	9.44	8.81
36	14.31	10.94	9.94	9.26
37	15.34	11.70	10.65	9.91
38	16.67	12.71	11.57	10.76
39	18.23	13.89	12.64	11.75
40	20.10	15.29	13.93	12.92
41	22.10	16.82	15.34	14.20
42	24.34	18.53	16.89	15.63
43	26.82	20.42	18.64	17.22
44	29.58	22.53	20.58	19.00
45	32.65	24.87	22.74	20.95
46	36.61	27.71	25.39	23.32
47	39.03	29.08	26.60	24.26
48	42.45	31.49	28.87	26.27
49	46.04	34.00	31.26	28.35
50	49.39	36.34	33.47	30.31
51	49.39	36.34	33.47	30.31
52	49.39	36.34	33.47	30.31
53	49.39	36.34	33.47	30.31
54	49.39	36.34	33.47	30.31
55	49.39	36.34	33.47	30.31
56	49.39	36.34	33.47	30.31
57	49.39	36.34	33.47	30.31
58	49.39	36.34	33.47	30.31
59	49.39	36.34	33.47	30.31
60	49.39	36.34	33.47	30.31
61	49.39	36.34	33.47	30.31
62	49.39	36.34	33.47	30.31
63	49.39	36.34	33.47	30.31
64	49.39	36.34	33.47	30.31

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 5A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.12	6.25	5.67	5.26
26	8.35	6.43	5.83	5.42
27	8.60	6.62	6.00	5.57
28	8.84	6.81	6.17	5.74
29	9.11	7.01	6.35	5.91
30	9.46	7.28	6.59	6.13
31	9.66	7.45	6.76	6.30
32	9.87	7.63	6.93	6.47
33	10.10	7.83	7.12	6.65
34	10.35	8.03	7.32	6.84
35	10.68	8.30	7.57	7.08
36	11.26	8.74	7.98	7.45
37	12.07	9.36	8.55	7.98
38	13.15	10.18	9.30	8.67
39	14.36	11.13	10.14	9.45
40	15.81	12.28	11.15	10.37
41	17.35	13.51	12.24	11.37
42	19.05	14.86	13.44	12.46
43	20.94	16.40	14.79	13.71
44	23.05	18.10	16.28	15.06
45	25.45	20.02	17.94	16.58
46	28.67	22.41	20.15	18.56
47	30.51	23.41	21.01	19.19
48	33.41	25.52	22.97	20.93
49	36.45	27.71	25.02	22.74
50	39.34	29.83	26.96	24.45
51	39.34	29.83	26.96	24.45
52	39.34	29.83	26.96	24.45
53	39.34	29.83	26.96	24.45
54	39.34	29.83	26.96	24.45
55	39.34	29.83	26.96	24.45
56	39.34	29.83	26.96	24.45
57	39.34	29.83	26.96	24.45
58	39.34	29.83	26.96	24.45
59	39.34	29.83	26.96	24.45
60	39.34	29.83	26.96	24.45
61	39.34	29.83	26.96	24.45
62	39.34	29.83	26.96	24.45
63	39.34	29.83	26.96	24.45
64	39.34	29.83	26.96	24.45

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider with COLA
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.83	8.90	8.01	7.38
26	12.16	9.15	8.23	7.59
27	12.51	9.42	8.48	7.81
28	12.87	9.69	8.73	8.04
29	13.25	9.99	8.99	8.29
30	13.77	10.37	9.33	8.61
31	13.99	10.56	9.53	8.80
32	14.25	10.78	9.75	9.03
33	14.54	11.03	9.98	9.26
34	14.87	11.30	10.24	9.52
35	15.30	11.65	10.57	9.85
36	16.11	12.27	11.14	10.37
37	17.27	13.14	11.94	11.11
38	18.79	14.29	12.99	12.07
39	20.56	15.63	14.21	13.19
40	22.68	17.22	15.67	14.53
41	24.96	18.96	17.27	15.98
42	27.50	20.90	19.04	17.61
43	30.32	23.05	21.03	19.41
44	33.46	25.45	23.23	21.43
45	36.95	28.10	25.68	23.65
46	41.44	31.33	28.69	26.34
47	44.35	33.04	30.23	27.57
48	48.24	35.78	32.81	29.85
49	52.32	38.64	35.52	32.22
50	56.12	41.30	38.03	34.44
51	56.12	41.30	38.03	34.44
52	56.12	41.30	38.03	34.44
53	56.12	41.30	38.03	34.44
54	56.12	41.30	38.03	34.44
55	56.12	41.30	38.03	34.44
56	56.12	41.30	38.03	34.44
57	56.12	41.30	38.03	34.44
58	56.12	41.30	38.03	34.44
59	56.12	41.30	38.03	34.44
60	56.12	41.30	38.03	34.44
61	56.12	41.30	38.03	34.44
62	56.12	41.30	38.03	34.44
63	56.12	41.30	38.03	34.44
64	56.12	41.30	38.03	34.44

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 3P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.22	9.95	8.93	8.23
26	13.59	10.24	9.20	8.49
27	13.98	10.54	9.47	8.74
28	14.38	10.84	9.75	9.01
29	14.81	11.17	10.06	9.29
30	15.38	11.60	10.44	9.66
31	15.91	12.03	10.86	10.06
32	16.47	12.48	11.30	10.50
33	17.06	12.95	11.74	10.93
34	17.68	13.45	12.22	11.40
35	18.62	14.18	12.89	12.05
36	19.55	14.88	13.55	12.65
37	20.90	15.90	14.50	13.52
38	22.70	17.26	15.74	14.67
39	24.80	18.84	17.19	16.00
40	27.31	20.73	18.93	17.60
41	30.06	22.82	20.85	19.36
42	33.12	25.13	22.98	21.30
43	36.53	27.72	25.35	23.48
44	40.31	30.58	27.99	25.89
45	44.52	33.77	30.93	28.57
46	50.11	37.77	34.68	31.91
47	54.02	40.21	36.89	33.75
48	58.93	43.67	40.17	36.65
49	64.07	47.29	43.58	39.66
50	68.90	50.68	46.78	42.48
51	68.90	50.68	46.78	42.48
52	68.90	50.68	46.78	42.48
53	68.90	50.68	46.78	42.48
54	68.90	50.68	46.78	42.48
55	68.90	50.68	46.78	42.48
56	68.90	50.68	46.78	42.48
57	68.90	50.68	46.78	42.48
58	68.90	50.68	46.78	42.48
59	68.90	50.68	46.78	42.48
60	68.90	50.68	46.78	42.48
61	68.90	50.68	46.78	42.48
62	68.90	50.68	46.78	42.48
63	68.90	50.68	46.78	42.48
64	68.90	50.68	46.78	42.48

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 3A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.06	10.57	9.48	8.72
26	14.47	10.88	9.76	9.00
27	14.88	11.19	10.06	9.27
28	15.31	11.52	10.36	9.56
29	15.77	11.87	10.68	9.86
30	16.37	12.33	11.09	10.25
31	16.94	12.79	11.54	10.69
32	17.55	13.28	12.01	11.15
33	18.17	13.78	12.48	11.62
34	18.84	14.31	13.00	12.11
35	19.84	15.09	13.72	12.81
36	20.83	15.84	14.42	13.46
37	22.28	16.94	15.43	14.39
38	24.21	18.39	16.76	15.61
39	26.45	20.08	18.31	17.04
40	29.15	22.11	20.18	18.76
41	32.09	24.35	22.24	20.64
42	35.36	26.81	24.52	22.72
43	39.00	29.58	27.05	25.05
44	43.05	32.64	29.87	27.62
45	47.55	36.05	33.01	30.48
46	53.53	40.33	37.03	34.07
47	57.79	43.02	39.48	36.10
48	63.06	46.73	42.98	39.21
49	68.55	50.61	46.63	42.43
50	73.71	54.22	50.05	45.45
51	73.71	54.22	50.05	45.45
52	73.71	54.22	50.05	45.45
53	73.71	54.22	50.05	45.45
54	73.71	54.22	50.05	45.45
55	73.71	54.22	50.05	45.45
56	73.71	54.22	50.05	45.45
57	73.71	54.22	50.05	45.45
58	73.71	54.22	50.05	45.45
59	73.71	54.22	50.05	45.45
60	73.71	54.22	50.05	45.45
61	73.71	54.22	50.05	45.45
62	73.71	54.22	50.05	45.45
63	73.71	54.22	50.05	45.45
64	73.71	54.22	50.05	45.45

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 2A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	24.75	18.84	16.71	15.20
26	25.26	19.23	17.09	15.60
27	25.80	19.65	17.50	16.01
28	26.36	20.09	17.91	16.43
29	26.98	20.56	18.37	16.89
30	27.85	21.23	18.99	17.50
31	28.44	21.70	19.51	18.11
32	29.11	22.23	20.08	18.76
33	29.83	22.80	20.68	19.43
34	30.62	23.41	21.32	20.15
35	31.94	24.44	22.33	21.21
36	33.13	25.36	23.19	22.00
37	35.05	26.82	24.55	23.25
38	37.69	28.84	26.43	24.99
39	40.83	31.23	28.64	27.04
40	44.60	34.11	31.29	29.51
41	48.52	37.13	34.07	32.02
42	52.88	40.48	37.17	34.81
43	57.74	44.21	40.61	37.92
44	63.11	48.34	44.43	41.35
45	69.06	52.93	48.65	45.16
46	77.72	59.03	54.36	50.23
47	84.41	63.31	58.30	53.56
48	91.99	68.52	63.21	57.88
49	99.94	73.97	68.34	62.37
50	107.37	79.06	73.13	66.55
51	107.37	79.06	73.13	66.55
52	107.37	79.06	73.13	66.55
53	107.37	79.06	73.13	66.55
54	107.37	79.06	73.13	66.55
55	107.37	79.06	73.13	66.55
56	107.37	79.06	73.13	66.55
57	107.37	79.06	73.13	66.55
58	107.37	79.06	73.13	66.55
59	107.37	79.06	73.13	66.55
60	107.37	79.06	73.13	66.55
61	107.37	79.06	73.13	66.55
62	107.37	79.06	73.13	66.55
63	107.37	79.06	73.13	66.55
64	107.37	79.06	73.13	66.55

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 1A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	36.13	26.34	23.07	20.65
26	37.59	27.38	24.07	21.68
27	39.08	28.43	25.09	22.73
28	40.59	29.50	26.12	23.78
29	42.18	30.64	27.20	24.89
30	44.20	32.07	28.56	26.24
31	47.06	34.29	30.79	28.61
32	50.01	36.56	33.07	31.01
33	53.00	38.87	35.37	33.43
34	56.10	41.25	37.74	35.91
35	60.21	44.37	40.79	39.03
36	63.11	46.26	42.53	40.61
37	67.42	49.17	45.20	43.07
38	73.21	53.14	48.86	46.46
39	79.99	57.80	53.14	50.44
40	88.14	63.42	58.31	55.24
41	98.13	70.62	64.88	61.02
42	109.21	78.60	72.18	67.44
43	121.60	87.52	80.32	74.60
44	135.34	97.42	89.36	82.55
45	150.64	108.45	99.43	91.38
46	160.69	115.30	106.15	97.52
47	167.23	119.26	110.15	101.06
48	173.99	123.73	114.74	105.24
49	181.13	128.41	119.53	109.60
50	187.06	132.23	123.54	113.24
51	187.06	132.23	123.54	113.24
52	187.06	132.23	123.54	113.24
53	187.06	132.23	123.54	113.24
54	187.06	132.23	123.54	113.24
55	187.06	132.23	123.54	113.24
56	187.06	132.23	123.54	113.24
57	187.06	132.23	123.54	113.24
58	187.06	132.23	123.54	113.24
59	187.06	132.23	123.54	113.24
60	187.06	132.23	123.54	113.24
61	187.06	132.23	123.54	113.24
62	187.06	132.23	123.54	113.24
63	187.06	132.23	123.54	113.24
64	187.06	132.23	123.54	113.24

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.91	10.69	10.06	9.32
26	14.20	10.91	10.26	9.52
27	14.49	11.14	10.48	9.72
28	14.78	11.37	10.69	9.92
29	15.12	11.61	10.94	10.15
30	15.59	11.98	11.27	10.48
31	15.73	12.11	11.42	10.63
32	15.92	12.29	11.59	10.81
33	16.13	12.48	11.78	11.00
34	16.38	12.70	12.01	11.22
35	16.76	13.01	12.32	11.53
36	17.61	13.65	12.92	12.08
37	18.81	14.58	13.78	12.87
38	20.42	15.79	14.92	13.93
39	22.28	17.21	16.25	15.15
40	24.51	18.91	17.85	16.61
41	26.92	20.76	19.59	18.21
42	29.57	22.78	21.50	19.96
43	32.52	25.06	23.64	21.91
44	35.77	27.55	25.99	24.06
45	39.39	30.33	28.61	26.45
46	42.97	32.87	30.93	28.52
47	44.88	33.84	31.72	29.05
48	47.64	35.73	33.41	30.52
49	50.59	37.75	35.24	32.11
50	53.21	39.51	36.82	33.47
51	53.21	39.51	36.82	33.47
52	53.21	39.51	36.82	33.47
53	53.21	39.51	36.82	33.47
54	53.21	39.51	36.82	33.47
55	53.21	39.51	36.82	33.47
56	53.21	39.51	36.82	33.47
57	53.21	39.51	36.82	33.47
58	53.21	39.51	36.82	33.47
59	53.21	39.51	36.82	33.47
60	53.21	39.51	36.82	33.47
61	53.21	39.51	36.82	33.47
62	53.21	39.51	36.82	33.47
63	53.21	39.51	36.82	33.47
64	53.21	39.51	36.82	33.47

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider with COLA
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.62	8.30	7.82	7.29
26	10.85	8.47	7.99	7.45
27	11.09	8.66	8.17	7.62
28	11.32	8.85	8.35	7.78
29	11.59	9.05	8.54	7.97
30	11.96	9.34	8.81	8.22
31	12.14	9.50	8.97	8.39
32	12.33	9.66	9.14	8.55
33	12.53	9.84	9.32	8.73
34	12.77	10.04	9.51	8.93
35	13.11	10.33	9.79	9.20
36	13.79	10.85	10.28	9.65
37	14.76	11.60	10.98	10.30
38	16.05	12.58	11.92	11.15
39	17.50	13.73	12.96	12.12
40	19.24	15.12	14.22	13.28
41	21.09	16.61	15.57	14.52
42	23.10	18.23	17.04	15.87
43	25.36	20.07	18.70	17.39
44	27.84	22.08	20.51	19.03
45	30.66	24.37	22.53	20.90
46	33.66	26.54	24.51	22.66
47	35.09	27.25	25.05	22.99
48	37.54	28.97	26.59	24.35
49	40.06	30.77	28.21	25.75
50	42.42	32.39	29.67	27.01
51	42.42	32.39	29.67	27.01
52	42.42	32.39	29.67	27.01
53	42.42	32.39	29.67	27.01
54	42.42	32.39	29.67	27.01
55	42.42	32.39	29.67	27.01
56	42.42	32.39	29.67	27.01
57	42.42	32.39	29.67	27.01
58	42.42	32.39	29.67	27.01
59	42.42	32.39	29.67	27.01
60	42.42	32.39	29.67	27.01
61	42.42	32.39	29.67	27.01
62	42.42	32.39	29.67	27.01
63	42.42	32.39	29.67	27.01
64	42.42	32.39	29.67	27.01

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider with COLA
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.65	11.99	11.27	10.43
26	15.98	12.24	11.50	10.66
27	16.31	12.50	11.75	10.89
28	16.64	12.76	11.99	11.12
29	17.02	13.04	12.27	11.38
30	17.56	13.46	12.65	11.75
31	17.72	13.61	12.82	11.92
32	17.93	13.81	13.01	12.13
33	18.17	14.02	13.23	12.34
34	18.46	14.28	13.49	12.59
35	18.89	14.63	13.84	12.94
36	19.85	15.36	14.53	13.57
37	21.22	16.41	15.50	14.47
38	23.05	17.79	16.80	15.67
39	25.16	19.40	18.31	17.06
40	27.70	21.33	20.13	18.72
41	30.43	23.43	22.10	20.54
42	33.44	25.73	24.27	22.52
43	36.80	28.32	26.71	24.74
44	40.49	31.15	29.38	27.18
45	44.61	34.31	32.35	29.90
46	48.67	37.19	34.99	32.25
47	51.00	38.46	36.04	33.01
48	54.14	40.60	37.97	34.68
49	57.49	42.90	40.05	36.49
50	60.47	44.90	41.84	38.03
51	60.47	44.90	41.84	38.03
52	60.47	44.90	41.84	38.03
53	60.47	44.90	41.84	38.03
54	60.47	44.90	41.84	38.03
55	60.47	44.90	41.84	38.03
56	60.47	44.90	41.84	38.03
57	60.47	44.90	41.84	38.03
58	60.47	44.90	41.84	38.03
59	60.47	44.90	41.84	38.03
60	60.47	44.90	41.84	38.03
61	60.47	44.90	41.84	38.03
62	60.47	44.90	41.84	38.03
63	60.47	44.90	41.84	38.03
64	60.47	44.90	41.84	38.03

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 3P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.56	13.47	12.64	11.71
26	17.91	13.75	12.91	11.98
27	18.28	14.03	13.19	12.25
28	18.65	14.32	13.47	12.51
29	19.07	14.65	13.78	12.81
30	19.66	15.10	14.21	13.22
31	20.20	15.55	14.67	13.68
32	20.78	16.04	15.15	14.15
33	21.38	16.51	15.63	14.63
34	22.03	17.05	16.15	15.15
35	23.07	17.87	16.96	15.93
36	24.16	18.70	17.74	16.65
37	25.77	19.91	18.88	17.70
38	27.92	21.56	20.43	19.13
39	30.41	23.45	22.21	20.77
40	33.43	25.74	24.37	22.77
41	36.73	28.25	26.75	24.95
42	40.34	31.00	29.35	27.32
43	44.39	34.10	32.27	30.00
44	48.83	37.48	35.46	32.92
45	53.80	41.25	39.03	36.18
46	58.88	44.87	42.34	39.13
47	62.10	46.76	43.96	40.41
48	66.10	49.51	46.44	42.56
49	70.37	52.45	49.10	44.87
50	74.20	55.04	51.42	46.88
51	74.20	55.04	51.42	46.88
52	74.20	55.04	51.42	46.88
53	74.20	55.04	51.42	46.88
54	74.20	55.04	51.42	46.88
55	74.20	55.04	51.42	46.88
56	74.20	55.04	51.42	46.88
57	74.20	55.04	51.42	46.88
58	74.20	55.04	51.42	46.88
59	74.20	55.04	51.42	46.88
60	74.20	55.04	51.42	46.88
61	74.20	55.04	51.42	46.88
62	74.20	55.04	51.42	46.88
63	74.20	55.04	51.42	46.88
64	74.20	55.04	51.42	46.88

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 3A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.71	14.33	13.45	12.46
26	19.08	14.63	13.73	12.74
27	19.47	14.94	14.03	13.02
28	19.87	15.24	14.33	13.30
29	20.32	15.59	14.67	13.63
30	20.96	16.08	15.13	14.07
31	21.53	16.56	15.61	14.55
32	22.16	17.08	16.12	15.06
33	22.80	17.59	16.64	15.58
34	23.50	18.16	17.21	16.13
35	24.60	19.04	18.06	16.96
36	25.77	19.93	18.90	17.73
37	27.49	21.22	20.12	18.86
38	29.79	22.98	21.78	20.38
39	32.47	25.01	23.69	22.15
40	35.69	27.46	26.00	24.29
41	39.21	30.14	28.54	26.61
42	43.08	33.09	31.32	29.16
43	47.41	36.40	34.45	32.02
44	52.17	40.02	37.87	35.14
45	57.48	44.05	41.68	38.62
46	62.93	47.93	45.23	41.79
47	66.44	50.04	47.04	43.23
48	70.72	52.97	49.69	45.54
49	75.30	56.13	52.54	48.02
50	79.39	58.89	55.02	50.16
51	79.39	58.89	55.02	50.16
52	79.39	58.89	55.02	50.16
53	79.39	58.89	55.02	50.16
54	79.39	58.89	55.02	50.16
55	79.39	58.89	55.02	50.16
56	79.39	58.89	55.02	50.16
57	79.39	58.89	55.02	50.16
58	79.39	58.89	55.02	50.16
59	79.39	58.89	55.02	50.16
60	79.39	58.89	55.02	50.16
61	79.39	58.89	55.02	50.16
62	79.39	58.89	55.02	50.16
63	79.39	58.89	55.02	50.16
64	79.39	58.89	55.02	50.16

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 2A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	31.30	24.37	22.69	20.84
26	31.79	24.76	23.09	21.25
27	32.31	25.16	23.50	21.68
28	32.84	25.56	23.91	22.11
29	33.45	26.02	24.38	22.59
30	34.39	26.75	25.09	23.29
31	34.97	27.21	25.64	23.95
32	35.64	27.75	26.24	24.65
33	36.34	28.30	26.86	25.37
34	37.16	28.96	27.57	26.17
35	38.62	30.10	28.76	27.42
36	39.84	31.04	29.64	28.22
37	41.89	32.61	31.12	29.59
38	44.83	34.86	33.27	31.57
39	48.27	37.50	35.77	33.90
40	52.49	40.74	38.84	36.76
41	56.87	44.14	42.04	39.65
42	61.67	47.85	45.55	42.81
43	67.06	52.01	49.48	46.37
44	72.95	56.56	53.78	50.23
45	79.51	61.64	58.57	54.54
46	87.71	67.37	63.82	59.18
47	93.70	71.08	67.09	61.88
48	100.33	75.52	71.08	65.32
49	107.39	80.25	75.34	69.00
50	113.79	84.46	79.11	72.21
51	113.79	84.46	79.11	72.21
52	113.79	84.46	79.11	72.21
53	113.79	84.46	79.11	72.21
54	113.79	84.46	79.11	72.21
55	113.79	84.46	79.11	72.21
56	113.79	84.46	79.11	72.21
57	113.79	84.46	79.11	72.21
58	113.79	84.46	79.11	72.21
59	113.79	84.46	79.11	72.21
60	113.79	84.46	79.11	72.21
61	113.79	84.46	79.11	72.21
62	113.79	84.46	79.11	72.21
63	113.79	84.46	79.11	72.21
64	113.79	84.46	79.11	72.21

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 1A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	45.68	34.23	31.54	28.56
26	47.30	35.39	32.71	29.78
27	48.94	36.57	33.90	31.02
28	50.57	37.72	35.07	32.24
29	52.34	38.99	36.34	33.55
30	54.62	40.63	37.96	35.18
31	57.88	43.21	40.68	38.07
32	61.24	45.86	43.44	40.99
33	64.60	48.48	46.17	43.88
34	68.12	51.23	49.02	46.87
35	72.86	54.89	52.75	50.70
36	75.91	56.86	54.57	52.33
37	80.59	60.02	57.53	55.04
38	87.04	64.47	61.73	58.93
39	94.56	69.67	66.62	63.47
40	103.68	76.01	72.61	69.04
41	114.90	84.18	80.27	75.80
42	127.24	93.13	88.66	83.18
43	141.07	103.19	98.08	91.48
44	156.28	114.21	108.40	100.53
45	173.25	126.52	119.91	110.64
46	181.30	131.84	124.92	115.21
47	185.39	133.94	126.80	116.79
48	189.22	136.08	128.79	118.56
49	193.51	138.59	131.12	120.65
50	196.33	140.00	132.42	121.78
51	196.33	140.00	132.42	121.78
52	196.33	140.00	132.42	121.78
53	196.33	140.00	132.42	121.78
54	196.33	140.00	132.42	121.78
55	196.33	140.00	132.42	121.78
56	196.33	140.00	132.42	121.78
57	196.33	140.00	132.42	121.78
58	196.33	140.00	132.42	121.78
59	196.33	140.00	132.42	121.78
60	196.33	140.00	132.42	121.78
61	196.33	140.00	132.42	121.78
62	196.33	140.00	132.42	121.78
63	196.33	140.00	132.42	121.78
64	196.33	140.00	132.42	121.78

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.17	10.88	10.22	9.49
26	14.49	11.14	10.47	9.72
27	14.83	11.39	10.72	9.95
28	15.18	11.67	10.98	10.20
29	15.56	11.97	11.26	10.46
30	16.08	12.37	11.64	10.81
31	16.27	12.55	11.82	11.01
32	16.51	12.76	12.04	11.23
33	16.79	13.00	12.28	11.47
34	17.10	13.28	12.55	11.74
35	17.54	13.64	12.91	12.09
36	18.46	14.33	13.56	12.69
37	19.77	15.34	14.50	13.55
38	21.50	16.66	15.74	14.69
39	23.52	18.18	17.17	16.01
40	25.91	20.00	18.88	17.58
41	28.52	22.00	20.77	19.30
42	31.40	24.21	22.84	21.20
43	34.62	26.67	25.17	23.33
44	38.15	29.37	27.71	25.65
45	42.07	32.37	30.53	28.22
46	46.21	35.31	33.23	30.61
47	48.63	36.66	34.36	31.48
48	51.92	38.92	36.40	33.26
49	55.40	41.32	38.58	35.15
50	58.53	43.45	40.50	36.82
51	58.53	43.45	40.50	36.82
52	58.53	43.45	40.50	36.82
53	58.53	43.45	40.50	36.82
54	58.53	43.45	40.50	36.82
55	58.53	43.45	40.50	36.82
56	58.53	43.45	40.50	36.82
57	58.53	43.45	40.50	36.82
58	58.53	43.45	40.50	36.82
59	58.53	43.45	40.50	36.82
60	58.53	43.45	40.50	36.82
61	58.53	43.45	40.50	36.82
62	58.53	43.45	40.50	36.82
63	58.53	43.45	40.50	36.82
64	58.53	43.45	40.50	36.82

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 5A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.82	8.45	7.96	7.42
26	11.08	8.64	8.16	7.60
27	11.34	8.85	8.35	7.79
28	11.62	9.08	8.57	8.00
29	11.92	9.31	8.78	8.20
30	12.34	9.63	9.09	8.48
31	12.55	9.82	9.28	8.67
32	12.78	10.02	9.48	8.87
33	13.04	10.25	9.70	9.10
34	13.31	10.48	9.93	9.33
35	13.71	10.81	10.25	9.64
36	14.45	11.38	10.79	10.13
37	15.50	12.19	11.54	10.83
38	16.90	13.26	12.55	11.76
39	18.46	14.51	13.68	12.80
40	20.32	15.99	15.03	14.03
41	22.33	17.57	16.49	15.37
42	24.53	19.35	18.09	16.84
43	26.98	21.34	19.89	18.49
44	29.69	23.56	21.85	20.29
45	32.72	26.00	24.02	22.28
46	36.18	28.50	26.32	24.32
47	38.03	29.56	27.14	24.91
48	40.86	31.55	28.97	26.52
49	43.86	33.70	30.89	28.21
50	46.67	35.63	32.62	29.72
51	46.67	35.63	32.62	29.72
52	46.67	35.63	32.62	29.72
53	46.67	35.63	32.62	29.72
54	46.67	35.63	32.62	29.72
55	46.67	35.63	32.62	29.72
56	46.67	35.63	32.62	29.72
57	46.67	35.63	32.62	29.72
58	46.67	35.63	32.62	29.72
59	46.67	35.63	32.62	29.72
60	46.67	35.63	32.62	29.72
61	46.67	35.63	32.62	29.72
62	46.67	35.63	32.62	29.72
63	46.67	35.63	32.62	29.72
64	46.67	35.63	32.62	29.72

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider with COLA
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.95	12.21	11.46	10.63
26	16.31	12.50	11.74	10.89
27	16.69	12.79	12.03	11.15
28	17.09	13.11	12.32	11.43
29	17.53	13.44	12.64	11.73
30	18.12	13.90	13.07	12.13
31	18.33	14.10	13.28	12.36
32	18.60	14.34	13.53	12.60
33	18.92	14.62	13.80	12.88
34	19.28	14.93	14.10	13.18
35	19.77	15.34	14.51	13.58
36	20.82	16.13	15.25	14.26
37	22.31	17.27	16.32	15.24
38	24.28	18.77	17.73	16.54
39	26.57	20.50	19.36	18.04
40	29.29	22.57	21.30	19.82
41	32.25	24.84	23.44	21.78
42	35.52	27.35	25.80	23.93
43	39.18	30.15	28.44	26.35
44	43.20	33.22	31.33	28.99
45	47.65	36.63	34.54	31.91
46	52.35	39.97	37.61	34.63
47	55.26	41.66	39.05	35.77
48	59.00	44.23	41.36	37.79
49	62.95	46.96	43.84	39.94
50	66.51	49.37	46.02	41.84
51	66.51	49.37	46.02	41.84
52	66.51	49.37	46.02	41.84
53	66.51	49.37	46.02	41.84
54	66.51	49.37	46.02	41.84
55	66.51	49.37	46.02	41.84
56	66.51	49.37	46.02	41.84
57	66.51	49.37	46.02	41.84
58	66.51	49.37	46.02	41.84
59	66.51	49.37	46.02	41.84
60	66.51	49.37	46.02	41.84
61	66.51	49.37	46.02	41.84
62	66.51	49.37	46.02	41.84
63	66.51	49.37	46.02	41.84
64	66.51	49.37	46.02	41.84

For smokers the premium rates are increased by 35 percent.

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

SI-98
Male

Social Insurance Rider with COLA
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.89	13.72	12.88	11.93
26	18.30	14.04	13.19	12.23
27	18.72	14.37	13.51	12.54
28	19.16	14.73	13.85	12.86
29	19.64	15.09	14.21	13.21
30	20.30	15.60	14.69	13.67
31	20.91	16.11	15.20	14.17
32	21.57	16.66	15.74	14.71
33	22.28	17.24	16.32	15.29
34	23.01	17.83	16.91	15.87
35	24.15	18.75	17.79	16.72
36	25.35	19.65	18.65	17.51
37	27.10	20.98	19.89	18.65
38	29.43	22.74	21.57	20.20
39	32.13	24.80	23.50	21.99
40	35.37	27.24	25.81	24.12
41	38.93	29.96	28.37	26.46
42	42.86	32.95	31.20	29.05
43	47.28	36.32	34.37	31.96
44	52.12	39.99	37.84	35.13
45	57.48	44.07	41.68	38.63
46	63.34	48.24	45.52	42.05
47	67.29	50.67	47.63	43.77
48	72.03	53.94	50.60	46.36
49	77.07	57.42	53.76	49.13
50	81.62	60.53	56.57	51.57
51	81.62	60.53	56.57	51.57
52	81.62	60.53	56.57	51.57
53	81.62	60.53	56.57	51.57
54	81.62	60.53	56.57	51.57
55	81.62	60.53	56.57	51.57
56	81.62	60.53	56.57	51.57
57	81.62	60.53	56.57	51.57
58	81.62	60.53	56.57	51.57
59	81.62	60.53	56.57	51.57
60	81.62	60.53	56.57	51.57
61	81.62	60.53	56.57	51.57
62	81.62	60.53	56.57	51.57
63	81.62	60.53	56.57	51.57
64	81.62	60.53	56.57	51.57

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 3A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.05	14.59	13.69	12.68
26	19.50	14.94	14.03	13.00
27	19.95	15.29	14.38	13.33
28	20.42	15.68	14.74	13.68
29	20.93	16.07	15.12	14.05
30	21.64	16.61	15.64	14.54
31	22.30	17.16	16.18	15.09
32	23.00	17.75	16.76	15.66
33	23.75	18.36	17.37	16.27
34	24.54	19.00	18.01	16.90
35	25.76	19.98	18.95	17.81
36	27.05	20.94	19.87	18.65
37	28.91	22.36	21.21	19.88
38	31.41	24.26	23.00	21.54
39	34.31	26.46	25.07	23.45
40	37.76	29.07	27.53	25.73
41	41.58	31.98	30.28	28.24
42	45.78	35.18	33.31	31.01
43	50.51	38.79	36.70	34.12
44	55.68	42.71	40.40	37.50
45	61.41	47.07	44.52	41.25
46	67.69	51.54	48.63	44.91
47	72.00	54.22	50.97	46.84
48	77.07	57.71	54.14	49.61
49	82.47	61.44	57.52	52.57
50	87.33	64.77	60.52	55.18
51	87.33	64.77	60.52	55.18
52	87.33	64.77	60.52	55.18
53	87.33	64.77	60.52	55.18
54	87.33	64.77	60.52	55.18
55	87.33	64.77	60.52	55.18
56	87.33	64.77	60.52	55.18
57	87.33	64.77	60.52	55.18
58	87.33	64.77	60.52	55.18
59	87.33	64.77	60.52	55.18
60	87.33	64.77	60.52	55.18
61	87.33	64.77	60.52	55.18
62	87.33	64.77	60.52	55.18
63	87.33	64.77	60.52	55.18
64	87.33	64.77	60.52	55.18

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 2A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	31.89	24.84	23.12	21.23
26	32.49	25.30	23.59	21.72
27	33.11	25.79	24.08	22.22
28	33.77	26.30	24.61	22.75
29	34.48	26.85	25.16	23.32
30	35.54	27.67	25.96	24.11
31	36.24	28.24	26.60	24.86
32	37.03	28.88	27.32	25.68
33	37.90	29.57	28.08	26.54
34	38.84	30.32	28.90	27.44
35	40.47	31.60	30.21	28.82
36	41.83	32.64	31.19	29.71
37	44.09	34.37	32.82	31.22
38	47.29	36.84	35.16	33.38
39	51.03	39.70	37.88	35.90
40	55.56	43.18	41.17	38.96
41	60.32	46.85	44.64	42.10
42	65.56	50.89	48.46	45.54
43	71.45	55.45	52.75	49.42
44	77.88	60.40	57.41	53.63
45	84.99	65.88	62.58	58.27
46	94.39	72.48	68.64	63.64
47	101.56	77.03	72.69	67.04
48	109.34	82.28	77.44	71.17
49	117.61	87.86	82.49	75.56
50	125.16	92.88	87.01	79.44
51	125.16	92.88	87.01	79.44
52	125.16	92.88	87.01	79.44
53	125.16	92.88	87.01	79.44
54	125.16	92.88	87.01	79.44
55	125.16	92.88	87.01	79.44
56	125.16	92.88	87.01	79.44
57	125.16	92.88	87.01	79.44
58	125.16	92.88	87.01	79.44
59	125.16	92.88	87.01	79.44
60	125.16	92.88	87.01	79.44
61	125.16	92.88	87.01	79.44
62	125.16	92.88	87.01	79.44
63	125.16	92.88	87.01	79.44
64	125.16	92.88	87.01	79.44

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 1A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	46.58	34.90	32.15	29.11
26	48.36	36.18	33.45	30.45
27	50.17	37.49	34.77	31.81
28	52.03	38.85	36.12	33.22
29	53.98	40.25	37.53	34.66
30	56.45	42.05	39.30	36.43
31	60.02	44.88	42.26	39.57
32	63.68	47.76	45.26	42.73
33	67.43	50.73	48.33	45.95
34	71.26	53.73	51.43	49.20
35	76.38	57.70	55.46	53.34
36	79.75	59.87	57.47	55.14
37	84.87	63.33	60.72	58.12
38	91.88	68.18	65.29	62.36
39	100.02	73.81	70.60	67.29
40	109.79	80.60	77.01	73.24
41	121.94	89.42	85.27	80.54
42	135.37	99.17	94.41	88.58
43	150.43	110.10	104.64	97.61
44	166.96	122.05	115.84	107.44
45	185.29	135.30	128.22	118.31
46	195.00	141.78	134.32	123.87
47	200.62	144.93	137.20	126.37
48	205.88	148.06	140.12	128.98
49	211.71	151.61	143.44	131.98
50	215.96	154.00	145.66	133.95
51	215.96	154.00	145.66	133.95
52	215.96	154.00	145.66	133.95
53	215.96	154.00	145.66	133.95
54	215.96	154.00	145.66	133.95
55	215.96	154.00	145.66	133.95
56	215.96	154.00	145.66	133.95
57	215.96	154.00	145.66	133.95
58	215.96	154.00	145.66	133.95
59	215.96	154.00	145.66	133.95
60	215.96	154.00	145.66	133.95
61	215.96	154.00	145.66	133.95
62	215.96	154.00	145.66	133.95
63	215.96	154.00	145.66	133.95
64	215.96	154.00	145.66	133.95

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.09	12.33	10.99	10.05
26	17.53	12.66	11.29	10.34
27	17.98	12.99	11.59	10.63
28	18.61	13.47	12.02	11.03
29	19.45	14.07	12.56	11.54
30	20.60	14.90	13.31	12.24
31	21.60	15.67	14.02	12.94
32	22.68	16.50	14.79	13.70
33	23.85	17.39	15.62	14.51
34	25.21	18.41	16.57	15.44
35	26.77	19.58	17.65	16.50
36	29.10	21.21	19.14	17.84
37	31.55	22.94	20.70	19.28
38	34.10	24.72	22.32	20.75
39	36.71	26.55	23.99	22.26
40	39.27	28.33	25.61	23.73
41	41.53	29.81	26.96	24.89
42	43.93	31.39	28.39	26.12
43	46.39	33.00	29.85	27.38
44	48.90	34.63	31.33	28.66
45	50.78	35.82	32.41	29.57
46	54.13	38.17	34.65	31.51
47	55.97	39.11	35.49	32.08
48	59.40	41.52	37.79	34.07
49	62.64	43.78	39.94	35.93
50	65.62	45.87	41.93	37.65
51	65.62	45.87	41.93	37.65
52	65.62	45.87	41.93	37.65
53	65.62	45.87	41.93	37.65
54	65.62	45.87	41.93	37.65
55	65.62	45.87	41.93	37.65
56	65.62	45.87	41.93	37.65
57	65.62	45.87	41.93	37.65
58	65.62	45.87	41.93	37.65
59	65.62	45.87	41.93	37.65
60	65.62	45.87	41.93	37.65
61	65.62	45.87	41.93	37.65
62	65.62	45.87	41.93	37.65
63	65.62	45.87	41.93	37.65
64	65.62	45.87	41.93	37.65

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 5A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.29	9.04	8.09	7.43
26	12.65	9.31	8.34	7.68
27	13.03	9.59	8.58	7.92
28	13.53	9.97	8.93	8.24
29	14.18	10.44	9.35	8.64
30	15.05	11.08	9.92	9.18
31	15.91	11.74	10.53	9.78
32	16.84	12.46	11.20	10.44
33	17.85	13.23	11.93	11.14
34	18.97	14.10	12.73	11.92
35	20.28	15.09	13.65	12.81
36	22.17	16.42	14.86	13.92
37	24.18	17.83	16.15	15.10
38	26.28	19.31	17.51	16.33
39	28.45	20.84	18.90	17.60
40	30.65	22.38	20.32	18.89
41	32.68	23.72	21.53	19.94
42	34.83	25.13	22.82	21.05
43	37.08	26.61	24.16	22.20
44	39.40	28.11	25.55	23.38
45	41.22	29.27	26.60	24.27
46	44.18	31.36	28.58	26.02
47	45.70	32.09	29.22	26.44
48	48.77	34.27	31.29	28.25
49	51.74	36.36	33.28	30.00
50	54.46	38.27	35.11	31.59
51	54.46	38.27	35.11	31.59
52	54.46	38.27	35.11	31.59
53	54.46	38.27	35.11	31.59
54	54.46	38.27	35.11	31.59
55	54.46	38.27	35.11	31.59
56	54.46	38.27	35.11	31.59
57	54.46	38.27	35.11	31.59
58	54.46	38.27	35.11	31.59
59	54.46	38.27	35.11	31.59
60	54.46	38.27	35.11	31.59
61	54.46	38.27	35.11	31.59
62	54.46	38.27	35.11	31.59
63	54.46	38.27	35.11	31.59
64	54.46	38.27	35.11	31.59

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.26	13.86	12.33	11.26
26	19.76	14.23	12.67	11.59
27	20.27	14.61	13.01	11.92
28	20.99	15.15	13.50	12.38
29	21.94	15.83	14.12	12.96
30	23.25	16.78	14.97	13.75
31	24.39	17.65	15.78	14.55
32	25.62	18.59	16.65	15.41
33	26.95	19.60	17.59	16.33
34	28.49	20.76	18.67	17.39
35	30.26	22.09	19.90	18.59
36	32.91	23.95	21.59	20.12
37	35.70	25.91	23.37	21.75
38	38.59	27.93	25.21	23.42
39	41.56	30.01	27.11	25.14
40	44.47	32.04	28.95	26.81
41	47.04	33.72	30.48	28.13
42	49.76	35.51	32.10	29.53
43	52.56	37.34	33.76	30.96
44	55.41	39.20	35.44	32.41
45	57.55	40.55	36.67	33.45
46	61.36	43.22	39.22	35.65
47	63.60	44.44	40.33	36.46
48	67.50	47.18	42.94	38.72
49	71.18	49.75	45.39	40.83
50	74.57	52.12	47.65	42.78
51	74.57	52.12	47.65	42.78
52	74.57	52.12	47.65	42.78
53	74.57	52.12	47.65	42.78
54	74.57	52.12	47.65	42.78
55	74.57	52.12	47.65	42.78
56	74.57	52.12	47.65	42.78
57	74.57	52.12	47.65	42.78
58	74.57	52.12	47.65	42.78
59	74.57	52.12	47.65	42.78
60	74.57	52.12	47.65	42.78
61	74.57	52.12	47.65	42.78
62	74.57	52.12	47.65	42.78
63	74.57	52.12	47.65	42.78
64	74.57	52.12	47.65	42.78

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 3P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.28	16.60	14.78	13.53
26	23.82	17.00	15.16	13.91
27	24.36	17.42	15.55	14.29
28	25.17	18.02	16.11	14.81
29	26.24	18.81	16.83	15.50
30	27.76	19.91	17.83	16.44
31	29.30	21.11	18.96	17.56
32	30.98	22.40	20.18	18.77
33	32.77	23.79	21.47	20.06
34	34.84	25.38	22.96	21.53
35	37.19	27.18	24.64	23.17
36	40.41	29.44	26.69	25.05
37	43.80	31.82	28.86	27.02
38	47.29	34.26	31.09	29.05
39	50.90	36.79	33.39	31.14
40	54.42	39.25	35.63	33.17
41	57.74	41.41	37.57	34.80
42	61.27	43.71	39.64	36.55
43	64.91	46.07	41.76	38.33
44	68.61	48.46	43.91	40.14
45	71.43	50.24	45.50	41.42
46	76.21	53.59	48.69	44.21
47	79.32	55.42	50.38	45.53
48	84.22	58.85	53.65	48.39
49	88.86	62.09	56.73	51.07
50	93.10	65.06	59.57	53.54
51	93.10	65.06	59.57	53.54
52	93.10	65.06	59.57	53.54
53	93.10	65.06	59.57	53.54
54	93.10	65.06	59.57	53.54
55	93.10	65.06	59.57	53.54
56	93.10	65.06	59.57	53.54
57	93.10	65.06	59.57	53.54
58	93.10	65.06	59.57	53.54
59	93.10	65.06	59.57	53.54
60	93.10	65.06	59.57	53.54
61	93.10	65.06	59.57	53.54
62	93.10	65.06	59.57	53.54
63	93.10	65.06	59.57	53.54
64	93.10	65.06	59.57	53.54

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 3A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	24.83	17.68	15.73	14.39
26	25.40	18.11	16.14	14.80
27	25.99	18.57	16.56	15.22
28	26.85	19.20	17.15	15.77
29	28.00	20.05	17.93	16.51
30	29.62	21.22	19.00	17.52
31	31.27	22.51	20.21	18.71
32	33.07	23.89	21.51	20.01
33	34.98	25.38	22.89	21.38
34	37.20	27.07	24.48	22.95
35	39.72	29.00	26.28	24.72
36	43.16	31.42	28.48	26.71
37	46.79	33.96	30.79	28.83
38	50.52	36.58	33.18	31.00
39	54.39	39.29	35.65	33.24
40	58.14	41.91	38.04	35.41
41	61.71	44.24	40.12	37.16
42	65.48	46.68	42.34	39.03
43	69.38	49.22	44.60	40.93
44	73.33	51.77	46.90	42.87
45	76.35	53.67	48.61	44.23
46	81.47	57.27	52.02	47.23
47	84.87	59.31	53.91	48.72
48	90.12	62.97	57.41	51.78
49	95.08	66.43	60.70	54.64
50	99.63	69.62	63.75	57.30
51	99.63	69.62	63.75	57.30
52	99.63	69.62	63.75	57.30
53	99.63	69.62	63.75	57.30
54	99.63	69.62	63.75	57.30
55	99.63	69.62	63.75	57.30
56	99.63	69.62	63.75	57.30
57	99.63	69.62	63.75	57.30
58	99.63	69.62	63.75	57.30
59	99.63	69.62	63.75	57.30
60	99.63	69.62	63.75	57.30
61	99.63	69.62	63.75	57.30
62	99.63	69.62	63.75	57.30
63	99.63	69.62	63.75	57.30
64	99.63	69.62	63.75	57.30

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 2A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	43.77	30.86	27.21	24.65
26	44.58	31.41	27.75	25.23
27	45.42	31.99	28.32	25.84
28	46.74	32.90	29.18	26.71
29	48.57	34.18	30.37	27.88
30	51.23	36.02	32.05	29.51
31	53.84	37.81	33.91	31.51
32	56.68	39.75	35.93	33.66
33	59.73	41.85	38.09	35.98
34	63.26	44.27	40.57	38.58
35	67.31	47.05	43.39	41.55
36	72.27	50.49	46.43	44.31
37	77.49	54.11	49.62	47.19
38	82.81	57.80	52.86	50.12
39	88.28	61.60	56.20	53.12
40	93.50	65.22	59.36	55.94
41	97.98	68.28	62.06	58.04
42	102.73	71.54	64.94	60.28
43	107.58	74.85	67.86	62.53
44	112.49	78.21	70.83	64.81
45	115.91	80.53	72.84	66.19
46	123.20	85.55	77.62	70.32
47	128.48	88.83	80.68	72.78
48	135.93	93.96	85.56	77.00
49	142.96	98.78	90.13	80.94
50	149.38	103.19	94.35	84.56
51	149.38	103.19	94.35	84.56
52	149.38	103.19	94.35	84.56
53	149.38	103.19	94.35	84.56
54	149.38	103.19	94.35	84.56
55	149.38	103.19	94.35	84.56
56	149.38	103.19	94.35	84.56
57	149.38	103.19	94.35	84.56
58	149.38	103.19	94.35	84.56
59	149.38	103.19	94.35	84.56
60	149.38	103.19	94.35	84.56
61	149.38	103.19	94.35	84.56
62	149.38	103.19	94.35	84.56
63	149.38	103.19	94.35	84.56
64	149.38	103.19	94.35	84.56

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 1A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	66.76	45.46	39.67	35.48
26	69.84	47.50	41.63	37.53
27	72.95	49.57	43.61	39.59
28	76.84	52.16	46.06	42.08
29	81.63	55.35	49.03	45.05
30	87.90	59.54	52.90	48.85
31	98.00	67.70	60.72	56.64
32	108.78	76.37	69.01	64.91
33	120.23	85.59	77.82	73.66
34	132.98	95.78	87.54	83.32
35	147.17	107.08	98.30	94.00
36	159.32	113.76	104.45	99.90
37	172.08	120.70	110.85	106.03
38	185.21	127.73	117.34	112.25
39	198.73	134.86	123.93	118.56
40	211.80	141.56	130.11	124.50
41	226.41	150.95	137.94	130.05
42	241.89	160.91	146.24	135.95
43	257.84	171.14	154.77	141.94
44	274.16	181.62	163.46	148.00
45	286.96	189.76	170.02	152.07
46	293.62	194.14	174.68	156.19
47	297.02	195.90	176.87	157.95
48	303.82	200.38	181.63	162.15
49	309.54	204.07	185.68	165.70
50	313.93	206.91	188.97	168.59
51	313.93	206.91	188.97	168.59
52	313.93	206.91	188.97	168.59
53	313.93	206.91	188.97	168.59
54	313.93	206.91	188.97	168.59
55	313.93	206.91	188.97	168.59
56	313.93	206.91	188.97	168.59
57	313.93	206.91	188.97	168.59
58	313.93	206.91	188.97	168.59
59	313.93	206.91	188.97	168.59
60	313.93	206.91	188.97	168.59
61	313.93	206.91	188.97	168.59
62	313.93	206.91	188.97	168.59
63	313.93	206.91	188.97	168.59
64	313.93	206.91	188.97	168.59

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	22.74	16.81	15.68	14.46
26	23.12	17.11	15.97	14.74
27	23.53	17.41	16.26	15.03
28	24.16	17.89	16.71	15.45
29	25.08	18.56	17.34	16.06
30	26.39	19.52	18.26	16.91
31	27.48	20.38	19.08	17.74
32	28.68	21.31	19.99	18.64
33	29.95	22.30	20.95	19.58
34	31.47	23.47	22.08	20.69
35	33.21	24.80	23.37	21.95
36	36.02	26.80	25.24	23.65
37	38.94	28.87	27.15	25.40
38	41.96	31.00	29.15	27.22
39	45.05	33.17	31.17	29.05
40	48.06	35.29	33.14	30.84
41	50.70	37.02	34.73	32.21
42	53.45	38.81	36.38	33.61
43	56.29	40.64	38.07	35.07
44	59.14	42.49	39.76	36.51
45	61.25	43.79	40.95	37.49
46	63.58	45.41	42.38	38.70
47	64.35	45.58	42.37	38.50
48	66.65	47.14	43.76	39.64
49	68.81	48.62	45.06	40.72
50	70.63	49.85	46.13	41.59
51	70.63	49.85	46.13	41.59
52	70.63	49.85	46.13	41.59
53	70.63	49.85	46.13	41.59
54	70.63	49.85	46.13	41.59
55	70.63	49.85	46.13	41.59
56	70.63	49.85	46.13	41.59
57	70.63	49.85	46.13	41.59
58	70.63	49.85	46.13	41.59
59	70.63	49.85	46.13	41.59
60	70.63	49.85	46.13	41.59
61	70.63	49.85	46.13	41.59
62	70.63	49.85	46.13	41.59
63	70.63	49.85	46.13	41.59
64	70.63	49.85	46.13	41.59

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.27	12.21	11.40	10.54
26	16.61	12.47	11.66	10.79
27	16.95	12.73	11.92	11.05
28	17.48	13.13	12.29	11.40
29	18.18	13.66	12.79	11.88
30	19.17	14.39	13.49	12.54
31	20.14	15.16	14.23	13.28
32	21.20	15.99	15.03	14.07
33	22.33	16.87	15.90	14.92
34	23.62	17.87	16.87	15.87
35	25.11	19.02	17.98	16.97
36	27.39	20.66	19.52	18.38
37	29.79	22.36	21.11	19.83
38	32.29	24.14	22.78	21.35
39	34.86	25.96	24.48	22.90
40	37.46	27.80	26.21	24.48
41	39.85	29.37	27.65	25.72
42	42.33	31.00	29.15	27.02
43	44.95	32.72	30.75	28.39
44	47.59	34.44	32.33	29.74
45	49.69	35.77	33.54	30.74
46	51.85	37.28	34.90	31.91
47	52.55	37.40	34.88	31.73
48	54.72	38.92	36.24	32.88
49	56.83	40.38	37.53	34.00
50	58.61	41.61	38.62	34.90
51	58.61	41.61	38.62	34.90
52	58.61	41.61	38.62	34.90
53	58.61	41.61	38.62	34.90
54	58.61	41.61	38.62	34.90
55	58.61	41.61	38.62	34.90
56	58.61	41.61	38.62	34.90
57	58.61	41.61	38.62	34.90
58	58.61	41.61	38.62	34.90
59	58.61	41.61	38.62	34.90
60	58.61	41.61	38.62	34.90
61	58.61	41.61	38.62	34.90
62	58.61	41.61	38.62	34.90
63	58.61	41.61	38.62	34.90
64	58.61	41.61	38.62	34.90

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	25.68	18.95	17.66	16.27
26	26.12	19.29	17.99	16.59
27	26.58	19.63	18.32	16.92
28	27.30	20.17	18.83	17.40
29	28.34	20.93	19.55	18.09
30	29.83	22.03	20.59	19.06
31	31.07	23.00	21.53	20.00
32	32.43	24.06	22.56	21.02
33	33.88	25.18	23.65	22.09
34	35.60	26.51	24.93	23.35
35	37.58	28.03	26.40	24.79
36	40.77	30.30	28.52	26.72
37	44.09	32.65	30.70	28.71
38	47.52	35.07	32.97	30.78
39	51.04	37.54	35.26	32.86
40	54.46	39.95	37.50	34.89
41	57.46	41.91	39.31	36.44
42	60.58	43.94	41.18	38.04
43	63.81	46.03	43.10	39.70
44	67.05	48.13	45.02	41.33
45	69.45	49.61	46.38	42.45
46	72.09	51.44	48.00	43.82
47	73.12	51.79	48.15	43.75
48	75.74	53.57	49.73	45.05
49	78.19	55.25	51.20	46.27
50	80.26	56.65	52.42	47.26
51	80.26	56.65	52.42	47.26
52	80.26	56.65	52.42	47.26
53	80.26	56.65	52.42	47.26
54	80.26	56.65	52.42	47.26
55	80.26	56.65	52.42	47.26
56	80.26	56.65	52.42	47.26
57	80.26	56.65	52.42	47.26
58	80.26	56.65	52.42	47.26
59	80.26	56.65	52.42	47.26
60	80.26	56.65	52.42	47.26
61	80.26	56.65	52.42	47.26
62	80.26	56.65	52.42	47.26
63	80.26	56.65	52.42	47.26
64	80.26	56.65	52.42	47.26

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	31.14	22.79	21.28	19.64
26	31.58	23.14	21.63	19.99
27	32.04	23.50	21.99	20.36
28	32.82	24.09	22.56	20.90
29	33.97	24.95	23.38	21.70
30	35.68	26.22	24.59	22.85
31	37.41	27.59	25.93	24.20
32	39.29	29.08	27.40	25.66
33	41.28	30.64	28.93	27.19
34	43.62	32.48	30.72	28.97
35	46.29	34.57	32.75	30.98
36	50.16	37.31	35.31	33.33
37	54.18	40.15	37.97	35.75
38	58.34	43.09	40.71	38.24
39	62.59	46.07	43.50	40.77
40	66.73	48.97	46.19	43.22
41	70.60	51.49	48.50	45.16
42	74.66	54.13	50.90	47.16
43	78.86	56.85	53.39	49.24
44	83.06	59.54	55.83	51.26
45	86.23	61.51	57.60	52.66
46	89.58	63.82	59.64	54.41
47	91.16	64.53	60.14	54.63
48	94.48	66.79	62.13	56.30
49	97.55	68.88	63.98	57.85
50	100.17	70.64	65.51	59.11
51	100.17	70.64	65.51	59.11
52	100.17	70.64	65.51	59.11
53	100.17	70.64	65.51	59.11
54	100.17	70.64	65.51	59.11
55	100.17	70.64	65.51	59.11
56	100.17	70.64	65.51	59.11
57	100.17	70.64	65.51	59.11
58	100.17	70.64	65.51	59.11
59	100.17	70.64	65.51	59.11
60	100.17	70.64	65.51	59.11
61	100.17	70.64	65.51	59.11
62	100.17	70.64	65.51	59.11
63	100.17	70.64	65.51	59.11
64	100.17	70.64	65.51	59.11

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	33.23	24.30	22.69	20.93
26	33.71	24.68	23.07	21.31
27	34.20	25.06	23.45	21.70
28	35.04	25.70	24.06	22.29
29	36.27	26.62	24.94	23.14
30	38.10	27.98	26.23	24.36
31	39.94	29.44	27.67	25.81
32	41.96	31.04	29.23	27.37
33	44.08	32.70	30.87	29.01
34	46.59	34.66	32.78	30.91
35	49.45	36.90	34.96	33.07
36	53.59	39.85	37.71	35.58
37	57.89	42.89	40.55	38.17
38	62.35	46.03	43.49	40.84
39	66.89	49.21	46.46	43.54
40	71.32	52.32	49.35	46.16
41	75.47	55.02	51.82	48.23
42	79.80	57.84	54.39	50.39
43	84.30	60.75	57.04	52.61
44	88.79	63.64	59.67	54.78
45	92.20	65.73	61.55	56.27
46	95.76	68.20	63.74	58.13
47	97.55	69.06	64.36	58.46
48	101.09	71.46	66.47	60.23
49	104.38	73.71	68.47	61.90
50	107.19	75.60	70.10	63.25
51	107.19	75.60	70.10	63.25
52	107.19	75.60	70.10	63.25
53	107.19	75.60	70.10	63.25
54	107.19	75.60	70.10	63.25
55	107.19	75.60	70.10	63.25
56	107.19	75.60	70.10	63.25
57	107.19	75.60	70.10	63.25
58	107.19	75.60	70.10	63.25
59	107.19	75.60	70.10	63.25
60	107.19	75.60	70.10	63.25
61	107.19	75.60	70.10	63.25
62	107.19	75.60	70.10	63.25
63	107.19	75.60	70.10	63.25
64	107.19	75.60	70.10	63.25

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	55.28	40.15	37.24	34.09
26	56.02	40.65	37.75	34.67
27	56.79	41.17	38.30	35.27
28	58.13	42.09	39.21	36.21
29	60.15	43.50	40.58	37.56
30	63.16	45.62	42.61	39.54
31	66.08	47.65	44.83	41.94
32	69.26	49.88	47.23	44.51
33	72.64	52.22	49.77	47.23
34	76.64	55.01	52.75	50.38
35	81.22	58.21	56.14	53.96
36	86.74	62.07	59.64	57.13
37	92.42	66.04	63.20	60.35
38	98.28	70.12	66.87	63.65
39	104.16	74.20	70.50	66.90
40	109.78	78.10	73.96	69.97
41	114.54	81.36	76.85	72.18
42	119.52	84.73	79.85	74.43
43	124.64	88.22	82.93	76.76
44	129.72	91.64	85.94	78.98
45	133.09	93.90	87.86	80.17
46	138.82	97.77	91.30	83.08
47	142.47	99.84	92.96	84.27
48	148.17	103.63	96.31	87.06
49	153.50	107.20	99.44	89.68
50	158.10	110.23	102.09	91.85
51	158.10	110.23	102.09	91.85
52	158.10	110.23	102.09	91.85
53	158.10	110.23	102.09	91.85
54	158.10	110.23	102.09	91.85
55	158.10	110.23	102.09	91.85
56	158.10	110.23	102.09	91.85
57	158.10	110.23	102.09	91.85
58	158.10	110.23	102.09	91.85
59	158.10	110.23	102.09	91.85
60	158.10	110.23	102.09	91.85
61	158.10	110.23	102.09	91.85
62	158.10	110.23	102.09	91.85
63	158.10	110.23	102.09	91.85
64	158.10	110.23	102.09	91.85

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	84.28	59.34	54.57	49.41
26	87.71	61.66	56.90	51.87
27	91.17	63.99	59.25	54.34
28	95.55	66.95	62.16	57.33
29	101.07	70.71	65.84	61.02
30	108.39	75.71	70.67	65.79
31	120.40	85.61	80.56	75.68
32	133.17	96.09	91.01	86.13
33	146.61	107.10	101.99	97.08
34	161.64	119.33	114.15	109.20
35	178.35	132.88	127.62	122.60
36	191.75	140.25	134.56	129.25
37	205.65	147.74	141.59	135.97
38	220.00	155.38	148.75	142.83
39	234.53	162.91	155.79	149.56
40	248.58	169.95	162.36	155.85
41	264.49	180.23	171.06	161.94
42	281.15	190.92	180.09	168.20
43	298.41	202.03	189.44	174.65
44	315.79	213.10	198.70	180.89
45	329.20	221.53	205.46	184.78
46	330.60	222.10	205.90	185.06
47	328.63	220.01	203.80	182.94
48	329.87	220.39	204.05	183.03
49	330.26	220.26	203.85	182.72
50	329.08	219.09	202.67	181.55
51	329.08	219.09	202.67	181.55
52	329.08	219.09	202.67	181.55
53	329.08	219.09	202.67	181.55
54	329.08	219.09	202.67	181.55
55	329.08	219.09	202.67	181.55
56	329.08	219.09	202.67	181.55
57	329.08	219.09	202.67	181.55
58	329.08	219.09	202.67	181.55
59	329.08	219.09	202.67	181.55
60	329.08	219.09	202.67	181.55
61	329.08	219.09	202.67	181.55
62	329.08	219.09	202.67	181.55
63	329.08	219.09	202.67	181.55
64	329.08	219.09	202.67	181.55

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.17	17.13	15.97	14.72
26	23.63	17.48	16.30	15.05
27	24.11	17.85	16.66	15.40
28	24.84	18.40	17.18	15.90
29	25.83	19.15	17.88	16.56
30	27.26	20.19	18.87	17.49
31	28.47	21.14	19.80	18.41
32	29.78	22.16	20.80	19.39
33	31.22	23.29	21.89	20.47
34	32.87	24.57	23.13	21.69
35	34.78	26.04	24.55	23.08
36	37.81	28.18	26.56	24.91
37	40.98	30.43	28.64	26.81
38	44.26	32.75	30.81	28.78
39	47.62	35.12	33.01	30.78
40	50.87	37.39	35.12	32.69
41	53.76	39.27	36.85	34.19
42	56.80	41.25	38.67	35.74
43	59.96	43.31	40.56	37.37
44	63.13	45.34	42.43	38.97
45	65.46	46.79	43.73	40.04
46	68.37	48.81	45.54	41.58
47	69.69	49.36	45.89	41.69
48	72.59	51.35	47.67	43.18
49	75.33	53.22	49.32	44.57
50	77.70	54.83	50.74	45.75
51	77.70	54.83	50.74	45.75
52	77.70	54.83	50.74	45.75
53	77.70	54.83	50.74	45.75
54	77.70	54.83	50.74	45.75
55	77.70	54.83	50.74	45.75
56	77.70	54.83	50.74	45.75
57	77.70	54.83	50.74	45.75
58	77.70	54.83	50.74	45.75
59	77.70	54.83	50.74	45.75
60	77.70	54.83	50.74	45.75
61	77.70	54.83	50.74	45.75
62	77.70	54.83	50.74	45.75
63	77.70	54.83	50.74	45.75
64	77.70	54.83	50.74	45.75

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.56	12.42	11.61	10.73
26	16.95	12.73	11.90	11.02
27	17.36	13.04	12.21	11.32
28	17.95	13.50	12.64	11.73
29	18.72	14.08	13.18	12.24
30	19.78	14.87	13.94	12.96
31	20.85	15.71	14.76	13.77
32	22.01	16.61	15.63	14.63
33	23.26	17.60	16.60	15.58
34	24.67	18.70	17.65	16.62
35	26.29	19.96	18.88	17.82
36	28.74	21.71	20.52	19.32
37	31.32	23.55	22.25	20.90
38	34.05	25.50	24.07	22.56
39	36.84	27.47	25.91	24.24
40	39.63	29.45	27.74	25.93
41	42.22	31.15	29.32	27.28
42	44.97	32.95	30.98	28.71
43	47.86	34.85	32.75	30.23
44	50.78	36.73	34.48	31.72
45	53.07	38.17	35.79	32.82
46	55.74	40.05	37.48	34.28
47	56.91	40.52	37.79	34.37
48	59.61	42.39	39.46	35.82
49	62.21	44.20	41.08	37.22
50	64.47	45.77	42.47	38.39
51	64.47	45.77	42.47	38.39
52	64.47	45.77	42.47	38.39
53	64.47	45.77	42.47	38.39
54	64.47	45.77	42.47	38.39
55	64.47	45.77	42.47	38.39
56	64.47	45.77	42.47	38.39
57	64.47	45.77	42.47	38.39
58	64.47	45.77	42.47	38.39
59	64.47	45.77	42.47	38.39
60	64.47	45.77	42.47	38.39
61	64.47	45.77	42.47	38.39
62	64.47	45.77	42.47	38.39
63	64.47	45.77	42.47	38.39
64	64.47	45.77	42.47	38.39

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	26.17	19.31	17.99	16.57
26	26.69	19.71	18.37	16.95
27	27.24	20.13	18.77	17.34
28	28.07	20.75	19.37	17.91
29	29.20	21.60	20.16	18.66
30	30.82	22.79	21.29	19.72
31	32.19	23.87	22.34	20.76
32	33.68	25.03	23.48	21.88
33	35.32	26.31	24.72	23.10
34	37.20	27.76	26.13	24.49
35	39.37	29.43	27.74	26.07
36	42.81	31.87	30.02	28.15
37	46.41	34.42	32.39	30.31
38	50.14	37.06	34.86	32.55
39	53.96	39.75	37.35	34.82
40	57.65	42.33	39.75	36.99
41	60.93	44.47	41.72	38.69
42	64.39	46.72	43.79	40.46
43	67.98	49.06	45.93	42.31
44	71.58	51.37	48.06	44.13
45	74.23	53.01	49.54	45.34
46	77.54	55.31	51.59	47.09
47	79.19	56.09	52.15	47.37
48	82.49	58.35	54.17	49.07
49	85.60	60.48	56.05	50.65
50	88.29	62.31	57.66	51.99
51	88.29	62.31	57.66	51.99
52	88.29	62.31	57.66	51.99
53	88.29	62.31	57.66	51.99
54	88.29	62.31	57.66	51.99
55	88.29	62.31	57.66	51.99
56	88.29	62.31	57.66	51.99
57	88.29	62.31	57.66	51.99
58	88.29	62.31	57.66	51.99
59	88.29	62.31	57.66	51.99
60	88.29	62.31	57.66	51.99
61	88.29	62.31	57.66	51.99
62	88.29	62.31	57.66	51.99
63	88.29	62.31	57.66	51.99
64	88.29	62.31	57.66	51.99

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	31.73	23.22	21.68	20.01
26	32.27	23.64	22.10	20.43
27	32.83	24.08	22.54	20.86
28	33.75	24.79	23.22	21.52
29	35.01	25.74	24.13	22.39
30	36.87	27.12	25.44	23.64
31	38.76	28.63	26.92	25.12
32	40.81	30.25	28.51	26.71
33	43.04	32.03	30.24	28.44
34	45.59	34.03	32.20	30.38
35	48.50	36.31	34.42	32.58
36	52.67	39.27	37.19	35.11
37	57.04	42.35	40.07	37.74
38	61.56	45.55	43.05	40.47
39	66.18	48.79	46.08	43.21
40	70.64	51.90	48.98	45.84
41	74.89	54.67	51.49	47.95
42	79.38	57.58	54.14	50.18
43	84.02	60.59	56.90	52.49
44	88.69	63.58	59.62	54.75
45	92.20	65.73	61.55	56.27
46	96.37	68.62	64.13	58.49
47	98.75	69.90	65.13	59.16
48	102.91	72.74	67.66	61.32
49	106.81	75.41	70.04	63.33
50	110.20	77.71	72.06	65.03
51	110.20	77.71	72.06	65.03
52	110.20	77.71	72.06	65.03
53	110.20	77.71	72.06	65.03
54	110.20	77.71	72.06	65.03
55	110.20	77.71	72.06	65.03
56	110.20	77.71	72.06	65.03
57	110.20	77.71	72.06	65.03
58	110.20	77.71	72.06	65.03
59	110.20	77.71	72.06	65.03
60	110.20	77.71	72.06	65.03
61	110.20	77.71	72.06	65.03
62	110.20	77.71	72.06	65.03
63	110.20	77.71	72.06	65.03
64	110.20	77.71	72.06	65.03

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	33.87	24.76	23.12	21.33
26	34.45	25.22	23.56	21.78
27	35.05	25.69	24.04	22.24
28	36.04	26.45	24.77	22.95
29	37.39	27.47	25.74	23.88
30	39.37	28.94	27.14	25.21
31	41.39	30.55	28.72	26.80
32	43.59	32.28	30.42	28.50
33	45.98	34.19	32.28	30.36
34	48.71	36.34	34.38	32.43
35	51.82	38.77	36.75	34.78
36	56.28	41.93	39.71	37.48
37	60.95	45.24	42.80	40.30
38	65.79	48.66	45.99	43.22
39	70.73	52.12	49.22	46.16
40	75.50	55.45	52.32	48.96
41	80.05	58.41	55.02	51.23
42	84.86	61.53	57.86	53.61
43	89.82	64.75	60.80	56.07
44	94.82	67.95	63.71	58.50
45	98.57	70.25	65.77	60.12
46	103.04	73.35	68.54	62.51
47	105.66	74.79	69.69	63.30
48	110.10	77.82	72.39	65.61
49	114.28	80.68	74.93	67.76
50	117.91	83.15	77.10	69.58
51	117.91	83.15	77.10	69.58
52	117.91	83.15	77.10	69.58
53	117.91	83.15	77.10	69.58
54	117.91	83.15	77.10	69.58
55	117.91	83.15	77.10	69.58
56	117.91	83.15	77.10	69.58
57	117.91	83.15	77.10	69.58
58	117.91	83.15	77.10	69.58
59	117.91	83.15	77.10	69.58
60	117.91	83.15	77.10	69.58
61	117.91	83.15	77.10	69.58
62	117.91	83.15	77.10	69.58
63	117.91	83.15	77.10	69.58
64	117.91	83.15	77.10	69.58

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	56.36	40.93	37.96	34.74
26	57.27	41.57	38.61	35.45
27	58.21	42.21	39.27	36.17
28	59.80	43.34	40.38	37.30
29	62.02	44.90	41.90	38.81
30	65.28	47.23	44.13	40.97
31	68.49	49.47	46.56	43.58
32	71.98	51.93	49.20	46.39
33	75.78	54.61	52.07	49.44
34	80.14	57.68	55.34	52.88
35	85.12	61.19	59.05	56.77
36	91.09	65.35	62.82	60.19
37	97.31	69.69	66.73	63.73
38	103.70	74.13	70.72	67.35
39	110.14	78.60	74.72	70.93
40	116.24	82.81	78.45	74.26
41	121.52	86.39	81.62	76.67
42	127.08	90.17	84.97	79.24
43	132.82	94.06	88.44	81.86
44	138.51	97.89	91.80	84.38
45	142.33	100.39	93.92	85.71
46	149.41	105.20	98.21	89.37
47	154.34	108.15	100.70	91.27
48	161.38	112.88	104.90	94.82
49	168.05	117.35	108.88	98.17
50	173.90	121.25	112.30	101.01
51	173.90	121.25	112.30	101.01
52	173.90	121.25	112.30	101.01
53	173.90	121.25	112.30	101.01
54	173.90	121.25	112.30	101.01
55	173.90	121.25	112.30	101.01
56	173.90	121.25	112.30	101.01
57	173.90	121.25	112.30	101.01
58	173.90	121.25	112.30	101.01
59	173.90	121.25	112.30	101.01
60	173.90	121.25	112.30	101.01
61	173.90	121.25	112.30	101.01
62	173.90	121.25	112.30	101.01
63	173.90	121.25	112.30	101.01
64	173.90	121.25	112.30	101.01

For smokers the premium rates are increased by 35 percent.

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

SI-98
Female

Social Insurance Rider with COLA
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	85.93	60.49	55.62	50.37
26	89.69	63.05	58.19	53.06
27	93.49	65.64	60.77	55.76
28	98.33	68.96	64.06	59.10
29	104.26	73.03	68.01	63.07
30	112.05	78.39	73.19	68.18
31	124.88	88.96	83.73	78.71
32	138.52	100.17	94.91	89.86
33	153.07	112.11	106.82	101.74
34	169.16	125.23	119.86	114.72
35	187.05	139.75	134.28	129.06
36	201.49	147.73	141.78	136.24
37	216.59	155.95	149.50	143.63
38	232.22	164.36	157.39	151.18
39	248.06	172.66	165.16	158.62
40	263.26	180.31	172.30	165.43
41	280.70	191.51	181.79	172.11
42	299.11	203.31	191.79	179.12
43	318.17	215.56	202.13	186.36
44	337.39	227.78	212.39	193.36
45	352.17	236.96	219.76	197.63
46	355.65	238.89	221.47	199.03
47	355.59	238.06	220.52	197.94
48	358.89	239.79	222.01	199.13
49	361.30	240.97	223.00	199.89
50	361.99	241.00	222.94	199.70
51	361.99	241.00	222.94	199.70
52	361.99	241.00	222.94	199.70
53	361.99	241.00	222.94	199.70
54	361.99	241.00	222.94	199.70
55	361.99	241.00	222.94	199.70
56	361.99	241.00	222.94	199.70
57	361.99	241.00	222.94	199.70
58	361.99	241.00	222.94	199.70
59	361.99	241.00	222.94	199.70
60	361.99	241.00	222.94	199.70
61	361.99	241.00	222.94	199.70
62	361.99	241.00	222.94	199.70
63	361.99	241.00	222.94	199.70
64	361.99	241.00	222.94	199.70

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.00	8.48	7.86	7.18
26	11.29	8.70	8.04	7.34
27	11.58	8.93	8.22	7.52
28	11.87	9.15	8.41	7.69
29	12.19	9.40	8.62	7.88
30	12.49	9.63	8.82	8.07
31	12.83	9.90	9.03	8.27
32	13.21	10.22	9.28	8.50
33	13.63	10.55	9.55	8.75
34	14.08	10.91	9.83	9.03
35	14.76	11.44	10.27	9.44
36	15.59	12.09	10.83	9.96
37	16.73	12.98	11.62	10.67
38	18.23	14.12	12.63	11.60
39	19.95	15.46	13.80	12.67
40	21.87	16.94	15.10	13.85
41	24.01	18.63	16.52	15.18
42	26.37	20.49	18.11	16.63
43	28.96	22.53	19.83	18.23
44	31.83	24.81	21.74	19.99
45	34.97	27.28	23.83	21.92
46	38.28	29.60	26.04	23.80
47	40.88	31.09	27.38	24.80
48	44.30	33.46	29.64	26.71
49	47.42	35.60	31.70	28.45
50	50.56	37.76	33.79	30.21
51	50.56	37.76	33.79	30.21
52	50.56	37.76	33.79	30.21
53	50.56	37.76	33.79	30.21
54	50.56	37.76	33.79	30.21
55	50.56	37.76	33.79	30.21
56	50.56	37.76	33.79	30.21
57	50.56	37.76	33.79	30.21
58	50.56	37.76	33.79	30.21
59	50.56	37.76	33.79	30.21
60	50.56	37.76	33.79	30.21
61	50.56	37.76	33.79	30.21
62	50.56	37.76	33.79	30.21
63	50.56	37.76	33.79	30.21
64	50.56	37.76	33.79	30.21

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
10 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.09	6.35	5.62	5.22
26	8.34	6.55	5.80	5.38
27	8.61	6.76	5.99	5.54
28	8.86	6.96	6.17	5.72
29	9.15	7.17	6.37	5.90
30	9.44	7.41	6.58	6.09
31	9.73	7.65	6.82	6.30
32	10.05	7.91	7.07	6.53
33	10.38	8.19	7.34	6.78
34	10.77	8.50	7.64	7.05
35	11.30	8.93	8.04	7.41
36	11.96	9.44	8.49	7.82
37	12.85	10.13	9.09	8.38
38	14.02	11.03	9.89	9.11
39	15.36	12.08	10.80	9.95
40	16.90	13.27	11.85	10.90
41	18.55	14.56	12.94	11.90
42	20.38	16.01	14.17	13.04
43	22.40	17.58	15.51	14.27
44	24.65	19.35	17.01	15.65
45	27.11	21.29	18.66	17.17
46	29.88	23.29	20.52	18.79
47	31.86	24.42	21.48	19.49
48	34.79	26.52	23.46	21.22
49	37.52	28.46	25.27	22.80
50	40.29	30.44	27.14	24.42
51	40.29	30.44	27.14	24.42
52	40.29	30.44	27.14	24.42
53	40.29	30.44	27.14	24.42
54	40.29	30.44	27.14	24.42
55	40.29	30.44	27.14	24.42
56	40.29	30.44	27.14	24.42
57	40.29	30.44	27.14	24.42
58	40.29	30.44	27.14	24.42
59	40.29	30.44	27.14	24.42
60	40.29	30.44	27.14	24.42
61	40.29	30.44	27.14	24.42
62	40.29	30.44	27.14	24.42
63	40.29	30.44	27.14	24.42
64	40.29	30.44	27.14	24.42

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.47	9.57	8.86	8.08
26	12.80	9.83	9.07	8.27
27	13.14	10.09	9.28	8.47
28	13.47	10.35	9.50	8.67
29	13.84	10.63	9.74	8.89
30	14.19	10.90	9.97	9.10
31	14.58	11.21	10.21	9.33
32	15.01	11.57	10.49	9.60
33	15.49	11.96	10.80	9.89
34	16.01	12.37	11.13	10.21
35	16.79	12.98	11.63	10.68
36	17.75	13.73	12.28	11.28
37	19.06	14.75	13.18	12.09
38	20.78	16.06	14.34	13.16
39	22.76	17.60	15.69	14.39
40	24.97	19.30	17.18	15.75
41	27.43	21.24	18.82	17.28
42	30.14	23.38	20.64	18.94
43	33.12	25.73	22.62	20.78
44	36.42	28.34	24.82	22.81
45	40.02	31.18	27.22	25.02
46	43.83	33.85	29.76	27.19
47	46.99	35.74	31.47	28.50
48	50.92	38.46	34.07	30.70
49	54.50	40.92	36.44	32.70
50	58.12	43.40	38.84	34.72
51	58.12	43.40	38.84	34.72
52	58.12	43.40	38.84	34.72
53	58.12	43.40	38.84	34.72
54	58.12	43.40	38.84	34.72
55	58.12	43.40	38.84	34.72
56	58.12	43.40	38.84	34.72
57	58.12	43.40	38.84	34.72
58	58.12	43.40	38.84	34.72
59	58.12	43.40	38.84	34.72
60	58.12	43.40	38.84	34.72
61	58.12	43.40	38.84	34.72
62	58.12	43.40	38.84	34.72
63	58.12	43.40	38.84	34.72
64	58.12	43.40	38.84	34.72

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 3P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.45	11.04	9.82	8.87
26	14.79	11.31	10.01	9.06
27	15.13	11.59	10.21	9.25
28	15.48	11.86	10.40	9.44
29	15.85	12.16	10.62	9.65
30	16.21	12.45	10.83	9.85
31	16.75	12.90	11.09	10.13
32	17.34	13.39	11.38	10.45
33	17.99	13.92	11.71	10.80
34	18.69	14.49	12.08	11.18
35	19.69	15.29	12.62	11.73
36	20.73	16.09	13.30	12.34
37	22.20	17.20	14.23	13.20
38	24.13	18.68	15.47	14.33
39	26.37	20.39	16.90	15.63
40	28.87	22.29	18.48	17.09
41	31.65	24.41	20.28	18.71
42	34.71	26.73	22.24	20.49
43	38.06	29.28	24.41	22.45
44	41.78	32.10	26.80	24.62
45	45.85	35.19	29.42	26.99
46	50.30	38.37	32.23	29.48
47	54.19	40.83	34.24	31.14
48	58.79	44.08	37.13	33.69
49	62.99	47.03	39.75	36.01
50	67.24	50.03	42.42	38.36
51	67.24	50.03	42.42	38.36
52	67.24	50.03	42.42	38.36
53	67.24	50.03	42.42	38.36
54	67.24	50.03	42.42	38.36
55	67.24	50.03	42.42	38.36
56	67.24	50.03	42.42	38.36
57	67.24	50.03	42.42	38.36
58	67.24	50.03	42.42	38.36
59	67.24	50.03	42.42	38.36
60	67.24	50.03	42.42	38.36
61	67.24	50.03	42.42	38.36
62	67.24	50.03	42.42	38.36
63	67.24	50.03	42.42	38.36
64	67.24	50.03	42.42	38.36

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 3A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.39	11.73	10.43	9.41
26	15.74	12.02	10.63	9.61
27	16.11	12.32	10.84	9.82
28	16.48	12.61	11.05	10.02
29	16.88	12.93	11.28	10.24
30	17.27	13.24	11.51	10.46
31	17.85	13.73	11.78	10.76
32	18.47	14.24	12.10	11.10
33	19.17	14.81	12.45	11.47
34	19.92	15.43	12.84	11.88
35	20.99	16.28	13.43	12.47
36	22.10	17.13	14.15	13.13
37	23.68	18.33	15.16	14.04
38	25.74	19.91	16.48	15.25
39	28.13	21.73	18.00	16.64
40	30.80	23.77	19.69	18.20
41	33.78	26.03	21.61	19.93
42	37.05	28.52	23.72	21.84
43	40.66	31.25	26.04	23.95
44	44.63	34.27	28.59	26.26
45	48.98	37.58	31.40	28.79
46	53.74	40.97	34.41	31.46
47	57.98	43.68	36.63	33.32
48	62.91	47.16	39.73	36.05
49	67.40	50.32	42.54	38.54
50	71.93	53.52	45.38	41.04
51	71.93	53.52	45.38	41.04
52	71.93	53.52	45.38	41.04
53	71.93	53.52	45.38	41.04
54	71.93	53.52	45.38	41.04
55	71.93	53.52	45.38	41.04
56	71.93	53.52	45.38	41.04
57	71.93	53.52	45.38	41.04
58	71.93	53.52	45.38	41.04
59	71.93	53.52	45.38	41.04
60	71.93	53.52	45.38	41.04
61	71.93	53.52	45.38	41.04
62	71.93	53.52	45.38	41.04
63	71.93	53.52	45.38	41.04
64	71.93	53.52	45.38	41.04

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 2A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	24.37	18.45	16.26	14.46
26	24.80	18.77	16.46	14.68
27	25.26	19.12	16.68	14.92
28	25.73	19.47	16.90	15.16
29	26.23	19.86	17.16	15.43
30	26.72	20.23	17.39	15.69
31	27.41	20.75	17.61	16.01
32	28.20	21.36	17.89	16.39
33	29.07	22.03	18.22	16.82
34	30.03	22.76	18.61	17.29
35	31.48	23.85	19.29	18.05
36	32.86	24.92	20.20	18.87
37	34.92	26.50	21.52	20.08
38	37.70	28.63	23.28	21.69
39	40.94	31.09	25.33	23.58
40	44.54	33.83	27.61	25.67
41	48.61	37.00	30.32	28.11
42	53.07	40.47	33.29	30.80
43	57.97	44.30	36.56	33.74
44	63.39	48.51	40.18	36.99
45	69.28	53.10	44.13	40.55
46	76.14	57.90	48.34	44.27
47	82.74	62.21	51.95	47.31
48	89.81	67.13	56.31	51.14
49	96.28	71.59	60.25	54.59
50	102.82	76.11	64.25	58.09
51	102.82	76.11	64.25	58.09
52	102.82	76.11	64.25	58.09
53	102.82	76.11	64.25	58.09
54	102.82	76.11	64.25	58.09
55	102.82	76.11	64.25	58.09
56	102.82	76.11	64.25	58.09
57	102.82	76.11	64.25	58.09
58	102.82	76.11	64.25	58.09
59	102.82	76.11	64.25	58.09
60	102.82	76.11	64.25	58.09
61	102.82	76.11	64.25	58.09
62	102.82	76.11	64.25	58.09
63	102.82	76.11	64.25	58.09
64	102.82	76.11	64.25	58.09

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 1A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	35.59	25.62	22.28	19.60
26	36.87	26.54	22.96	20.30
27	38.17	27.46	23.65	20.99
28	39.47	28.40	24.34	21.70
29	40.85	29.37	25.08	22.43
30	42.18	30.32	25.79	23.15
31	44.98	32.33	27.19	24.65
32	47.92	34.43	28.67	26.23
33	51.01	36.64	30.25	27.89
34	54.25	38.95	31.91	29.63
35	58.42	41.93	34.10	31.87
36	61.58	44.22	35.99	33.56
37	66.04	47.45	38.63	35.96
38	71.93	51.69	42.11	39.11
39	78.75	56.61	46.13	42.78
40	86.35	62.09	50.60	46.85
41	96.18	69.25	56.42	52.01
42	107.01	77.13	62.83	57.69
43	118.97	85.85	69.92	63.95
44	132.21	95.49	77.75	70.89
45	146.71	106.07	86.35	78.49
46	152.80	110.20	90.16	81.73
47	159.18	114.16	93.61	84.56
48	165.06	118.13	97.31	87.69
49	169.71	121.17	100.24	90.13
50	174.39	124.25	103.22	92.61
51	174.39	124.25	103.22	92.61
52	174.39	124.25	103.22	92.61
53	174.39	124.25	103.22	92.61
54	174.39	124.25	103.22	92.61
55	174.39	124.25	103.22	92.61
56	174.39	124.25	103.22	92.61
57	174.39	124.25	103.22	92.61
58	174.39	124.25	103.22	92.61
59	174.39	124.25	103.22	92.61
60	174.39	124.25	103.22	92.61
61	174.39	124.25	103.22	92.61
62	174.39	124.25	103.22	92.61
63	174.39	124.25	103.22	92.61
64	174.39	124.25	103.22	92.61

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.56	11.41	11.02	10.12
26	14.82	11.62	11.18	10.29
27	15.08	11.82	11.36	10.44
28	15.35	12.02	11.52	10.61
29	15.64	12.24	11.72	10.79
30	15.93	12.47	11.90	10.96
31	16.24	12.74	12.11	11.16
32	16.61	13.04	12.36	11.39
33	17.03	13.39	12.63	11.65
34	17.49	13.77	12.94	11.95
35	18.23	14.37	13.44	12.43
36	19.22	15.14	14.13	13.05
37	20.58	16.20	15.09	13.93
38	22.38	17.59	16.35	15.09
39	24.43	19.19	17.79	16.42
40	26.75	20.98	19.41	17.90
41	29.31	23.01	21.19	19.53
42	32.09	25.23	23.10	21.31
43	35.18	27.68	25.24	23.27
44	38.55	30.35	27.55	25.41
45	42.25	33.30	30.09	27.76
46	44.98	35.14	31.80	29.18
47	47.03	36.19	32.69	29.75
48	49.74	37.98	34.34	31.09
49	52.11	39.52	35.77	32.25
50	54.49	41.05	37.20	33.38
51	54.49	41.05	37.20	33.38
52	54.49	41.05	37.20	33.38
53	54.49	41.05	37.20	33.38
54	54.49	41.05	37.20	33.38
55	54.49	41.05	37.20	33.38
56	54.49	41.05	37.20	33.38
57	54.49	41.05	37.20	33.38
58	54.49	41.05	37.20	33.38
59	54.49	41.05	37.20	33.38
60	54.49	41.05	37.20	33.38
61	54.49	41.05	37.20	33.38
62	54.49	41.05	37.20	33.38
63	54.49	41.05	37.20	33.38
64	54.49	41.05	37.20	33.38

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.60	8.44	7.77	7.24
26	10.85	8.64	7.97	7.42
27	11.12	8.85	8.17	7.61
28	11.37	9.04	8.36	7.77
29	11.66	9.27	8.58	7.97
30	11.96	9.51	8.80	8.18
31	12.24	9.75	9.06	8.41
32	12.56	10.02	9.34	8.66
33	12.92	10.31	9.63	8.94
34	13.32	10.65	9.97	9.25
35	13.91	11.13	10.44	9.68
36	14.69	11.73	10.99	10.17
37	15.75	12.57	11.73	10.86
38	17.15	13.67	12.72	11.76
39	18.76	14.93	13.86	12.81
40	20.60	16.36	15.15	13.99
41	22.57	17.92	16.52	15.25
42	24.74	19.64	18.02	16.64
43	27.14	21.55	19.67	18.16
44	29.79	23.63	21.48	19.84
45	32.69	25.94	23.48	21.68
46	35.07	27.62	25.00	23.01
47	36.66	28.44	25.63	23.41
48	39.06	30.10	27.16	24.71
49	41.23	31.60	28.52	25.86
50	43.40	33.08	29.87	27.00
51	43.40	33.08	29.87	27.00
52	43.40	33.08	29.87	27.00
53	43.40	33.08	29.87	27.00
54	43.40	33.08	29.87	27.00
55	43.40	33.08	29.87	27.00
56	43.40	33.08	29.87	27.00
57	43.40	33.08	29.87	27.00
58	43.40	33.08	29.87	27.00
59	43.40	33.08	29.87	27.00
60	43.40	33.08	29.87	27.00
61	43.40	33.08	29.87	27.00
62	43.40	33.08	29.87	27.00
63	43.40	33.08	29.87	27.00
64	43.40	33.08	29.87	27.00

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.56	12.94	12.49	11.46
26	16.86	13.18	12.68	11.65
27	17.16	13.41	12.88	11.83
28	17.47	13.64	13.07	12.02
29	17.80	13.90	13.30	12.23
30	18.14	14.16	13.51	12.43
31	18.50	14.47	13.75	12.66
32	18.92	14.82	14.03	12.92
33	19.40	15.22	14.34	13.22
34	19.93	15.66	14.70	13.56
35	20.78	16.34	15.28	14.11
36	21.92	17.23	16.07	14.83
37	23.48	18.45	17.17	15.84
38	25.55	20.05	18.62	17.17
39	27.91	21.89	20.28	18.70
40	30.57	23.94	22.14	20.40
41	33.52	26.28	24.18	22.28
42	36.71	28.83	26.38	24.32
43	40.27	31.64	28.84	26.58
44	44.14	34.71	31.50	29.04
45	48.39	38.10	34.42	31.74
46	51.53	40.22	36.38	33.37
47	54.06	41.60	37.57	34.19
48	57.17	43.65	39.47	35.73
49	59.90	45.42	41.12	37.07
50	62.63	47.18	42.76	38.37
51	62.63	47.18	42.76	38.37
52	62.63	47.18	42.76	38.37
53	62.63	47.18	42.76	38.37
54	62.63	47.18	42.76	38.37
55	62.63	47.18	42.76	38.37
56	62.63	47.18	42.76	38.37
57	62.63	47.18	42.76	38.37
58	62.63	47.18	42.76	38.37
59	62.63	47.18	42.76	38.37
60	62.63	47.18	42.76	38.37
61	62.63	47.18	42.76	38.37
62	62.63	47.18	42.76	38.37
63	62.63	47.18	42.76	38.37
64	62.63	47.18	42.76	38.37

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.26	15.00	13.97	12.72
26	19.54	15.23	14.12	12.87
27	19.84	15.48	14.29	13.04
28	20.14	15.72	14.43	13.20
29	20.47	15.99	14.62	13.39
30	20.79	16.25	14.80	13.57
31	21.33	16.72	15.05	13.86
32	21.94	17.23	15.36	14.20
33	22.60	17.78	15.70	14.57
34	23.34	18.39	16.10	14.99
35	24.45	19.30	16.74	15.64
36	25.68	20.24	17.55	16.39
37	27.41	21.57	18.69	17.43
38	29.74	23.36	20.23	18.85
39	32.40	25.39	21.99	20.45
40	35.38	27.69	23.96	22.27
41	38.69	30.23	26.17	24.28
42	42.30	32.99	28.57	26.45
43	46.31	36.04	31.24	28.86
44	50.66	39.37	34.12	31.47
45	55.45	43.02	37.30	34.35
46	59.14	45.58	39.49	36.28
47	62.32	47.49	40.95	37.43
48	65.95	49.97	43.05	39.26
49	69.19	52.16	44.91	40.86
50	72.41	54.32	46.75	42.44
51	72.41	54.32	46.75	42.44
52	72.41	54.32	46.75	42.44
53	72.41	54.32	46.75	42.44
54	72.41	54.32	46.75	42.44
55	72.41	54.32	46.75	42.44
56	72.41	54.32	46.75	42.44
57	72.41	54.32	46.75	42.44
58	72.41	54.32	46.75	42.44
59	72.41	54.32	46.75	42.44
60	72.41	54.32	46.75	42.44
61	72.41	54.32	46.75	42.44
62	72.41	54.32	46.75	42.44
63	72.41	54.32	46.75	42.44
64	72.41	54.32	46.75	42.44

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	20.53	15.97	14.87	13.53
26	20.83	16.22	15.03	13.69
27	21.15	16.49	15.21	13.87
28	21.46	16.74	15.36	14.04
29	21.83	17.03	15.56	14.25
30	22.16	17.31	15.75	14.44
31	22.74	17.80	16.03	14.76
32	23.40	18.35	16.36	15.12
33	24.10	18.94	16.72	15.51
34	24.90	19.60	17.14	15.96
35	26.08	20.57	17.83	16.65
36	27.40	21.58	18.70	17.45
37	29.25	23.00	19.93	18.57
38	31.74	24.91	21.57	20.09
39	34.59	27.09	23.45	21.80
40	37.77	29.54	25.56	23.74
41	41.33	32.26	27.93	25.90
42	45.19	35.22	30.49	28.23
43	49.47	38.48	33.34	30.80
44	54.13	42.04	36.42	33.60
45	59.25	45.95	39.82	36.67
46	63.20	48.69	42.18	38.74
47	66.68	50.81	43.81	40.05
48	70.57	53.47	46.07	42.00
49	74.02	55.80	48.05	43.71
50	77.48	58.13	50.01	45.41
51	77.48	58.13	50.01	45.41
52	77.48	58.13	50.01	45.41
53	77.48	58.13	50.01	45.41
54	77.48	58.13	50.01	45.41
55	77.48	58.13	50.01	45.41
56	77.48	58.13	50.01	45.41
57	77.48	58.13	50.01	45.41
58	77.48	58.13	50.01	45.41
59	77.48	58.13	50.01	45.41
60	77.48	58.13	50.01	45.41
61	77.48	58.13	50.01	45.41
62	77.48	58.13	50.01	45.41
63	77.48	58.13	50.01	45.41
64	77.48	58.13	50.01	45.41

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	30.79	23.86	22.09	19.88
26	31.19	24.16	22.26	20.08
27	31.61	24.47	22.43	20.29
28	32.02	24.77	22.60	20.48
29	32.51	25.14	22.83	20.74
30	32.97	25.49	23.04	20.98
31	33.67	26.03	23.24	21.32
32	34.49	26.66	23.52	21.72
33	35.39	27.35	23.85	22.17
34	36.42	28.14	24.27	22.70
35	38.03	29.38	25.07	23.59
36	39.49	30.50	26.04	24.47
37	41.72	32.21	27.51	25.81
38	44.82	34.59	29.55	27.69
39	48.39	37.33	31.90	29.83
40	52.40	40.41	34.53	32.25
41	56.95	43.98	37.67	35.09
42	61.88	47.84	41.05	38.14
43	67.32	52.11	44.81	41.53
44	73.27	56.76	48.89	45.21
45	79.76	61.85	53.37	49.23
46	85.90	66.08	56.97	52.37
47	91.83	69.85	60.00	54.89
48	97.93	73.97	63.50	57.90
49	103.45	77.64	66.61	60.56
50	108.96	81.29	69.70	63.21
51	108.96	81.29	69.70	63.21
52	108.96	81.29	69.70	63.21
53	108.96	81.29	69.70	63.21
54	108.96	81.29	69.70	63.21
55	108.96	81.29	69.70	63.21
56	108.96	81.29	69.70	63.21
57	108.96	81.29	69.70	63.21
58	108.96	81.29	69.70	63.21
59	108.96	81.29	69.70	63.21
60	108.96	81.29	69.70	63.21
61	108.96	81.29	69.70	63.21
62	108.96	81.29	69.70	63.21
63	108.96	81.29	69.70	63.21
64	108.96	81.29	69.70	63.21

For smokers the premium rates are increased by 35 percent.

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

SI-98 | Social Insurance Rider with COLA | 1A - Class
Unisex | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	44.96	33.28	30.49	27.18
26	46.34	34.28	31.25	27.98
27	47.76	35.30	32.03	28.79
28	49.14	36.30	32.79	29.56
29	50.63	37.37	33.61	30.41
30	52.07	38.40	34.41	31.23
31	55.25	40.73	36.12	33.08
32	58.60	43.17	37.93	35.01
33	62.07	45.68	39.80	37.00
34	65.77	48.37	41.83	39.13
35	70.57	51.86	44.54	41.91
36	73.98	54.35	46.62	43.77
37	78.87	57.91	49.60	46.47
38	85.47	62.71	53.67	50.17
39	93.06	68.23	58.31	54.40
40	101.56	74.42	63.52	59.15
41	112.62	82.56	70.35	65.22
42	124.69	91.41	77.75	71.79
43	138.03	101.22	85.97	79.07
44	152.66	111.94	94.91	86.99
45	168.73	123.73	104.76	95.69
46	172.37	125.95	106.61	97.14
47	176.44	128.16	108.26	98.29
48	179.47	129.88	109.66	99.31
49	181.29	130.73	110.34	99.67
50	183.06	131.55	110.99	100.01
51	183.06	131.55	110.99	100.01
52	183.06	131.55	110.99	100.01
53	183.06	131.55	110.99	100.01
54	183.06	131.55	110.99	100.01
55	183.06	131.55	110.99	100.01
56	183.06	131.55	110.99	100.01
57	183.06	131.55	110.99	100.01
58	183.06	131.55	110.99	100.01
59	183.06	131.55	110.99	100.01
60	183.06	131.55	110.99	100.01
61	183.06	131.55	110.99	100.01
62	183.06	131.55	110.99	100.01
63	183.06	131.55	110.99	100.01
64	183.06	131.55	110.99	100.01

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.83	11.62	11.21	10.31
26	15.12	11.85	11.41	10.50
27	15.44	12.09	11.62	10.69
28	15.76	12.35	11.84	10.90
29	16.11	12.63	12.07	11.11
30	16.44	12.88	12.29	11.32
31	16.81	13.19	12.54	11.56
32	17.24	13.56	12.83	11.83
33	17.72	13.96	13.17	12.16
34	18.26	14.40	13.53	12.50
35	19.07	15.05	14.10	13.03
36	20.15	15.90	14.84	13.72
37	21.64	17.04	15.88	14.67
38	23.58	18.56	17.25	15.93
39	25.80	20.27	18.80	17.36
40	28.27	22.19	20.53	18.94
41	31.05	24.39	22.46	20.71
42	34.09	26.80	24.54	22.65
43	37.45	29.47	26.86	24.78
44	41.13	32.37	29.38	27.11
45	45.13	35.54	32.11	29.63
46	48.36	37.75	34.16	31.35
47	50.97	39.20	35.41	32.22
48	54.18	41.38	37.42	33.87
49	57.06	43.26	39.18	35.30
50	59.93	45.14	40.92	36.72
51	59.93	45.14	40.92	36.72
52	59.93	45.14	40.92	36.72
53	59.93	45.14	40.92	36.72
54	59.93	45.14	40.92	36.72
55	59.93	45.14	40.92	36.72
56	59.93	45.14	40.92	36.72
57	59.93	45.14	40.92	36.72
58	59.93	45.14	40.92	36.72
59	59.93	45.14	40.92	36.72
60	59.93	45.14	40.92	36.72
61	59.93	45.14	40.92	36.72
62	59.93	45.14	40.92	36.72
63	59.93	45.14	40.92	36.72
64	59.93	45.14	40.92	36.72

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

SI-98
Unisex

Social Insurance Rider with COLA
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.80	8.59	7.91	7.37
26	11.07	8.80	8.12	7.56
27	11.37	9.05	8.35	7.77
28	11.68	9.28	8.58	7.98
29	12.00	9.53	8.83	8.21
30	12.33	9.80	9.08	8.43
31	12.66	10.08	9.37	8.70
32	13.03	10.39	9.69	8.99
33	13.44	10.74	10.03	9.31
34	13.89	11.12	10.41	9.66
35	14.54	11.64	10.93	10.13
36	15.39	12.31	11.52	10.68
37	16.55	13.21	12.34	11.42
38	18.07	14.40	13.41	12.41
39	19.80	15.76	14.64	13.53
40	21.77	17.29	16.02	14.80
41	23.91	18.98	17.50	16.16
42	26.27	20.85	19.12	17.65
43	28.88	22.92	20.91	19.31
44	31.76	25.19	22.89	21.13
45	34.91	27.67	25.03	23.11
46	37.68	29.66	26.83	24.69
47	39.73	30.80	27.77	25.35
48	42.56	32.80	29.58	26.90
49	45.15	34.59	31.23	28.30
50	47.74	36.39	32.85	29.69
51	47.74	36.39	32.85	29.69
52	47.74	36.39	32.85	29.69
53	47.74	36.39	32.85	29.69
54	47.74	36.39	32.85	29.69
55	47.74	36.39	32.85	29.69
56	47.74	36.39	32.85	29.69
57	47.74	36.39	32.85	29.69
58	47.74	36.39	32.85	29.69
59	47.74	36.39	32.85	29.69
60	47.74	36.39	32.85	29.69
61	47.74	36.39	32.85	29.69
62	47.74	36.39	32.85	29.69
63	47.74	36.39	32.85	29.69
64	47.74	36.39	32.85	29.69

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.87	13.18	12.71	11.68
26	17.21	13.45	12.94	11.90
27	17.58	13.73	13.18	12.12
28	17.94	14.02	13.44	12.36
29	18.34	14.34	13.70	12.60
30	18.72	14.63	13.96	12.84
31	19.15	14.99	14.24	13.12
32	19.64	15.41	14.58	13.43
33	20.20	15.87	14.97	13.80
34	20.82	16.38	15.38	14.20
35	21.75	17.13	16.03	14.81
36	22.99	18.10	16.89	15.60
37	24.70	19.42	18.08	16.69
38	26.93	21.16	19.66	18.14
39	29.48	23.13	21.44	19.78
40	32.32	25.33	23.43	21.60
41	35.52	27.86	25.64	23.63
42	39.01	30.63	28.04	25.86
43	42.87	33.70	30.70	28.31
44	47.10	37.04	33.60	30.99
45	51.70	40.68	36.74	33.89
46	55.41	43.22	39.09	35.86
47	58.59	45.06	40.70	37.03
48	62.28	47.56	43.01	38.93
49	65.59	49.72	45.03	40.57
50	68.89	51.89	47.04	42.21
51	68.89	51.89	47.04	42.21
52	68.89	51.89	47.04	42.21
53	68.89	51.89	47.04	42.21
54	68.89	51.89	47.04	42.21
55	68.89	51.89	47.04	42.21
56	68.89	51.89	47.04	42.21
57	68.89	51.89	47.04	42.21
58	68.89	51.89	47.04	42.21
59	68.89	51.89	47.04	42.21
60	68.89	51.89	47.04	42.21
61	68.89	51.89	47.04	42.21
62	68.89	51.89	47.04	42.21
63	68.89	51.89	47.04	42.21
64	68.89	51.89	47.04	42.21

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.63	15.28	14.23	12.95
26	19.97	15.56	14.42	13.15
27	20.32	15.85	14.63	13.36
28	20.69	16.16	14.84	13.57
29	21.09	16.48	15.08	13.81
30	21.47	16.79	15.30	14.03
31	22.09	17.32	15.62	14.38
32	22.77	17.90	15.97	14.78
33	23.56	18.57	16.41	15.24
34	24.39	19.26	16.86	15.72
35	25.60	20.25	17.58	16.44
36	26.95	21.28	18.46	17.25
37	28.84	22.73	19.71	18.39
38	31.36	24.66	21.38	19.92
39	34.23	26.86	23.28	21.66
40	37.43	29.32	25.38	23.59
41	41.03	32.06	27.78	25.76
42	44.96	35.07	30.38	28.13
43	49.32	38.39	33.27	30.75
44	54.06	42.01	36.40	33.59
45	59.24	45.95	39.82	36.67
46	63.61	49.01	42.45	38.98
47	67.52	51.44	44.36	40.54
48	71.86	54.43	46.91	42.77
49	75.77	57.11	49.17	44.75
50	79.66	59.75	51.41	46.69
51	79.66	59.75	51.41	46.69
52	79.66	59.75	51.41	46.69
53	79.66	59.75	51.41	46.69
54	79.66	59.75	51.41	46.69
55	79.66	59.75	51.41	46.69
56	79.66	59.75	51.41	46.69
57	79.66	59.75	51.41	46.69
58	79.66	59.75	51.41	46.69
59	79.66	59.75	51.41	46.69
60	79.66	59.75	51.41	46.69
61	79.66	59.75	51.41	46.69
62	79.66	59.75	51.41	46.69
63	79.66	59.75	51.41	46.69
64	79.66	59.75	51.41	46.69

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	20.92	16.26	15.14	13.77
26	21.28	16.56	15.35	13.98
27	21.66	16.88	15.57	14.21
28	22.06	17.21	15.80	14.44
29	22.49	17.56	16.05	14.70
30	22.89	17.89	16.29	14.94
31	23.55	18.46	16.63	15.31
32	24.29	19.08	17.02	15.73
33	25.12	19.78	17.47	16.22
34	26.01	20.52	17.95	16.74
35	27.31	21.58	18.73	17.51
36	28.76	22.69	19.68	18.38
37	30.78	24.23	21.01	19.60
38	33.47	26.30	22.80	21.24
39	36.55	28.66	24.82	23.10
40	39.97	31.29	27.08	25.17
41	43.82	34.23	29.63	27.48
42	48.03	37.45	32.43	30.02
43	52.69	40.99	35.52	32.82
44	57.76	44.88	38.88	35.87
45	63.30	49.08	42.53	39.15
46	67.99	52.36	45.34	41.63
47	72.25	55.04	47.46	43.38
48	76.89	58.25	50.19	45.77
49	81.07	61.11	52.62	47.88
50	85.24	63.93	55.02	49.96
51	85.24	63.93	55.02	49.96
52	85.24	63.93	55.02	49.96
53	85.24	63.93	55.02	49.96
54	85.24	63.93	55.02	49.96
55	85.24	63.93	55.02	49.96
56	85.24	63.93	55.02	49.96
57	85.24	63.93	55.02	49.96
58	85.24	63.93	55.02	49.96
59	85.24	63.93	55.02	49.96
60	85.24	63.93	55.02	49.96
61	85.24	63.93	55.02	49.96
62	85.24	63.93	55.02	49.96
63	85.24	63.93	55.02	49.96
64	85.24	63.93	55.02	49.96

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	31.38	24.31	22.50	20.24
26	31.88	24.69	22.74	20.51
27	32.39	25.08	22.99	20.79
28	32.94	25.50	23.26	21.09
29	33.52	25.94	23.56	21.41
30	34.08	26.37	23.84	21.71
31	34.90	27.00	24.12	22.13
32	35.84	27.74	24.48	22.62
33	36.92	28.58	24.95	23.20
34	38.07	29.48	25.45	23.83
35	39.86	30.85	26.37	24.83
36	41.47	32.09	27.44	25.79
37	43.91	33.96	29.05	27.27
38	47.28	36.55	31.26	29.29
39	51.16	39.52	33.79	31.63
40	55.47	42.82	36.62	34.22
41	60.40	46.67	40.00	37.27
42	65.79	50.88	43.69	40.59
43	71.74	55.55	47.77	44.28
44	78.22	60.60	52.21	48.27
45	85.26	66.10	57.02	52.60
46	92.45	71.10	61.28	56.33
47	99.55	75.70	65.03	59.48
48	106.74	80.61	69.19	63.10
49	113.30	85.02	72.93	66.34
50	119.85	89.43	76.65	69.53
51	119.85	89.43	76.65	69.53
52	119.85	89.43	76.65	69.53
53	119.85	89.43	76.65	69.53
54	119.85	89.43	76.65	69.53
55	119.85	89.43	76.65	69.53
56	119.85	89.43	76.65	69.53
57	119.85	89.43	76.65	69.53
58	119.85	89.43	76.65	69.53
59	119.85	89.43	76.65	69.53
60	119.85	89.43	76.65	69.53
61	119.85	89.43	76.65	69.53
62	119.85	89.43	76.65	69.53
63	119.85	89.43	76.65	69.53
64	119.85	89.43	76.65	69.53

For smokers the premium rates are increased by 35 percent.

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

SI-98
Unisex

Social Insurance Rider with COLA
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	45.84	33.93	31.08	27.70
26	47.39	35.06	31.95	28.60
27	48.95	36.20	32.84	29.52
28	50.56	37.38	33.77	30.46
29	52.21	38.58	34.72	31.43
30	53.82	39.75	35.63	32.35
31	57.29	42.29	37.52	34.39
32	60.92	44.95	39.53	36.51
33	64.77	47.79	41.69	38.78
34	68.79	50.72	43.93	41.13
35	73.97	54.51	46.89	44.16
36	77.70	57.22	49.16	46.18
37	83.05	61.11	52.42	49.14
38	90.20	66.32	56.82	53.15
39	98.42	72.29	61.84	57.73
40	107.55	78.92	67.41	62.81
41	119.52	87.71	74.77	69.34
42	132.65	97.33	82.82	76.49
43	147.17	107.99	91.73	84.39
44	163.09	119.62	101.44	92.99
45	180.46	132.31	112.01	102.32
46	185.40	135.45	114.63	104.45
47	190.95	138.69	117.15	106.37
48	195.30	141.32	119.32	108.06
49	198.37	143.05	120.73	109.07
50	201.36	144.70	122.08	110.01
51	201.36	144.70	122.08	110.01
52	201.36	144.70	122.08	110.01
53	201.36	144.70	122.08	110.01
54	201.36	144.70	122.08	110.01
55	201.36	144.70	122.08	110.01
56	201.36	144.70	122.08	110.01
57	201.36	144.70	122.08	110.01
58	201.36	144.70	122.08	110.01
59	201.36	144.70	122.08	110.01
60	201.36	144.70	122.08	110.01
61	201.36	144.70	122.08	110.01
62	201.36	144.70	122.08	110.01
63	201.36	144.70	122.08	110.01
64	201.36	144.70	122.08	110.01

For smokers the premium rates are increased by 35 percent.

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

PS-92
Male

Partial Disability Rider
6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.07	0.61	0.46	0.30
26	1.09	0.62	0.47	0.31
27	1.12	0.63	0.48	0.32
28	1.14	0.63	0.49	0.33
29	1.16	0.65	0.51	0.33
30	1.20	0.68	0.52	0.35
31	1.21	0.69	0.54	0.37
32	1.24	0.70	0.55	0.38
33	1.26	0.72	0.57	0.40
34	1.28	0.75	0.59	0.41
35	1.34	0.77	0.62	0.44
36	1.41	0.82	0.65	0.47
37	1.51	0.88	0.70	0.51
38	1.65	0.96	0.77	0.56
39	1.81	1.06	0.85	0.62
40	2.01	1.17	0.94	0.70
41	2.22	1.29	1.05	0.78
42	2.46	1.43	1.16	0.87
43	2.71	1.59	1.29	0.99
44	3.00	1.77	1.44	1.10
45	3.32	1.96	1.60	1.23
46	3.66	2.16	1.78	1.37
47	3.95	2.35	1.93	1.49
48	4.24	2.52	2.06	1.61
49	4.53	2.69	2.22	1.72
50	4.80	2.86	2.36	1.85
51	4.80	2.86	2.36	1.85
52	4.80	2.86	2.36	1.85
53	4.80	2.86	2.36	1.85
54	4.80	2.86	2.36	1.85
55	4.80	2.86	2.36	1.85
56	4.80	2.86	2.36	1.85
57	4.80	2.86	2.36	1.85
58	4.80	2.86	2.36	1.85
59	4.80	2.86	2.36	1.85
60	4.80	2.86	2.36	1.85
61	4.80	2.86	2.36	1.85
62	4.80	2.86	2.36	1.85
63	4.80	2.86	2.36	1.85
64	4.80	2.86	2.36	1.85

For smokers the premium rates are increased by 35 percent.

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

PS-92
Male

Partial Disability Rider
6 Month Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.78	0.43	0.33	0.22
26	0.79	0.44	0.34	0.23
27	0.81	0.46	0.35	0.23
28	0.82	0.47	0.36	0.24
29	0.84	0.48	0.36	0.25
30	0.86	0.49	0.38	0.26
31	0.88	0.50	0.39	0.27
32	0.90	0.52	0.40	0.28
33	0.92	0.52	0.41	0.29
34	0.94	0.54	0.43	0.31
35	0.98	0.57	0.45	0.32
36	1.04	0.60	0.48	0.35
37	1.12	0.65	0.52	0.38
38	1.23	0.72	0.57	0.42
39	1.35	0.79	0.63	0.46
40	1.50	0.88	0.70	0.51
41	1.66	0.96	0.78	0.58
42	1.83	1.07	0.87	0.65
43	2.01	1.18	0.96	0.73
44	2.23	1.31	1.07	0.82
45	2.46	1.45	1.19	0.92
46	2.74	1.62	1.34	1.03
47	2.98	1.76	1.45	1.13
48	3.21	1.91	1.57	1.23
49	3.45	2.05	1.69	1.32
50	3.69	2.18	1.81	1.42
51	3.69	2.18	1.81	1.42
52	3.69	2.18	1.81	1.42
53	3.69	2.18	1.81	1.42
54	3.69	2.18	1.81	1.42
55	3.69	2.18	1.81	1.42
56	3.69	2.18	1.81	1.42
57	3.69	2.18	1.81	1.42
58	3.69	2.18	1.81	1.42
59	3.69	2.18	1.81	1.42
60	3.69	2.18	1.81	1.42
61	3.69	2.18	1.81	1.42
62	3.69	2.18	1.81	1.42
63	3.69	2.18	1.81	1.42
64	3.69	2.18	1.81	1.42

For smokers the premium rates are increased by 35 percent.

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

PS-92
Male

Partial Disability Rider
6 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.22	0.69	0.52	0.34
26	1.24	0.70	0.53	0.35
27	1.27	0.72	0.55	0.36
28	1.29	0.72	0.56	0.37
29	1.32	0.74	0.58	0.38
30	1.36	0.77	0.59	0.40
31	1.38	0.78	0.61	0.42
32	1.41	0.80	0.63	0.43
33	1.43	0.82	0.65	0.46
34	1.46	0.85	0.67	0.47
35	1.52	0.88	0.70	0.50
36	1.60	0.93	0.74	0.53
37	1.72	1.00	0.80	0.58
38	1.88	1.09	0.87	0.64
39	2.06	1.20	0.97	0.71
40	2.28	1.33	1.07	0.79
41	2.52	1.47	1.19	0.89
42	2.79	1.63	1.32	0.99
43	3.08	1.81	1.47	1.12
44	3.41	2.01	1.64	1.25
45	3.77	2.23	1.82	1.40
46	4.16	2.46	2.02	1.56
47	4.49	2.67	2.19	1.69
48	4.82	2.86	2.34	1.83
49	5.15	3.06	2.52	1.96
50	5.45	3.25	2.68	2.10
51	5.45	3.25	2.68	2.10
52	5.45	3.25	2.68	2.10
53	5.45	3.25	2.68	2.10
54	5.45	3.25	2.68	2.10
55	5.45	3.25	2.68	2.10
56	5.45	3.25	2.68	2.10
57	5.45	3.25	2.68	2.10
58	5.45	3.25	2.68	2.10
59	5.45	3.25	2.68	2.10
60	5.45	3.25	2.68	2.10
61	5.45	3.25	2.68	2.10
62	5.45	3.25	2.68	2.10
63	5.45	3.25	2.68	2.10
64	5.45	3.25	2.68	2.10

For smokers the premium rates are increased by 35 percent.

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

PS-92
Male

Partial Disability Rider
6 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.28	0.71	0.55	0.35
26	1.30	0.73	0.56	0.36
27	1.33	0.75	0.58	0.37
28	1.36	0.76	0.59	0.39
29	1.39	0.78	0.61	0.40
30	1.44	0.81	0.63	0.42
31	1.47	0.83	0.65	0.44
32	1.51	0.86	0.67	0.47
33	1.55	0.89	0.70	0.49
34	1.59	0.92	0.73	0.52
35	1.66	0.97	0.77	0.55
36	1.75	1.02	0.81	0.58
37	1.88	1.09	0.87	0.63
38	2.05	1.19	0.96	0.69
39	2.25	1.31	1.05	0.77
40	2.49	1.45	1.17	0.86
41	2.77	1.61	1.31	0.97
42	3.07	1.80	1.46	1.09
43	3.42	2.01	1.64	1.23
44	3.80	2.24	1.83	1.38
45	4.22	2.49	2.04	1.56
46	4.67	2.76	2.26	1.74
47	5.07	2.99	2.46	1.90
48	5.43	3.22	2.65	2.05
49	5.83	3.45	2.85	2.21
50	6.19	3.66	3.03	2.36
51	6.19	3.66	3.03	2.36
52	6.19	3.66	3.03	2.36
53	6.19	3.66	3.03	2.36
54	6.19	3.66	3.03	2.36
55	6.19	3.66	3.03	2.36
56	6.19	3.66	3.03	2.36
57	6.19	3.66	3.03	2.36
58	6.19	3.66	3.03	2.36
59	6.19	3.66	3.03	2.36
60	6.19	3.66	3.03	2.36
61	6.19	3.66	3.03	2.36
62	6.19	3.66	3.03	2.36
63	6.19	3.66	3.03	2.36
64	6.19	3.66	3.03	2.36

For smokers the premium rates are increased by 35 percent.

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

PS-92
Male

Partial Disability Rider
6 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.37	0.76	0.59	0.38
26	1.39	0.78	0.60	0.39
27	1.42	0.80	0.62	0.40
28	1.46	0.81	0.63	0.41
29	1.49	0.83	0.65	0.43
30	1.54	0.87	0.67	0.44
31	1.57	0.89	0.70	0.47
32	1.61	0.93	0.72	0.50
33	1.66	0.95	0.75	0.52
34	1.71	0.98	0.78	0.55
35	1.78	1.03	0.82	0.58
36	1.87	1.09	0.87	0.62
37	2.02	1.16	0.93	0.68
38	2.19	1.28	1.02	0.74
39	2.41	1.40	1.13	0.82
40	2.67	1.55	1.25	0.92
41	2.96	1.73	1.40	1.04
42	3.29	1.93	1.57	1.17
43	3.66	2.15	1.75	1.32
44	4.06	2.40	1.95	1.48
45	4.52	2.67	2.18	1.67
46	5.00	2.96	2.42	1.86
47	5.42	3.20	2.63	2.04
48	5.81	3.44	2.84	2.19
49	6.24	3.68	3.05	2.36
50	6.62	3.93	3.24	2.52
51	6.62	3.93	3.24	2.52
52	6.62	3.93	3.24	2.52
53	6.62	3.93	3.24	2.52
54	6.62	3.93	3.24	2.52
55	6.62	3.93	3.24	2.52
56	6.62	3.93	3.24	2.52
57	6.62	3.93	3.24	2.52
58	6.62	3.93	3.24	2.52
59	6.62	3.93	3.24	2.52
60	6.62	3.93	3.24	2.52
61	6.62	3.93	3.24	2.52
62	6.62	3.93	3.24	2.52
63	6.62	3.93	3.24	2.52
64	6.62	3.93	3.24	2.52

For smokers the premium rates are increased by 35 percent.

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

PS-92
Male

Partial Disability Rider
6 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.82	1.01	0.76	0.46
26	1.85	1.03	0.77	0.48
27	1.88	1.05	0.80	0.49
28	1.92	1.07	0.81	0.51
29	1.96	1.10	0.83	0.52
30	2.02	1.13	0.85	0.55
31	2.05	1.15	0.88	0.57
32	2.09	1.18	0.90	0.60
33	2.14	1.20	0.93	0.63
34	2.19	1.23	0.96	0.65
35	2.28	1.28	1.01	0.70
36	2.38	1.35	1.06	0.74
37	2.54	1.44	1.13	0.80
38	2.75	1.56	1.23	0.87
39	3.00	1.70	1.35	0.97
40	3.31	1.88	1.50	1.07
41	3.68	2.10	1.68	1.22
42	4.08	2.34	1.88	1.39
43	4.54	2.62	2.12	1.58
44	5.05	2.92	2.37	1.78
45	5.61	3.25	2.66	2.01
46	6.26	3.64	2.98	2.27
47	6.86	3.99	3.28	2.50
48	7.42	4.32	3.54	2.73
49	8.03	4.67	3.84	2.96
50	8.58	4.99	4.12	3.19
51	8.58	4.99	4.12	3.19
52	8.58	4.99	4.12	3.19
53	8.58	4.99	4.12	3.19
54	8.58	4.99	4.12	3.19
55	8.58	4.99	4.12	3.19
56	8.58	4.99	4.12	3.19
57	8.58	4.99	4.12	3.19
58	8.58	4.99	4.12	3.19
59	8.58	4.99	4.12	3.19
60	8.58	4.99	4.12	3.19
61	8.58	4.99	4.12	3.19
62	8.58	4.99	4.12	3.19
63	8.58	4.99	4.12	3.19
64	8.58	4.99	4.12	3.19

For smokers the premium rates are increased by 35 percent.

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

PS-92
Male

Partial Disability Rider
6 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.28	1.80	1.36	0.84
26	3.36	1.84	1.39	0.86
27	3.44	1.88	1.43	0.89
28	3.52	1.94	1.47	0.93
29	3.61	1.99	1.51	0.96
30	3.74	2.06	1.57	1.00
31	3.86	2.13	1.63	1.05
32	3.99	2.20	1.69	1.11
33	4.12	2.28	1.76	1.16
34	4.27	2.36	1.83	1.22
35	4.49	2.49	1.93	1.30
36	4.69	2.61	2.03	1.38
37	5.00	2.78	2.17	1.49
38	5.42	3.02	2.36	1.63
39	5.91	3.30	2.59	1.80
40	6.51	3.64	2.86	2.00
41	7.23	4.05	3.21	2.27
42	8.04	4.52	3.58	2.58
43	8.93	5.04	4.01	2.92
44	9.92	5.62	4.48	3.30
45	11.03	6.26	5.02	3.72
46	11.72	6.65	5.34	3.98
47	12.23	6.95	5.60	4.19
48	12.67	7.20	5.82	4.37
49	13.13	7.47	6.07	4.57
50	13.51	7.69	6.26	4.74
51	13.51	7.69	6.26	4.74
52	13.51	7.69	6.26	4.74
53	13.51	7.69	6.26	4.74
54	13.51	7.69	6.26	4.74
55	13.51	7.69	6.26	4.74
56	13.51	7.69	6.26	4.74
57	13.51	7.69	6.26	4.74
58	13.51	7.69	6.26	4.74
59	13.51	7.69	6.26	4.74
60	13.51	7.69	6.26	4.74
61	13.51	7.69	6.26	4.74
62	13.51	7.69	6.26	4.74
63	13.51	7.69	6.26	4.74
64	13.51	7.69	6.26	4.74

For smokers the premium rates are increased by 35 percent.

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

PS-92
Female

Partial Disability Rider
6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.00	1.08	0.81	0.50
26	2.05	1.12	0.84	0.52
27	2.10	1.15	0.86	0.54
28	2.18	1.20	0.90	0.56
29	2.29	1.26	0.94	0.60
30	2.43	1.35	1.00	0.63
31	2.57	1.43	1.07	0.70
32	2.72	1.53	1.16	0.75
33	2.89	1.64	1.24	0.82
34	3.08	1.76	1.34	0.88
35	3.30	1.89	1.44	0.97
36	3.56	2.04	1.57	1.06
37	3.85	2.20	1.70	1.15
38	4.14	2.38	1.83	1.25
39	4.44	2.54	1.97	1.36
40	4.72	2.71	2.10	1.45
41	4.91	2.82	2.21	1.54
42	5.11	2.94	2.31	1.65
43	5.32	3.05	2.42	1.73
44	5.54	3.18	2.53	1.84
45	5.67	3.26	2.60	1.92
46	5.92	3.41	2.74	2.02
47	6.13	3.54	2.84	2.11
48	6.40	3.70	2.97	2.22
49	6.64	3.85	3.09	2.32
50	6.85	3.98	3.20	2.41
51	6.85	3.98	3.20	2.41
52	6.85	3.98	3.20	2.41
53	6.85	3.98	3.20	2.41
54	6.85	3.98	3.20	2.41
55	6.85	3.98	3.20	2.41
56	6.85	3.98	3.20	2.41
57	6.85	3.98	3.20	2.41
58	6.85	3.98	3.20	2.41
59	6.85	3.98	3.20	2.41
60	6.85	3.98	3.20	2.41
61	6.85	3.98	3.20	2.41
62	6.85	3.98	3.20	2.41
63	6.85	3.98	3.20	2.41
64	6.85	3.98	3.20	2.41

For smokers the premium rates are increased by 35 percent.

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

PS-92
Female

Partial Disability Rider
6 Month Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.44	0.79	0.59	0.36
26	1.48	0.81	0.61	0.38
27	1.51	0.84	0.62	0.39
28	1.57	0.87	0.65	0.41
29	1.64	0.92	0.68	0.44
30	1.75	0.97	0.72	0.47
31	1.85	1.04	0.78	0.50
32	1.96	1.11	0.84	0.55
33	2.08	1.18	0.90	0.60
34	2.22	1.26	0.96	0.65
35	2.38	1.36	1.04	0.70
36	2.58	1.48	1.14	0.77
37	2.80	1.61	1.24	0.84
38	3.03	1.75	1.34	0.93
39	3.27	1.87	1.45	1.01
40	3.50	2.01	1.56	1.08
41	3.67	2.11	1.64	1.16
42	3.84	2.20	1.73	1.24
43	4.03	2.32	1.84	1.32
44	4.21	2.42	1.93	1.41
45	4.33	2.50	2.01	1.47
46	4.55	2.63	2.11	1.57
47	4.75	2.75	2.21	1.65
48	4.98	2.89	2.32	1.74
49	5.20	3.03	2.44	1.83
50	5.40	3.15	2.54	1.91
51	5.40	3.15	2.54	1.91
52	5.40	3.15	2.54	1.91
53	5.40	3.15	2.54	1.91
54	5.40	3.15	2.54	1.91
55	5.40	3.15	2.54	1.91
56	5.40	3.15	2.54	1.91
57	5.40	3.15	2.54	1.91
58	5.40	3.15	2.54	1.91
59	5.40	3.15	2.54	1.91
60	5.40	3.15	2.54	1.91
61	5.40	3.15	2.54	1.91
62	5.40	3.15	2.54	1.91
63	5.40	3.15	2.54	1.91
64	5.40	3.15	2.54	1.91

For smokers the premium rates are increased by 35 percent.

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

PS-92
Female

Partial Disability Rider
6 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.27	1.23	0.92	0.57
26	2.33	1.27	0.95	0.59
27	2.39	1.31	0.98	0.61
28	2.48	1.36	1.02	0.64
29	2.60	1.43	1.07	0.68
30	2.76	1.53	1.14	0.72
31	2.92	1.63	1.22	0.79
32	3.09	1.74	1.32	0.85
33	3.28	1.86	1.41	0.93
34	3.50	2.00	1.52	1.00
35	3.75	2.15	1.64	1.10
36	4.05	2.32	1.78	1.20
37	4.37	2.50	1.93	1.31
38	4.70	2.70	2.08	1.42
39	5.04	2.89	2.24	1.54
40	5.36	3.08	2.39	1.65
41	5.58	3.21	2.51	1.75
42	5.81	3.34	2.62	1.87
43	6.05	3.47	2.75	1.97
44	6.29	3.61	2.87	2.09
45	6.44	3.70	2.96	2.18
46	6.73	3.87	3.11	2.29
47	6.97	4.02	3.23	2.40
48	7.27	4.21	3.38	2.52
49	7.54	4.38	3.51	2.64
50	7.78	4.52	3.64	2.74
51	7.78	4.52	3.64	2.74
52	7.78	4.52	3.64	2.74
53	7.78	4.52	3.64	2.74
54	7.78	4.52	3.64	2.74
55	7.78	4.52	3.64	2.74
56	7.78	4.52	3.64	2.74
57	7.78	4.52	3.64	2.74
58	7.78	4.52	3.64	2.74
59	7.78	4.52	3.64	2.74
60	7.78	4.52	3.64	2.74
61	7.78	4.52	3.64	2.74
62	7.78	4.52	3.64	2.74
63	7.78	4.52	3.64	2.74
64	7.78	4.52	3.64	2.74

For smokers the premium rates are increased by 35 percent.

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

PS-92
Female

Partial Disability Rider
6 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.50	1.36	1.01	0.62
26	2.56	1.39	1.04	0.64
27	2.61	1.43	1.07	0.67
28	2.69	1.48	1.10	0.70
29	2.80	1.55	1.16	0.74
30	2.97	1.64	1.23	0.79
31	3.16	1.76	1.33	0.86
32	3.36	1.89	1.43	0.94
33	3.59	2.03	1.53	1.01
34	3.84	2.19	1.66	1.11
35	4.12	2.36	1.80	1.21
36	4.45	2.55	1.95	1.32
37	4.79	2.74	2.11	1.43
38	5.13	2.95	2.26	1.55
39	5.49	3.15	2.43	1.67
40	5.84	3.35	2.59	1.79
41	6.13	3.52	2.74	1.92
42	6.44	3.69	2.88	2.05
43	6.74	3.87	3.05	2.18
44	7.06	4.05	3.20	2.33
45	7.28	4.17	3.31	2.44
46	7.61	4.37	3.49	2.58
47	7.89	4.54	3.62	2.69
48	8.23	4.74	3.80	2.83
49	8.55	4.93	3.95	2.96
50	8.82	5.09	4.10	3.08
51	8.82	5.09	4.10	3.08
52	8.82	5.09	4.10	3.08
53	8.82	5.09	4.10	3.08
54	8.82	5.09	4.10	3.08
55	8.82	5.09	4.10	3.08
56	8.82	5.09	4.10	3.08
57	8.82	5.09	4.10	3.08
58	8.82	5.09	4.10	3.08
59	8.82	5.09	4.10	3.08
60	8.82	5.09	4.10	3.08
61	8.82	5.09	4.10	3.08
62	8.82	5.09	4.10	3.08
63	8.82	5.09	4.10	3.08
64	8.82	5.09	4.10	3.08

For smokers the premium rates are increased by 35 percent.

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

PS-92
Female

Partial Disability Rider
6 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.68	1.45	1.08	0.66
26	2.74	1.49	1.11	0.69
27	2.79	1.53	1.14	0.71
28	2.88	1.58	1.18	0.74
29	3.00	1.66	1.24	0.79
30	3.18	1.76	1.32	0.84
31	3.38	1.89	1.42	0.92
32	3.60	2.03	1.53	1.00
33	3.84	2.17	1.64	1.09
34	4.11	2.34	1.77	1.18
35	4.41	2.52	1.92	1.30
36	4.75	2.73	2.09	1.42
37	5.12	2.93	2.25	1.53
38	5.49	3.15	2.42	1.67
39	5.87	3.37	2.60	1.79
40	6.25	3.59	2.77	1.92
41	6.56	3.76	2.93	2.05
42	6.89	3.95	3.08	2.20
43	7.21	4.14	3.26	2.34
44	7.55	4.33	3.43	2.49
45	7.79	4.46	3.54	2.61
46	8.14	4.68	3.73	2.76
47	8.44	4.86	3.88	2.88
48	8.81	5.07	4.06	3.03
49	9.15	5.27	4.23	3.17
50	9.44	5.45	4.39	3.30
51	9.44	5.45	4.39	3.30
52	9.44	5.45	4.39	3.30
53	9.44	5.45	4.39	3.30
54	9.44	5.45	4.39	3.30
55	9.44	5.45	4.39	3.30
56	9.44	5.45	4.39	3.30
57	9.44	5.45	4.39	3.30
58	9.44	5.45	4.39	3.30
59	9.44	5.45	4.39	3.30
60	9.44	5.45	4.39	3.30
61	9.44	5.45	4.39	3.30
62	9.44	5.45	4.39	3.30
63	9.44	5.45	4.39	3.30
64	9.44	5.45	4.39	3.30

For smokers the premium rates are increased by 35 percent.

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

PS-92
Female

Partial Disability Rider
6 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.51	1.90	1.37	0.80
26	3.60	1.95	1.42	0.83
27	3.70	2.00	1.46	0.87
28	3.82	2.07	1.52	0.91
29	4.00	2.17	1.60	0.96
30	4.25	2.31	1.70	1.02
31	4.57	2.48	1.84	1.13
32	4.90	2.67	1.99	1.24
33	5.26	2.88	2.15	1.37
34	5.68	3.11	2.33	1.49
35	6.14	3.37	2.54	1.65
36	6.55	3.60	2.73	1.79
37	7.00	3.85	2.93	1.92
38	7.44	4.10	3.12	2.08
39	7.91	4.37	3.32	2.23
40	8.33	4.60	3.52	2.37
41	8.65	4.80	3.71	2.54
42	8.99	5.02	3.89	2.72
43	9.34	5.24	4.10	2.89
44	9.70	5.47	4.30	3.08
45	9.90	5.61	4.44	3.23
46	10.45	5.92	4.71	3.44
47	10.90	6.20	4.93	3.61
48	11.45	6.51	5.20	3.84
49	11.95	6.81	5.45	4.03
50	12.41	7.08	5.68	4.22
51	12.41	7.08	5.68	4.22
52	12.41	7.08	5.68	4.22
53	12.41	7.08	5.68	4.22
54	12.41	7.08	5.68	4.22
55	12.41	7.08	5.68	4.22
56	12.41	7.08	5.68	4.22
57	12.41	7.08	5.68	4.22
58	12.41	7.08	5.68	4.22
59	12.41	7.08	5.68	4.22
60	12.41	7.08	5.68	4.22
61	12.41	7.08	5.68	4.22
62	12.41	7.08	5.68	4.22
63	12.41	7.08	5.68	4.22
64	12.41	7.08	5.68	4.22

For smokers the premium rates are increased by 35 percent.

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

PS-92
Female

Partial Disability Rider
6 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.59	3.45	2.52	1.47
26	6.86	3.59	2.63	1.55
27	7.13	3.74	2.74	1.63
28	7.49	3.92	2.88	1.72
29	7.93	4.15	3.05	1.84
30	8.52	4.46	3.28	1.98
31	9.43	4.94	3.65	2.24
32	10.41	5.45	4.04	2.50
33	11.45	6.00	4.46	2.79
34	12.62	6.61	4.92	3.10
35	13.91	7.28	5.43	3.46
36	14.87	7.80	5.83	3.74
37	15.88	8.33	6.25	4.03
38	16.91	8.87	6.68	4.33
39	17.95	9.43	7.12	4.64
40	18.95	9.97	7.54	4.94
41	19.73	10.41	7.92	5.28
42	20.57	10.87	8.33	5.63
43	21.41	11.34	8.74	6.01
44	22.26	11.82	9.17	6.38
45	22.81	12.13	9.46	6.68
46	22.99	12.24	9.55	6.75
47	23.03	12.26	9.56	6.78
48	23.22	12.37	9.65	6.86
49	23.34	12.43	9.71	6.92
50	23.34	12.44	9.71	6.94
51	23.34	12.44	9.71	6.94
52	23.34	12.44	9.71	6.94
53	23.34	12.44	9.71	6.94
54	23.34	12.44	9.71	6.94
55	23.34	12.44	9.71	6.94
56	23.34	12.44	9.71	6.94
57	23.34	12.44	9.71	6.94
58	23.34	12.44	9.71	6.94
59	23.34	12.44	9.71	6.94
60	23.34	12.44	9.71	6.94
61	23.34	12.44	9.71	6.94
62	23.34	12.44	9.71	6.94
63	23.34	12.44	9.71	6.94
64	23.34	12.44	9.71	6.94

For smokers the premium rates are increased by 35 percent.

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

PS-92
Unisex

Partial Disability Rider
6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.32	0.75	0.57	0.37
26	1.35	0.77	0.58	0.38
27	1.38	0.78	0.60	0.40
28	1.42	0.79	0.62	0.41
29	1.45	0.82	0.64	0.43
30	1.49	0.83	0.65	0.44
31	1.52	0.86	0.67	0.46
32	1.57	0.89	0.70	0.49
33	1.62	0.93	0.73	0.51
34	1.67	0.97	0.76	0.54
35	1.75	1.02	0.80	0.57
36	1.86	1.08	0.85	0.61
37	2.01	1.17	0.93	0.67
38	2.20	1.28	1.03	0.75
39	2.43	1.41	1.13	0.83
40	2.68	1.56	1.25	0.91
41	2.92	1.71	1.37	1.01
42	3.20	1.87	1.51	1.11
43	3.49	2.04	1.66	1.24
44	3.82	2.24	1.82	1.37
45	4.18	2.46	2.00	1.51
46	4.46	2.63	2.14	1.64
47	4.80	2.84	2.32	1.77
48	5.09	3.01	2.47	1.89
49	5.35	3.17	2.61	2.01
50	5.61	3.32	2.74	2.11
51	5.61	3.32	2.74	2.11
52	5.61	3.32	2.74	2.11
53	5.61	3.32	2.74	2.11
54	5.61	3.32	2.74	2.11
55	5.61	3.32	2.74	2.11
56	5.61	3.32	2.74	2.11
57	5.61	3.32	2.74	2.11
58	5.61	3.32	2.74	2.11
59	5.61	3.32	2.74	2.11
60	5.61	3.32	2.74	2.11
61	5.61	3.32	2.74	2.11
62	5.61	3.32	2.74	2.11
63	5.61	3.32	2.74	2.11
64	5.61	3.32	2.74	2.11

For smokers the premium rates are increased by 35 percent.

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

PS-92
Unisex

Partial Disability Rider
6 Month Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.93	0.52	0.40	0.26
26	0.95	0.53	0.41	0.27
27	0.98	0.55	0.42	0.28
28	1.00	0.57	0.43	0.29
29	1.03	0.59	0.44	0.30
30	1.06	0.60	0.46	0.31
31	1.09	0.62	0.48	0.33
32	1.12	0.64	0.50	0.35
33	1.15	0.66	0.52	0.37
34	1.19	0.69	0.54	0.39
35	1.25	0.73	0.57	0.41
36	1.32	0.77	0.61	0.44
37	1.44	0.84	0.66	0.49
38	1.58	0.93	0.74	0.53
39	1.75	1.03	0.81	0.60
40	1.94	1.13	0.91	0.66
41	2.11	1.23	1.00	0.73
42	2.31	1.35	1.09	0.81
43	2.52	1.49	1.20	0.89
44	2.77	1.63	1.32	1.00
45	3.03	1.78	1.45	1.10
46	3.27	1.93	1.57	1.19
47	3.55	2.11	1.72	1.32
48	3.81	2.26	1.84	1.42
49	4.04	2.40	1.97	1.52
50	4.28	2.55	2.08	1.61
51	4.28	2.55	2.08	1.61
52	4.28	2.55	2.08	1.61
53	4.28	2.55	2.08	1.61
54	4.28	2.55	2.08	1.61
55	4.28	2.55	2.08	1.61
56	4.28	2.55	2.08	1.61
57	4.28	2.55	2.08	1.61
58	4.28	2.55	2.08	1.61
59	4.28	2.55	2.08	1.61
60	4.28	2.55	2.08	1.61
61	4.28	2.55	2.08	1.61
62	4.28	2.55	2.08	1.61
63	4.28	2.55	2.08	1.61
64	4.28	2.55	2.08	1.61

For smokers the premium rates are increased by 35 percent.

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

PS-92
Unisex

Partial Disability Rider
6 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.52	0.86	0.66	0.42
26	1.55	0.88	0.67	0.44
27	1.59	0.90	0.69	0.46
28	1.63	0.91	0.71	0.47
29	1.67	0.94	0.73	0.49
30	1.71	0.95	0.75	0.50
31	1.75	0.99	0.77	0.53
32	1.80	1.02	0.80	0.56
33	1.86	1.07	0.84	0.59
34	1.92	1.11	0.87	0.62
35	2.01	1.17	0.92	0.66
36	2.14	1.24	0.98	0.70
37	2.31	1.35	1.07	0.77
38	2.53	1.47	1.18	0.86
39	2.79	1.62	1.30	0.95
40	3.08	1.79	1.44	1.05
41	3.36	1.96	1.58	1.16
42	3.68	2.15	1.74	1.28
43	4.01	2.35	1.91	1.42
44	4.39	2.58	2.09	1.58
45	4.80	2.83	2.30	1.74
46	5.13	3.02	2.46	1.88
47	5.52	3.26	2.67	2.04
48	5.85	3.46	2.84	2.17
49	6.15	3.64	3.00	2.31
50	6.45	3.82	3.15	2.43
51	6.45	3.82	3.15	2.43
52	6.45	3.82	3.15	2.43
53	6.45	3.82	3.15	2.43
54	6.45	3.82	3.15	2.43
55	6.45	3.82	3.15	2.43
56	6.45	3.82	3.15	2.43
57	6.45	3.82	3.15	2.43
58	6.45	3.82	3.15	2.43
59	6.45	3.82	3.15	2.43
60	6.45	3.82	3.15	2.43
61	6.45	3.82	3.15	2.43
62	6.45	3.82	3.15	2.43
63	6.45	3.82	3.15	2.43
64	6.45	3.82	3.15	2.43

For smokers the premium rates are increased by 35 percent.

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

PS-92
Unisex

Partial Disability Rider
6 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.65	0.91	0.70	0.45
26	1.68	0.93	0.72	0.47
27	1.70	0.95	0.74	0.48
28	1.74	0.97	0.75	0.50
29	1.77	0.99	0.77	0.51
30	1.81	1.02	0.78	0.53
31	1.86	1.05	0.82	0.56
32	1.92	1.10	0.86	0.59
33	1.99	1.14	0.89	0.62
34	2.06	1.19	0.94	0.66
35	2.17	1.26	1.00	0.71
36	2.30	1.33	1.06	0.76
37	2.47	1.44	1.15	0.83
38	2.71	1.57	1.26	0.91
39	2.98	1.74	1.39	1.01
40	3.28	1.91	1.54	1.12
41	3.61	2.11	1.70	1.25
42	3.97	2.33	1.88	1.39
43	4.37	2.56	2.07	1.55
44	4.80	2.83	2.29	1.72
45	5.28	3.12	2.53	1.91
46	5.65	3.33	2.71	2.06
47	6.08	3.59	2.93	2.24
48	6.45	3.81	3.11	2.39
49	6.78	4.00	3.28	2.53
50	7.12	4.20	3.45	2.67
51	7.12	4.20	3.45	2.67
52	7.12	4.20	3.45	2.67
53	7.12	4.20	3.45	2.67
54	7.12	4.20	3.45	2.67
55	7.12	4.20	3.45	2.67
56	7.12	4.20	3.45	2.67
57	7.12	4.20	3.45	2.67
58	7.12	4.20	3.45	2.67
59	7.12	4.20	3.45	2.67
60	7.12	4.20	3.45	2.67
61	7.12	4.20	3.45	2.67
62	7.12	4.20	3.45	2.67
63	7.12	4.20	3.45	2.67
64	7.12	4.20	3.45	2.67

For smokers the premium rates are increased by 35 percent.

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

PS-92
Unisex

Partial Disability Rider
6 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.76	0.97	0.75	0.49
26	1.79	1.00	0.77	0.50
27	1.82	1.02	0.79	0.51
28	1.86	1.04	0.80	0.53
29	1.89	1.06	0.82	0.55
30	1.93	1.09	0.84	0.57
31	1.99	1.13	0.88	0.59
32	2.06	1.17	0.92	0.63
33	2.13	1.22	0.96	0.67
34	2.21	1.27	1.01	0.71
35	2.32	1.34	1.07	0.76
36	2.46	1.43	1.13	0.82
37	2.65	1.54	1.23	0.89
38	2.91	1.68	1.35	0.98
39	3.19	1.86	1.49	1.08
40	3.51	2.04	1.65	1.20
41	3.86	2.26	1.82	1.34
42	4.25	2.49	2.01	1.49
43	4.67	2.74	2.21	1.66
44	5.13	3.02	2.45	1.84
45	5.65	3.33	2.70	2.04
46	6.04	3.56	2.91	2.20
47	6.51	3.83	3.14	2.39
48	6.91	4.08	3.33	2.55
49	7.26	4.28	3.51	2.71
50	7.62	4.49	3.70	2.85
51	7.62	4.49	3.70	2.85
52	7.62	4.49	3.70	2.85
53	7.62	4.49	3.70	2.85
54	7.62	4.49	3.70	2.85
55	7.62	4.49	3.70	2.85
56	7.62	4.49	3.70	2.85
57	7.62	4.49	3.70	2.85
58	7.62	4.49	3.70	2.85
59	7.62	4.49	3.70	2.85
60	7.62	4.49	3.70	2.85
61	7.62	4.49	3.70	2.85
62	7.62	4.49	3.70	2.85
63	7.62	4.49	3.70	2.85
64	7.62	4.49	3.70	2.85

For smokers the premium rates are increased by 35 percent.

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

PS-92
Unisex

Partial Disability Rider
6 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.34	1.29	0.97	0.59
26	2.37	1.31	0.99	0.61
27	2.41	1.34	1.01	0.62
28	2.45	1.36	1.03	0.65
29	2.49	1.39	1.05	0.66
30	2.53	1.42	1.07	0.68
31	2.59	1.45	1.11	0.72
32	2.66	1.49	1.15	0.76
33	2.74	1.54	1.19	0.80
34	2.83	1.59	1.24	0.85
35	2.97	1.67	1.31	0.91
36	3.12	1.76	1.38	0.96
37	3.34	1.88	1.48	1.04
38	3.63	2.06	1.62	1.13
39	3.98	2.25	1.77	1.25
40	4.36	2.47	1.94	1.36
41	4.79	2.73	2.16	1.54
42	5.26	3.01	2.40	1.73
43	5.76	3.31	2.65	1.95
44	6.33	3.64	2.93	2.19
45	6.95	4.02	3.24	2.44
46	7.52	4.35	3.53	2.67
47	8.17	4.74	3.84	2.92
48	8.75	5.07	4.14	3.16
49	9.28	5.38	4.41	3.38
50	9.80	5.70	4.67	3.59
51	9.80	5.70	4.67	3.59
52	9.80	5.70	4.67	3.59
53	9.80	5.70	4.67	3.59
54	9.80	5.70	4.67	3.59
55	9.80	5.70	4.67	3.59
56	9.80	5.70	4.67	3.59
57	9.80	5.70	4.67	3.59
58	9.80	5.70	4.67	3.59
59	9.80	5.70	4.67	3.59
60	9.80	5.70	4.67	3.59
61	9.80	5.70	4.67	3.59
62	9.80	5.70	4.67	3.59
63	9.80	5.70	4.67	3.59
64	9.80	5.70	4.67	3.59

For smokers the premium rates are increased by 35 percent.

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

PS-92
Unisex

Partial Disability Rider
6 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.22	2.31	1.75	1.08
26	4.31	2.36	1.79	1.11
27	4.40	2.41	1.83	1.15
28	4.50	2.47	1.88	1.18
29	4.60	2.53	1.92	1.22
30	4.70	2.58	1.97	1.25
31	4.88	2.69	2.06	1.33
32	5.08	2.80	2.15	1.41
33	5.29	2.92	2.25	1.49
34	5.53	3.05	2.36	1.58
35	5.85	3.24	2.51	1.70
36	6.15	3.41	2.65	1.81
37	6.59	3.66	2.86	1.95
38	7.17	3.99	3.12	2.13
39	7.84	4.37	3.43	2.35
40	8.59	4.79	3.77	2.60
41	9.48	5.31	4.19	2.93
42	10.46	5.86	4.65	3.29
43	11.54	6.48	5.14	3.69
44	12.73	7.16	5.70	4.13
45	14.04	7.91	6.31	4.62
46	14.43	8.15	6.53	4.80
47	14.97	8.47	6.79	5.02
48	15.32	8.68	6.99	5.19
49	15.57	8.85	7.13	5.32
50	15.82	9.00	7.28	5.45
51	15.82	9.00	7.28	5.45
52	15.82	9.00	7.28	5.45
53	15.82	9.00	7.28	5.45
54	15.82	9.00	7.28	5.45
55	15.82	9.00	7.28	5.45
56	15.82	9.00	7.28	5.45
57	15.82	9.00	7.28	5.45
58	15.82	9.00	7.28	5.45
59	15.82	9.00	7.28	5.45
60	15.82	9.00	7.28	5.45
61	15.82	9.00	7.28	5.45
62	15.82	9.00	7.28	5.45
63	15.82	9.00	7.28	5.45
64	15.82	9.00	7.28	5.45

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
12 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			0.94	
26			0.94	
27			0.94	
28			0.94	
29			0.95	
30			0.97	
31			0.98	
32			0.99	
33			1.00	
34			1.01	
35			1.02	
36			1.03	
37			1.05	
38			1.13	
39			1.21	
40			1.32	
41			1.46	
42			1.61	
43			1.80	
44			1.98	
45			2.19	
46			2.48	
47			2.75	
48			3.00	
49			3.26	
50			3.51	
51			3.51	
52			3.51	
53			3.51	
54			3.51	
55			3.51	
56			3.51	
57			3.51	
58			3.51	
59			3.51	
60			3.51	
61			3.51	
62			3.51	
63			3.51	
64			3.51	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
12 Month Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			0.63	
26			0.65	
27			0.66	
28			0.66	
29			0.67	
30			0.69	
31			0.69	
32			0.70	
33			0.71	
34			0.72	
35			0.73	
36			0.74	
37			0.76	
38			0.83	
39			0.91	
40			0.99	
41			1.10	
42			1.21	
43			1.35	
44			1.48	
45			1.64	
46			1.87	
47			2.09	
48			2.27	
49			2.50	
50			2.71	
51			2.71	
52			2.71	
53			2.71	
54			2.71	
55			2.71	
56			2.71	
57			2.71	
58			2.71	
59			2.71	
60			2.71	
61			2.71	
62			2.71	
63			2.71	
64			2.71	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
12 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.07	
26			1.07	
27			1.07	
28			1.07	
29			1.08	
30			1.10	
31			1.11	
32			1.12	
33			1.13	
34			1.14	
35			1.15	
36			1.16	
37			1.19	
38			1.28	
39			1.38	
40			1.50	
41			1.66	
42			1.83	
43			2.04	
44			2.25	
45			2.49	
46			2.82	
47			3.12	
48			3.41	
49			3.71	
50			3.99	
51			3.99	
52			3.99	
53			3.99	
54			3.99	
55			3.99	
56			3.99	
57			3.99	
58			3.99	
59			3.99	
60			3.99	
61			3.99	
62			3.99	
63			3.99	
64			3.99	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
12 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.07	
26			1.08	
27			1.08	
28			1.08	
29			1.09	
30			1.11	
31			1.11	
32			1.11	
33			1.11	
34			1.12	
35			1.15	
36			1.19	
37			1.27	
38			1.36	
39			1.48	
40			1.62	
41			1.81	
42			2.02	
43			2.25	
44			2.50	
45			2.79	
46			3.21	
47			3.58	
48			3.95	
49			4.33	
50			4.71	
51			4.71	
52			4.71	
53			4.71	
54			4.71	
55			4.71	
56			4.71	
57			4.71	
58			4.71	
59			4.71	
60			4.71	
61			4.71	
62			4.71	
63			4.71	
64			4.71	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
12 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.15	
26			1.15	
27			1.16	
28			1.17	
29			1.18	
30			1.18	
31			1.18	
32			1.19	
33			1.19	
34			1.20	
35			1.23	
36			1.27	
37			1.35	
38			1.46	
39			1.58	
40			1.73	
41			1.94	
42			2.16	
43			2.40	
44			2.67	
45			2.98	
46			3.44	
47			3.83	
48			4.22	
49			4.63	
50			5.04	
51			5.04	
52			5.04	
53			5.04	
54			5.04	
55			5.04	
56			5.04	
57			5.04	
58			5.04	
59			5.04	
60			5.04	
61			5.04	
62			5.04	
63			5.04	
64			5.04	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
12 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			2.08	
26			2.09	
27			2.10	
28			2.11	
29			2.12	
30			2.13	
31			2.14	
32			2.15	
33			2.16	
34			2.17	
35			2.18	
36			2.19	
37			2.20	
38			2.21	
39			2.27	
40			2.41	
41			2.61	
42			2.84	
43			3.09	
44			3.36	
45			3.67	
46			4.36	
47			5.05	
48			5.71	
49			6.41	
50			7.08	
51			7.08	
52			7.08	
53			7.08	
54			7.08	
55			7.08	
56			7.08	
57			7.08	
58			7.08	
59			7.08	
60			7.08	
61			7.08	
62			7.08	
63			7.08	
64			7.08	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
12 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			3.02	
26			3.03	
27			3.03	
28			3.04	
29			3.06	
30			3.11	
31			3.12	
32			3.13	
33			3.14	
34			3.15	
35			3.16	
36			3.20	
37			3.34	
38			3.55	
39			3.80	
40			4.11	
41			4.88	
42			5.74	
43			6.70	
44			7.77	
45			8.97	
46			9.40	
47			9.68	
48			9.90	
49			10.13	
50			10.29	
51			10.29	
52			10.29	
53			10.29	
54			10.29	
55			10.29	
56			10.29	
57			10.29	
58			10.29	
59			10.29	
60			10.29	
61			10.29	
62			10.29	
63			10.29	
64			10.29	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.38	0.65		
26	4.45	0.66		
27	4.53	0.66		
28	4.61	0.67		
29	4.70	0.68		
30	4.83	0.70		
31	4.91	0.70		
32	5.00	0.72		
33	5.10	0.72		
34	5.62	0.75		
35	5.84	0.77		
36	6.00	0.81		
37	6.45	0.87		
38	7.05	0.94		
39	7.74	1.04		
40	8.58	1.15		
41	9.46	1.26		
42	10.45	1.39		
43	11.54	1.51		
44	12.75	1.67		
45	14.09	1.84		
46	15.72	2.09		
47	17.16	2.31		
48	18.53	2.52		
49	19.98	2.74		
50	21.31	2.96		
51	21.31	2.96		
52	21.31	2.96		
53	21.31	2.96		
54	21.31	2.96		
55	21.31	2.96		
56	21.31	2.96		
57	21.31	2.96		
58	21.31	2.96		
59	21.31	2.96		
60	21.31	2.96		
61	21.31	2.96		
62	21.31	2.96		
63	21.31	2.96		
64	21.31	2.96		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
6 Month Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.03	0.54		
26	3.08	0.54		
27	3.14	0.54		
28	3.20	0.55		
29	3.27	0.55		
30	3.37	0.56		
31	3.40	0.56		
32	3.44	0.56		
33	3.50	0.56		
34	3.89	0.56		
35	4.21	0.58		
36	4.46	0.61		
37	4.81	0.65		
38	5.28	0.72		
39	5.81	0.79		
40	6.44	0.87		
41	7.09	0.95		
42	7.81	1.06		
43	8.61	1.15		
44	9.52	1.27		
45	10.50	1.40		
46	11.80	1.59		
47	12.98	1.78		
48	14.13	1.96		
49	15.33	2.14		
50	16.47	2.32		
51	16.47	2.32		
52	16.47	2.32		
53	16.47	2.32		
54	16.47	2.32		
55	16.47	2.32		
56	16.47	2.32		
57	16.47	2.32		
58	16.47	2.32		
59	16.47	2.32		
60	16.47	2.32		
61	16.47	2.32		
62	16.47	2.32		
63	16.47	2.32		
64	16.47	2.32		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
6 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.98	0.74		
26	5.06	0.75		
27	5.15	0.75		
28	5.24	0.76		
29	5.34	0.77		
30	5.49	0.79		
31	5.58	0.80		
32	5.68	0.82		
33	5.79	0.82		
34	6.39	0.85		
35	6.64	0.88		
36	6.82	0.92		
37	7.33	0.99		
38	8.01	1.07		
39	8.80	1.18		
40	9.75	1.31		
41	10.75	1.43		
42	11.87	1.58		
43	13.11	1.72		
44	14.49	1.90		
45	16.01	2.09		
46	17.86	2.37		
47	19.50	2.63		
48	21.06	2.86		
49	22.71	3.11		
50	24.22	3.36		
51	24.22	3.36		
52	24.22	3.36		
53	24.22	3.36		
54	24.22	3.36		
55	24.22	3.36		
56	24.22	3.36		
57	24.22	3.36		
58	24.22	3.36		
59	24.22	3.36		
60	24.22	3.36		
61	24.22	3.36		
62	24.22	3.36		
63	24.22	3.36		
64	24.22	3.36		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
6 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.05	0.92		
26	6.17	0.93		
27	6.29	0.93		
28	6.43	0.95		
29	6.57	0.96		
30	6.78	0.98		
31	6.92	0.99		
32	7.08	1.00		
33	7.26	1.01		
34	7.45	1.02		
35	7.78	1.03		
36	8.20	1.03		
37	8.80	1.10		
38	9.60	1.20		
39	10.54	1.31		
40	11.66	1.45		
41	12.90	1.59		
42	14.27	1.76		
43	15.80	1.94		
44	17.51	2.15		
45	19.39	2.37		
46	21.73	2.71		
47	23.84	3.04		
48	25.85	3.35		
49	27.98	3.68		
50	29.96	3.99		
51	29.96	3.99		
52	29.96	3.99		
53	29.96	3.99		
54	29.96	3.99		
55	29.96	3.99		
56	29.96	3.99		
57	29.96	3.99		
58	29.96	3.99		
59	29.96	3.99		
60	29.96	3.99		
61	29.96	3.99		
62	29.96	3.99		
63	29.96	3.99		
64	29.96	3.99		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
6 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.47	0.99		
26	6.60	0.99		
27	6.73	1.00		
28	6.87	1.02		
29	7.02	1.03		
30	7.25	1.05		
31	7.41	1.06		
32	7.58	1.07		
33	7.77	1.08		
34	7.97	1.09		
35	8.33	1.10		
36	8.78	1.10		
37	9.42	1.19		
38	10.27	1.28		
39	11.28	1.41		
40	12.48	1.56		
41	13.80	1.71		
42	15.27	1.88		
43	16.91	2.08		
44	18.73	2.30		
45	20.75	2.53		
46	23.25	2.90		
47	25.50	3.25		
48	27.66	3.59		
49	29.95	3.94		
50	32.06	4.27		
51	32.06	4.27		
52	32.06	4.27		
53	32.06	4.27		
54	32.06	4.27		
55	32.06	4.27		
56	32.06	4.27		
57	32.06	4.27		
58	32.06	4.27		
59	32.06	4.27		
60	32.06	4.27		
61	32.06	4.27		
62	32.06	4.27		
63	32.06	4.27		
64	32.06	4.27		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
6 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.94	1.90		
26	11.10	1.91		
27	11.26	1.92		
28	11.44	1.93		
29	11.64	1.94		
30	11.96	1.95		
31	12.00	1.96		
32	12.09	1.97		
33	12.19	1.98		
34	12.34	1.99		
35	12.69	2.00		
36	13.19	2.01		
37	13.98	2.02		
38	15.08	2.03		
39	16.37	2.07		
40	17.93	2.20		
41	19.61	2.41		
42	21.47	2.65		
43	23.54	2.90		
44	25.84	3.19		
45	28.40	3.51		
46	32.40	4.03		
47	36.11	4.49		
48	39.71	4.95		
49	43.52	5.44		
50	47.11	5.91		
51	47.11	5.91		
52	47.11	5.91		
53	47.11	5.91		
54	47.11	5.91		
55	47.11	5.91		
56	47.11	5.91		
57	47.11	5.91		
58	47.11	5.91		
59	47.11	5.91		
60	47.11	5.91		
61	47.11	5.91		
62	47.11	5.91		
63	47.11	5.91		
64	47.11	5.91		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider
6 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.41	3.08		
26	19.05	3.08		
27	19.71	3.08		
28	20.38	3.09		
29	21.09	3.10		
30	22.02	3.15		
31	22.38	3.16		
32	22.81	3.17		
33	23.29	3.18		
34	23.82	3.19		
35	24.78	3.20		
36	26.82	3.23		
37	29.50	3.41		
38	32.89	3.66		
39	36.81	3.96		
40	41.45	4.32		
41	46.78	4.81		
42	52.70	5.33		
43	59.32	5.93		
44	66.67	6.59		
45	74.87	7.32		
46	79.29	7.79		
47	82.57	8.15		
48	85.29	8.45		
49	88.24	8.79		
50	90.53	9.05		
51	90.53	9.05		
52	90.53	9.05		
53	90.53	9.05		
54	90.53	9.05		
55	90.53	9.05		
56	90.53	9.05		
57	90.53	9.05		
58	90.53	9.05		
59	90.53	9.05		
60	90.53	9.05		
61	90.53	9.05		
62	90.53	9.05		
63	90.53	9.05		
64	90.53	9.05		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
12 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.40	
26			1.41	
27			1.41	
28			1.44	
29			1.48	
30			1.54	
31			1.58	
32			1.63	
33			1.68	
34			1.75	
35			1.83	
36			1.97	
37			2.12	
38			2.27	
39			2.42	
40			2.58	
41			2.82	
42			3.09	
43			3.35	
44			3.63	
45			3.86	
46			4.10	
47			4.32	
48			4.57	
49			4.81	
50			5.02	
51			5.02	
52			5.02	
53			5.02	
54			5.02	
55			5.02	
56			5.02	
57			5.02	
58			5.02	
59			5.02	
60			5.02	
61			5.02	
62			5.02	
63			5.02	
64			5.02	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
12 Month Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.01	
26			1.01	
27			1.01	
28			1.03	
29			1.05	
30			1.09	
31			1.12	
32			1.15	
33			1.19	
34			1.23	
35			1.29	
36			1.39	
37			1.50	
38			1.62	
39			1.74	
40			1.86	
41			2.07	
42			2.28	
43			2.51	
44			2.74	
45			2.96	
46			3.15	
47			3.35	
48			3.56	
49			3.77	
50			3.96	
51			3.96	
52			3.96	
53			3.96	
54			3.96	
55			3.96	
56			3.96	
57			3.96	
58			3.96	
59			3.96	
60			3.96	
61			3.96	
62			3.96	
63			3.96	
64			3.96	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
12 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.59	
26			1.60	
27			1.60	
28			1.64	
29			1.68	
30			1.75	
31			1.80	
32			1.85	
33			1.91	
34			1.99	
35			2.08	
36			2.24	
37			2.41	
38			2.58	
39			2.75	
40			2.93	
41			3.20	
42			3.51	
43			3.81	
44			4.13	
45			4.39	
46			4.66	
47			4.91	
48			5.19	
49			5.47	
50			5.70	
51			5.70	
52			5.70	
53			5.70	
54			5.70	
55			5.70	
56			5.70	
57			5.70	
58			5.70	
59			5.70	
60			5.70	
61			5.70	
62			5.70	
63			5.70	
64			5.70	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
12 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.82	
26			1.82	
27			1.83	
28			1.83	
29			1.87	
30			1.93	
31			1.99	
32			2.05	
33			2.11	
34			2.19	
35			2.29	
36			2.44	
37			2.60	
38			2.76	
39			2.92	
40			3.07	
41			3.48	
42			3.92	
43			4.38	
44			4.85	
45			5.26	
46			5.62	
47			5.95	
48			6.32	
49			6.67	
50			7.00	
51			7.00	
52			7.00	
53			7.00	
54			7.00	
55			7.00	
56			7.00	
57			7.00	
58			7.00	
59			7.00	
60			7.00	
61			7.00	
62			7.00	
63			7.00	
64			7.00	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
12 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.94	
26			1.94	
27			1.95	
28			1.96	
29			2.00	
30			2.07	
31			2.12	
32			2.19	
33			2.26	
34			2.35	
35			2.45	
36			2.61	
37			2.78	
38			2.95	
39			3.13	
40			3.29	
41			3.73	
42			4.20	
43			4.68	
44			5.19	
45			5.63	
46			6.01	
47			6.37	
48			6.76	
49			7.14	
50			7.49	
51			7.49	
52			7.49	
53			7.49	
54			7.49	
55			7.49	
56			7.49	
57			7.49	
58			7.49	
59			7.49	
60			7.49	
61			7.49	
62			7.49	
63			7.49	
64			7.49	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
12 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			3.65	
26			3.66	
27			3.67	
28			3.68	
29			3.69	
30			3.81	
31			3.89	
32			3.98	
33			4.09	
34			4.22	
35			4.37	
36			4.56	
37			4.76	
38			4.95	
39			5.14	
40			5.30	
41			5.89	
42			6.52	
43			7.16	
44			7.83	
45			8.41	
46			9.06	
47			9.65	
48			10.32	
49			10.96	
50			11.56	
51			11.56	
52			11.56	
53			11.56	
54			11.56	
55			11.56	
56			11.56	
57			11.56	
58			11.56	
59			11.56	
60			11.56	
61			11.56	
62			11.56	
63			11.56	
64			11.56	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
12 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			5.40	
26			5.41	
27			5.42	
28			5.48	
29			5.61	
30			5.83	
31			6.06	
32			6.31	
33			6.59	
34			6.91	
35			7.29	
36			7.72	
37			8.18	
38			8.64	
39			9.11	
40			9.54	
41			12.17	
42			14.93	
43			17.85	
44			20.87	
45			23.70	
46			23.88	
47			23.91	
48			24.10	
49			24.21	
50			24.21	
51			24.21	
52			24.21	
53			24.21	
54			24.21	
55			24.21	
56			24.21	
57			24.21	
58			24.21	
59			24.21	
60			24.21	
61			24.21	
62			24.21	
63			24.21	
64			24.21	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.83	1.26		
26	8.99	1.27		
27	9.16	1.28		
28	9.42	1.30		
29	9.79	1.34		
30	10.34	1.40		
31	10.77	1.43		
32	11.24	1.47		
33	11.75	1.52		
34	12.35	1.58		
35	13.04	1.65		
36	14.30	1.77		
37	15.61	1.92		
38	16.98	2.05		
39	18.38	2.21		
40	19.76	2.34		
41	21.14	2.53		
42	22.58	2.70		
43	24.08	2.90		
44	25.60	3.09		
45	26.80	3.25		
46	27.95	3.46		
47	28.92	3.64		
48	30.10	3.85		
49	31.19	4.05		
50	32.15	4.24		
51	32.15	4.24		
52	32.15	4.24		
53	32.15	4.24		
54	32.15	4.24		
55	32.15	4.24		
56	32.15	4.24		
57	32.15	4.24		
58	32.15	4.24		
59	32.15	4.24		
60	32.15	4.24		
61	32.15	4.24		
62	32.15	4.24		
63	32.15	4.24		
64	32.15	4.24		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
6 Month Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.08	0.89		
26	6.21	0.90		
27	6.35	0.90		
28	6.55	0.92		
29	6.83	0.95		
30	7.22	0.99		
31	7.57	1.02		
32	7.96	1.06		
33	8.37	1.10		
34	8.84	1.15		
35	9.40	1.20		
36	10.38	1.31		
37	11.43	1.41		
38	12.52	1.52		
39	13.66	1.63		
40	14.82	1.75		
41	16.02	1.90		
42	17.29	2.05		
43	18.62	2.22		
44	20.00	2.39		
45	21.14	2.53		
46	22.16	2.71		
47	23.06	2.88		
48	24.12	3.06		
49	25.14	3.24		
50	26.03	3.40		
51	26.03	3.40		
52	26.03	3.40		
53	26.03	3.40		
54	26.03	3.40		
55	26.03	3.40		
56	26.03	3.40		
57	26.03	3.40		
58	26.03	3.40		
59	26.03	3.40		
60	26.03	3.40		
61	26.03	3.40		
62	26.03	3.40		
63	26.03	3.40		
64	26.03	3.40		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
6 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.03	1.43		
26	10.22	1.44		
27	10.41	1.45		
28	10.71	1.48		
29	11.13	1.52		
30	11.75	1.59		
31	12.24	1.63		
32	12.77	1.67		
33	13.35	1.73		
34	14.03	1.79		
35	14.82	1.87		
36	16.25	2.01		
37	17.74	2.18		
38	19.29	2.33		
39	20.89	2.51		
40	22.46	2.66		
41	24.02	2.87		
42	25.66	3.07		
43	27.36	3.29		
44	29.09	3.51		
45	30.45	3.69		
46	31.76	3.93		
47	32.86	4.14		
48	34.20	4.38		
49	35.44	4.60		
50	36.53	4.82		
51	36.53	4.82		
52	36.53	4.82		
53	36.53	4.82		
54	36.53	4.82		
55	36.53	4.82		
56	36.53	4.82		
57	36.53	4.82		
58	36.53	4.82		
59	36.53	4.82		
60	36.53	4.82		
61	36.53	4.82		
62	36.53	4.82		
63	36.53	4.82		
64	36.53	4.82		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
6 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.25	1.69		
26	12.42	1.69		
27	12.60	1.70		
28	12.92	1.71		
29	13.38	1.75		
30	14.07	1.82		
31	14.71	1.87		
32	15.40	1.92		
33	16.16	1.98		
34	17.04	2.06		
35	18.05	2.15		
36	19.78	2.31		
37	21.60	2.49		
38	23.49	2.67		
39	25.44	2.85		
40	27.36	3.03		
41	29.45	3.31		
42	31.64	3.61		
43	33.93	3.93		
44	36.26	4.25		
45	38.14	4.51		
46	39.84	4.81		
47	41.29	5.08		
48	43.03	5.39		
49	44.67	5.68		
50	46.09	5.95		
51	46.09	5.95		
52	46.09	5.95		
53	46.09	5.95		
54	46.09	5.95		
55	46.09	5.95		
56	46.09	5.95		
57	46.09	5.95		
58	46.09	5.95		
59	46.09	5.95		
60	46.09	5.95		
61	46.09	5.95		
62	46.09	5.95		
63	46.09	5.95		
64	46.09	5.95		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
6 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.11	1.80		
26	13.29	1.80		
27	13.49	1.81		
28	13.82	1.83		
29	14.31	1.87		
30	15.05	1.94		
31	15.74	1.99		
32	16.48	2.05		
33	17.29	2.12		
34	18.23	2.20		
35	19.32	2.30		
36	21.16	2.48		
37	23.12	2.67		
38	25.13	2.85		
39	27.23	3.05		
40	29.27	3.24		
41	31.51	3.54		
42	33.85	3.87		
43	36.31	4.20		
44	38.81	4.55		
45	40.81	4.83		
46	42.63	5.15		
47	44.18	5.44		
48	46.05	5.77		
49	47.80	6.08		
50	49.32	6.36		
51	49.32	6.36		
52	49.32	6.36		
53	49.32	6.36		
54	49.32	6.36		
55	49.32	6.36		
56	49.32	6.36		
57	49.32	6.36		
58	49.32	6.36		
59	49.32	6.36		
60	49.32	6.36		
61	49.32	6.36		
62	49.32	6.36		
63	49.32	6.36		
64	49.32	6.36		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
6 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.06	3.30		
26	23.43	3.31		
27	23.81	3.32		
28	24.46	3.33		
29	25.38	3.34		
30	26.73	3.45		
31	27.47	3.52		
32	28.30	3.61		
33	29.21	3.70		
34	30.32	3.82		
35	31.65	3.96		
36	34.75	4.13		
37	38.02	4.30		
38	41.43	4.48		
39	44.93	4.65		
40	48.39	4.80		
41	51.05	5.24		
42	53.88	5.71		
43	56.77	6.21		
44	59.72	6.72		
45	61.86	7.14		
46	65.02	7.68		
47	67.76	8.16		
48	71.00	8.70		
49	74.04	9.23		
50	76.75	9.71		
51	76.75	9.71		
52	76.75	9.71		
53	76.75	9.71		
54	76.75	9.71		
55	76.75	9.71		
56	76.75	9.71		
57	76.75	9.71		
58	76.75	9.71		
59	76.75	9.71		
60	76.75	9.71		
61	76.75	9.71		
62	76.75	9.71		
63	76.75	9.71		
64	76.75	9.71		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider
6 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	39.31	5.57		
26	41.06	5.58		
27	42.83	5.59		
28	45.07	5.62		
29	47.84	5.74		
30	51.48	5.95		
31	55.02	6.23		
32	58.84	6.52		
33	62.94	6.85		
34	67.59	7.22		
35	72.86	7.66		
36	82.21	8.12		
37	92.14	8.60		
38	102.52	9.07		
39	113.38	9.57		
40	124.19	10.02		
41	135.70	11.92		
42	147.90	13.93		
43	160.52	16.04		
44	173.54	18.22		
45	184.40	20.21		
46	185.84	20.37		
47	186.03	20.39		
48	187.49	20.55		
49	188.37	20.65		
50	188.37	20.65		
51	188.37	20.65		
52	188.37	20.65		
53	188.37	20.65		
54	188.37	20.65		
55	188.37	20.65		
56	188.37	20.65		
57	188.37	20.65		
58	188.37	20.65		
59	188.37	20.65		
60	188.37	20.65		
61	188.37	20.65		
62	188.37	20.65		
63	188.37	20.65		
64	188.37	20.65		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
12 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.03	
26			1.03	
27			1.04	
28			1.04	
29			1.05	
30			1.05	
31			1.05	
32			1.06	
33			1.06	
34			1.08	
35			1.10	
36			1.14	
37			1.20	
38			1.28	
39			1.37	
40			1.49	
41			1.64	
42			1.82	
43			2.01	
44			2.23	
45			2.46	
46			2.71	
47			2.98	
48			3.25	
49			3.49	
50			3.72	
51			3.72	
52			3.72	
53			3.72	
54			3.72	
55			3.72	
56			3.72	
57			3.72	
58			3.72	
59			3.72	
60			3.72	
61			3.72	
62			3.72	
63			3.72	
64			3.72	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
12 Month Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			0.66	
26			0.68	
27			0.69	
28			0.71	
29			0.73	
30			0.75	
31			0.76	
32			0.77	
33			0.78	
34			0.79	
35			0.80	
36			0.80	
37			0.85	
38			0.93	
39			1.01	
40			1.10	
41			1.23	
42			1.37	
43			1.51	
44			1.68	
45			1.86	
46			2.09	
47			2.35	
48			2.58	
49			2.81	
50			3.04	
51			3.04	
52			3.04	
53			3.04	
54			3.04	
55			3.04	
56			3.04	
57			3.04	
58			3.04	
59			3.04	
60			3.04	
61			3.04	
62			3.04	
63			3.04	
64			3.04	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
12 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.18	
26			1.18	
27			1.19	
28			1.20	
29			1.21	
30			1.21	
31			1.21	
32			1.22	
33			1.22	
34			1.24	
35			1.27	
36			1.31	
37			1.38	
38			1.47	
39			1.58	
40			1.71	
41			1.89	
42			2.09	
43			2.31	
44			2.56	
45			2.83	
46			3.11	
47			3.43	
48			3.74	
49			4.01	
50			4.28	
51			4.28	
52			4.28	
53			4.28	
54			4.28	
55			4.28	
56			4.28	
57			4.28	
58			4.28	
59			4.28	
60			4.28	
61			4.28	
62			4.28	
63			4.28	
64			4.28	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
12 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.27	
26			1.28	
27			1.29	
28			1.30	
29			1.31	
30			1.32	
31			1.33	
32			1.34	
33			1.35	
34			1.36	
35			1.37	
36			1.38	
37			1.44	
38			1.57	
39			1.71	
40			1.88	
41			2.10	
42			2.36	
43			2.63	
44			2.95	
45			3.28	
46			3.57	
47			3.94	
48			4.23	
49			4.55	
50			4.82	
51			4.82	
52			4.82	
53			4.82	
54			4.82	
55			4.82	
56			4.82	
57			4.82	
58			4.82	
59			4.82	
60			4.82	
61			4.82	
62			4.82	
63			4.82	
64			4.82	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
12 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.36	
26			1.37	
27			1.38	
28			1.39	
29			1.40	
30			1.41	
31			1.42	
32			1.43	
33			1.44	
34			1.45	
35			1.46	
36			1.47	
37			1.54	
38			1.68	
39			1.83	
40			2.00	
41			2.25	
42			2.52	
43			2.82	
44			3.14	
45			3.51	
46			3.82	
47			4.22	
48			4.51	
49			4.87	
50			5.17	
51			5.17	
52			5.17	
53			5.17	
54			5.17	
55			5.17	
56			5.17	
57			5.17	
58			5.17	
59			5.17	
60			5.17	
61			5.17	
62			5.17	
63			5.17	
64			5.17	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
12 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			2.35	
26			2.36	
27			2.37	
28			2.38	
29			2.39	
30			2.40	
31			2.41	
32			2.42	
33			2.43	
34			2.44	
35			2.45	
36			2.46	
37			2.47	
38			2.50	
39			2.64	
40			2.79	
41			3.08	
42			3.41	
43			3.76	
44			4.16	
45			4.59	
46			5.14	
47			5.76	
48			6.37	
49			6.93	
50			7.47	
51			7.47	
52			7.47	
53			7.47	
54			7.47	
55			7.47	
56			7.47	
57			7.47	
58			7.47	
59			7.47	
60			7.47	
61			7.47	
62			7.47	
63			7.47	
64			7.47	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
12 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			3.51	
26			3.52	
27			3.53	
28			3.54	
29			3.55	
30			3.56	
31			3.57	
32			3.58	
33			3.59	
34			3.60	
35			3.65	
36			3.75	
37			3.93	
38			4.18	
39			4.49	
40			4.82	
41			6.01	
42			7.00	
43			8.11	
44			9.32	
45			10.67	
46			11.17	
47			11.80	
48			12.28	
49			12.69	
50			13.10	
51			13.10	
52			13.10	
53			13.10	
54			13.10	
55			13.10	
56			13.10	
57			13.10	
58			13.10	
59			13.10	
60			13.10	
61			13.10	
62			13.10	
63			13.10	
64			13.10	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.29	0.72		
26	4.38	0.72		
27	4.46	0.73		
28	4.56	0.73		
29	4.65	0.74		
30	4.75	0.75		
31	5.06	0.77		
32	5.39	0.79		
33	5.73	0.82		
34	6.10	0.84		
35	6.57	0.89		
36	6.95	0.93		
37	7.49	0.99		
38	8.20	1.08		
39	9.01	1.17		
40	9.91	1.28		
41	10.91	1.41		
42	12.00	1.55		
43	13.18	1.69		
44	14.51	1.85		
45	15.96	2.04		
46	17.25	2.25		
47	18.76	2.50		
48	20.08	2.72		
49	21.27	2.93		
50	22.48	3.14		
51	22.48	3.14		
52	22.48	3.14		
53	22.48	3.14		
54	22.48	3.14		
55	22.48	3.14		
56	22.48	3.14		
57	22.48	3.14		
58	22.48	3.14		
59	22.48	3.14		
60	22.48	3.14		
61	22.48	3.14		
62	22.48	3.14		
63	22.48	3.14		
64	22.48	3.14		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
6 Month Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.22	0.56		
26	3.28	0.56		
27	3.36	0.56		
28	3.43	0.57		
29	3.51	0.57		
30	3.60	0.58		
31	3.73	0.58		
32	3.88	0.58		
33	4.04	0.59		
34	4.21	0.60		
35	4.45	0.62		
36	4.75	0.65		
37	5.16	0.70		
38	5.70	0.77		
39	6.32	0.85		
40	7.02	0.93		
41	7.82	1.03		
42	8.71	1.13		
43	9.69	1.24		
44	10.79	1.38		
45	11.98	1.51		
46	13.05	1.69		
47	14.29	1.89		
48	15.41	2.08		
49	16.43	2.25		
50	17.47	2.43		
51	17.47	2.43		
52	17.47	2.43		
53	17.47	2.43		
54	17.47	2.43		
55	17.47	2.43		
56	17.47	2.43		
57	17.47	2.43		
58	17.47	2.43		
59	17.47	2.43		
60	17.47	2.43		
61	17.47	2.43		
62	17.47	2.43		
63	17.47	2.43		
64	17.47	2.43		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
6 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.93	0.83		
26	5.03	0.83		
27	5.13	0.84		
28	5.24	0.84		
29	5.35	0.85		
30	5.46	0.86		
31	5.82	0.88		
32	6.20	0.91		
33	6.59	0.94		
34	7.01	0.97		
35	7.55	1.02		
36	7.99	1.07		
37	8.61	1.14		
38	9.42	1.24		
39	10.36	1.35		
40	11.39	1.47		
41	12.54	1.62		
42	13.79	1.78		
43	15.15	1.94		
44	16.68	2.13		
45	18.34	2.34		
46	19.83	2.59		
47	21.56	2.87		
48	23.08	3.13		
49	24.45	3.37		
50	25.84	3.61		
51	25.84	3.61		
52	25.84	3.61		
53	25.84	3.61		
54	25.84	3.61		
55	25.84	3.61		
56	25.84	3.61		
57	25.84	3.61		
58	25.84	3.61		
59	25.84	3.61		
60	25.84	3.61		
61	25.84	3.61		
62	25.84	3.61		
63	25.84	3.61		
64	25.84	3.61		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
6 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.24	1.07		
26	7.33	1.08		
27	7.43	1.09		
28	7.53	1.09		
29	7.64	1.10		
30	7.75	1.11		
31	7.98	1.11		
32	8.24	1.12		
33	8.52	1.13		
34	8.83	1.14		
35	9.29	1.15		
36	9.85	1.18		
37	10.63	1.24		
38	11.63	1.34		
39	12.80	1.44		
40	14.11	1.57		
41	15.56	1.75		
42	17.17	1.96		
43	18.94	2.19		
44	20.90	2.45		
45	23.03	2.73		
46	25.08	3.04		
47	27.44	3.39		
48	29.54	3.72		
49	31.47	4.02		
50	33.40	4.32		
51	33.40	4.32		
52	33.40	4.32		
53	33.40	4.32		
54	33.40	4.32		
55	33.40	4.32		
56	33.40	4.32		
57	33.40	4.32		
58	33.40	4.32		
59	33.40	4.32		
60	33.40	4.32		
61	33.40	4.32		
62	33.40	4.32		
63	33.40	4.32		
64	33.40	4.32		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
6 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.74	1.15		
26	7.84	1.16		
27	7.94	1.16		
28	8.05	1.17		
29	8.17	1.17		
30	8.29	1.19		
31	8.53	1.20		
32	8.81	1.21		
33	9.12	1.22		
34	9.45	1.23		
35	9.94	1.24		
36	10.54	1.26		
37	11.37	1.33		
38	12.45	1.43		
39	13.70	1.54		
40	15.10	1.67		
41	16.65	1.87		
42	18.37	2.10		
43	20.26	2.34		
44	22.36	2.62		
45	24.64	2.92		
46	26.84	3.25		
47	29.35	3.63		
48	31.61	3.98		
49	33.66	4.30		
50	35.74	4.63		
51	35.74	4.63		
52	35.74	4.63		
53	35.74	4.63		
54	35.74	4.63		
55	35.74	4.63		
56	35.74	4.63		
57	35.74	4.63		
58	35.74	4.63		
59	35.74	4.63		
60	35.74	4.63		
61	35.74	4.63		
62	35.74	4.63		
63	35.74	4.63		
64	35.74	4.63		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
6 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.61	2.19		
26	11.91	2.20		
27	12.25	2.21		
28	12.60	2.22		
29	12.95	2.23		
30	13.30	2.24		
31	13.46	2.25		
32	13.68	2.26		
33	13.94	2.27		
34	14.25	2.28		
35	14.79	2.29		
36	15.39	2.30		
37	16.31	2.31		
38	17.57	2.33		
39	19.04	2.46		
40	20.68	2.60		
41	22.64	2.86		
42	24.79	3.14		
43	27.15	3.43		
44	29.76	3.77		
45	32.60	4.14		
46	35.97	4.60		
47	39.79	5.12		
48	43.27	5.59		
49	46.48	6.03		
50	49.73	6.48		
51	49.73	6.48		
52	49.73	6.48		
53	49.73	6.48		
54	49.73	6.48		
55	49.73	6.48		
56	49.73	6.48		
57	49.73	6.48		
58	49.73	6.48		
59	49.73	6.48		
60	49.73	6.48		
61	49.73	6.48		
62	49.73	6.48		
63	49.73	6.48		
64	49.73	6.48		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider
6 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.59	3.46		
26	20.49	3.47		
27	21.40	3.48		
28	22.30	3.49		
29	23.25	3.50		
30	24.17	3.51		
31	26.30	3.52		
32	28.50	3.53		
33	29.37	3.54		
34	30.33	3.57		
35	31.80	3.70		
36	33.03	3.87		
37	34.94	4.13		
38	37.58	4.47		
39	42.15	4.87		
40	47.23	5.32		
41	53.28	5.90		
42	59.95	6.54		
43	67.33	7.25		
44	75.50	8.03		
45	84.49	8.89		
46	87.02	9.16		
47	90.39	9.53		
48	92.73	9.79		
49	94.42	9.98		
50	96.08	10.16		
51	96.08	10.16		
52	96.08	10.16		
53	96.08	10.16		
54	96.08	10.16		
55	96.08	10.16		
56	96.08	10.16		
57	96.08	10.16		
58	96.08	10.16		
59	96.08	10.16		
60	96.08	10.16		
61	96.08	10.16		
62	96.08	10.16		
63	96.08	10.16		
64	96.08	10.16		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider with Extended Partial
12 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.04	
26			1.05	
27			1.05	
28			1.05	
29			1.06	
30			1.07	
31			1.08	
32			1.09	
33			1.10	
34			1.11	
35			1.12	
36			1.13	
37			1.19	
38			1.30	
39			1.43	
40			1.58	
41			1.74	
42			1.93	
43			2.14	
44			2.38	
45			2.62	
46			2.95	
47			3.23	
48			3.52	
49			3.80	
50			4.07	
51			4.07	
52			4.07	
53			4.07	
54			4.07	
55			4.07	
56			4.07	
57			4.07	
58			4.07	
59			4.07	
60			4.07	
61			4.07	
62			4.07	
63			4.07	
64			4.07	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider with Extended Partial
12 Month Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			0.77	
26			0.78	
27			0.78	
28			0.78	
29			0.78	
30			0.80	
31			0.81	
32			0.82	
33			0.83	
34			0.84	
35			0.85	
36			0.86	
37			0.90	
38			0.98	
39			1.07	
40			1.18	
41			1.31	
42			1.45	
43			1.62	
44			1.79	
45			1.98	
46			2.25	
47			2.49	
48			2.71	
49			2.95	
50			3.19	
51			3.19	
52			3.19	
53			3.19	
54			3.19	
55			3.19	
56			3.19	
57			3.19	
58			3.19	
59			3.19	
60			3.19	
61			3.19	
62			3.19	
63			3.19	
64			3.19	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider with Extended Partial
12 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.18	
26			1.19	
27			1.19	
28			1.19	
29			1.20	
30			1.22	
31			1.23	
32			1.24	
33			1.25	
34			1.26	
35			1.27	
36			1.28	
37			1.35	
38			1.48	
39			1.62	
40			1.79	
41			1.98	
42			2.19	
43			2.43	
44			2.70	
45			2.98	
46			3.35	
47			3.67	
48			4.00	
49			4.32	
50			4.63	
51			4.63	
52			4.63	
53			4.63	
54			4.63	
55			4.63	
56			4.63	
57			4.63	
58			4.63	
59			4.63	
60			4.63	
61			4.63	
62			4.63	
63			4.63	
64			4.63	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider with Extended Partial
12 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.25	
26			1.26	
27			1.26	
28			1.26	
29			1.27	
30			1.29	
31			1.30	
32			1.31	
33			1.32	
34			1.33	
35			1.34	
36			1.35	
37			1.41	
38			1.53	
39			1.69	
40			1.88	
41			2.10	
42			2.35	
43			2.61	
44			2.91	
45			3.25	
46			3.74	
47			4.19	
48			4.64	
49			5.09	
50			5.54	
51			5.54	
52			5.54	
53			5.54	
54			5.54	
55			5.54	
56			5.54	
57			5.54	
58			5.54	
59			5.54	
60			5.54	
61			5.54	
62			5.54	
63			5.54	
64			5.54	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider with Extended Partial
12 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.34	
26			1.34	
27			1.35	
28			1.35	
29			1.36	
30			1.38	
31			1.39	
32			1.40	
33			1.41	
34			1.42	
35			1.43	
36			1.44	
37			1.52	
38			1.66	
39			1.82	
40			2.01	
41			2.25	
42			2.51	
43			2.79	
44			3.12	
45			3.48	
46			4.01	
47			4.48	
48			4.97	
49			5.45	
50			5.93	
51			5.93	
52			5.93	
53			5.93	
54			5.93	
55			5.93	
56			5.93	
57			5.93	
58			5.93	
59			5.93	
60			5.93	
61			5.93	
62			5.93	
63			5.93	
64			5.93	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider with Extended Partial
12 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			2.30	
26			2.31	
27			2.32	
28			2.33	
29			2.34	
30			2.35	
31			2.36	
32			2.37	
33			2.38	
34			2.39	
35			2.40	
36			2.41	
37			2.42	
38			2.43	
39			2.51	
40			2.67	
41			2.94	
42			3.25	
43			3.58	
44			3.96	
45			4.37	
46			5.21	
47			6.03	
48			6.81	
49			7.64	
50			8.44	
51			8.44	
52			8.44	
53			8.44	
54			8.44	
55			8.44	
56			8.44	
57			8.44	
58			8.44	
59			8.44	
60			8.44	
61			8.44	
62			8.44	
63			8.44	
64			8.44	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider with Extended Partial
12 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			4.21	
26			4.22	
27			4.23	
28			4.24	
29			4.25	
30			4.26	
31			4.27	
32			4.28	
33			4.29	
34			4.30	
35			4.31	
36			4.32	
37			4.33	
38			4.37	
39			4.60	
40			4.89	
41			5.86	
42			6.97	
43			8.18	
44			9.56	
45			11.08	
46			11.61	
47			11.96	
48			12.23	
49			12.52	
50			12.72	
51			12.72	
52			12.72	
53			12.72	
54			12.72	
55			12.72	
56			12.72	
57			12.72	
58			12.72	
59			12.72	
60			12.72	
61			12.72	
62			12.72	
63			12.72	
64			12.72	

For smokers the premium rates are increased by 35 percent.

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

CS-92 | Short Term Rider with Extended Partial | 5P - Class
Male | 6 Month Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.94	0.90		
26	6.04	0.91		
27	6.14	0.92		
28	6.25	0.92		
29	6.38	0.92		
30	6.56	0.94		
31	6.62	0.95		
32	6.71	0.96		
33	6.81	0.97		
34	6.93	0.98		
35	7.16	0.99		
36	7.55	1.00		
37	8.12	1.07		
38	8.86	1.17		
39	9.74	1.28		
40	10.79	1.42		
41	11.88	1.55		
42	13.10	1.72		
43	14.47	1.87		
44	15.97	2.08		
45	17.64	2.29		
46	19.74	2.56		
47	21.62	2.82		
48	23.39	3.05		
49	25.28	3.31		
50	27.02	3.55		
51	27.02	3.55		
52	27.02	3.55		
53	27.02	3.55		
54	27.02	3.55		
55	27.02	3.55		
56	27.02	3.55		
57	27.02	3.55		
58	27.02	3.55		
59	27.02	3.55		
60	27.02	3.55		
61	27.02	3.55		
62	27.02	3.55		
63	27.02	3.55		
64	27.02	3.55		

For smokers the premium rates are increased by 35 percent.

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

CS-92 | Short Term Rider with Extended Partial | 5A - Class
Male | 6 Month Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.37	0.67		
26	4.44	0.67		
27	4.51	0.67		
28	4.61	0.68		
29	4.69	0.69		
30	4.82	0.70		
31	4.88	0.71		
32	4.94	0.72		
33	5.02	0.73		
34	5.09	0.74		
35	5.27	0.75		
36	5.59	0.76		
37	6.03	0.80		
38	6.62	0.87		
39	7.29	0.96		
40	8.08	1.07		
41	8.92	1.18		
42	9.84	1.31		
43	10.86	1.43		
44	12.01	1.60		
45	13.27	1.76		
46	14.97	1.99		
47	16.52	2.20		
48	18.05	2.41		
49	19.63	2.62		
50	21.13	2.81		
51	21.13	2.81		
52	21.13	2.81		
53	21.13	2.81		
54	21.13	2.81		
55	21.13	2.81		
56	21.13	2.81		
57	21.13	2.81		
58	21.13	2.81		
59	21.13	2.81		
60	21.13	2.81		
61	21.13	2.81		
62	21.13	2.81		
63	21.13	2.81		
64	21.13	2.81		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Male

Short Term Rider with Extended Partial
6 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.75	1.02		
26	6.86	1.03		
27	6.98	1.04		
28	7.10	1.04		
29	7.25	1.05		
30	7.45	1.07		
31	7.52	1.08		
32	7.63	1.09		
33	7.74	1.10		
34	7.87	1.11		
35	8.14	1.12		
36	8.58	1.14		
37	9.23	1.22		
38	10.07	1.33		
39	11.07	1.45		
40	12.26	1.61		
41	13.50	1.76		
42	14.89	1.95		
43	16.44	2.13		
44	18.15	2.36		
45	20.05	2.60		
46	22.43	2.91		
47	24.57	3.21		
48	26.58	3.47		
49	28.73	3.76		
50	30.70	4.03		
51	30.70	4.03		
52	30.70	4.03		
53	30.70	4.03		
54	30.70	4.03		
55	30.70	4.03		
56	30.70	4.03		
57	30.70	4.03		
58	30.70	4.03		
59	30.70	4.03		
60	30.70	4.03		
61	30.70	4.03		
62	30.70	4.03		
63	30.70	4.03		
64	30.70	4.03		

For smokers the premium rates are increased by 35 percent.

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

CS-92 | Short Term Rider with Extended Partial | 3P - Class
Male | 6 Month Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.13	1.07		
26	7.26	1.08		
27	7.39	1.08		
28	7.55	1.11		
29	7.71	1.12		
30	7.95	1.14		
31	8.11	1.15		
32	8.28	1.16		
33	8.47	1.17		
34	8.68	1.18		
35	9.06	1.19		
36	9.56	1.19		
37	10.28	1.28		
38	11.25	1.39		
39	12.36	1.53		
40	13.70	1.68		
41	15.22	1.85		
42	16.91	2.04		
43	18.79	2.26		
44	20.88	2.50		
45	23.20	2.76		
46	25.97	3.16		
47	28.48	3.55		
48	30.85	3.92		
49	33.38	4.31		
50	35.72	4.68		
51	35.72	4.68		
52	35.72	4.68		
53	35.72	4.68		
54	35.72	4.68		
55	35.72	4.68		
56	35.72	4.68		
57	35.72	4.68		
58	35.72	4.68		
59	35.72	4.68		
60	35.72	4.68		
61	35.72	4.68		
62	35.72	4.68		
63	35.72	4.68		
64	35.72	4.68		

For smokers the premium rates are increased by 35 percent.

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

CS-92 | Short Term Rider with Extended Partial | 3A - Class
Male | 6 Month Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.63	1.15		
26	7.77	1.15		
27	7.91	1.16		
28	8.08	1.19		
29	8.25	1.20		
30	8.51	1.23		
31	8.68	1.24		
32	8.86	1.25		
33	9.06	1.26		
34	9.28	1.27		
35	9.69	1.28		
36	10.23	1.29		
37	11.00	1.37		
38	12.03	1.48		
39	13.23	1.63		
40	14.66	1.80		
41	16.28	1.98		
42	18.09	2.18		
43	20.11	2.42		
44	22.35	2.67		
45	24.83	2.94		
46	27.79	3.38		
47	30.47	3.79		
48	33.01	4.19		
49	35.72	4.61		
50	38.23	5.01		
51	38.23	5.01		
52	38.23	5.01		
53	38.23	5.01		
54	38.23	5.01		
55	38.23	5.01		
56	38.23	5.01		
57	38.23	5.01		
58	38.23	5.01		
59	38.23	5.01		
60	38.23	5.01		
61	38.23	5.01		
62	38.23	5.01		
63	38.23	5.01		
64	38.23	5.01		

For smokers the premium rates are increased by 35 percent.

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

CS-92 | Short Term Rider with Extended Partial | 2A - Class
Male | 6 Month Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.12	2.20		
26	13.31	2.21		
27	13.50	2.22		
28	13.71	2.23		
29	13.94	2.24		
30	14.32	2.25		
31	14.36	2.26		
32	14.46	2.27		
33	14.58	2.28		
34	14.75	2.29		
35	15.17	2.30		
36	15.78	2.31		
37	16.74	2.32		
38	18.08	2.33		
39	19.64	2.40		
40	21.53	2.55		
41	23.60	2.80		
42	25.92	3.07		
43	28.51	3.37		
44	31.36	3.72		
45	34.54	4.10		
46	39.35	4.72		
47	43.80	5.29		
48	48.12	5.85		
49	52.68	6.45		
50	56.98	7.02		
51	56.98	7.02		
52	56.98	7.02		
53	56.98	7.02		
54	56.98	7.02		
55	56.98	7.02		
56	56.98	7.02		
57	56.98	7.02		
58	56.98	7.02		
59	56.98	7.02		
60	56.98	7.02		
61	56.98	7.02		
62	56.98	7.02		
63	56.98	7.02		
64	56.98	7.02		

For smokers the premium rates are increased by 35 percent.

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

CS-92 | Short Term Rider with Extended Partial | 1A - Class
Male | 6 Month Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	22.28	3.70		
26	23.06	3.71		
27	23.85	3.72		
28	24.66	3.73		
29	25.53	3.74		
30	26.66	3.75		
31	27.28	3.76		
32	27.98	3.77		
33	28.74	3.78		
34	29.56	3.79		
35	30.92	3.80		
36	33.36	3.81		
37	36.59	3.98		
38	40.68	4.27		
39	45.43	4.64		
40	51.05	5.07		
41	57.82	5.66		
42	65.33	6.29		
43	73.74	7.02		
44	83.06	7.81		
45	93.48	8.70		
46	98.79	9.23		
47	102.66	9.64		
48	105.82	9.97		
49	109.26	10.34		
50	111.88	10.63		
51	111.88	10.63		
52	111.88	10.63		
53	111.88	10.63		
54	111.88	10.63		
55	111.88	10.63		
56	111.88	10.63		
57	111.88	10.63		
58	111.88	10.63		
59	111.88	10.63		
60	111.88	10.63		
61	111.88	10.63		
62	111.88	10.63		
63	111.88	10.63		
64	111.88	10.63		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider with Extended Partial
12 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.66	
26			1.66	
27			1.67	
28			1.68	
29			1.72	
30			1.78	
31			1.83	
32			1.88	
33			1.94	
34			2.02	
35			2.10	
36			2.29	
37			2.47	
38			2.68	
39			2.87	
40			3.06	
41			3.37	
42			3.71	
43			4.06	
44			4.43	
45			4.72	
46			4.98	
47			5.24	
48			5.52	
49			5.79	
50			6.03	
51			6.03	
52			6.03	
53			6.03	
54			6.03	
55			6.03	
56			6.03	
57			6.03	
58			6.03	
59			6.03	
60			6.03	
61			6.03	
62			6.03	
63			6.03	
64			6.03	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider with Extended Partial
12 Month Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.22	
26			1.22	
27			1.22	
28			1.22	
29			1.25	
30			1.29	
31			1.32	
32			1.36	
33			1.41	
34			1.46	
35			1.52	
36			1.64	
37			1.78	
38			1.94	
39			2.09	
40			2.25	
41			2.50	
42			2.78	
43			3.06	
44			3.36	
45			3.63	
46			3.89	
47			4.13	
48			4.40	
49			4.67	
50			4.91	
51			4.91	
52			4.91	
53			4.91	
54			4.91	
55			4.91	
56			4.91	
57			4.91	
58			4.91	
59			4.91	
60			4.91	
61			4.91	
62			4.91	
63			4.91	
64			4.91	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider with Extended Partial
12 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.89	
26			1.89	
27			1.90	
28			1.91	
29			1.95	
30			2.02	
31			2.08	
32			2.14	
33			2.21	
34			2.29	
35			2.39	
36			2.60	
37			2.81	
38			3.04	
39			3.26	
40			3.48	
41			3.83	
42			4.22	
43			4.61	
44			5.03	
45			5.36	
46			5.66	
47			5.95	
48			6.27	
49			6.58	
50			6.85	
51			6.85	
52			6.85	
53			6.85	
54			6.85	
55			6.85	
56			6.85	
57			6.85	
58			6.85	
59			6.85	
60			6.85	
61			6.85	
62			6.85	
63			6.85	
64			6.85	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider with Extended Partial
12 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			2.10	
26			2.10	
27			2.10	
28			2.12	
29			2.16	
30			2.25	
31			2.31	
32			2.37	
33			2.44	
34			2.53	
35			2.63	
36			2.87	
37			3.12	
38			3.37	
39			3.64	
40			3.89	
41			4.34	
42			4.82	
43			5.31	
44			5.83	
45			6.27	
46			6.66	
47			7.01	
48			7.41	
49			7.79	
50			8.13	
51			8.13	
52			8.13	
53			8.13	
54			8.13	
55			8.13	
56			8.13	
57			8.13	
58			8.13	
59			8.13	
60			8.13	
61			8.13	
62			8.13	
63			8.13	
64			8.13	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider with Extended Partial
12 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			2.25	
26			2.26	
27			2.27	
28			2.27	
29			2.32	
30			2.41	
31			2.47	
32			2.53	
33			2.61	
34			2.70	
35			2.82	
36			3.07	
37			3.33	
38			3.61	
39			3.89	
40			4.16	
41			4.65	
42			5.16	
43			5.68	
44			6.23	
45			6.71	
46			7.13	
47			7.50	
48			7.93	
49			8.34	
50			8.70	
51			8.70	
52			8.70	
53			8.70	
54			8.70	
55			8.70	
56			8.70	
57			8.70	
58			8.70	
59			8.70	
60			8.70	
61			8.70	
62			8.70	
63			8.70	
64			8.70	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider with Extended Partial
12 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			3.85	
26			3.86	
27			3.87	
28			3.88	
29			3.90	
30			4.03	
31			4.11	
32			4.21	
33			4.32	
34			4.45	
35			4.62	
36			4.82	
37			5.02	
38			5.23	
39			5.42	
40			5.60	
41			6.44	
42			7.34	
43			8.26	
44			9.22	
45			10.09	
46			10.86	
47			11.55	
48			12.35	
49			13.10	
50			13.79	
51			13.79	
52			13.79	
53			13.79	
54			13.79	
55			13.79	
56			13.79	
57			13.79	
58			13.79	
59			13.79	
60			13.79	
61			13.79	
62			13.79	
63			13.79	
64			13.79	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider with Extended Partial
12 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			7.17	
26			7.18	
27			7.19	
28			7.20	
29			7.27	
30			7.52	
31			7.68	
32			7.87	
33			8.07	
34			8.34	
35			8.66	
36			9.43	
37			10.24	
38			11.08	
39			11.95	
40			12.79	
41			15.93	
42			19.21	
43			22.69	
44			26.28	
45			29.63	
46			29.86	
47			29.89	
48			30.12	
49			30.26	
50			30.26	
51			30.26	
52			30.26	
53			30.26	
54			30.26	
55			30.26	
56			30.26	
57			30.26	
58			30.26	
59			30.26	
60			30.26	
61			30.26	
62			30.26	
63			30.26	
64			30.26	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider with Extended Partial
6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.82	1.50		
26	11.04	1.51		
27	11.25	1.52		
28	11.58	1.54		
29	12.06	1.58		
30	12.73	1.65		
31	13.23	1.72		
32	13.78	1.80		
33	14.38	1.89		
34	15.08	1.99		
35	15.90	2.10		
36	17.56	2.25		
37	19.32	2.40		
38	21.13	2.54		
39	23.01	2.70		
40	24.88	2.84		
41	26.85	3.09		
42	28.92	3.34		
43	31.07	3.58		
44	33.27	3.85		
45	35.06	4.07		
46	36.50	4.33		
47	37.71	4.55		
48	39.20	4.81		
49	40.56	5.06		
50	41.76	5.30		
51	41.76	5.30		
52	41.76	5.30		
53	41.76	5.30		
54	41.76	5.30		
55	41.76	5.30		
56	41.76	5.30		
57	41.76	5.30		
58	41.76	5.30		
59	41.76	5.30		
60	41.76	5.30		
61	41.76	5.30		
62	41.76	5.30		
63	41.76	5.30		
64	41.76	5.30		

For smokers the premium rates are increased by 35 percent.

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

CS-92 Female | Short Term Rider with Extended Partial 6 Month Benefit Period | 5A - Class Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.99	1.12		
26	8.13	1.12		
27	8.28	1.12		
28	8.53	1.14		
29	8.86	1.17		
30	9.35	1.21		
31	9.68	1.25		
32	10.06	1.29		
33	10.46	1.33		
34	10.93	1.38		
35	11.50	1.44		
36	12.81	1.57		
37	14.20	1.71		
38	15.65	1.86		
39	17.19	2.00		
40	18.74	2.15		
41	20.42	2.34		
42	22.19	2.55		
43	24.04	2.76		
44	25.98	2.98		
45	27.59	3.17		
46	28.92	3.39		
47	30.06	3.60		
48	31.43	3.83		
49	32.74	4.05		
50	33.87	4.27		
51	33.87	4.27		
52	33.87	4.27		
53	33.87	4.27		
54	33.87	4.27		
55	33.87	4.27		
56	33.87	4.27		
57	33.87	4.27		
58	33.87	4.27		
59	33.87	4.27		
60	33.87	4.27		
61	33.87	4.27		
62	33.87	4.27		
63	33.87	4.27		
64	33.87	4.27		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider with Extended Partial
6 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.30	1.71		
26	12.54	1.72		
27	12.78	1.73		
28	13.16	1.75		
29	13.70	1.79		
30	14.47	1.87		
31	15.03	1.95		
32	15.66	2.04		
33	16.34	2.15		
34	17.14	2.26		
35	18.07	2.39		
36	19.96	2.56		
37	21.95	2.73		
38	24.01	2.89		
39	26.15	3.07		
40	28.27	3.23		
41	30.51	3.51		
42	32.86	3.79		
43	35.31	4.07		
44	37.81	4.37		
45	39.84	4.62		
46	41.48	4.92		
47	42.85	5.17		
48	44.54	5.47		
49	46.09	5.75		
50	47.45	6.02		
51	47.45	6.02		
52	47.45	6.02		
53	47.45	6.02		
54	47.45	6.02		
55	47.45	6.02		
56	47.45	6.02		
57	47.45	6.02		
58	47.45	6.02		
59	47.45	6.02		
60	47.45	6.02		
61	47.45	6.02		
62	47.45	6.02		
63	47.45	6.02		
64	47.45	6.02		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Female

Short Term Rider with Extended Partial
6 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.22	1.95		
26	14.43	1.96		
27	14.65	1.96		
28	15.02	1.99		
29	15.56	2.04		
30	16.38	2.12		
31	17.14	2.17		
32	17.97	2.22		
33	18.87	2.28		
34	19.91	2.35		
35	21.12	2.44		
36	23.18	2.66		
37	25.35	2.90		
38	27.60	3.15		
39	29.93	3.41		
40	32.22	3.65		
41	34.77	3.98		
42	37.47	4.32		
43	40.27	4.68		
44	43.14	5.03		
45	45.47	5.34		
46	47.43	5.67		
47	49.09	5.97		
48	51.11	6.33		
49	52.99	6.65		
50	54.62	6.95		
51	54.62	6.95		
52	54.62	6.95		
53	54.62	6.95		
54	54.62	6.95		
55	54.62	6.95		
56	54.62	6.95		
57	54.62	6.95		
58	54.62	6.95		
59	54.62	6.95		
60	54.62	6.95		
61	54.62	6.95		
62	54.62	6.95		
63	54.62	6.95		
64	54.62	6.95		

For smokers the premium rates are increased by 35 percent.

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

CS-92 | Short Term Rider with Extended Partial | 3A - Class
Female | 6 Month Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.22	2.08		
26	15.44	2.09		
27	15.67	2.10		
28	16.07	2.13		
29	16.66	2.19		
30	17.52	2.28		
31	18.34	2.32		
32	19.23	2.38		
33	20.18	2.44		
34	21.31	2.52		
35	22.61	2.61		
36	24.80	2.85		
37	27.12	3.11		
38	29.54	3.37		
39	32.03	3.65		
40	34.47	3.91		
41	37.20	4.25		
42	40.09	4.62		
43	43.10	5.00		
44	46.17	5.40		
45	48.65	5.72		
46	50.74	6.07		
47	52.53	6.40		
48	54.70	6.77		
49	56.71	7.12		
50	58.45	7.43		
51	58.45	7.43		
52	58.45	7.43		
53	58.45	7.43		
54	58.45	7.43		
55	58.45	7.43		
56	58.45	7.43		
57	58.45	7.43		
58	58.45	7.43		
59	58.45	7.43		
60	58.45	7.43		
61	58.45	7.43		
62	58.45	7.43		
63	58.45	7.43		
64	58.45	7.43		

For smokers the premium rates are increased by 35 percent.

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

CS-92 | Short Term Rider with Extended Partial | 2A - Class
Female | 6 Month Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.12	3.74		
26	27.54	3.75		
27	27.95	3.76		
28	28.70	3.77		
29	29.74	3.78		
30	31.31	3.90		
31	32.21	3.99		
32	33.23	4.08		
33	34.34	4.19		
34	35.70	4.32		
35	37.30	4.48		
36	40.92	4.67		
37	44.73	4.87		
38	48.72	5.07		
39	52.80	5.26		
40	56.83	5.43		
41	60.25	6.02		
42	63.86	6.66		
43	67.60	7.31		
44	71.40	8.00		
45	74.25	8.58		
46	77.96	9.20		
47	81.18	9.77		
48	84.99	10.39		
49	88.56	11.02		
50	91.74	11.58		
51	91.74	11.58		
52	91.74	11.58		
53	91.74	11.58		
54	91.74	11.58		
55	91.74	11.58		
56	91.74	11.58		
57	91.74	11.58		
58	91.74	11.58		
59	91.74	11.58		
60	91.74	11.58		
61	91.74	11.58		
62	91.74	11.58		
63	91.74	11.58		
64	91.74	11.58		

For smokers the premium rates are increased by 35 percent.

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

CS-92 | Short Term Rider with Extended Partial | 1A - Class
Female | 6 Month Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	47.25	6.65		
26	49.35	6.66		
27	51.47	6.67		
28	54.16	6.68		
29	57.47	6.77		
30	61.85	7.00		
31	66.56	7.46		
32	71.63	7.96		
33	77.04	8.48		
34	83.18	9.09		
35	90.09	9.77		
36	101.52	10.43		
37	113.69	11.13		
38	126.38	11.81		
39	139.66	12.54		
40	152.88	13.21		
41	168.41	15.41		
42	184.89	17.75		
43	201.95	20.18		
44	219.58	22.71		
45	234.53	24.99		
46	236.36	25.18		
47	236.60	25.21		
48	238.45	25.40		
49	239.57	25.52		
50	239.57	25.52		
51	239.57	25.52		
52	239.57	25.52		
53	239.57	25.52		
54	239.57	25.52		
55	239.57	25.52		
56	239.57	25.52		
57	239.57	25.52		
58	239.57	25.52		
59	239.57	25.52		
60	239.57	25.52		
61	239.57	25.52		
62	239.57	25.52		
63	239.57	25.52		
64	239.57	25.52		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
12 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.14	
26			1.14	
27			1.14	
28			1.15	
29			1.16	
30			1.16	
31			1.16	
32			1.16	
33			1.17	
34			1.17	
35			1.20	
36			1.28	
37			1.38	
38			1.51	
39			1.66	
40			1.84	
41			2.05	
42			2.30	
43			2.57	
44			2.86	
45			3.17	
46			3.48	
47			3.84	
48			4.14	
49			4.44	
50			4.72	
51			4.72	
52			4.72	
53			4.72	
54			4.72	
55			4.72	
56			4.72	
57			4.72	
58			4.72	
59			4.72	
60			4.72	
61			4.72	
62			4.72	
63			4.72	
64			4.72	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
12 Month Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			0.83	
26			0.83	
27			0.84	
28			0.84	
29			0.84	
30			0.85	
31			0.85	
32			0.85	
33			0.86	
34			0.86	
35			0.89	
36			0.96	
37			1.04	
38			1.16	
39			1.29	
40			1.44	
41			1.57	
42			1.68	
43			1.82	
44			1.98	
45			2.15	
46			2.39	
47			2.67	
48			2.92	
49			3.14	
50			3.39	
51			3.39	
52			3.39	
53			3.39	
54			3.39	
55			3.39	
56			3.39	
57			3.39	
58			3.39	
59			3.39	
60			3.39	
61			3.39	
62			3.39	
63			3.39	
64			3.39	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
12 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.31	
26			1.31	
27			1.31	
28			1.32	
29			1.33	
30			1.33	
31			1.33	
32			1.33	
33			1.34	
34			1.35	
35			1.38	
36			1.47	
37			1.59	
38			1.74	
39			1.91	
40			2.11	
41			2.36	
42			2.64	
43			2.95	
44			3.29	
45			3.64	
46			4.00	
47			4.41	
48			4.76	
49			5.10	
50			5.43	
51			5.43	
52			5.43	
53			5.43	
54			5.43	
55			5.43	
56			5.43	
57			5.43	
58			5.43	
59			5.43	
60			5.43	
61			5.43	
62			5.43	
63			5.43	
64			5.43	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
12 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.45	
26			1.45	
27			1.45	
28			1.45	
29			1.45	
30			1.45	
31			1.45	
32			1.46	
33			1.47	
34			1.49	
35			1.53	
36			1.62	
37			1.75	
38			1.92	
39			2.12	
40			2.34	
41			2.58	
42			2.84	
43			3.14	
44			3.46	
45			3.81	
46			4.16	
47			4.60	
48			4.96	
49			5.32	
50			5.66	
51			5.66	
52			5.66	
53			5.66	
54			5.66	
55			5.66	
56			5.66	
57			5.66	
58			5.66	
59			5.66	
60			5.66	
61			5.66	
62			5.66	
63			5.66	
64			5.66	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
12 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			1.55	
26			1.55	
27			1.55	
28			1.56	
29			1.57	
30			1.58	
31			1.59	
32			1.60	
33			1.61	
34			1.62	
35			1.63	
36			1.74	
37			1.88	
38			2.06	
39			2.27	
40			2.51	
41			2.76	
42			3.04	
43			3.35	
44			3.70	
45			4.07	
46			4.45	
47			4.92	
48			5.29	
49			5.70	
50			6.06	
51			6.06	
52			6.06	
53			6.06	
54			6.06	
55			6.06	
56			6.06	
57			6.06	
58			6.06	
59			6.06	
60			6.06	
61			6.06	
62			6.06	
63			6.06	
64			6.06	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
12 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			2.74	
26			2.75	
27			2.76	
28			2.77	
29			2.78	
30			2.79	
31			2.80	
32			2.81	
33			2.82	
34			2.83	
35			2.84	
36			2.85	
37			2.86	
38			2.92	
39			3.08	
40			3.25	
41			3.61	
42			4.00	
43			4.43	
44			4.90	
45			5.42	
46			6.08	
47			6.82	
48			7.54	
49			8.21	
50			8.86	
51			8.86	
52			8.86	
53			8.86	
54			8.86	
55			8.86	
56			8.86	
57			8.86	
58			8.86	
59			8.86	
60			8.86	
61			8.86	
62			8.86	
63			8.86	
64			8.86	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
12 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25			4.87	
26			4.88	
27			4.89	
28			4.90	
29			4.91	
30			4.92	
31			4.93	
32			4.94	
33			4.95	
34			4.96	
35			4.97	
36			4.98	
37			4.99	
38			5.19	
39			5.47	
40			5.79	
41			7.28	
42			8.45	
43			9.74	
44			11.18	
45			12.76	
46			13.30	
47			13.99	
48			14.49	
49			14.92	
50			15.34	
51			15.34	
52			15.34	
53			15.34	
54			15.34	
55			15.34	
56			15.34	
57			15.34	
58			15.34	
59			15.34	
60			15.34	
61			15.34	
62			15.34	
63			15.34	
64			15.34	

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.76	0.99		
26	6.84	0.99		
27	6.91	1.01		
28	6.99	1.02		
29	7.08	1.04		
30	7.18	1.04		
31	7.32	1.04		
32	7.48	1.04		
33	7.67	1.05		
34	7.89	1.06		
35	8.23	1.10		
36	8.72	1.15		
37	9.38	1.24		
38	10.25	1.36		
39	11.27	1.48		
40	12.40	1.63		
41	13.64	1.78		
42	15.01	1.97		
43	16.50	2.16		
44	18.17	2.38		
45	19.98	2.61		
46	21.85	2.84		
47	24.00	3.11		
48	25.92	3.35		
49	27.68	3.58		
50	29.47	3.79		
51	29.47	3.79		
52	29.47	3.79		
53	29.47	3.79		
54	29.47	3.79		
55	29.47	3.79		
56	29.47	3.79		
57	29.47	3.79		
58	29.47	3.79		
59	29.47	3.79		
60	29.47	3.79		
61	29.47	3.79		
62	29.47	3.79		
63	29.47	3.79		
64	29.47	3.79		

For smokers the premium rates are increased by 35 percent.

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

CS-92 | Short Term Rider with Extended Partial | 5A - Class
Unisex | 6 Month Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.60	0.71		
26	4.70	0.72		
27	4.82	0.72		
28	4.93	0.74		
29	5.06	0.74		
30	5.19	0.75		
31	5.36	0.75		
32	5.55	0.75		
33	5.74	0.76		
34	5.96	0.77		
35	6.28	0.78		
36	6.66	0.83		
37	7.21	0.89		
38	7.91	0.98		
39	8.73	1.07		
40	9.66	1.18		
41	10.63	1.31		
42	11.72	1.45		
43	12.91	1.60		
44	14.26	1.77		
45	15.70	1.95		
46	17.18	2.16		
47	18.85	2.39		
48	20.37	2.60		
49	21.80	2.81		
50	23.24	3.01		
51	23.24	3.01		
52	23.24	3.01		
53	23.24	3.01		
54	23.24	3.01		
55	23.24	3.01		
56	23.24	3.01		
57	23.24	3.01		
58	23.24	3.01		
59	23.24	3.01		
60	23.24	3.01		
61	23.24	3.01		
62	23.24	3.01		
63	23.24	3.01		
64	23.24	3.01		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
6 Month Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.77	1.14		
26	7.86	1.14		
27	7.94	1.16		
28	8.04	1.17		
29	8.14	1.19		
30	8.25	1.20		
31	8.41	1.20		
32	8.60	1.20		
33	8.82	1.21		
34	9.07	1.22		
35	9.46	1.26		
36	10.02	1.32		
37	10.78	1.42		
38	11.78	1.56		
39	12.95	1.70		
40	14.25	1.87		
41	15.68	2.05		
42	17.25	2.26		
43	18.97	2.48		
44	20.88	2.73		
45	22.97	3.00		
46	25.11	3.27		
47	27.59	3.58		
48	29.79	3.85		
49	31.82	4.11		
50	33.87	4.36		
51	33.87	4.36		
52	33.87	4.36		
53	33.87	4.36		
54	33.87	4.36		
55	33.87	4.36		
56	33.87	4.36		
57	33.87	4.36		
58	33.87	4.36		
59	33.87	4.36		
60	33.87	4.36		
61	33.87	4.36		
62	33.87	4.36		
63	33.87	4.36		
64	33.87	4.36		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
6 Month Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.53	1.28		
26	8.63	1.29		
27	8.73	1.30		
28	8.84	1.31		
29	8.97	1.32		
30	9.09	1.33		
31	9.30	1.34		
32	9.55	1.35		
33	9.84	1.36		
34	10.15	1.37		
35	10.64	1.37		
36	11.25	1.43		
37	12.11	1.52		
38	13.23	1.64		
39	14.53	1.78		
40	15.98	1.94		
41	17.66	2.14		
42	19.52	2.37		
43	21.56	2.63		
44	23.82	2.91		
45	26.28	3.22		
46	28.52	3.52		
47	31.11	3.86		
48	33.40	4.17		
49	35.50	4.46		
50	37.60	4.75		
51	37.60	4.75		
52	37.60	4.75		
53	37.60	4.75		
54	37.60	4.75		
55	37.60	4.75		
56	37.60	4.75		
57	37.60	4.75		
58	37.60	4.75		
59	37.60	4.75		
60	37.60	4.75		
61	37.60	4.75		
62	37.60	4.75		
63	37.60	4.75		
64	37.60	4.75		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
6 Month Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.12	1.37		
26	9.23	1.37		
27	9.34	1.39		
28	9.46	1.40		
29	9.59	1.41		
30	9.72	1.42		
31	9.96	1.42		
32	10.23	1.42		
33	10.53	1.43		
34	10.87	1.43		
35	11.39	1.47		
36	12.04	1.53		
37	12.95	1.62		
38	14.16	1.75		
39	15.55	1.90		
40	17.10	2.07		
41	18.90	2.29		
42	20.88	2.54		
43	23.07	2.82		
44	25.48	3.12		
45	28.13	3.44		
46	30.52	3.77		
47	33.29	4.14		
48	35.74	4.46		
49	37.98	4.77		
50	40.23	5.08		
51	40.23	5.08		
52	40.23	5.08		
53	40.23	5.08		
54	40.23	5.08		
55	40.23	5.08		
56	40.23	5.08		
57	40.23	5.08		
58	40.23	5.08		
59	40.23	5.08		
60	40.23	5.08		
61	40.23	5.08		
62	40.23	5.08		
63	40.23	5.08		
64	40.23	5.08		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
6 Month Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.94	2.57		
26	14.30	2.58		
27	14.68	2.59		
28	15.07	2.60		
29	15.47	2.61		
30	15.87	2.62		
31	15.99	2.63		
32	16.17	2.64		
33	16.41	2.65		
34	16.70	2.66		
35	17.26	2.67		
36	18.01	2.68		
37	19.14	2.69		
38	20.69	2.74		
39	22.48	2.89		
40	24.48	3.06		
41	26.87	3.33		
42	29.50	3.64		
43	32.38	3.97		
44	35.57	4.34		
45	39.05	4.74		
46	43.11	5.30		
47	47.72	5.94		
48	51.91	6.51		
49	55.80	7.06		
50	59.73	7.61		
51	59.73	7.61		
52	59.73	7.61		
53	59.73	7.61		
54	59.73	7.61		
55	59.73	7.61		
56	59.73	7.61		
57	59.73	7.61		
58	59.73	7.61		
59	59.73	7.61		
60	59.73	7.61		
61	59.73	7.61		
62	59.73	7.61		
63	59.73	7.61		
64	59.73	7.61		

For smokers the premium rates are increased by 35 percent.

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

CS-92
Unisex

Short Term Rider with Extended Partial
6 Month Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.74	4.27		
26	24.79	4.28		
27	25.85	4.29		
28	26.90	4.30		
29	28.01	4.31		
30	29.09	4.32		
31	29.89	4.33		
32	30.80	4.34		
33	31.81	4.35		
34	32.92	4.36		
35	34.59	4.37		
36	37.45	4.40		
37	41.14	4.67		
38	45.81	5.03		
39	51.18	5.45		
40	57.15	5.92		
41	64.82	6.59		
42	73.29	7.32		
43	82.66	8.14		
44	93.05	9.03		
45	104.47	10.01		
46	107.57	10.28		
47	111.70	10.67		
48	114.57	10.92		
49	116.61	11.10		
50	118.63	11.26		
51	118.63	11.26		
52	118.63	11.26		
53	118.63	11.26		
54	118.63	11.26		
55	118.63	11.26		
56	118.63	11.26		
57	118.63	11.26		
58	118.63	11.26		
59	118.63	11.26		
60	118.63	11.26		
61	118.63	11.26		
62	118.63	11.26		
63	118.63	11.26		
64	118.63	11.26		

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 5P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.40	5.63	5.21	4.64
26	7.46	5.71	5.29	4.71
27	7.52	5.78	5.37	4.78
28	7.59	5.86	5.44	4.87
29	7.66	5.95	5.53	4.96
30	7.75	6.09	5.66	5.07
31	7.76	6.10	5.73	5.15
32	7.77	6.13	5.73	5.25
33	7.78	6.18	5.73	5.33
34	7.79	6.24	5.74	5.44
35	8.16	6.33	5.81	5.52
36	8.62	6.69	6.14	5.58
37	9.25	7.17	6.58	5.99
38	10.07	7.79	7.16	6.52
39	11.03	8.51	7.83	7.13
40	12.16	9.36	8.61	7.86
41	13.51	10.41	9.60	8.80
42	15.00	11.56	10.70	9.84
43	16.67	12.85	11.92	11.01
44	18.53	14.28	13.28	12.30
45	20.60	15.88	14.80	13.74
46	22.87	17.54	16.30	15.12
47	23.75	17.86	16.50	15.18
48	25.69	19.25	17.76	16.32
49	27.73	20.72	19.10	17.53
50	29.60	22.05	20.32	18.64
51	29.60	22.05	20.32	18.64
52	29.60	22.05	20.32	18.64
53	29.60	22.05	20.32	18.64
54	29.60	22.05	20.32	18.64
55	29.60	22.05	20.32	18.64
56	29.60	22.05	20.32	18.64
57	29.60	22.05	20.32	18.64
58	29.60	22.05	20.32	18.64
59	29.60	22.05	20.32	18.64
60	29.60	22.05	20.32	18.64
61	29.60	22.05	20.32	18.64
62	29.60	22.05	20.32	18.64
63	29.60	22.05	20.32	18.64
64	29.60	22.05	20.32	18.64

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 5A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.48	4.20	3.85	3.47
26	5.56	4.27	3.92	3.53
27	5.65	4.34	3.99	3.60
28	5.75	4.41	4.06	3.67
29	5.84	4.49	4.14	3.74
30	5.99	4.60	4.25	3.85
31	6.00	4.69	4.36	3.96
32	6.02	4.78	4.48	4.07
33	6.06	4.86	4.59	4.19
34	6.11	4.96	4.60	4.30
35	6.44	5.06	4.67	4.41
36	6.83	5.34	4.92	4.50
37	7.38	5.72	5.28	4.83
38	8.09	6.25	5.73	5.26
39	8.90	6.85	6.25	5.73
40	9.84	7.56	6.85	6.28
41	11.01	8.47	7.61	7.00
42	12.30	9.48	8.44	7.79
43	13.76	10.61	9.37	8.68
44	15.43	11.89	10.41	9.66
45	17.24	13.32	11.55	10.76
46	19.19	14.72	12.79	11.88
47	19.80	14.82	12.75	11.74
48	21.53	16.02	13.83	12.71
49	23.29	17.29	14.95	13.72
50	24.99	18.49	16.01	14.67
51	24.99	18.49	16.01	14.67
52	24.99	18.49	16.01	14.67
53	24.99	18.49	16.01	14.67
54	24.99	18.49	16.01	14.67
55	24.99	18.49	16.01	14.67
56	24.99	18.49	16.01	14.67
57	24.99	18.49	16.01	14.67
58	24.99	18.49	16.01	14.67
59	24.99	18.49	16.01	14.67
60	24.99	18.49	16.01	14.67
61	24.99	18.49	16.01	14.67
62	24.99	18.49	16.01	14.67
63	24.99	18.49	16.01	14.67
64	24.99	18.49	16.01	14.67

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.25	6.24	5.76	5.12
26	8.32	6.33	5.85	5.20
27	8.39	6.41	5.94	5.28
28	8.47	6.50	6.03	5.38
29	8.55	6.60	6.13	5.48
30	8.65	6.76	6.28	5.61
31	8.66	6.78	6.36	5.70
32	8.67	6.81	6.36	5.81
33	8.68	6.87	6.36	5.90
34	8.69	6.93	6.37	6.02
35	9.12	7.04	6.44	6.12
36	9.64	7.44	6.82	6.18
37	10.36	7.99	7.32	6.65
38	11.29	8.69	7.98	7.25
39	12.38	9.51	8.74	7.95
40	13.66	10.48	9.63	8.77
41	15.19	11.67	10.75	9.84
42	16.89	12.98	12.00	11.02
43	18.79	14.44	13.39	12.35
44	20.90	16.07	14.93	13.82
45	23.25	17.89	16.66	15.46
46	25.83	19.77	18.37	17.02
47	26.99	20.29	18.75	17.25
48	29.19	21.87	20.18	18.55
49	31.51	23.54	21.71	19.92
50	33.64	25.06	23.09	21.18
51	33.64	25.06	23.09	21.18
52	33.64	25.06	23.09	21.18
53	33.64	25.06	23.09	21.18
54	33.64	25.06	23.09	21.18
55	33.64	25.06	23.09	21.18
56	33.64	25.06	23.09	21.18
57	33.64	25.06	23.09	21.18
58	33.64	25.06	23.09	21.18
59	33.64	25.06	23.09	21.18
60	33.64	25.06	23.09	21.18
61	33.64	25.06	23.09	21.18
62	33.64	25.06	23.09	21.18
63	33.64	25.06	23.09	21.18
64	33.64	25.06	23.09	21.18

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 3P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.44	7.42	6.77	6.10
26	9.58	7.53	6.88	6.20
27	9.73	7.65	6.99	6.31
28	9.89	7.77	7.10	6.42
29	10.06	7.91	7.23	6.54
30	10.33	8.12	7.42	6.71
31	10.47	8.24	7.55	6.84
32	10.64	8.38	7.69	6.99
33	10.82	8.54	7.85	7.14
34	11.04	8.71	8.01	7.31
35	11.43	9.03	8.31	7.59
36	12.06	9.51	8.77	8.03
37	12.93	10.18	9.40	8.62
38	14.08	11.07	10.22	9.39
39	15.41	12.09	11.18	10.28
40	17.00	13.32	12.32	11.34
41	18.91	14.79	13.73	12.70
42	21.03	16.43	15.30	14.21
43	23.41	18.27	17.05	15.89
44	26.04	20.30	19.00	17.76
45	28.96	22.57	21.17	19.85
46	32.32	25.04	23.44	21.92
47	34.19	26.10	24.31	22.62
48	37.09	28.20	26.24	24.36
49	40.15	30.43	28.27	26.21
50	42.99	32.49	30.15	27.91
51	42.99	32.49	30.15	27.91
52	42.99	32.49	30.15	27.91
53	42.99	32.49	30.15	27.91
54	42.99	32.49	30.15	27.91
55	42.99	32.49	30.15	27.91
56	42.99	32.49	30.15	27.91
57	42.99	32.49	30.15	27.91
58	42.99	32.49	30.15	27.91
59	42.99	32.49	30.15	27.91
60	42.99	32.49	30.15	27.91
61	42.99	32.49	30.15	27.91
62	42.99	32.49	30.15	27.91
63	42.99	32.49	30.15	27.91
64	42.99	32.49	30.15	27.91

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 3A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.02	7.86	7.17	6.45
26	10.17	7.98	7.28	6.56
27	10.33	8.10	7.40	6.67
28	10.50	8.24	7.52	6.78
29	10.68	8.38	7.65	6.92
30	10.97	8.61	7.86	7.10
31	11.12	8.74	8.00	7.24
32	11.31	8.89	8.15	7.40
33	11.50	9.06	8.31	7.56
34	11.73	9.24	8.49	7.75
35	12.15	9.58	8.81	8.04
36	12.82	10.09	9.30	8.51
37	13.76	10.82	9.98	9.15
38	14.98	11.76	10.85	9.96
39	16.40	12.86	11.88	10.92
40	18.11	14.17	13.10	12.06
41	20.15	15.75	14.61	13.50
42	22.42	17.50	16.28	15.12
43	24.97	19.47	18.17	16.92
44	27.78	21.65	20.25	18.93
45	30.91	24.07	22.57	21.16
46	34.50	26.71	25.00	23.38
47	36.58	27.93	26.01	24.20
48	39.69	30.17	28.07	26.06
49	42.96	32.56	30.25	28.05
50	46.00	34.76	32.26	29.86
51	46.00	34.76	32.26	29.86
52	46.00	34.76	32.26	29.86
53	46.00	34.76	32.26	29.86
54	46.00	34.76	32.26	29.86
55	46.00	34.76	32.26	29.86
56	46.00	34.76	32.26	29.86
57	46.00	34.76	32.26	29.86
58	46.00	34.76	32.26	29.86
59	46.00	34.76	32.26	29.86
60	46.00	34.76	32.26	29.86
61	46.00	34.76	32.26	29.86
62	46.00	34.76	32.26	29.86
63	46.00	34.76	32.26	29.86
64	46.00	34.76	32.26	29.86

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 2A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.16	14.54	13.19	11.78
26	18.32	14.66	13.30	11.89
27	18.48	14.79	13.44	12.03
28	18.66	14.92	13.57	12.16
29	18.88	15.10	13.74	12.34
30	19.00	15.22	13.90	12.61
31	19.06	15.25	13.95	12.63
32	19.12	15.30	14.00	12.69
33	19.19	15.33	14.06	12.77
34	19.25	15.39	14.13	12.88
35	19.65	15.69	14.45	13.21
36	20.46	16.36	15.09	13.84
37	21.71	17.37	16.05	14.76
38	23.40	18.73	17.35	15.98
39	25.40	20.34	18.87	17.42
40	27.82	22.27	20.68	19.14
41	30.68	24.62	22.98	21.40
42	33.88	27.23	25.54	23.91
43	37.43	30.15	28.39	26.71
44	41.39	33.38	31.56	29.82
45	45.77	37.01	35.08	33.31
46	51.33	41.02	38.81	36.70
47	55.21	43.48	40.95	38.54
48	60.04	46.89	44.07	41.37
49	65.15	50.52	47.38	44.36
50	69.90	53.85	50.41	47.09
51	69.90	53.85	50.41	47.09
52	69.90	53.85	50.41	47.09
53	69.90	53.85	50.41	47.09
54	69.90	53.85	50.41	47.09
55	69.90	53.85	50.41	47.09
56	69.90	53.85	50.41	47.09
57	69.90	53.85	50.41	47.09
58	69.90	53.85	50.41	47.09
59	69.90	53.85	50.41	47.09
60	69.90	53.85	50.41	47.09
61	69.90	53.85	50.41	47.09
62	69.90	53.85	50.41	47.09
63	69.90	53.85	50.41	47.09
64	69.90	53.85	50.41	47.09

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 1A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.86	17.80	15.73	13.51
26	24.41	18.20	16.04	13.73
27	24.98	18.60	16.42	14.08
28	25.57	19.02	16.80	14.44
29	26.22	19.48	17.22	14.83
30	27.12	20.12	17.81	15.36
31	27.98	20.72	18.38	15.93
32	28.89	21.36	18.99	16.54
33	29.86	22.02	19.64	17.17
34	30.89	22.74	20.32	17.84
35	32.47	23.86	21.36	18.81
36	34.06	25.04	22.47	19.86
37	36.41	26.76	24.07	21.33
38	39.55	29.05	26.19	23.27
39	43.22	31.73	28.67	25.53
40	47.63	34.95	31.63	28.22
41	53.34	39.16	35.62	31.99
42	59.69	43.82	40.06	36.17
43	66.79	49.05	45.02	40.85
44	74.67	54.84	50.53	46.04
45	83.45	61.30	56.68	51.85
46	88.93	65.06	60.09	54.89
47	92.02	66.74	61.49	56.01
48	95.69	69.15	63.65	57.91
49	99.62	71.73	65.98	59.96
50	102.87	73.82	67.83	61.57
51	102.87	73.82	67.83	61.57
52	102.87	73.82	67.83	61.57
53	102.87	73.82	67.83	61.57
54	102.87	73.82	67.83	61.57
55	102.87	73.82	67.83	61.57
56	102.87	73.82	67.83	61.57
57	102.87	73.82	67.83	61.57
58	102.87	73.82	67.83	61.57
59	102.87	73.82	67.83	61.57
60	102.87	73.82	67.83	61.57
61	102.87	73.82	67.83	61.57
62	102.87	73.82	67.83	61.57
63	102.87	73.82	67.83	61.57
64	102.87	73.82	67.83	61.57

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 5P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.10	6.88	6.80	6.06
26	9.26	7.02	6.94	6.19
27	9.45	7.16	7.06	6.32
28	9.62	7.31	7.20	6.46
29	9.84	7.46	7.35	6.61
30	10.12	7.68	7.57	6.79
31	10.30	7.86	7.73	6.98
32	10.50	8.06	7.91	7.18
33	10.72	8.26	8.09	7.37
34	10.95	8.48	8.30	7.59
35	11.76	8.83	8.51	7.78
36	12.47	9.36	8.68	7.94
37	13.44	10.08	9.36	8.57
38	14.70	11.01	10.22	9.37
39	16.17	12.09	11.23	10.30
40	17.91	13.38	12.43	11.41
41	20.02	14.96	13.93	12.83
42	22.36	16.71	15.60	14.40
43	24.97	18.65	17.46	16.15
44	27.87	20.83	19.52	18.12
45	31.10	23.26	21.84	20.30
46	34.63	25.73	24.14	22.41
47	36.64	26.77	25.00	23.11
48	39.64	28.85	26.93	24.87
49	42.82	31.03	28.95	26.71
50	45.75	33.04	30.81	28.41
51	45.75	33.04	30.81	28.41
52	45.75	33.04	30.81	28.41
53	45.75	33.04	30.81	28.41
54	45.75	33.04	30.81	28.41
55	45.75	33.04	30.81	28.41
56	45.75	33.04	30.81	28.41
57	45.75	33.04	30.81	28.41
58	45.75	33.04	30.81	28.41
59	45.75	33.04	30.81	28.41
60	45.75	33.04	30.81	28.41
61	45.75	33.04	30.81	28.41
62	45.75	33.04	30.81	28.41
63	45.75	33.04	30.81	28.41
64	45.75	33.04	30.81	28.41

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 5A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.97	5.35	4.93	4.42
26	7.10	5.47	5.05	4.54
27	7.25	5.58	5.17	4.66
28	7.40	5.71	5.30	4.78
29	7.57	5.83	5.43	4.90
30	7.79	6.01	5.61	5.07
31	7.97	6.17	5.83	5.29
32	8.16	6.35	6.05	5.51
33	8.36	6.52	6.28	5.74
34	8.58	6.71	6.51	5.97
35	9.14	6.95	6.68	6.14
36	9.70	7.37	6.86	6.31
37	10.47	7.94	7.39	6.81
38	11.46	8.68	8.08	7.44
39	12.58	9.53	8.85	8.15
40	13.91	10.57	9.77	9.00
41	15.51	11.88	10.91	10.08
42	17.36	13.34	12.17	11.27
43	19.49	14.99	13.58	12.61
44	21.88	16.83	15.16	14.09
45	24.55	18.90	16.89	15.74
46	27.38	20.93	18.76	17.46
47	28.75	21.59	19.29	17.85
48	31.23	23.33	20.92	19.33
49	33.85	25.15	22.60	20.89
50	36.30	26.86	24.20	22.34
51	36.30	26.86	24.20	22.34
52	36.30	26.86	24.20	22.34
53	36.30	26.86	24.20	22.34
54	36.30	26.86	24.20	22.34
55	36.30	26.86	24.20	22.34
56	36.30	26.86	24.20	22.34
57	36.30	26.86	24.20	22.34
58	36.30	26.86	24.20	22.34
59	36.30	26.86	24.20	22.34
60	36.30	26.86	24.20	22.34
61	36.30	26.86	24.20	22.34
62	36.30	26.86	24.20	22.34
63	36.30	26.86	24.20	22.34
64	36.30	26.86	24.20	22.34

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.18	7.66	7.57	6.73
26	10.37	7.82	7.73	6.88
27	10.58	7.98	7.87	7.03
28	10.78	8.15	8.03	7.18
29	11.02	8.32	8.20	7.35
30	11.34	8.57	8.44	7.56
31	11.55	8.77	8.63	7.78
32	11.78	9.00	8.83	8.00
33	12.02	9.23	9.04	8.22
34	12.29	9.48	9.27	8.47
35	13.21	9.88	9.51	8.68
36	14.01	10.48	9.71	8.87
37	15.12	11.30	10.48	9.58
38	16.55	12.36	11.46	10.49
39	18.22	13.58	12.61	11.55
40	20.20	15.05	13.97	12.81
41	22.59	16.84	15.67	14.42
42	25.25	18.83	17.57	16.21
43	28.22	21.04	19.68	18.20
44	31.51	23.51	22.03	20.43
45	35.18	26.27	24.66	22.91
46	39.19	29.08	27.27	25.31
47	41.64	30.42	28.41	26.26
48	45.05	32.78	30.60	28.26
49	48.66	35.26	32.90	30.35
50	51.99	37.54	35.01	32.28
51	51.99	37.54	35.01	32.28
52	51.99	37.54	35.01	32.28
53	51.99	37.54	35.01	32.28
54	51.99	37.54	35.01	32.28
55	51.99	37.54	35.01	32.28
56	51.99	37.54	35.01	32.28
57	51.99	37.54	35.01	32.28
58	51.99	37.54	35.01	32.28
59	51.99	37.54	35.01	32.28
60	51.99	37.54	35.01	32.28
61	51.99	37.54	35.01	32.28
62	51.99	37.54	35.01	32.28
63	51.99	37.54	35.01	32.28
64	51.99	37.54	35.01	32.28

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 3P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.33	9.34	8.57	7.72
26	12.58	9.53	8.75	7.89
27	12.84	9.73	8.94	8.08
28	13.11	9.93	9.14	8.26
29	13.40	10.16	9.35	8.47
30	13.83	10.48	9.65	8.75
31	14.19	10.77	9.94	9.04
32	14.59	11.08	10.25	9.36
33	15.01	11.41	10.57	9.68
34	15.46	11.76	10.92	10.03
35	16.18	12.31	11.45	10.54
36	17.13	13.03	12.13	11.18
37	18.46	14.02	13.06	12.06
38	20.19	15.30	14.28	13.20
39	22.20	16.80	15.69	14.51
40	24.59	18.59	17.37	16.08
41	27.54	20.80	19.49	18.10
42	30.83	23.27	21.84	20.34
43	34.50	26.02	24.48	22.86
44	38.58	29.09	27.40	25.65
45	43.12	32.50	30.67	28.76
46	48.28	36.14	34.07	31.89
47	51.80	38.26	35.95	33.51
48	56.28	41.37	38.84	36.15
49	61.01	44.67	41.89	38.94
50	65.42	47.71	44.72	41.52
51	65.42	47.71	44.72	41.52
52	65.42	47.71	44.72	41.52
53	65.42	47.71	44.72	41.52
54	65.42	47.71	44.72	41.52
55	65.42	47.71	44.72	41.52
56	65.42	47.71	44.72	41.52
57	65.42	47.71	44.72	41.52
58	65.42	47.71	44.72	41.52
59	65.42	47.71	44.72	41.52
60	65.42	47.71	44.72	41.52
61	65.42	47.71	44.72	41.52
62	65.42	47.71	44.72	41.52
63	65.42	47.71	44.72	41.52
64	65.42	47.71	44.72	41.52

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 3A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.11	9.91	9.09	8.17
26	13.38	10.11	9.28	8.36
27	13.65	10.33	9.48	8.56
28	13.94	10.55	9.69	8.76
29	14.26	10.79	9.92	8.98
30	14.72	11.13	10.24	9.28
31	15.10	11.44	10.55	9.60
32	15.53	11.78	10.89	9.93
33	15.98	12.13	11.23	10.28
34	16.46	12.51	11.60	10.65
35	17.23	13.10	12.17	11.20
36	18.25	13.86	12.90	11.88
37	19.67	14.92	13.89	12.82
38	21.52	16.29	15.20	14.04
39	23.67	17.90	16.70	15.45
40	26.23	19.81	18.50	17.12
41	29.40	22.18	20.77	19.28
42	32.91	24.82	23.29	21.69
43	36.83	27.76	26.11	24.37
44	41.20	31.04	29.24	27.36
45	46.06	34.69	32.73	30.69
46	51.58	38.59	36.37	34.04
47	55.43	40.93	38.47	35.86
48	60.22	44.26	41.56	38.68
49	65.29	47.79	44.83	41.67
50	70.00	51.05	47.86	44.43
51	70.00	51.05	47.86	44.43
52	70.00	51.05	47.86	44.43
53	70.00	51.05	47.86	44.43
54	70.00	51.05	47.86	44.43
55	70.00	51.05	47.86	44.43
56	70.00	51.05	47.86	44.43
57	70.00	51.05	47.86	44.43
58	70.00	51.05	47.86	44.43
59	70.00	51.05	47.86	44.43
60	70.00	51.05	47.86	44.43
61	70.00	51.05	47.86	44.43
62	70.00	51.05	47.86	44.43
63	70.00	51.05	47.86	44.43
64	70.00	51.05	47.86	44.43

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 2A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.48	18.25	16.66	14.88
26	23.81	18.50	16.91	15.14
27	24.15	18.76	17.17	15.42
28	24.52	19.03	17.45	15.70
29	24.93	19.35	17.77	16.01
30	25.59	19.85	18.25	16.48
31	25.84	20.03	18.48	16.79
32	26.16	20.27	18.76	17.15
33	26.53	20.55	19.08	17.54
34	26.97	20.88	19.44	17.97
35	27.87	21.57	20.14	18.70
36	29.09	22.52	21.06	19.59
37	30.96	23.97	22.45	20.91
38	33.47	25.91	24.30	22.66
39	36.43	28.21	26.47	24.72
40	39.98	30.96	29.08	27.18
41	44.31	34.36	32.38	30.37
42	49.13	38.15	36.06	33.92
43	54.52	42.37	40.16	37.89
44	60.48	47.06	44.73	42.29
45	67.12	52.28	49.80	47.19
46	75.79	58.34	55.44	52.35
47	82.56	62.63	59.35	55.80
48	90.19	67.83	64.15	60.16
49	98.26	73.34	69.25	64.78
50	105.83	78.44	73.96	69.03
51	105.83	78.44	73.96	69.03
52	105.83	78.44	73.96	69.03
53	105.83	78.44	73.96	69.03
54	105.83	78.44	73.96	69.03
55	105.83	78.44	73.96	69.03
56	105.83	78.44	73.96	69.03
57	105.83	78.44	73.96	69.03
58	105.83	78.44	73.96	69.03
59	105.83	78.44	73.96	69.03
60	105.83	78.44	73.96	69.03
61	105.83	78.44	73.96	69.03
62	105.83	78.44	73.96	69.03
63	105.83	78.44	73.96	69.03
64	105.83	78.44	73.96	69.03

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 1A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	32.50	23.75	21.21	18.34
26	33.51	24.46	21.89	19.01
27	34.54	25.18	22.58	19.69
28	35.59	25.91	23.29	20.39
29	36.73	26.70	24.05	21.13
30	38.22	27.76	25.04	22.08
31	40.07	29.03	26.33	23.42
32	42.00	30.36	27.66	24.81
33	43.98	31.72	29.03	26.22
34	46.05	33.15	30.45	27.68
35	48.96	35.18	32.42	29.63
36	51.61	37.07	34.22	31.32
37	55.41	39.79	36.79	33.70
38	60.45	43.38	40.17	36.84
39	66.33	47.58	44.11	40.49
40	73.37	52.60	48.83	44.85
41	82.88	59.41	55.33	50.95
42	93.47	66.97	62.56	57.74
43	105.30	75.44	70.63	65.33
44	118.45	84.84	79.62	73.77
45	133.10	95.32	89.64	83.19
46	142.16	101.36	95.20	88.20
47	148.09	104.80	98.26	90.78
48	154.27	108.75	101.84	93.95
49	160.89	112.97	105.70	97.34
50	166.41	116.41	108.80	100.05
51	166.41	116.41	108.80	100.05
52	166.41	116.41	108.80	100.05
53	166.41	116.41	108.80	100.05
54	166.41	116.41	108.80	100.05
55	166.41	116.41	108.80	100.05
56	166.41	116.41	108.80	100.05
57	166.41	116.41	108.80	100.05
58	166.41	116.41	108.80	100.05
59	166.41	116.41	108.80	100.05
60	166.41	116.41	108.80	100.05
61	166.41	116.41	108.80	100.05
62	166.41	116.41	108.80	100.05
63	166.41	116.41	108.80	100.05
64	166.41	116.41	108.80	100.05

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.79	7.79	7.56	6.89
26	11.09	8.02	7.77	7.09
27	11.38	8.24	7.97	7.30
28	11.69	8.48	8.20	7.49
29	12.01	8.71	8.42	7.71
30	12.44	9.04	8.71	7.99
31	12.79	9.33	8.98	8.27
32	13.18	9.64	9.25	8.56
33	13.58	9.95	9.55	8.86
34	14.01	10.28	9.85	9.16
35	14.58	10.71	10.10	9.40
36	15.49	11.37	10.30	9.61
37	16.72	12.26	11.12	10.37
38	18.31	13.42	12.19	11.35
39	20.16	14.75	13.41	12.49
40	22.37	16.35	14.87	13.85
41	24.85	18.18	16.55	15.41
42	27.59	20.20	18.43	17.17
43	30.67	22.46	20.52	19.11
44	34.08	24.98	22.85	21.28
45	37.88	27.78	25.44	23.70
46	42.84	31.23	28.68	26.62
47	46.25	33.21	30.50	28.12
48	50.64	36.23	33.33	30.68
49	55.26	39.40	36.34	33.36
50	59.58	42.36	39.16	35.87
51	59.58	42.36	39.16	35.87
52	59.58	42.36	39.16	35.87
53	59.58	42.36	39.16	35.87
54	59.58	42.36	39.16	35.87
55	59.58	42.36	39.16	35.87
56	59.58	42.36	39.16	35.87
57	59.58	42.36	39.16	35.87
58	59.58	42.36	39.16	35.87
59	59.58	42.36	39.16	35.87
60	59.58	42.36	39.16	35.87
61	59.58	42.36	39.16	35.87
62	59.58	42.36	39.16	35.87
63	59.58	42.36	39.16	35.87
64	59.58	42.36	39.16	35.87

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 5A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.92	6.05	5.44	4.98
26	8.16	6.21	5.61	5.15
27	8.41	6.38	5.80	5.32
28	8.67	6.56	5.98	5.50
29	8.92	6.73	6.16	5.68
30	9.26	6.98	6.40	5.90
31	9.62	7.23	6.71	6.20
32	9.98	7.49	7.01	6.50
33	10.35	7.76	7.32	6.80
34	10.73	8.03	7.64	7.11
35	11.20	8.33	7.86	7.33
36	11.90	8.84	8.05	7.52
37	12.87	9.54	8.70	8.12
38	14.12	10.45	9.52	8.89
39	15.52	11.50	10.46	9.76
40	17.18	12.77	11.56	10.79
41	19.04	14.20	12.83	11.97
42	21.09	15.77	14.23	13.28
43	23.39	17.56	15.79	14.73
44	25.92	19.55	17.53	16.36
45	28.83	21.78	19.46	18.16
46	32.77	24.60	22.07	20.52
47	35.31	26.05	23.33	21.56
48	38.92	28.60	25.72	23.69
49	42.72	31.26	28.21	25.93
50	46.37	33.85	30.59	28.06
51	46.37	33.85	30.59	28.06
52	46.37	33.85	30.59	28.06
53	46.37	33.85	30.59	28.06
54	46.37	33.85	30.59	28.06
55	46.37	33.85	30.59	28.06
56	46.37	33.85	30.59	28.06
57	46.37	33.85	30.59	28.06
58	46.37	33.85	30.59	28.06
59	46.37	33.85	30.59	28.06
60	46.37	33.85	30.59	28.06
61	46.37	33.85	30.59	28.06
62	46.37	33.85	30.59	28.06
63	46.37	33.85	30.59	28.06
64	46.37	33.85	30.59	28.06

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.11	8.70	8.43	7.67
26	12.44	8.96	8.67	7.90
27	12.78	9.21	8.90	8.14
28	13.13	9.48	9.16	8.36
29	13.49	9.74	9.41	8.61
30	13.98	10.12	9.74	8.92
31	14.38	10.45	10.05	9.24
32	14.82	10.80	10.36	9.57
33	15.28	11.15	10.69	9.91
34	15.76	11.53	11.04	10.25
35	16.41	12.01	11.32	10.53
36	17.44	12.76	11.55	10.76
37	18.84	13.78	12.48	11.63
38	20.65	15.09	13.69	12.74
39	22.75	16.61	15.08	14.04
40	25.26	18.42	16.74	15.58
41	28.08	20.50	18.65	17.36
42	31.20	22.80	20.79	19.35
43	34.70	25.37	23.16	21.56
44	38.57	28.23	25.81	24.03
45	42.89	31.41	28.75	26.77
46	48.53	35.33	32.43	30.09
47	52.56	37.74	34.66	31.96
48	57.54	41.17	37.88	34.86
49	62.79	44.77	41.30	37.91
50	67.70	48.14	44.50	40.76
51	67.70	48.14	44.50	40.76
52	67.70	48.14	44.50	40.76
53	67.70	48.14	44.50	40.76
54	67.70	48.14	44.50	40.76
55	67.70	48.14	44.50	40.76
56	67.70	48.14	44.50	40.76
57	67.70	48.14	44.50	40.76
58	67.70	48.14	44.50	40.76
59	67.70	48.14	44.50	40.76
60	67.70	48.14	44.50	40.76
61	67.70	48.14	44.50	40.76
62	67.70	48.14	44.50	40.76
63	67.70	48.14	44.50	40.76
64	67.70	48.14	44.50	40.76

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 3P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.28	10.43	9.34	8.57
26	14.70	10.74	9.63	8.85
27	15.12	11.06	9.92	9.14
28	15.56	11.38	10.22	9.42
29	16.03	11.73	10.53	9.73
30	16.65	12.18	10.95	10.13
31	17.28	12.66	11.41	10.60
32	17.93	13.17	11.90	11.10
33	18.62	13.69	12.40	11.60
34	19.34	14.24	12.93	12.13
35	20.40	15.04	13.67	12.86
36	21.61	15.93	14.51	13.64
37	23.31	17.17	15.65	14.72
38	25.51	18.77	17.13	16.11
39	28.08	20.64	18.85	17.73
40	31.13	22.87	20.91	19.65
41	34.63	25.44	23.29	21.89
42	38.52	28.31	25.95	24.38
43	42.87	31.51	28.92	27.15
44	47.69	35.07	32.21	30.24
45	53.05	39.02	35.88	33.68
46	60.29	44.07	40.65	38.00
47	65.83	47.56	43.89	40.81
48	72.30	52.04	48.13	44.62
49	79.14	56.77	52.63	48.65
50	85.58	61.20	56.85	52.44
51	85.58	61.20	56.85	52.44
52	85.58	61.20	56.85	52.44
53	85.58	61.20	56.85	52.44
54	85.58	61.20	56.85	52.44
55	85.58	61.20	56.85	52.44
56	85.58	61.20	56.85	52.44
57	85.58	61.20	56.85	52.44
58	85.58	61.20	56.85	52.44
59	85.58	61.20	56.85	52.44
60	85.58	61.20	56.85	52.44
61	85.58	61.20	56.85	52.44
62	85.58	61.20	56.85	52.44
63	85.58	61.20	56.85	52.44
64	85.58	61.20	56.85	52.44

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 3A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.20	11.08	9.91	9.09
26	15.65	11.41	10.22	9.39
27	16.10	11.75	10.53	9.70
28	16.57	12.10	10.85	10.00
29	17.07	12.47	11.19	10.33
30	17.73	12.95	11.63	10.76
31	18.41	13.47	12.13	11.26
32	19.11	14.01	12.65	11.79
33	19.84	14.57	13.19	12.33
34	20.61	15.16	13.75	12.90
35	21.74	16.01	14.55	13.68
36	23.05	16.97	15.44	14.52
37	24.86	18.29	16.66	15.67
38	27.22	20.00	18.25	17.16
39	29.96	22.00	20.09	18.89
40	33.23	24.39	22.29	20.95
41	36.98	27.14	24.85	23.34
42	41.14	30.22	27.69	26.00
43	45.79	33.64	30.86	28.97
44	50.95	37.44	34.39	32.28
45	56.69	41.68	38.30	35.95
46	64.43	47.08	43.41	40.58
47	70.43	50.89	46.97	43.66
48	77.36	55.68	51.50	47.74
49	84.68	60.74	56.31	52.06
50	91.57	65.48	60.83	56.11
51	91.57	65.48	60.83	56.11
52	91.57	65.48	60.83	56.11
53	91.57	65.48	60.83	56.11
54	91.57	65.48	60.83	56.11
55	91.57	65.48	60.83	56.11
56	91.57	65.48	60.83	56.11
57	91.57	65.48	60.83	56.11
58	91.57	65.48	60.83	56.11
59	91.57	65.48	60.83	56.11
60	91.57	65.48	60.83	56.11
61	91.57	65.48	60.83	56.11
62	91.57	65.48	60.83	56.11
63	91.57	65.48	60.83	56.11
64	91.57	65.48	60.83	56.11

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 2A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	26.98	20.20	17.95	16.37
26	27.63	20.68	18.41	16.86
27	28.31	21.16	18.88	17.36
28	29.01	21.67	19.37	17.87
29	29.76	22.22	19.90	18.41
30	30.81	22.98	20.62	19.14
31	31.56	23.61	21.28	19.88
32	32.40	24.30	21.98	20.65
33	33.29	25.02	22.71	21.46
34	34.26	25.81	23.50	22.31
35	35.83	27.05	24.69	23.56
36	37.37	28.19	25.77	24.59
37	39.73	29.94	27.42	26.16
38	42.94	32.33	29.64	28.28
39	46.72	35.14	32.26	30.77
40	51.27	38.53	35.39	33.76
41	56.23	42.24	38.83	37.00
42	61.73	46.35	42.66	40.60
43	67.87	50.96	46.93	44.61
44	74.67	56.05	51.66	49.06
45	82.23	61.70	56.91	54.00
46	94.26	69.99	64.77	61.13
47	104.32	76.48	70.90	66.53
48	115.24	83.86	77.95	72.84
49	126.76	91.66	85.42	79.53
50	137.66	99.00	92.43	85.82
51	137.66	99.00	92.43	85.82
52	137.66	99.00	92.43	85.82
53	137.66	99.00	92.43	85.82
54	137.66	99.00	92.43	85.82
55	137.66	99.00	92.43	85.82
56	137.66	99.00	92.43	85.82
57	137.66	99.00	92.43	85.82
58	137.66	99.00	92.43	85.82
59	137.66	99.00	92.43	85.82
60	137.66	99.00	92.43	85.82
61	137.66	99.00	92.43	85.82
62	137.66	99.00	92.43	85.82
63	137.66	99.00	92.43	85.82
64	137.66	99.00	92.43	85.82

For smokers the premium rates are increased by 35 percent.

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

RG-01 | Retireguard Rider | 1A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	39.81	28.30	24.83	22.25
26	41.66	29.56	26.06	23.54
27	43.54	30.84	27.29	24.85
28	45.45	32.13	28.54	26.17
29	47.45	33.50	29.84	27.54
30	49.92	35.19	31.45	29.18
31	53.51	38.43	34.53	32.29
32	57.18	41.71	37.65	35.42
33	60.90	45.02	40.79	38.56
34	64.74	48.40	43.99	41.77
35	69.76	52.67	47.99	45.74
36	73.52	54.78	49.99	47.64
37	78.94	58.09	53.10	50.60
38	86.13	62.65	57.33	54.65
39	94.52	68.02	62.32	59.41
40	104.57	74.51	68.34	65.14
41	117.14	83.00	76.21	72.40
42	131.11	92.43	84.97	80.46
43	146.73	102.98	94.75	89.48
44	164.07	114.67	105.61	99.47
45	183.38	127.69	117.68	110.59
46	197.99	137.35	127.09	119.38
47	208.84	144.02	133.70	125.46
48	219.69	151.01	140.71	132.01
49	231.25	158.48	148.19	138.98
50	241.30	164.89	154.70	145.04
51	241.30	164.89	154.70	145.04
52	241.30	164.89	154.70	145.04
53	241.30	164.89	154.70	145.04
54	241.30	164.89	154.70	145.04
55	241.30	164.89	154.70	145.04
56	241.30	164.89	154.70	145.04
57	241.30	164.89	154.70	145.04
58	241.30	164.89	154.70	145.04
59	241.30	164.89	154.70	145.04
60	241.30	164.89	154.70	145.04
61	241.30	164.89	154.70	145.04
62	241.30	164.89	154.70	145.04
63	241.30	164.89	154.70	145.04
64	241.30	164.89	154.70	145.04

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.00	10.00	9.62	9.17
26	14.31	10.25	9.86	9.40
27	14.62	10.49	10.09	9.63
28	14.94	10.75	10.34	9.87
29	15.29	11.01	10.59	10.13
30	15.78	11.38	10.94	10.46
31	16.18	11.72	11.26	10.79
32	16.61	12.06	11.61	11.14
33	17.06	12.43	11.92	11.50
34	17.54	12.81	11.92	11.88
35	18.23	13.31	12.54	12.13
36	19.24	14.05	13.24	12.33
37	20.69	15.11	14.23	13.24
38	22.57	16.47	15.52	14.44
39	24.77	18.06	17.02	15.83
40	27.39	19.96	18.80	17.48
41	30.33	22.13	20.86	19.40
42	33.59	24.53	23.15	21.53
43	37.24	27.22	25.70	23.91
44	41.28	30.21	28.54	26.55
45	45.78	33.53	31.69	29.49
46	50.25	36.62	34.53	32.06
47	52.97	38.13	35.82	33.07
48	56.60	40.58	38.07	35.06
49	60.43	43.18	40.44	37.18
50	63.88	45.52	42.57	39.05
51	63.88	45.52	42.57	39.05
52	63.88	45.52	42.57	39.05
53	63.88	45.52	42.57	39.05
54	63.88	45.52	42.57	39.05
55	63.88	45.52	42.57	39.05
56	63.88	45.52	42.57	39.05
57	63.88	45.52	42.57	39.05
58	63.88	45.52	42.57	39.05
59	63.88	45.52	42.57	39.05
60	63.88	45.52	42.57	39.05
61	63.88	45.52	42.57	39.05
62	63.88	45.52	42.57	39.05
63	63.88	45.52	42.57	39.05
64	63.88	45.52	42.57	39.05

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.16	7.67	7.14	6.51
26	10.43	7.85	7.35	6.70
27	10.70	8.04	7.56	6.91
28	10.98	8.23	7.78	7.12
29	11.27	8.43	8.00	7.33
30	11.66	8.71	8.30	7.61
31	12.07	9.00	8.67	7.98
32	12.49	9.30	9.05	8.35
33	12.93	9.61	9.43	8.73
34	13.37	9.93	9.48	9.12
35	13.92	10.28	9.70	9.36
36	14.72	10.87	10.26	9.57
37	15.85	11.69	11.03	10.29
38	17.33	12.77	12.05	11.23
39	19.00	14.02	13.19	12.29
40	20.98	15.53	14.55	13.55
41	23.19	17.21	16.10	15.00
42	25.62	19.10	17.80	16.58
43	28.33	21.22	19.72	18.37
44	31.35	23.59	21.83	20.35
45	34.74	26.24	24.18	22.53
46	38.41	28.80	26.53	24.66
47	40.44	29.91	27.42	25.33
48	43.53	32.03	29.35	27.08
49	46.72	34.29	31.38	28.89
50	49.76	36.35	33.25	30.54
51	49.76	36.35	33.25	30.54
52	49.76	36.35	33.25	30.54
53	49.76	36.35	33.25	30.54
54	49.76	36.35	33.25	30.54
55	49.76	36.35	33.25	30.54
56	49.76	36.35	33.25	30.54
57	49.76	36.35	33.25	30.54
58	49.76	36.35	33.25	30.54
59	49.76	36.35	33.25	30.54
60	49.76	36.35	33.25	30.54
61	49.76	36.35	33.25	30.54
62	49.76	36.35	33.25	30.54
63	49.76	36.35	33.25	30.54
64	49.76	36.35	33.25	30.54

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.75	11.21	10.77	10.26
26	16.10	11.49	11.05	10.52
27	16.46	11.76	11.31	10.79
28	16.82	12.06	11.59	11.06
29	17.22	12.36	11.88	11.35
30	17.78	12.78	12.28	11.73
31	18.23	13.16	12.64	12.10
32	18.72	13.55	13.04	12.50
33	19.23	13.97	13.39	12.91
34	19.78	14.40	13.39	13.34
35	20.56	14.97	14.09	13.63
36	21.71	15.81	14.89	13.85
37	23.35	17.01	16.01	14.89
38	25.49	18.56	17.48	16.25
39	27.99	20.37	19.18	17.83
40	30.97	22.52	21.21	19.71
41	34.31	24.99	23.55	21.89
42	38.01	27.72	26.15	24.31
43	42.16	30.77	29.05	27.01
44	46.75	34.17	32.27	30.01
45	51.87	37.94	35.85	33.36
46	56.94	41.46	39.08	36.27
47	60.19	43.33	40.70	37.58
48	64.32	46.11	43.26	39.84
49	68.67	49.07	45.96	42.25
50	72.59	51.73	48.37	44.38
51	72.59	51.73	48.37	44.38
52	72.59	51.73	48.37	44.38
53	72.59	51.73	48.37	44.38
54	72.59	51.73	48.37	44.38
55	72.59	51.73	48.37	44.38
56	72.59	51.73	48.37	44.38
57	72.59	51.73	48.37	44.38
58	72.59	51.73	48.37	44.38
59	72.59	51.73	48.37	44.38
60	72.59	51.73	48.37	44.38
61	72.59	51.73	48.37	44.38
62	72.59	51.73	48.37	44.38
63	72.59	51.73	48.37	44.38
64	72.59	51.73	48.37	44.38

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.65	13.52	12.60	11.52
26	19.09	13.85	12.92	11.85
27	19.55	14.19	13.26	12.18
28	20.03	14.55	13.60	12.52
29	20.54	14.93	13.97	12.88
30	21.25	15.46	14.47	13.37
31	21.96	16.01	15.04	13.95
32	22.72	16.60	15.63	14.56
33	23.51	17.21	16.25	15.19
34	24.35	17.86	16.90	15.85
35	25.62	18.81	17.83	16.77
36	26.99	19.82	18.79	17.67
37	28.96	21.27	20.16	18.95
38	31.57	23.16	21.97	20.64
39	34.60	25.38	24.07	22.61
40	38.24	28.03	26.58	24.96
41	42.39	31.09	29.49	27.68
42	47.00	34.49	32.73	30.71
43	52.15	38.29	36.35	34.10
44	57.87	42.51	40.36	37.86
45	64.22	47.20	44.83	42.04
46	70.78	51.77	49.05	45.85
47	75.38	54.58	51.54	47.97
48	80.79	58.29	54.94	50.99
49	86.52	62.22	58.54	54.21
50	91.75	65.78	61.79	57.08
51	91.75	65.78	61.79	57.08
52	91.75	65.78	61.79	57.08
53	91.75	65.78	61.79	57.08
54	91.75	65.78	61.79	57.08
55	91.75	65.78	61.79	57.08
56	91.75	65.78	61.79	57.08
57	91.75	65.78	61.79	57.08
58	91.75	65.78	61.79	57.08
59	91.75	65.78	61.79	57.08
60	91.75	65.78	61.79	57.08
61	91.75	65.78	61.79	57.08
62	91.75	65.78	61.79	57.08
63	91.75	65.78	61.79	57.08
64	91.75	65.78	61.79	57.08

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.87	14.39	13.40	12.25
26	20.35	14.74	13.75	12.60
27	20.84	15.11	14.11	12.95
28	21.35	15.49	14.47	13.32
29	21.90	15.90	14.87	13.71
30	22.66	16.46	15.41	14.22
31	23.42	17.05	16.01	14.85
32	24.23	17.68	16.65	15.50
33	25.07	18.33	17.30	16.17
34	25.97	19.03	18.00	16.88
35	27.33	20.05	19.00	17.87
36	28.81	21.13	20.03	18.83
37	30.91	22.68	21.49	20.20
38	33.70	24.70	23.42	22.01
39	36.95	27.08	25.67	24.11
40	40.84	29.91	28.35	26.62
41	45.28	33.18	31.48	29.54
42	50.22	36.82	34.94	32.78
43	55.72	40.89	38.81	36.41
44	61.84	45.40	43.10	40.43
45	68.64	50.42	47.89	44.90
46	75.66	55.31	52.41	48.97
47	80.66	58.40	55.15	51.32
48	86.44	62.37	58.78	54.56
49	92.58	66.57	62.63	58.00
50	98.17	70.39	66.11	61.08
51	98.17	70.39	66.11	61.08
52	98.17	70.39	66.11	61.08
53	98.17	70.39	66.11	61.08
54	98.17	70.39	66.11	61.08
55	98.17	70.39	66.11	61.08
56	98.17	70.39	66.11	61.08
57	98.17	70.39	66.11	61.08
58	98.17	70.39	66.11	61.08
59	98.17	70.39	66.11	61.08
60	98.17	70.39	66.11	61.08
61	98.17	70.39	66.11	61.08
62	98.17	70.39	66.11	61.08
63	98.17	70.39	66.11	61.08
64	98.17	70.39	66.11	61.08

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	35.57	26.54	24.63	22.42
26	36.23	27.01	25.13	22.97
27	36.91	27.51	25.65	23.53
28	37.63	28.02	26.19	24.11
29	38.43	28.61	26.78	24.75
30	39.60	29.47	27.63	25.62
31	40.40	30.15	28.39	26.50
32	41.31	30.92	29.22	27.45
33	42.28	31.73	30.09	28.42
34	43.37	32.63	31.03	29.47
35	45.22	34.09	32.53	31.04
36	46.90	35.33	33.71	32.16
37	49.60	37.34	35.62	33.98
38	53.35	40.13	38.28	36.51
39	57.78	43.42	41.41	39.50
40	63.13	47.41	45.21	43.11
41	68.99	51.80	49.38	47.04
42	75.49	56.67	54.02	51.40
43	82.74	62.09	59.19	56.26
44	90.75	68.11	64.92	61.63
45	99.66	74.77	71.27	67.60
46	110.68	82.31	78.28	73.92
47	119.35	87.73	83.24	78.19
48	128.66	93.89	88.94	83.23
49	138.53	100.44	95.01	88.60
50	147.60	106.40	100.49	93.41
51	147.60	106.40	100.49	93.41
52	147.60	106.40	100.49	93.41
53	147.60	106.40	100.49	93.41
54	147.60	106.40	100.49	93.41
55	147.60	106.40	100.49	93.41
56	147.60	106.40	100.49	93.41
57	147.60	106.40	100.49	93.41
58	147.60	106.40	100.49	93.41
59	147.60	106.40	100.49	93.41
60	147.60	106.40	100.49	93.41
61	147.60	106.40	100.49	93.41
62	147.60	106.40	100.49	93.41
63	147.60	106.40	100.49	93.41
64	147.60	106.40	100.49	93.41

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	52.67	37.34	34.26	30.64
26	54.79	38.77	35.73	32.24
27	56.94	40.23	37.23	33.86
28	59.13	41.71	38.75	35.49
29	61.45	43.29	40.36	37.20
30	64.38	45.29	42.36	39.28
31	68.68	49.24	46.29	43.27
32	73.09	53.25	50.28	47.29
33	77.58	57.29	54.29	51.34
34	82.21	61.43	58.40	55.47
35	88.36	66.70	63.58	60.61
36	92.54	68.95	65.72	62.65
37	98.81	72.72	69.31	66.08
38	107.26	78.03	74.37	70.89
39	117.16	84.31	80.35	76.59
40	129.05	91.93	87.60	83.49
41	143.99	102.01	97.21	92.33
42	160.57	113.21	107.88	102.14
43	179.12	125.73	119.79	113.10
44	199.68	139.59	133.01	125.23
45	222.58	155.03	147.71	138.74
46	234.02	162.52	154.73	145.33
47	240.78	166.36	158.21	148.53
48	247.03	170.20	161.74	151.85
49	253.81	174.37	165.58	155.45
50	258.70	177.22	168.17	157.88
51	258.70	177.22	168.17	157.88
52	258.70	177.22	168.17	157.88
53	258.70	177.22	168.17	157.88
54	258.70	177.22	168.17	157.88
55	258.70	177.22	168.17	157.88
56	258.70	177.22	168.17	157.88
57	258.70	177.22	168.17	157.88
58	258.70	177.22	168.17	157.88
59	258.70	177.22	168.17	157.88
60	258.70	177.22	168.17	157.88
61	258.70	177.22	168.17	157.88
62	258.70	177.22	168.17	157.88
63	258.70	177.22	168.17	157.88
64	258.70	177.22	168.17	157.88

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.24	10.17	9.79	9.33
26	14.60	10.44	10.06	9.59
27	14.96	10.71	10.32	9.85
28	15.32	11.00	10.60	10.10
29	15.71	11.29	10.87	10.37
30	16.22	11.69	11.26	10.74
31	16.66	12.05	11.61	11.11
32	17.14	12.44	11.98	11.49
33	17.64	12.84	12.38	11.88
34	18.18	13.26	12.77	12.28
35	18.91	13.80	13.08	12.57
36	20.03	14.61	13.78	12.82
37	21.60	15.76	14.85	13.81
38	23.63	17.23	16.23	15.11
39	26.01	18.94	17.85	16.60
40	28.83	20.99	19.78	18.39
41	32.04	23.35	22.01	20.47
42	35.60	25.98	24.51	22.80
43	39.58	28.91	27.29	25.39
44	43.99	32.17	30.38	28.27
45	48.90	35.80	33.82	31.47
46	54.04	39.36	37.12	34.42
47	57.40	41.32	38.81	35.82
48	61.67	44.21	41.47	38.20
49	66.16	47.29	44.27	40.71
50	70.27	50.09	46.82	42.96
51	70.27	50.09	46.82	42.96
52	70.27	50.09	46.82	42.96
53	70.27	50.09	46.82	42.96
54	70.27	50.09	46.82	42.96
55	70.27	50.09	46.82	42.96
56	70.27	50.09	46.82	42.96
57	70.27	50.09	46.82	42.96
58	70.27	50.09	46.82	42.96
59	70.27	50.09	46.82	42.96
60	70.27	50.09	46.82	42.96
61	70.27	50.09	46.82	42.96
62	70.27	50.09	46.82	42.96
63	70.27	50.09	46.82	42.96
64	70.27	50.09	46.82	42.96

For smokers the premium rates are increased by 35 percent.

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

RG-01
Male

Retireguard Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.35	7.81	7.25	6.61
26	10.63	8.00	7.49	6.83
27	10.94	8.21	7.72	7.05
28	11.24	8.41	7.95	7.27
29	11.56	8.63	8.19	7.50
30	11.98	8.93	8.51	7.80
31	12.43	9.26	8.91	8.20
32	12.89	9.58	9.32	8.61
33	13.35	9.92	9.74	9.02
34	13.85	10.27	10.16	9.43
35	14.43	10.65	10.43	9.69
36	15.32	11.30	10.66	9.94
37	16.54	12.18	11.50	10.72
38	18.13	13.35	12.60	11.74
39	19.94	14.71	13.82	12.87
40	22.07	16.33	15.28	14.23
41	24.47	18.15	16.97	15.81
42	27.12	20.21	18.83	17.54
43	30.09	22.52	20.91	19.48
44	33.38	25.13	23.23	21.64
45	37.09	27.99	25.79	24.04
46	41.28	30.93	28.48	26.47
47	43.84	32.42	29.70	27.45
48	47.40	34.91	31.99	29.50
49	51.16	37.55	34.36	31.63
50	54.74	39.98	36.56	33.59
51	54.74	39.98	36.56	33.59
52	54.74	39.98	36.56	33.59
53	54.74	39.98	36.56	33.59
54	54.74	39.98	36.56	33.59
55	54.74	39.98	36.56	33.59
56	54.74	39.98	36.56	33.59
57	54.74	39.98	36.56	33.59
58	54.74	39.98	36.56	33.59
59	54.74	39.98	36.56	33.59
60	54.74	39.98	36.56	33.59
61	54.74	39.98	36.56	33.59
62	54.74	39.98	36.56	33.59
63	54.74	39.98	36.56	33.59
64	54.74	39.98	36.56	33.59

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Male

Retireguard Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.03	11.40	10.97	10.45
26	16.43	11.71	11.28	10.74
27	16.84	12.01	11.57	11.04
28	17.25	12.34	11.89	11.32
29	17.69	12.67	12.20	11.63
30	18.28	13.13	12.64	12.05
31	18.78	13.54	13.04	12.47
32	19.32	13.98	13.46	12.90
33	19.89	14.43	13.91	13.34
34	20.50	14.91	14.36	13.80
35	21.33	15.52	14.71	14.13
36	22.61	16.45	15.50	14.41
37	24.39	17.75	16.72	15.54
38	26.70	19.42	18.29	17.01
39	29.40	21.37	20.13	18.71
40	32.61	23.70	22.32	20.74
41	36.25	26.38	24.86	23.11
42	40.30	29.37	27.70	25.75
43	44.82	32.70	30.86	28.69
44	49.83	36.40	34.37	31.97
45	55.41	40.52	38.28	35.61
46	61.25	44.57	42.02	38.96
47	65.23	46.95	44.10	40.71
48	70.08	50.24	47.12	43.41
49	75.18	53.74	50.31	46.26
50	79.85	56.92	53.20	48.82
51	79.85	56.92	53.20	48.82
52	79.85	56.92	53.20	48.82
53	79.85	56.92	53.20	48.82
54	79.85	56.92	53.20	48.82
55	79.85	56.92	53.20	48.82
56	79.85	56.92	53.20	48.82
57	79.85	56.92	53.20	48.82
58	79.85	56.92	53.20	48.82
59	79.85	56.92	53.20	48.82
60	79.85	56.92	53.20	48.82
61	79.85	56.92	53.20	48.82
62	79.85	56.92	53.20	48.82
63	79.85	56.92	53.20	48.82
64	79.85	56.92	53.20	48.82

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Male

Retireguard Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.00	13.77	12.83	11.73
26	19.50	14.14	13.19	12.09
27	20.00	14.51	13.55	12.45
28	20.52	14.90	13.93	12.82
29	21.08	15.32	14.34	13.22
30	21.85	15.88	14.88	13.74
31	22.63	16.49	15.49	14.36
32	23.46	17.13	16.14	15.03
33	24.32	17.79	16.80	15.70
34	25.24	18.50	17.50	16.41
35	26.60	19.52	18.50	17.40
36	28.12	20.64	19.56	18.40
37	30.27	22.20	21.05	19.79
38	33.09	24.26	23.00	21.61
39	36.36	26.65	25.27	23.73
40	40.28	29.50	27.97	26.26
41	44.81	32.85	31.15	29.24
42	49.84	36.55	34.68	32.55
43	55.46	40.70	38.62	36.24
44	61.69	45.29	43.01	40.34
45	68.64	50.42	47.88	44.90
46	76.16	55.67	52.74	49.29
47	81.69	59.14	55.84	51.97
48	88.03	63.51	59.86	55.54
49	94.75	68.13	64.11	59.35
50	100.93	72.36	67.98	62.79
51	100.93	72.36	67.98	62.79
52	100.93	72.36	67.98	62.79
53	100.93	72.36	67.98	62.79
54	100.93	72.36	67.98	62.79
55	100.93	72.36	67.98	62.79
56	100.93	72.36	67.98	62.79
57	100.93	72.36	67.98	62.79
58	100.93	72.36	67.98	62.79
59	100.93	72.36	67.98	62.79
60	100.93	72.36	67.98	62.79
61	100.93	72.36	67.98	62.79
62	100.93	72.36	67.98	62.79
63	100.93	72.36	67.98	62.79
64	100.93	72.36	67.98	62.79

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Male

Retireguard Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	20.25	14.65	13.65	12.47
26	20.78	15.04	14.03	12.85
27	21.32	15.45	14.42	13.24
28	21.88	15.87	14.83	13.64
29	22.48	16.32	15.26	14.06
30	23.30	16.91	15.84	14.61
31	24.13	17.56	16.49	15.29
32	25.02	18.25	17.19	16.00
33	25.95	18.96	17.89	16.72
34	26.92	19.71	18.64	17.48
35	28.38	20.80	19.72	18.54
36	30.01	22.00	20.85	19.60
37	32.30	23.68	22.45	21.09
38	35.32	25.88	24.53	23.04
39	38.83	28.44	26.96	25.31
40	43.02	31.49	29.85	28.02
41	47.86	35.07	33.25	31.20
42	53.25	39.03	37.03	34.74
43	59.26	43.46	41.25	38.69
44	65.93	48.38	45.94	43.09
45	73.36	53.86	51.15	47.96
46	81.41	59.48	56.35	52.67
47	87.42	63.28	59.76	55.61
48	94.20	67.95	64.05	59.43
49	101.38	72.90	68.59	63.50
50	107.99	77.43	72.74	67.19
51	107.99	77.43	72.74	67.19
52	107.99	77.43	72.74	67.19
53	107.99	77.43	72.74	67.19
54	107.99	77.43	72.74	67.19
55	107.99	77.43	72.74	67.19
56	107.99	77.43	72.74	67.19
57	107.99	77.43	72.74	67.19
58	107.99	77.43	72.74	67.19
59	107.99	77.43	72.74	67.19
60	107.99	77.43	72.74	67.19
61	107.99	77.43	72.74	67.19
62	107.99	77.43	72.74	67.19
63	107.99	77.43	72.74	67.19
64	107.99	77.43	72.74	67.19

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Male

Retireguard Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	36.26	27.05	25.10	22.85
26	37.00	27.59	25.66	23.45
27	37.78	28.15	26.24	24.08
28	38.58	28.73	26.84	24.72
29	39.47	29.38	27.50	25.42
30	40.75	30.31	28.43	26.36
31	41.67	31.09	29.27	27.33
32	42.69	31.94	30.18	28.36
33	43.78	32.85	31.15	29.42
34	44.99	33.83	32.18	30.56
35	46.99	35.41	33.78	32.24
36	48.88	36.81	35.12	33.51
37	51.85	39.03	37.22	35.51
38	55.94	42.06	40.11	38.26
39	60.75	45.64	43.52	41.50
40	66.54	49.95	47.63	45.42
41	72.96	54.76	52.20	49.72
42	80.07	60.09	57.29	54.49
43	88.01	66.03	62.95	59.82
44	96.80	72.61	69.22	65.71
45	106.56	79.92	76.18	72.25
46	119.17	88.57	84.25	79.52
47	129.37	95.07	90.20	84.72
48	140.22	102.32	96.91	90.68
49	151.70	109.99	104.02	97.01
50	162.35	117.04	110.54	102.75
51	162.35	117.04	110.54	102.75
52	162.35	117.04	110.54	102.75
53	162.35	117.04	110.54	102.75
54	162.35	117.04	110.54	102.75
55	162.35	117.04	110.54	102.75
56	162.35	117.04	110.54	102.75
57	162.35	117.04	110.54	102.75
58	162.35	117.04	110.54	102.75
59	162.35	117.04	110.54	102.75
60	162.35	117.04	110.54	102.75
61	162.35	117.04	110.54	102.75
62	162.35	117.04	110.54	102.75
63	162.35	117.04	110.54	102.75
64	162.35	117.04	110.54	102.75

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Male

Retireguard Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	53.70	38.06	34.92	31.24
26	55.99	39.61	36.51	32.94
27	58.31	41.18	38.11	34.67
28	60.66	42.79	39.75	36.41
29	63.15	44.48	41.46	38.23
30	66.27	46.62	43.59	40.43
31	70.88	50.82	47.77	44.65
32	75.60	55.07	52.00	48.92
33	80.39	59.36	56.26	53.20
34	85.34	63.76	60.61	57.57
35	91.85	69.32	66.08	62.99
36	96.52	71.89	68.52	65.32
37	103.38	76.05	72.49	69.10
38	112.54	81.83	77.99	74.34
39	123.24	88.66	84.50	80.53
40	136.09	96.92	92.36	88.02
41	152.36	107.92	102.83	97.66
42	170.45	120.14	114.48	108.38
43	190.66	133.80	127.48	120.34
44	213.09	148.94	141.91	133.62
45	238.08	165.80	157.97	148.37
46	251.75	174.79	166.39	156.29
47	260.55	180.01	171.18	160.71
48	268.80	185.17	175.97	165.21
49	277.68	190.75	181.15	170.06
50	284.57	194.94	184.99	173.67
51	284.57	194.94	184.99	173.67
52	284.57	194.94	184.99	173.67
53	284.57	194.94	184.99	173.67
54	284.57	194.94	184.99	173.67
55	284.57	194.94	184.99	173.67
56	284.57	194.94	184.99	173.67
57	284.57	194.94	184.99	173.67
58	284.57	194.94	184.99	173.67
59	284.57	194.94	184.99	173.67
60	284.57	194.94	184.99	173.67
61	284.57	194.94	184.99	173.67
62	284.57	194.94	184.99	173.67
63	284.57	194.94	184.99	173.67
64	284.57	194.94	184.99	173.67

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.01	7.21	6.35	5.49
26	10.18	7.35	6.47	5.59
27	10.35	7.47	6.57	5.68
28	10.63	7.66	6.75	5.83
29	11.01	7.93	6.98	6.03
30	11.55	8.31	7.32	6.32
31	12.00	8.64	7.61	6.56
32	12.48	8.99	7.92	6.84
33	12.99	9.37	8.26	7.13
34	13.61	9.82	8.66	7.49
35	14.32	10.34	9.11	7.88
36	15.60	11.23	9.91	8.59
37	16.94	12.19	10.77	9.33
38	18.32	13.17	11.66	10.11
39	19.75	14.19	12.57	10.92
40	21.16	15.19	13.47	11.71
41	22.56	16.23	14.45	12.63
42	24.06	17.33	15.49	13.58
43	25.59	18.45	16.47	14.36
44	27.11	19.25	17.21	15.06
45	28.07	19.99	17.93	15.76
46	29.66	21.10	18.95	16.69
47	30.59	21.75	19.54	17.25
48	32.40	23.03	20.71	18.30
49	34.13	24.24	21.82	19.31
50	35.71	25.35	22.83	20.23
51	35.71	25.35	22.83	20.23
52	35.71	25.35	22.83	20.23
53	35.71	25.35	22.83	20.23
54	35.71	25.35	22.83	20.23
55	35.71	25.35	22.83	20.23
56	35.71	25.35	22.83	20.23
57	35.71	25.35	22.83	20.23
58	35.71	25.35	22.83	20.23
59	35.71	25.35	22.83	20.23
60	35.71	25.35	22.83	20.23
61	35.71	25.35	22.83	20.23
62	35.71	25.35	22.83	20.23
63	35.71	25.35	22.83	20.23
64	35.71	25.35	22.83	20.23

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
2 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.29	5.34	4.73	4.12
26	7.43	5.44	4.82	4.20
27	7.58	5.55	4.92	4.28
28	7.79	5.71	5.06	4.40
29	8.08	5.92	5.24	4.56
30	8.49	6.20	5.49	4.77
31	8.87	6.49	5.75	5.00
32	9.29	6.79	6.03	5.26
33	9.74	7.14	6.33	5.52
34	10.26	7.52	6.68	5.82
35	10.85	7.95	7.07	6.17
36	11.87	8.68	7.72	6.74
37	12.94	9.45	8.41	7.35
38	14.07	10.26	9.14	7.99
39	15.25	11.10	9.89	8.66
40	16.43	11.96	10.66	9.33
41	17.67	12.86	11.51	10.13
42	18.97	13.84	12.43	10.97
43	20.34	14.84	13.32	11.66
44	21.74	15.64	14.04	12.35
45	22.84	16.39	14.75	13.04
46	24.09	17.27	15.55	13.77
47	24.65	17.66	15.90	14.10
48	26.23	18.77	16.91	15.00
49	27.78	19.86	17.90	15.90
50	29.17	20.85	18.79	16.72
51	29.17	20.85	18.79	16.72
52	29.17	20.85	18.79	16.72
53	29.17	20.85	18.79	16.72
54	29.17	20.85	18.79	16.72
55	29.17	20.85	18.79	16.72
56	29.17	20.85	18.79	16.72
57	29.17	20.85	18.79	16.72
58	29.17	20.85	18.79	16.72
59	29.17	20.85	18.79	16.72
60	29.17	20.85	18.79	16.72
61	29.17	20.85	18.79	16.72
62	29.17	20.85	18.79	16.72
63	29.17	20.85	18.79	16.72
64	29.17	20.85	18.79	16.72

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.22	8.04	7.06	6.08
26	11.41	8.19	7.19	6.19
27	11.61	8.33	7.31	6.30
28	11.92	8.55	7.51	6.47
29	12.35	8.85	7.78	6.69
30	12.97	9.29	8.16	7.02
31	13.48	9.66	8.49	7.30
32	14.03	10.06	8.84	7.62
33	14.61	10.49	9.23	7.95
34	15.31	11.00	9.68	8.35
35	16.12	11.59	10.20	8.80
36	17.57	12.61	11.11	9.60
37	19.09	13.69	12.08	10.45
38	20.66	14.81	13.09	11.33
39	22.29	15.97	14.13	12.25
40	23.89	17.11	15.15	13.15
41	25.48	18.29	16.26	14.19
42	27.18	19.54	17.44	15.27
43	28.92	20.81	18.66	16.32
44	30.70	21.87	19.55	17.11
45	31.90	22.71	20.37	17.91
46	33.71	23.98	21.53	18.97
47	34.76	24.72	22.21	19.60
48	36.82	26.17	23.53	20.79
49	38.78	27.55	24.79	21.94
50	40.58	28.81	25.94	22.99
51	40.58	28.81	25.94	22.99
52	40.58	28.81	25.94	22.99
53	40.58	28.81	25.94	22.99
54	40.58	28.81	25.94	22.99
55	40.58	28.81	25.94	22.99
56	40.58	28.81	25.94	22.99
57	40.58	28.81	25.94	22.99
58	40.58	28.81	25.94	22.99
59	40.58	28.81	25.94	22.99
60	40.58	28.81	25.94	22.99
61	40.58	28.81	25.94	22.99
62	40.58	28.81	25.94	22.99
63	40.58	28.81	25.94	22.99
64	40.58	28.81	25.94	22.99

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
2 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.44	10.61	9.41	8.24
26	14.58	10.72	9.51	8.32
27	14.75	10.83	9.60	8.40
28	15.05	11.05	9.80	8.57
29	15.51	11.38	10.09	8.81
30	16.21	11.88	10.53	9.19
31	16.78	12.29	10.88	9.50
32	17.41	12.74	11.28	9.83
33	18.09	13.23	11.71	10.20
34	18.89	13.81	12.22	10.63
35	19.83	14.48	12.81	11.14
36	21.62	15.77	13.97	12.17
37	23.51	17.14	15.21	13.26
38	25.46	18.56	16.48	14.40
39	27.49	20.02	17.80	15.57
40	29.47	21.45	19.11	16.73
41	31.62	23.05	20.62	18.14
42	33.90	24.74	22.22	19.63
43	36.27	26.47	23.87	21.17
44	38.68	28.25	25.45	22.51
45	40.62	29.43	26.61	23.62
46	43.06	31.12	28.15	25.03
47	44.47	32.11	29.06	25.87
48	47.17	34.03	30.81	27.47
49	49.74	35.86	32.48	29.00
50	52.10	37.52	34.00	30.39
51	52.10	37.52	34.00	30.39
52	52.10	37.52	34.00	30.39
53	52.10	37.52	34.00	30.39
54	52.10	37.52	34.00	30.39
55	52.10	37.52	34.00	30.39
56	52.10	37.52	34.00	30.39
57	52.10	37.52	34.00	30.39
58	52.10	37.52	34.00	30.39
59	52.10	37.52	34.00	30.39
60	52.10	37.52	34.00	30.39
61	52.10	37.52	34.00	30.39
62	52.10	37.52	34.00	30.39
63	52.10	37.52	34.00	30.39
64	52.10	37.52	34.00	30.39

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
2 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.37	11.28	9.99	8.73
26	15.52	11.39	10.09	8.82
27	15.70	11.51	10.20	8.91
28	16.02	11.75	10.41	9.09
29	16.52	12.09	10.71	9.34
30	17.27	12.63	11.18	9.75
31	17.88	13.07	11.56	10.08
32	18.54	13.55	11.99	10.44
33	19.27	14.07	12.44	10.83
34	20.13	14.69	12.99	11.29
35	21.14	15.42	13.62	11.83
36	23.06	16.79	14.87	12.94
37	25.07	18.25	16.19	14.11
38	27.17	19.78	17.55	15.32
39	29.33	21.34	18.97	16.58
40	31.45	22.88	20.36	17.83
41	33.75	24.58	21.98	19.33
42	36.19	26.39	23.70	20.92
43	38.73	28.24	25.46	22.56
44	41.31	30.16	27.23	24.09
45	43.39	31.49	28.47	25.27
46	46.06	33.29	30.12	26.78
47	47.58	34.35	31.10	27.69
48	50.47	36.41	32.96	29.40
49	53.23	38.37	34.76	31.03
50	55.75	40.15	36.39	32.52
51	55.75	40.15	36.39	32.52
52	55.75	40.15	36.39	32.52
53	55.75	40.15	36.39	32.52
54	55.75	40.15	36.39	32.52
55	55.75	40.15	36.39	32.52
56	55.75	40.15	36.39	32.52
57	55.75	40.15	36.39	32.52
58	55.75	40.15	36.39	32.52
59	55.75	40.15	36.39	32.52
60	55.75	40.15	36.39	32.52
61	55.75	40.15	36.39	32.52
62	55.75	40.15	36.39	32.52
63	55.75	40.15	36.39	32.52
64	55.75	40.15	36.39	32.52

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
2 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.93	20.60	18.21	15.81
26	28.08	20.67	18.27	15.86
27	28.25	20.75	18.34	15.93
28	28.72	21.04	18.60	16.15
29	29.49	21.56	19.05	16.53
30	30.73	22.41	19.80	17.18
31	31.71	23.06	20.37	17.66
32	32.80	23.79	21.00	18.22
33	33.98	24.58	21.70	18.81
34	35.40	25.54	22.54	19.54
35	37.07	26.67	23.54	20.39
36	39.50	28.36	25.07	21.75
37	42.03	30.12	26.67	23.17
38	44.62	31.91	28.30	24.63
39	47.24	33.73	29.97	26.11
40	49.73	35.45	31.54	27.52
41	52.83	37.84	33.82	29.84
42	56.09	40.36	36.25	32.30
43	59.46	42.96	38.74	34.84
44	62.89	45.63	41.30	37.46
45	65.52	47.72	43.34	39.62
46	70.00	50.85	46.09	41.85
47	72.91	52.55	47.68	43.11
48	77.50	55.78	50.62	45.60
49	81.91	58.85	53.45	48.00
50	85.94	61.67	56.04	50.16
51	85.94	61.67	56.04	50.16
52	85.94	61.67	56.04	50.16
53	85.94	61.67	56.04	50.16
54	85.94	61.67	56.04	50.16
55	85.94	61.67	56.04	50.16
56	85.94	61.67	56.04	50.16
57	85.94	61.67	56.04	50.16
58	85.94	61.67	56.04	50.16
59	85.94	61.67	56.04	50.16
60	85.94	61.67	56.04	50.16
61	85.94	61.67	56.04	50.16
62	85.94	61.67	56.04	50.16
63	85.94	61.67	56.04	50.16
64	85.94	61.67	56.04	50.16

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
2 Year Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	38.63	26.43	22.53	18.62
26	39.72	27.09	23.10	19.08
27	40.83	27.77	23.68	19.55
28	42.38	28.74	24.49	20.23
29	44.40	30.02	25.58	21.12
30	47.20	31.81	27.11	22.36
31	50.94	34.09	29.05	23.97
32	54.97	36.54	31.14	25.69
33	59.26	39.17	33.38	27.53
34	64.12	42.15	35.91	29.62
35	69.57	45.51	38.77	31.97
36	75.38	49.27	42.02	34.68
37	81.49	53.21	45.43	37.53
38	87.79	57.28	48.96	40.47
39	94.28	61.46	52.58	43.50
40	100.56	65.52	56.11	46.44
41	108.08	70.34	60.43	50.13
42	116.04	75.45	65.00	54.04
43	124.27	80.72	69.72	58.07
44	132.70	86.12	74.56	62.22
45	139.46	90.45	78.48	65.60
46	141.16	91.70	79.74	66.88
47	140.77	91.19	79.33	66.58
48	142.49	92.47	80.61	67.88
49	143.79	93.46	81.65	69.00
50	144.42	94.02	82.32	69.78
51	144.42	94.02	82.32	69.78
52	144.42	94.02	82.32	69.78
53	144.42	94.02	82.32	69.78
54	144.42	94.02	82.32	69.78
55	144.42	94.02	82.32	69.78
56	144.42	94.02	82.32	69.78
57	144.42	94.02	82.32	69.78
58	144.42	94.02	82.32	69.78
59	144.42	94.02	82.32	69.78
60	144.42	94.02	82.32	69.78
61	144.42	94.02	82.32	69.78
62	144.42	94.02	82.32	69.78
63	144.42	94.02	82.32	69.78
64	144.42	94.02	82.32	69.78

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.10	9.94	8.92	7.85
26	14.41	10.16	9.12	8.03
27	14.73	10.38	9.33	8.23
28	15.19	10.72	9.63	8.50
29	15.82	11.15	10.03	8.85
30	16.70	11.75	10.58	9.34
31	17.54	12.37	11.16	9.87
32	18.45	13.02	11.77	10.45
33	19.43	13.73	12.44	11.07
34	20.56	14.54	13.21	11.77
35	21.86	15.48	14.07	12.56
36	23.87	16.89	15.35	13.73
37	25.99	18.38	16.72	14.94
38	28.20	19.92	18.13	16.22
39	30.48	21.52	19.59	17.53
40	32.72	23.10	21.04	18.82
41	35.00	24.73	22.57	20.23
42	37.43	26.45	24.20	21.72
43	39.93	28.24	25.87	23.25
44	42.50	30.07	27.55	24.67
45	44.53	31.30	28.68	25.72
46	47.23	33.05	30.29	27.20
47	48.71	34.06	31.23	28.07
48	51.59	36.04	33.06	29.74
49	54.34	37.95	34.82	31.35
50	56.86	39.68	36.41	32.82
51	56.86	39.68	36.41	32.82
52	56.86	39.68	36.41	32.82
53	56.86	39.68	36.41	32.82
54	56.86	39.68	36.41	32.82
55	56.86	39.68	36.41	32.82
56	56.86	39.68	36.41	32.82
57	56.86	39.68	36.41	32.82
58	56.86	39.68	36.41	32.82
59	56.86	39.68	36.41	32.82
60	56.86	39.68	36.41	32.82
61	56.86	39.68	36.41	32.82
62	56.86	39.68	36.41	32.82
63	56.86	39.68	36.41	32.82
64	56.86	39.68	36.41	32.82

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
5 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.18	7.28	6.56	5.79
26	10.43	7.46	6.72	5.96
27	10.69	7.65	6.90	6.15
28	11.05	7.90	7.14	6.39
29	11.52	8.24	7.44	6.69
30	12.18	8.69	7.86	7.09
31	12.87	9.21	8.34	7.52
32	13.62	9.76	8.85	7.98
33	14.43	10.36	9.41	8.48
34	15.35	11.02	10.04	9.03
35	16.40	11.79	10.75	9.66
36	18.00	12.92	11.78	10.59
37	19.70	14.12	12.88	11.58
38	21.49	15.38	14.03	12.62
39	23.35	16.70	15.24	13.70
40	25.23	18.02	16.46	14.80
41	27.21	19.44	17.79	16.01
42	29.29	20.93	19.19	17.30
43	31.48	22.51	20.66	18.64
44	33.75	24.13	22.19	20.05
45	35.62	25.48	23.43	21.08
46	38.03	26.93	24.71	22.26
47	39.08	27.52	25.26	22.77
48	41.60	29.27	26.88	24.26
49	44.05	30.96	28.44	25.70
50	46.27	32.50	29.86	27.00
51	46.27	32.50	29.86	27.00
52	46.27	32.50	29.86	27.00
53	46.27	32.50	29.86	27.00
54	46.27	32.50	29.86	27.00
55	46.27	32.50	29.86	27.00
56	46.27	32.50	29.86	27.00
57	46.27	32.50	29.86	27.00
58	46.27	32.50	29.86	27.00
59	46.27	32.50	29.86	27.00
60	46.27	32.50	29.86	27.00
61	46.27	32.50	29.86	27.00
62	46.27	32.50	29.86	27.00
63	46.27	32.50	29.86	27.00
64	46.27	32.50	29.86	27.00

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.87	11.14	9.98	8.76
26	16.22	11.39	10.21	8.97
27	16.58	11.64	10.45	9.19
28	17.11	12.02	10.79	9.50
29	17.82	12.51	11.24	9.90
30	18.82	13.20	11.87	10.46
31	19.77	13.90	12.52	11.06
32	20.81	14.64	13.22	11.72
33	21.92	15.45	13.98	12.42
34	23.21	16.37	14.85	13.22
35	24.68	17.43	15.83	14.12
36	26.97	19.04	17.29	15.44
37	29.38	20.73	18.84	16.82
38	31.89	22.48	20.45	18.27
39	34.48	24.30	22.11	19.76
40	37.03	26.09	23.75	21.23
41	39.62	27.94	25.49	22.83
42	42.38	29.90	27.34	24.52
43	45.22	31.93	29.24	26.26
44	48.14	34.01	31.20	28.04
45	50.44	35.57	32.59	29.22
46	53.64	37.55	34.42	30.91
47	55.35	38.71	35.49	31.90
48	58.63	40.96	37.57	33.80
49	61.75	43.13	39.57	35.63
50	64.61	45.09	41.38	37.30
51	64.61	45.09	41.38	37.30
52	64.61	45.09	41.38	37.30
53	64.61	45.09	41.38	37.30
54	64.61	45.09	41.38	37.30
55	64.61	45.09	41.38	37.30
56	64.61	45.09	41.38	37.30
57	64.61	45.09	41.38	37.30
58	64.61	45.09	41.38	37.30
59	64.61	45.09	41.38	37.30
60	64.61	45.09	41.38	37.30
61	64.61	45.09	41.38	37.30
62	64.61	45.09	41.38	37.30
63	64.61	45.09	41.38	37.30
64	64.61	45.09	41.38	37.30

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
5 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	19.67	14.02	12.63	11.20
26	19.99	14.26	12.85	11.41
27	20.33	14.50	13.08	11.63
28	20.87	14.89	13.44	11.96
29	21.64	15.43	13.94	12.40
30	22.76	16.23	14.66	13.05
31	23.92	17.07	15.44	13.79
32	25.18	17.98	16.30	14.58
33	26.54	18.96	17.22	15.44
34	28.11	20.10	18.27	16.42
35	29.90	21.39	19.47	17.53
36	32.71	23.37	21.29	19.18
37	35.67	25.46	23.22	20.91
38	38.74	27.63	25.21	22.72
39	41.91	29.88	27.28	24.58
40	45.03	32.08	29.30	26.42
41	48.50	34.56	31.63	28.56
42	52.18	37.17	34.10	30.82
43	55.99	39.89	36.65	33.17
44	59.89	42.66	39.27	35.57
45	63.05	44.93	41.41	37.51
46	67.21	47.72	43.90	39.71
47	69.81	49.26	45.32	41.03
48	74.08	52.21	48.06	43.52
49	78.16	55.03	50.67	45.92
50	81.89	57.61	53.06	48.09
51	81.89	57.61	53.06	48.09
52	81.89	57.61	53.06	48.09
53	81.89	57.61	53.06	48.09
54	81.89	57.61	53.06	48.09
55	81.89	57.61	53.06	48.09
56	81.89	57.61	53.06	48.09
57	81.89	57.61	53.06	48.09
58	81.89	57.61	53.06	48.09
59	81.89	57.61	53.06	48.09
60	81.89	57.61	53.06	48.09
61	81.89	57.61	53.06	48.09
62	81.89	57.61	53.06	48.09
63	81.89	57.61	53.06	48.09
64	81.89	57.61	53.06	48.09

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
5 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	20.97	14.92	13.44	11.91
26	21.31	15.17	13.67	12.13
27	21.67	15.44	13.91	12.36
28	22.25	15.85	14.30	12.71
29	23.07	16.43	14.83	13.19
30	24.26	17.28	15.60	13.89
31	25.51	18.18	16.45	14.67
32	26.86	19.16	17.36	15.53
33	28.32	20.21	18.35	16.44
34	30.00	21.42	19.48	17.49
35	31.92	22.81	20.76	18.68
36	34.92	24.93	22.70	20.44
37	38.08	27.16	24.77	22.30
38	41.37	29.49	26.89	24.22
39	44.76	31.89	29.11	26.22
40	48.10	34.25	31.28	28.19
41	51.82	36.90	33.76	30.48
42	55.75	39.70	36.41	32.89
43	59.83	42.60	39.13	35.41
44	64.00	45.57	41.94	37.98
45	67.39	47.99	44.22	40.09
46	71.84	51.05	46.97	42.49
47	74.70	52.71	48.49	43.90
48	79.27	55.86	51.42	46.57
49	83.64	58.89	54.22	49.13
50	87.62	61.64	56.77	51.46
51	87.62	61.64	56.77	51.46
52	87.62	61.64	56.77	51.46
53	87.62	61.64	56.77	51.46
54	87.62	61.64	56.77	51.46
55	87.62	61.64	56.77	51.46
56	87.62	61.64	56.77	51.46
57	87.62	61.64	56.77	51.46
58	87.62	61.64	56.77	51.46
59	87.62	61.64	56.77	51.46
60	87.62	61.64	56.77	51.46
61	87.62	61.64	56.77	51.46
62	87.62	61.64	56.77	51.46
63	87.62	61.64	56.77	51.46
64	87.62	61.64	56.77	51.46

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
5 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	37.28	26.73	23.96	21.06
26	37.73	27.00	24.22	21.33
27	38.21	27.28	24.51	21.61
28	39.10	27.86	25.04	22.12
29	40.41	28.73	25.85	22.86
30	42.39	30.07	27.08	23.97
31	44.11	31.13	28.10	24.98
32	45.99	32.29	29.22	26.09
33	48.03	33.55	30.45	27.28
34	50.44	35.06	31.89	28.68
35	53.22	36.81	33.57	30.30
36	57.40	39.76	36.27	32.74
37	61.79	42.84	39.11	35.31
38	66.30	46.02	42.05	37.95
39	70.93	49.29	45.06	40.67
40	75.40	52.45	47.98	43.30
41	80.30	56.08	51.39	46.40
42	85.47	59.92	55.00	49.67
43	90.82	63.87	58.73	53.05
44	96.26	67.92	62.55	56.50
45	100.48	71.11	65.58	59.27
46	107.75	76.07	70.15	63.42
47	113.20	79.42	73.14	66.03
48	120.64	84.49	77.81	70.27
49	127.78	89.36	82.30	74.35
50	134.37	93.83	86.42	78.10
51	134.37	93.83	86.42	78.10
52	134.37	93.83	86.42	78.10
53	134.37	93.83	86.42	78.10
54	134.37	93.83	86.42	78.10
55	134.37	93.83	86.42	78.10
56	134.37	93.83	86.42	78.10
57	134.37	93.83	86.42	78.10
58	134.37	93.83	86.42	78.10
59	134.37	93.83	86.42	78.10
60	134.37	93.83	86.42	78.10
61	134.37	93.83	86.42	78.10
62	134.37	93.83	86.42	78.10
63	134.37	93.83	86.42	78.10
64	134.37	93.83	86.42	78.10

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
5 Year Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	53.98	36.35	31.81	27.06
26	56.06	37.64	33.00	28.18
27	58.17	38.95	34.22	29.31
28	60.89	40.66	35.79	30.74
29	64.31	42.84	37.77	32.52
30	68.88	45.77	40.40	34.87
31	75.87	50.12	44.42	38.60
32	83.33	54.78	48.72	42.57
33	91.28	59.73	53.30	46.80
34	100.16	65.29	58.42	51.52
35	110.08	71.50	64.13	56.77
36	119.81	77.70	69.69	61.63
37	130.04	84.21	75.54	66.74
38	140.62	90.95	81.58	72.02
39	151.53	97.89	87.82	77.46
40	162.16	104.65	93.88	82.75
41	175.75	113.14	101.51	89.33
42	190.15	122.13	109.60	96.29
43	205.03	131.43	117.97	103.49
44	220.33	140.97	126.56	110.88
45	232.90	148.77	133.58	116.90
46	235.69	150.74	135.50	118.74
47	235.76	150.55	135.36	118.65
48	238.60	152.55	137.33	120.52
49	240.72	154.09	138.86	122.03
50	241.71	154.92	139.75	122.98
51	241.71	154.92	139.75	122.98
52	241.71	154.92	139.75	122.98
53	241.71	154.92	139.75	122.98
54	241.71	154.92	139.75	122.98
55	241.71	154.92	139.75	122.98
56	241.71	154.92	139.75	122.98
57	241.71	154.92	139.75	122.98
58	241.71	154.92	139.75	122.98
59	241.71	154.92	139.75	122.98
60	241.71	154.92	139.75	122.98
61	241.71	154.92	139.75	122.98
62	241.71	154.92	139.75	122.98
63	241.71	154.92	139.75	122.98
64	241.71	154.92	139.75	122.98

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.47	12.78	11.34	10.34
26	19.00	13.16	11.69	10.68
27	19.54	13.56	12.05	11.03
28	20.28	14.08	12.53	11.48
29	21.25	14.75	13.14	12.06
30	22.57	15.66	13.96	12.83
31	23.86	16.60	14.85	13.71
32	25.26	17.63	15.80	14.66
33	26.77	18.72	16.83	15.66
34	28.49	19.97	17.99	16.81
35	30.45	21.38	19.31	18.10
36	33.34	23.33	21.09	19.74
37	36.39	25.40	22.97	21.46
38	39.54	27.54	24.93	23.26
39	42.82	29.76	26.94	25.10
40	46.02	31.92	28.92	26.92
41	48.94	33.81	30.63	28.42
42	52.03	35.80	32.43	30.01
43	55.20	37.85	34.29	31.65
44	58.45	39.95	36.18	33.31
45	60.95	41.53	37.58	34.43
46	65.35	44.36	40.22	36.76
47	68.21	46.11	41.96	38.25
48	72.71	49.19	44.90	40.86
49	77.04	52.14	47.73	43.36
50	81.02	54.86	50.34	45.66
51	81.02	54.86	50.34	45.66
52	81.02	54.86	50.34	45.66
53	81.02	54.86	50.34	45.66
54	81.02	54.86	50.34	45.66
55	81.02	54.86	50.34	45.66
56	81.02	54.86	50.34	45.66
57	81.02	54.86	50.34	45.66
58	81.02	54.86	50.34	45.66
59	81.02	54.86	50.34	45.66
60	81.02	54.86	50.34	45.66
61	81.02	54.86	50.34	45.66
62	81.02	54.86	50.34	45.66
63	81.02	54.86	50.34	45.66
64	81.02	54.86	50.34	45.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
10 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.13	9.22	8.22	7.49
26	13.54	9.53	8.50	7.78
27	13.98	9.84	8.79	8.07
28	14.55	10.25	9.16	8.44
29	15.27	10.75	9.62	8.90
30	16.24	11.43	10.22	9.49
31	17.31	12.21	10.96	10.21
32	18.45	13.05	11.75	10.98
33	19.70	13.96	12.60	11.80
34	21.07	14.97	13.53	12.72
35	22.65	16.12	14.61	13.76
36	24.94	17.67	16.02	15.06
37	27.36	19.32	17.52	16.46
38	29.91	21.06	19.11	17.93
39	32.57	22.86	20.76	19.44
40	35.26	24.68	22.41	20.97
41	37.80	26.34	23.91	22.30
42	40.51	28.09	25.50	23.70
43	43.34	29.90	27.14	25.17
44	46.26	31.78	28.85	26.68
45	48.61	33.28	30.20	27.87
46	52.38	35.84	32.62	29.92
47	54.71	37.08	33.79	30.92
48	58.65	39.76	36.35	33.19
49	62.50	42.40	38.86	35.44
50	66.04	44.82	41.19	37.49
51	66.04	44.82	41.19	37.49
52	66.04	44.82	41.19	37.49
53	66.04	44.82	41.19	37.49
54	66.04	44.82	41.19	37.49
55	66.04	44.82	41.19	37.49
56	66.04	44.82	41.19	37.49
57	66.04	44.82	41.19	37.49
58	66.04	44.82	41.19	37.49
59	66.04	44.82	41.19	37.49
60	66.04	44.82	41.19	37.49
61	66.04	44.82	41.19	37.49
62	66.04	44.82	41.19	37.49
63	66.04	44.82	41.19	37.49
64	66.04	44.82	41.19	37.49

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	20.83	14.37	12.73	11.59
26	21.43	14.80	13.13	11.98
27	22.05	15.25	13.54	12.38
28	22.89	15.84	14.08	12.89
29	23.99	16.61	14.78	13.55
30	25.49	17.64	15.71	14.42
31	26.96	18.71	16.72	15.42
32	28.55	19.88	17.80	16.50
33	30.26	21.12	18.97	17.64
34	32.22	22.54	20.29	18.95
35	34.45	24.14	21.79	20.41
36	37.73	26.36	23.81	22.27
37	41.19	28.71	25.95	24.23
38	44.78	31.14	28.17	26.27
39	48.50	33.66	30.46	28.37
40	52.14	36.12	32.71	30.43
41	55.46	38.26	34.65	32.14
42	58.97	40.53	36.70	33.95
43	62.57	42.86	38.81	35.81
44	66.26	45.24	40.96	37.70
45	69.11	47.04	42.59	39.11
46	74.11	50.41	45.71	41.77
47	77.51	52.40	47.68	43.47
48	82.62	55.90	51.02	46.43
49	87.54	59.25	54.24	49.27
50	92.07	62.34	57.21	51.89
51	92.07	62.34	57.21	51.89
52	92.07	62.34	57.21	51.89
53	92.07	62.34	57.21	51.89
54	92.07	62.34	57.21	51.89
55	92.07	62.34	57.21	51.89
56	92.07	62.34	57.21	51.89
57	92.07	62.34	57.21	51.89
58	92.07	62.34	57.21	51.89
59	92.07	62.34	57.21	51.89
60	92.07	62.34	57.21	51.89
61	92.07	62.34	57.21	51.89
62	92.07	62.34	57.21	51.89
63	92.07	62.34	57.21	51.89
64	92.07	62.34	57.21	51.89

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
10 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	25.67	17.74	15.76	14.46
26	26.33	18.22	16.21	14.91
27	27.00	18.71	16.67	15.37
28	27.96	19.39	17.30	15.99
29	29.22	20.28	18.12	16.78
30	30.98	21.52	19.24	17.85
31	32.96	22.97	20.62	19.24
32	35.11	24.53	22.10	20.74
33	37.40	26.22	23.69	22.33
34	40.02	28.12	25.48	24.13
35	42.99	30.27	27.51	26.15
36	47.04	33.03	30.04	28.49
37	51.32	35.95	32.70	30.95
38	55.75	38.97	35.46	33.50
39	60.35	42.09	38.32	36.14
40	64.84	45.14	41.12	38.72
41	69.24	48.00	43.67	40.95
42	73.89	51.02	46.38	43.30
43	78.70	54.12	49.18	45.73
44	83.61	57.29	52.03	48.19
45	87.45	59.74	54.22	50.05
46	93.94	64.17	58.46	53.82
47	98.71	67.07	61.21	56.11
48	105.35	71.60	65.56	59.96
49	111.74	75.97	69.75	63.68
50	117.64	80.00	73.64	67.11
51	117.64	80.00	73.64	67.11
52	117.64	80.00	73.64	67.11
53	117.64	80.00	73.64	67.11
54	117.64	80.00	73.64	67.11
55	117.64	80.00	73.64	67.11
56	117.64	80.00	73.64	67.11
57	117.64	80.00	73.64	67.11
58	117.64	80.00	73.64	67.11
59	117.64	80.00	73.64	67.11
60	117.64	80.00	73.64	67.11
61	117.64	80.00	73.64	67.11
62	117.64	80.00	73.64	67.11
63	117.64	80.00	73.64	67.11
64	117.64	80.00	73.64	67.11

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
10 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.38	18.90	16.78	15.39
26	28.09	19.41	17.26	15.88
27	28.81	19.94	17.76	16.37
28	29.84	20.67	18.43	17.03
29	31.19	21.62	19.31	17.87
30	33.06	22.94	20.50	19.01
31	35.19	24.50	21.98	20.51
32	37.49	26.17	23.57	22.11
33	39.94	27.97	25.27	23.81
34	42.74	30.01	27.19	25.74
35	45.92	32.31	29.35	27.90
36	50.25	35.27	32.06	30.40
37	54.84	38.38	34.91	33.04
38	59.58	41.61	37.86	35.77
39	64.49	44.96	40.92	38.59
40	69.30	48.23	43.92	41.35
41	74.00	51.27	46.65	43.74
42	78.98	54.50	49.55	46.25
43	84.12	57.82	52.54	48.85
44	89.38	61.23	55.59	51.49
45	93.50	63.84	57.93	53.47
46	100.44	68.59	62.47	57.50
47	105.62	71.76	65.49	60.04
48	112.72	76.61	70.15	64.16
49	119.56	81.29	74.64	68.13
50	125.87	85.61	78.79	71.81
51	125.87	85.61	78.79	71.81
52	125.87	85.61	78.79	71.81
53	125.87	85.61	78.79	71.81
54	125.87	85.61	78.79	71.81
55	125.87	85.61	78.79	71.81
56	125.87	85.61	78.79	71.81
57	125.87	85.61	78.79	71.81
58	125.87	85.61	78.79	71.81
59	125.87	85.61	78.79	71.81
60	125.87	85.61	78.79	71.81
61	125.87	85.61	78.79	71.81
62	125.87	85.61	78.79	71.81
63	125.87	85.61	78.79	71.81
64	125.87	85.61	78.79	71.81

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
10 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	48.25	33.45	29.54	26.94
26	49.40	34.19	30.27	27.73
27	50.57	34.95	31.02	28.53
28	52.28	36.08	32.10	29.63
29	54.58	37.60	33.52	31.06
30	57.82	39.77	35.53	33.02
31	61.25	42.53	38.18	35.70
32	64.97	45.51	41.02	38.56
33	68.95	48.70	44.07	41.63
34	73.52	52.31	47.51	45.08
35	78.72	56.40	51.39	48.96
36	84.84	60.08	54.81	52.24
37	91.26	63.90	58.39	55.63
38	97.84	67.80	62.03	59.12
39	104.61	71.77	65.75	62.65
40	111.12	75.51	69.26	66.01
41	116.89	79.39	72.65	68.76
42	122.99	83.50	76.24	71.68
43	129.24	87.71	79.91	74.64
44	135.59	91.97	83.63	77.64
45	140.14	95.02	86.23	79.58
46	151.34	102.55	93.41	85.92
47	160.45	108.32	98.89	90.60
48	171.90	116.02	106.25	97.08
49	182.96	123.47	113.35	103.36
50	193.21	130.35	119.95	109.17
51	193.21	130.35	119.95	109.17
52	193.21	130.35	119.95	109.17
53	193.21	130.35	119.95	109.17
54	193.21	130.35	119.95	109.17
55	193.21	130.35	119.95	109.17
56	193.21	130.35	119.95	109.17
57	193.21	130.35	119.95	109.17
58	193.21	130.35	119.95	109.17
59	193.21	130.35	119.95	109.17
60	193.21	130.35	119.95	109.17
61	193.21	130.35	119.95	109.17
62	193.21	130.35	119.95	109.17
63	193.21	130.35	119.95	109.17
64	193.21	130.35	119.95	109.17

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01 | Retireguard Rider | 1A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	74.73	49.41	43.17	38.85
26	78.92	52.05	45.72	41.55
27	83.13	54.70	48.27	44.26
28	88.23	57.94	51.34	47.43
29	94.39	61.85	55.02	51.17
30	102.28	66.90	59.71	55.87
31	115.41	77.36	69.44	65.32
32	129.39	88.45	79.76	75.33
33	144.23	100.22	90.71	85.95
34	160.68	113.19	102.75	97.62
35	178.97	127.54	116.07	110.52
36	194.78	135.94	123.90	118.00
37	211.42	144.68	132.06	125.78
38	228.61	153.59	140.38	133.72
39	246.34	162.63	148.86	141.81
40	263.60	171.20	156.89	149.48
41	283.05	182.42	166.36	156.84
42	303.65	194.32	176.40	164.66
43	324.92	206.57	186.71	172.64
44	346.71	219.08	197.22	180.73
45	364.10	228.77	205.17	186.41
46	376.69	236.58	213.22	193.64
47	385.68	241.71	218.74	198.48
48	398.56	249.70	226.98	205.88
49	410.32	256.99	234.59	212.72
50	420.21	263.10	241.13	218.58
51	420.21	263.10	241.13	218.58
52	420.21	263.10	241.13	218.58
53	420.21	263.10	241.13	218.58
54	420.21	263.10	241.13	218.58
55	420.21	263.10	241.13	218.58
56	420.21	263.10	241.13	218.58
57	420.21	263.10	241.13	218.58
58	420.21	263.10	241.13	218.58
59	420.21	263.10	241.13	218.58
60	420.21	263.10	241.13	218.58
61	420.21	263.10	241.13	218.58
62	420.21	263.10	241.13	218.58
63	420.21	263.10	241.13	218.58
64	420.21	263.10	241.13	218.58

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	24.22	16.66	15.40	13.99
26	24.79	17.06	15.79	14.39
27	25.36	17.48	16.21	14.79
28	26.20	18.08	16.78	15.34
29	27.33	18.87	17.54	16.06
30	28.91	19.97	18.57	17.03
31	30.46	21.11	19.69	18.15
32	32.14	22.34	20.91	19.35
33	33.95	23.66	22.20	20.63
34	36.03	25.17	23.68	22.10
35	38.41	26.89	25.36	23.75
36	41.81	29.20	27.51	25.73
37	45.39	31.62	29.78	27.81
38	49.09	34.13	32.13	29.95
39	52.92	36.71	34.54	32.15
40	56.65	39.23	36.89	34.31
41	60.01	41.40	38.88	36.07
42	63.59	43.71	41.01	37.92
43	67.25	46.07	43.17	39.83
44	70.99	48.48	45.39	41.75
45	73.81	50.25	47.01	43.14
46	76.87	52.37	48.85	44.66
47	78.29	53.02	49.38	45.06
48	81.43	55.18	51.33	46.76
49	84.34	57.20	53.15	48.34
50	86.87	58.96	54.72	49.70
51	86.87	58.96	54.72	49.70
52	86.87	58.96	54.72	49.70
53	86.87	58.96	54.72	49.70
54	86.87	58.96	54.72	49.70
55	86.87	58.96	54.72	49.70
56	86.87	58.96	54.72	49.70
57	86.87	58.96	54.72	49.70
58	86.87	58.96	54.72	49.70
59	86.87	58.96	54.72	49.70
60	86.87	58.96	54.72	49.70
61	86.87	58.96	54.72	49.70
62	86.87	58.96	54.72	49.70
63	86.87	58.96	54.72	49.70
64	86.87	58.96	54.72	49.70

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.11	11.91	11.02	10.01
26	17.56	12.25	11.35	10.34
27	18.04	12.59	11.69	10.67
28	18.69	13.06	12.14	11.12
29	19.55	13.66	12.72	11.66
30	20.72	14.49	13.50	12.40
31	22.00	15.44	14.43	13.34
32	23.39	16.46	15.43	14.34
33	24.88	17.56	16.51	15.43
34	26.56	18.79	17.71	16.62
35	28.48	20.19	19.08	17.98
36	31.19	22.03	20.80	19.56
37	34.06	23.98	22.63	21.25
38	37.06	26.03	24.54	23.00
39	40.18	28.15	26.52	24.83
40	43.33	30.27	28.52	26.66
41	46.31	32.19	30.29	28.23
42	49.45	34.22	32.16	29.88
43	52.73	36.33	34.12	31.60
44	56.13	38.51	36.12	33.38
45	58.82	40.22	37.69	34.73
46	61.58	42.12	39.42	36.26
47	62.82	42.64	39.76	36.41
48	65.69	44.62	41.57	38.01
49	68.43	46.51	43.29	39.52
50	70.80	48.18	44.77	40.80
51	70.80	48.18	44.77	40.80
52	70.80	48.18	44.77	40.80
53	70.80	48.18	44.77	40.80
54	70.80	48.18	44.77	40.80
55	70.80	48.18	44.77	40.80
56	70.80	48.18	44.77	40.80
57	70.80	48.18	44.77	40.80
58	70.80	48.18	44.77	40.80
59	70.80	48.18	44.77	40.80
60	70.80	48.18	44.77	40.80
61	70.80	48.18	44.77	40.80
62	70.80	48.18	44.77	40.80
63	70.80	48.18	44.77	40.80
64	70.80	48.18	44.77	40.80

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.37	18.77	17.34	15.74
26	28.01	19.23	17.79	16.19
27	28.66	19.71	18.26	16.65
28	29.62	20.39	18.91	17.28
29	30.90	21.29	19.77	18.09
30	32.70	22.54	20.95	19.20
31	34.46	23.83	22.22	20.47
32	36.37	25.23	23.60	21.83
33	38.42	26.73	25.07	23.29
34	40.79	28.45	26.75	24.96
35	43.49	30.40	28.66	26.83
36	47.36	33.02	31.11	29.08
37	51.42	35.77	33.68	31.44
38	55.63	38.63	36.35	33.88
39	59.98	41.56	39.09	36.38
40	64.22	44.42	41.76	38.83
41	68.04	46.89	44.02	40.83
42	72.10	49.51	46.44	42.93
43	76.26	52.19	48.90	45.10
44	80.51	54.93	51.42	47.29
45	83.72	56.95	53.26	48.87
46	87.20	59.36	55.43	50.75
47	88.97	60.25	56.11	51.20
48	92.53	62.70	58.33	53.14
49	95.84	65.00	60.40	54.93
50	98.72	67.00	62.18	56.48
51	98.72	67.00	62.18	56.48
52	98.72	67.00	62.18	56.48
53	98.72	67.00	62.18	56.48
54	98.72	67.00	62.18	56.48
55	98.72	67.00	62.18	56.48
56	98.72	67.00	62.18	56.48
57	98.72	67.00	62.18	56.48
58	98.72	67.00	62.18	56.48
59	98.72	67.00	62.18	56.48
60	98.72	67.00	62.18	56.48
61	98.72	67.00	62.18	56.48
62	98.72	67.00	62.18	56.48
63	98.72	67.00	62.18	56.48
64	98.72	67.00	62.18	56.48

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	33.82	23.26	21.57	19.75
26	34.50	23.76	22.07	20.27
27	35.19	24.27	22.59	20.79
28	36.25	25.05	23.34	21.53
29	37.72	26.09	24.34	22.51
30	39.82	27.57	25.75	23.86
31	42.21	29.32	27.50	25.64
32	44.79	31.23	29.38	27.55
33	47.55	33.26	31.39	29.59
34	50.72	35.58	33.69	31.89
35	54.33	38.21	36.28	34.50
36	59.11	41.46	39.32	37.31
37	64.14	44.88	42.54	40.27
38	69.34	48.42	45.84	43.32
39	74.70	52.05	49.26	46.46
40	79.93	55.60	52.57	49.50
41	85.02	58.89	55.58	52.10
42	90.42	62.39	58.78	54.86
43	95.98	65.98	62.05	57.67
44	101.66	69.64	65.40	60.54
45	106.02	72.40	67.89	62.62
46	110.59	75.56	70.75	65.12
47	113.31	77.09	72.01	66.06
48	117.98	80.33	74.94	68.62
49	122.34	83.35	77.67	71.00
50	126.13	85.99	80.04	73.05
51	126.13	85.99	80.04	73.05
52	126.13	85.99	80.04	73.05
53	126.13	85.99	80.04	73.05
54	126.13	85.99	80.04	73.05
55	126.13	85.99	80.04	73.05
56	126.13	85.99	80.04	73.05
57	126.13	85.99	80.04	73.05
58	126.13	85.99	80.04	73.05
59	126.13	85.99	80.04	73.05
60	126.13	85.99	80.04	73.05
61	126.13	85.99	80.04	73.05
62	126.13	85.99	80.04	73.05
63	126.13	85.99	80.04	73.05
64	126.13	85.99	80.04	73.05

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	36.11	24.80	23.00	21.05
26	36.83	25.34	23.54	21.60
27	37.57	25.90	24.09	22.17
28	38.71	26.72	24.89	22.96
29	40.28	27.84	25.96	24.00
30	42.53	29.41	27.47	25.45
31	45.08	31.30	29.34	27.36
32	47.84	33.33	31.36	29.40
33	50.80	35.51	33.51	31.57
34	54.19	37.99	35.96	34.05
35	58.05	40.80	38.74	36.83
36	63.16	44.28	42.00	39.84
37	68.55	47.94	45.43	43.00
38	74.11	51.72	48.97	46.27
39	79.85	55.62	52.62	49.63
40	85.44	59.41	56.17	52.89
41	90.90	62.93	59.39	55.67
42	96.67	66.68	62.81	58.61
43	102.62	70.51	66.31	61.63
44	108.69	74.44	69.89	64.70
45	113.36	77.39	72.55	66.92
46	118.24	80.77	75.62	69.61
47	121.23	82.49	77.05	70.69
48	126.24	85.96	80.19	73.43
49	130.91	89.19	83.11	75.96
50	134.97	92.01	85.65	78.16
51	134.97	92.01	85.65	78.16
52	134.97	92.01	85.65	78.16
53	134.97	92.01	85.65	78.16
54	134.97	92.01	85.65	78.16
55	134.97	92.01	85.65	78.16
56	134.97	92.01	85.65	78.16
57	134.97	92.01	85.65	78.16
58	134.97	92.01	85.65	78.16
59	134.97	92.01	85.65	78.16
60	134.97	92.01	85.65	78.16
61	134.97	92.01	85.65	78.16
62	134.97	92.01	85.65	78.16
63	134.97	92.01	85.65	78.16
64	134.97	92.01	85.65	78.16

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	63.90	44.19	40.84	37.20
26	65.04	44.91	41.61	38.07
27	66.23	45.67	42.42	38.97
28	68.12	46.91	43.66	40.28
29	70.77	48.66	45.39	42.03
30	74.62	51.24	47.89	44.51
31	78.73	54.58	51.25	47.92
32	83.17	58.19	54.87	51.58
33	87.95	62.05	58.74	55.50
34	93.46	66.45	63.13	59.92
35	99.75	71.45	68.10	64.91
36	106.88	75.68	72.13	68.75
37	114.33	80.06	76.31	72.73
38	121.96	84.50	80.53	76.75
39	129.74	88.98	84.81	80.82
40	137.18	93.17	88.79	84.62
41	143.75	97.60	92.69	87.73
42	150.72	102.30	96.85	91.05
43	157.83	107.09	101.06	94.39
44	165.04	111.94	105.31	97.74
45	170.03	115.30	108.16	99.76
46	178.18	120.84	113.16	104.10
47	184.04	124.44	116.28	106.63
48	192.39	130.10	121.40	111.07
49	200.21	135.41	126.18	115.21
50	207.14	140.11	130.39	118.83
51	207.14	140.11	130.39	118.83
52	207.14	140.11	130.39	118.83
53	207.14	140.11	130.39	118.83
54	207.14	140.11	130.39	118.83
55	207.14	140.11	130.39	118.83
56	207.14	140.11	130.39	118.83
57	207.14	140.11	130.39	118.83
58	207.14	140.11	130.39	118.83
59	207.14	140.11	130.39	118.83
60	207.14	140.11	130.39	118.83
61	207.14	140.11	130.39	118.83
62	207.14	140.11	130.39	118.83
63	207.14	140.11	130.39	118.83
64	207.14	140.11	130.39	118.83

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	99.21	65.47	59.89	53.85
26	104.09	68.53	63.02	57.23
27	109.01	71.63	66.18	60.63
28	115.11	75.49	70.04	64.67
29	122.57	80.23	74.73	69.49
30	132.26	86.43	80.78	75.60
31	148.48	99.44	93.46	87.93
32	165.75	113.25	106.91	101.01
33	184.11	127.89	121.18	114.86
34	204.49	144.06	136.90	130.13
35	227.16	161.96	154.30	147.01
36	245.71	171.62	163.50	155.78
37	265.19	181.65	173.04	164.86
38	285.23	191.78	182.70	174.06
39	305.84	202.03	192.46	183.35
40	325.75	211.58	201.56	192.02
41	348.36	224.59	212.67	200.50
42	372.33	238.36	224.43	209.50
43	397.02	252.53	236.50	218.65
44	422.30	266.98	248.76	227.89
45	442.15	277.96	257.75	234.05
46	445.60	280.12	259.76	235.87
47	444.89	279.26	258.87	234.96
48	448.40	281.46	260.91	236.81
49	450.51	282.78	262.13	237.93
50	450.51	282.79	262.14	237.93
51	450.51	282.79	262.14	237.93
52	450.51	282.79	262.14	237.93
53	450.51	282.79	262.14	237.93
54	450.51	282.79	262.14	237.93
55	450.51	282.79	262.14	237.93
56	450.51	282.79	262.14	237.93
57	450.51	282.79	262.14	237.93
58	450.51	282.79	262.14	237.93
59	450.51	282.79	262.14	237.93
60	450.51	282.79	262.14	237.93
61	450.51	282.79	262.14	237.93
62	450.51	282.79	262.14	237.93
63	450.51	282.79	262.14	237.93
64	450.51	282.79	262.14	237.93

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	24.69	16.96	15.68	14.25
26	25.31	17.42	16.12	14.68
27	25.96	17.88	16.57	15.12
28	26.86	18.53	17.18	15.72
29	28.07	19.37	17.99	16.48
30	29.75	20.54	19.09	17.52
31	31.40	21.76	20.29	18.71
32	33.21	23.07	21.58	19.98
33	35.14	24.48	22.97	21.35
34	37.36	26.10	24.54	22.90
35	39.90	27.93	26.33	24.66
36	43.57	30.43	28.66	26.80
37	47.46	33.05	31.12	29.05
38	51.48	35.77	33.66	31.38
39	55.63	38.58	36.29	33.79
40	59.70	41.32	38.85	36.13
41	63.45	43.75	41.08	38.10
42	67.42	46.33	43.45	40.18
43	71.51	48.97	45.89	42.32
44	75.69	51.67	48.36	44.49
45	78.90	53.69	50.22	46.09
46	82.69	56.32	52.59	48.08
47	84.81	57.43	53.48	48.80
48	88.69	60.11	55.91	50.93
49	92.33	62.63	58.18	52.92
50	95.56	64.86	60.19	54.68
51	95.56	64.86	60.19	54.68
52	95.56	64.86	60.19	54.68
53	95.56	64.86	60.19	54.68
54	95.56	64.86	60.19	54.68
55	95.56	64.86	60.19	54.68
56	95.56	64.86	60.19	54.68
57	95.56	64.86	60.19	54.68
58	95.56	64.86	60.19	54.68
59	95.56	64.86	60.19	54.68
60	95.56	64.86	60.19	54.68
61	95.56	64.86	60.19	54.68
62	95.56	64.86	60.19	54.68
63	95.56	64.86	60.19	54.68
64	95.56	64.86	60.19	54.68

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.42	12.12	11.22	10.19
26	17.93	12.49	11.58	10.55
27	18.44	12.86	11.94	10.91
28	19.15	13.37	12.44	11.38
29	20.06	14.02	13.05	11.97
30	21.31	14.88	13.87	12.74
31	22.67	15.89	14.86	13.73
32	24.15	16.98	15.92	14.80
33	25.74	18.16	17.07	15.94
34	27.53	19.46	18.35	17.21
35	29.57	20.96	19.80	18.65
36	32.49	22.95	21.67	20.37
37	35.60	25.05	23.64	22.18
38	38.85	27.26	25.71	24.09
39	42.24	29.56	27.86	26.06
40	45.66	31.88	30.03	28.06
41	48.95	34.01	31.99	29.81
42	52.43	36.26	34.06	31.65
43	56.07	38.61	36.25	33.58
44	59.83	41.03	38.48	35.55
45	62.86	42.95	40.23	37.09
46	66.22	45.28	42.35	38.95
47	68.04	46.18	43.06	39.44
48	71.54	48.59	45.27	41.38
49	74.90	50.92	47.38	43.26
50	77.89	52.99	49.24	44.89
51	77.89	52.99	49.24	44.89
52	77.89	52.99	49.24	44.89
53	77.89	52.99	49.24	44.89
54	77.89	52.99	49.24	44.89
55	77.89	52.99	49.24	44.89
56	77.89	52.99	49.24	44.89
57	77.89	52.99	49.24	44.89
58	77.89	52.99	49.24	44.89
59	77.89	52.99	49.24	44.89
60	77.89	52.99	49.24	44.89
61	77.89	52.99	49.24	44.89
62	77.89	52.99	49.24	44.89
63	77.89	52.99	49.24	44.89
64	77.89	52.99	49.24	44.89

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.90	19.12	17.66	16.04
26	28.60	19.64	18.16	16.53
27	29.34	20.16	18.67	17.03
28	30.37	20.90	19.37	17.71
29	31.74	21.86	20.29	18.57
30	33.65	23.18	21.54	19.75
31	35.53	24.57	22.90	21.10
32	37.58	26.06	24.37	22.55
33	39.78	27.66	25.94	24.11
34	42.30	29.50	27.73	25.87
35	45.18	31.58	29.76	27.87
36	49.36	34.42	32.41	30.30
37	53.77	37.40	35.21	32.86
38	58.34	40.49	38.09	35.50
39	63.06	43.68	41.08	38.24
40	67.68	46.80	43.99	40.90
41	71.94	49.56	46.53	43.14
42	76.46	52.49	49.22	45.50
43	81.11	55.49	51.99	47.93
44	85.86	58.56	54.80	50.40
45	89.50	60.86	56.91	52.22
46	93.81	63.84	59.61	54.58
47	96.38	65.26	60.77	55.45
48	100.78	68.31	63.53	57.88
49	104.92	71.17	66.11	60.14
50	108.59	73.71	68.40	62.14
51	108.59	73.71	68.40	62.14
52	108.59	73.71	68.40	62.14
53	108.59	73.71	68.40	62.14
54	108.59	73.71	68.40	62.14
55	108.59	73.71	68.40	62.14
56	108.59	73.71	68.40	62.14
57	108.59	73.71	68.40	62.14
58	108.59	73.71	68.40	62.14
59	108.59	73.71	68.40	62.14
60	108.59	73.71	68.40	62.14
61	108.59	73.71	68.40	62.14
62	108.59	73.71	68.40	62.14
63	108.59	73.71	68.40	62.14
64	108.59	73.71	68.40	62.14

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	34.47	23.70	21.98	20.12
26	35.23	24.26	22.54	20.69
27	36.01	24.84	23.11	21.27
28	37.18	25.67	23.92	22.07
29	38.75	26.79	24.99	23.11
30	40.98	28.36	26.49	24.54
31	43.53	30.24	28.35	26.43
32	46.29	32.26	30.35	28.46
33	49.24	34.43	32.50	30.62
34	52.62	36.89	34.93	33.08
35	56.45	39.69	37.68	35.83
36	61.63	43.21	40.99	38.88
37	67.08	46.93	44.47	42.09
38	72.73	50.76	48.07	45.41
39	78.56	54.72	51.78	48.83
40	84.27	58.59	55.40	52.16
41	89.92	62.27	58.76	55.07
42	95.93	66.16	62.33	58.16
43	102.10	70.16	65.99	61.32
44	108.43	74.25	69.73	64.54
45	113.36	77.39	72.56	66.92
46	119.00	81.28	76.10	70.03
47	122.73	83.51	78.01	71.56
48	128.50	87.49	81.62	74.74
49	133.92	91.24	85.03	77.73
50	138.74	94.59	88.05	80.36
51	138.74	94.59	88.05	80.36
52	138.74	94.59	88.05	80.36
53	138.74	94.59	88.05	80.36
54	138.74	94.59	88.05	80.36
55	138.74	94.59	88.05	80.36
56	138.74	94.59	88.05	80.36
57	138.74	94.59	88.05	80.36
58	138.74	94.59	88.05	80.36
59	138.74	94.59	88.05	80.36
60	138.74	94.59	88.05	80.36
61	138.74	94.59	88.05	80.36
62	138.74	94.59	88.05	80.36
63	138.74	94.59	88.05	80.36
64	138.74	94.59	88.05	80.36

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	36.80	25.28	23.43	21.45
26	37.62	25.88	24.03	22.05
27	38.45	26.49	24.65	22.68
28	39.70	27.39	25.52	23.53
29	41.38	28.58	26.66	24.65
30	43.77	30.26	28.26	26.18
31	46.49	32.27	30.26	28.20
32	49.45	34.43	32.40	30.37
33	52.61	36.76	34.69	32.69
34	56.23	39.39	37.29	35.31
35	60.33	42.38	40.24	38.26
36	65.86	46.16	43.77	41.52
37	71.69	50.13	47.50	44.96
38	77.74	54.23	51.35	48.51
39	83.98	58.48	55.33	52.17
40	90.09	62.61	59.20	55.73
41	96.14	66.54	62.79	58.85
42	102.56	70.71	66.61	62.15
43	109.17	75.00	70.52	65.53
44	115.94	79.37	74.52	68.98
45	121.22	82.73	77.56	71.53
46	127.25	86.89	81.35	74.85
47	131.31	89.35	83.48	76.57
48	137.49	93.62	87.34	79.97
49	143.29	97.63	90.99	83.17
50	148.46	101.21	94.21	85.98
51	148.46	101.21	94.21	85.98
52	148.46	101.21	94.21	85.98
53	148.46	101.21	94.21	85.98
54	148.46	101.21	94.21	85.98
55	148.46	101.21	94.21	85.98
56	148.46	101.21	94.21	85.98
57	148.46	101.21	94.21	85.98
58	148.46	101.21	94.21	85.98
59	148.46	101.21	94.21	85.98
60	148.46	101.21	94.21	85.98
61	148.46	101.21	94.21	85.98
62	148.46	101.21	94.21	85.98
63	148.46	101.21	94.21	85.98
64	148.46	101.21	94.21	85.98

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	65.16	45.05	41.63	37.92
26	66.46	45.88	42.51	38.89
27	67.81	46.75	43.41	39.89
28	69.88	48.11	44.78	41.31
29	72.73	50.01	46.64	43.20
30	76.83	52.74	49.29	45.81
31	81.23	56.31	52.88	49.44
32	85.99	60.16	56.73	53.33
33	91.11	64.27	60.84	57.49
34	96.99	68.95	65.51	62.18
35	103.69	74.26	70.78	67.47
36	111.46	78.90	75.20	71.67
37	119.59	83.72	79.79	76.05
38	127.92	88.60	84.44	80.47
39	136.47	93.56	89.16	84.98
40	144.66	98.23	93.61	89.21
41	152.05	103.21	98.02	92.76
42	159.89	108.50	102.70	96.54
43	167.91	113.91	107.47	100.37
44	176.05	119.39	112.31	104.23
45	181.86	123.29	115.65	106.67
46	191.79	130.04	121.76	112.01
47	199.38	134.81	125.95	115.51
48	209.56	141.72	132.23	120.98
49	219.19	148.25	138.14	126.14
50	227.84	154.13	143.42	130.73
51	227.84	154.13	143.42	130.73
52	227.84	154.13	143.42	130.73
53	227.84	154.13	143.42	130.73
54	227.84	154.13	143.42	130.73
55	227.84	154.13	143.42	130.73
56	227.84	154.13	143.42	130.73
57	227.84	154.13	143.42	130.73
58	227.84	154.13	143.42	130.73
59	227.84	154.13	143.42	130.73
60	227.84	154.13	143.42	130.73
61	227.84	154.13	143.42	130.73
62	227.84	154.13	143.42	130.73
63	227.84	154.13	143.42	130.73
64	227.84	154.13	143.42	130.73

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	101.17	66.76	61.07	54.91
26	106.40	70.05	64.41	58.50
27	111.67	73.36	67.78	62.10
28	118.14	77.46	71.87	66.37
29	126.01	82.47	76.80	71.43
30	136.20	88.99	83.16	77.83
31	153.31	102.68	96.49	90.79
32	171.53	117.19	110.64	104.53
33	190.87	132.60	125.63	119.10
34	212.34	149.58	142.16	135.12
35	236.21	168.39	160.43	152.84
36	256.34	178.99	170.51	162.45
37	277.50	190.00	181.00	172.44
38	299.32	201.17	191.64	182.58
39	321.80	212.50	202.44	192.87
40	343.61	223.15	212.58	202.53
41	368.67	237.63	224.99	212.10
42	395.23	252.97	238.15	222.27
43	422.62	268.76	251.66	232.64
44	450.69	284.88	265.42	243.12
45	473.02	297.33	275.70	250.35
46	479.37	301.32	279.40	253.70
47	481.38	302.15	280.09	254.22
48	487.86	306.22	283.86	257.66
49	492.86	309.36	286.78	260.30
50	495.56	311.06	288.35	261.73
51	495.56	311.06	288.35	261.73
52	495.56	311.06	288.35	261.73
53	495.56	311.06	288.35	261.73
54	495.56	311.06	288.35	261.73
55	495.56	311.06	288.35	261.73
56	495.56	311.06	288.35	261.73
57	495.56	311.06	288.35	261.73
58	495.56	311.06	288.35	261.73
59	495.56	311.06	288.35	261.73
60	495.56	311.06	288.35	261.73
61	495.56	311.06	288.35	261.73
62	495.56	311.06	288.35	261.73
63	495.56	311.06	288.35	261.73
64	495.56	311.06	288.35	261.73

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.46	5.79	5.38	4.73
26	7.58	5.88	5.45	4.80
27	7.71	5.98	5.52	4.86
28	7.82	6.07	5.59	4.93
29	7.96	6.18	5.67	5.01
30	8.10	6.28	5.75	5.08
31	8.21	6.39	5.80	5.14
32	8.36	6.51	5.87	5.22
33	8.54	6.66	5.96	5.32
34	8.73	6.81	6.06	5.42
35	9.05	7.07	6.24	5.60
36	9.62	7.51	6.63	5.95
37	10.36	8.09	7.15	6.42
38	11.34	8.84	7.81	7.02
39	12.44	9.69	8.56	7.70
40	13.69	10.64	9.41	8.47
41	15.24	11.87	10.52	9.49
42	16.97	13.23	11.75	10.65
43	18.86	14.73	13.11	11.91
44	20.96	16.39	14.62	13.33
45	23.28	18.22	16.28	14.88
46	25.18	19.62	17.53	15.88
47	26.20	20.08	17.85	16.16
48	28.15	21.51	19.16	17.30
49	29.91	22.79	20.33	18.36
50	31.69	24.09	21.52	19.40
51	31.69	24.09	21.52	19.40
52	31.69	24.09	21.52	19.40
53	31.69	24.09	21.52	19.40
54	31.69	24.09	21.52	19.40
55	31.69	24.09	21.52	19.40
56	31.69	24.09	21.52	19.40
57	31.69	24.09	21.52	19.40
58	31.69	24.09	21.52	19.40
59	31.69	24.09	21.52	19.40
60	31.69	24.09	21.52	19.40
61	31.69	24.09	21.52	19.40
62	31.69	24.09	21.52	19.40
63	31.69	24.09	21.52	19.40
64	31.69	24.09	21.52	19.40

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
2 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.50	4.35	3.88	3.46
26	5.60	4.43	3.96	3.53
27	5.73	4.53	4.04	3.61
28	5.84	4.61	4.13	3.68
29	5.98	4.72	4.22	3.76
30	6.11	4.82	4.32	3.85
31	6.22	4.92	4.42	3.95
32	6.36	5.04	4.55	4.05
33	6.50	5.15	4.67	4.17
34	6.68	5.30	4.81	4.29
35	6.94	5.51	5.00	4.47
36	7.38	5.85	5.31	4.75
37	7.96	6.30	5.71	5.12
38	8.70	6.88	6.22	5.58
39	9.57	7.55	6.79	6.12
40	10.54	8.30	7.46	6.72
41	11.74	9.26	8.29	7.53
42	13.09	10.33	9.23	8.43
43	14.57	11.51	10.26	9.42
44	16.22	12.83	11.41	10.54
45	18.04	14.28	12.68	11.77
46	19.60	15.45	13.72	12.71
47	20.25	15.63	13.79	12.63
48	21.89	16.83	14.89	13.63
49	23.41	17.96	15.91	14.53
50	24.95	19.08	16.94	15.44
51	24.95	19.08	16.94	15.44
52	24.95	19.08	16.94	15.44
53	24.95	19.08	16.94	15.44
54	24.95	19.08	16.94	15.44
55	24.95	19.08	16.94	15.44
56	24.95	19.08	16.94	15.44
57	24.95	19.08	16.94	15.44
58	24.95	19.08	16.94	15.44
59	24.95	19.08	16.94	15.44
60	24.95	19.08	16.94	15.44
61	24.95	19.08	16.94	15.44
62	24.95	19.08	16.94	15.44
63	24.95	19.08	16.94	15.44
64	24.95	19.08	16.94	15.44

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.40	6.48	6.01	5.27
26	8.54	6.59	6.09	5.35
27	8.69	6.70	6.17	5.42
28	8.82	6.81	6.25	5.50
29	8.98	6.93	6.35	5.59
30	9.14	7.05	6.44	5.67
31	9.27	7.17	6.50	5.74
32	9.44	7.31	6.58	5.83
33	9.64	7.48	6.68	5.94
34	9.86	7.66	6.79	6.06
35	10.23	7.95	7.00	6.26
36	10.88	8.46	7.45	6.67
37	11.74	9.13	8.05	7.21
38	12.86	9.99	8.80	7.90
39	14.13	10.97	9.67	8.68
40	15.56	12.06	10.64	9.56
41	17.35	13.47	11.92	10.74
42	19.33	15.04	13.33	12.07
43	21.51	16.76	14.90	13.52
44	23.92	18.67	16.63	15.15
45	26.59	20.77	18.54	16.93
46	28.77	22.38	20.00	18.22
47	30.12	23.08	20.52	18.57
48	32.36	24.72	22.02	19.89
49	34.38	26.20	23.37	21.10
50	36.43	27.69	24.74	22.30
51	36.43	27.69	24.74	22.30
52	36.43	27.69	24.74	22.30
53	36.43	27.69	24.74	22.30
54	36.43	27.69	24.74	22.30
55	36.43	27.69	24.74	22.30
56	36.43	27.69	24.74	22.30
57	36.43	27.69	24.74	22.30
58	36.43	27.69	24.74	22.30
59	36.43	27.69	24.74	22.30
60	36.43	27.69	24.74	22.30
61	36.43	27.69	24.74	22.30
62	36.43	27.69	24.74	22.30
63	36.43	27.69	24.74	22.30
64	36.43	27.69	24.74	22.30

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
2 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.07	8.65	7.82	6.85
26	11.27	8.73	7.82	6.87
27	11.42	8.83	7.86	6.92
28	11.56	8.93	7.92	6.99
29	11.73	9.05	7.99	7.06
30	11.89	9.16	8.05	7.13
31	12.11	9.29	8.09	7.19
32	12.38	9.46	8.16	7.28
33	12.68	9.65	8.24	7.38
34	13.02	9.87	8.35	7.51
35	13.56	10.24	8.58	7.74
36	14.31	10.88	9.09	8.23
37	15.34	11.73	9.78	8.86
38	16.68	12.84	10.67	9.68
39	18.24	14.10	11.69	10.62
40	19.98	15.51	12.83	11.67
41	22.21	17.37	14.31	13.07
42	24.66	19.41	15.94	14.63
43	27.36	21.68	17.75	16.34
44	30.36	24.18	19.74	18.26
45	33.65	26.94	21.94	20.35
46	36.41	28.99	23.71	21.96
47	38.44	30.23	24.61	22.68
48	41.26	32.35	26.42	24.34
49	43.82	34.24	28.08	25.85
50	46.41	36.16	29.74	27.36
51	46.41	36.16	29.74	27.36
52	46.41	36.16	29.74	27.36
53	46.41	36.16	29.74	27.36
54	46.41	36.16	29.74	27.36
55	46.41	36.16	29.74	27.36
56	46.41	36.16	29.74	27.36
57	46.41	36.16	29.74	27.36
58	46.41	36.16	29.74	27.36
59	46.41	36.16	29.74	27.36
60	46.41	36.16	29.74	27.36
61	46.41	36.16	29.74	27.36
62	46.41	36.16	29.74	27.36
63	46.41	36.16	29.74	27.36
64	46.41	36.16	29.74	27.36

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
2 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.76	9.17	8.30	7.21
26	11.98	9.26	8.33	7.27
27	12.14	9.37	8.33	7.32
28	12.29	9.48	8.39	7.40
29	12.47	9.60	8.47	7.47
30	12.64	9.72	8.54	7.54
31	12.89	9.87	8.58	7.62
32	13.17	10.04	8.65	7.71
33	13.49	10.24	8.73	7.82
34	13.85	10.48	8.86	7.95
35	14.43	10.87	9.10	8.20
36	15.23	11.56	9.65	8.72
37	16.33	12.47	10.39	9.40
38	17.77	13.66	11.33	10.28
39	19.44	15.01	12.43	11.28
40	21.30	16.52	13.64	12.39
41	23.68	18.50	15.23	13.91
42	26.32	20.69	16.98	15.58
43	29.19	23.11	18.91	17.41
44	32.41	25.79	21.04	19.45
45	35.92	28.75	23.40	21.70
46	38.86	30.94	25.28	23.42
47	41.13	32.34	26.34	24.27
48	44.14	34.62	28.26	26.04
49	46.90	36.65	30.04	27.66
50	49.66	38.69	31.81	29.27
51	49.66	38.69	31.81	29.27
52	49.66	38.69	31.81	29.27
53	49.66	38.69	31.81	29.27
54	49.66	38.69	31.81	29.27
55	49.66	38.69	31.81	29.27
56	49.66	38.69	31.81	29.27
57	49.66	38.69	31.81	29.27
58	49.66	38.69	31.81	29.27
59	49.66	38.69	31.81	29.27
60	49.66	38.69	31.81	29.27
61	49.66	38.69	31.81	29.27
62	49.66	38.69	31.81	29.27
63	49.66	38.69	31.81	29.27
64	49.66	38.69	31.81	29.27

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
2 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	20.87	16.25	15.47	13.69
26	20.96	16.32	15.48	13.71
27	21.07	16.38	15.52	13.75
28	21.18	16.44	15.56	13.78
29	21.33	16.55	15.62	13.84
30	21.48	16.65	15.66	13.89
31	21.57	16.69	15.69	13.91
32	21.75	16.81	15.77	13.97
33	21.99	16.97	15.89	14.09
34	22.30	17.19	16.06	14.25
35	22.96	17.66	16.48	14.61
36	23.97	18.46	17.04	15.17
37	25.45	19.61	17.91	16.01
38	27.47	21.18	19.16	17.18
39	29.80	22.98	20.58	18.54
40	32.40	25.00	22.20	20.05
41	36.19	28.13	24.70	22.52
42	40.38	31.58	27.44	25.26
43	45.01	35.38	30.49	28.27
44	50.13	39.61	33.84	31.62
45	55.75	44.28	37.55	35.31
46	60.53	47.64	40.59	38.10
47	64.87	50.47	42.97	40.17
48	69.76	53.92	46.09	43.03
49	74.23	57.03	48.93	45.61
50	78.74	60.13	51.77	48.21
51	78.74	60.13	51.77	48.21
52	78.74	60.13	51.77	48.21
53	78.74	60.13	51.77	48.21
54	78.74	60.13	51.77	48.21
55	78.74	60.13	51.77	48.21
56	78.74	60.13	51.77	48.21
57	78.74	60.13	51.77	48.21
58	78.74	60.13	51.77	48.21
59	78.74	60.13	51.77	48.21
60	78.74	60.13	51.77	48.21
61	78.74	60.13	51.77	48.21
62	78.74	60.13	51.77	48.21
63	78.74	60.13	51.77	48.21
64	78.74	60.13	51.77	48.21

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01 | Retireguard Rider | 1A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	27.98	21.45	19.12	16.39
26	28.47	21.79	19.32	16.58
27	28.97	22.15	19.53	16.79
28	29.49	22.52	19.75	17.00
29	30.05	22.92	20.00	17.24
30	30.60	23.32	20.24	17.47
31	31.49	23.93	20.49	17.75
32	32.49	24.62	20.81	18.10
33	33.60	25.39	21.20	18.51
34	34.81	26.23	21.65	18.97
35	36.58	27.51	22.44	19.72
36	38.54	29.01	23.67	20.84
37	41.29	31.11	25.38	22.39
38	44.94	33.88	27.62	24.42
39	49.15	37.07	30.23	26.76
40	53.85	40.64	33.13	29.37
41	60.20	45.54	37.13	33.08
42	67.19	50.94	41.56	37.18
43	74.92	56.92	46.43	41.72
44	83.47	63.52	51.85	46.75
45	92.87	70.79	57.79	52.28
46	96.50	73.35	60.06	54.32
47	99.94	75.48	61.77	55.75
48	103.43	77.93	63.96	57.74
49	106.20	79.82	65.69	59.31
50	108.97	81.71	67.43	60.87
51	108.97	81.71	67.43	60.87
52	108.97	81.71	67.43	60.87
53	108.97	81.71	67.43	60.87
54	108.97	81.71	67.43	60.87
55	108.97	81.71	67.43	60.87
56	108.97	81.71	67.43	60.87
57	108.97	81.71	67.43	60.87
58	108.97	81.71	67.43	60.87
59	108.97	81.71	67.43	60.87
60	108.97	81.71	67.43	60.87
61	108.97	81.71	67.43	60.87
62	108.97	81.71	67.43	60.87
63	108.97	81.71	67.43	60.87
64	108.97	81.71	67.43	60.87

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	10.07	7.58	7.14	6.31
26	10.27	7.73	7.26	6.41
27	10.49	7.89	7.37	6.54
28	10.69	8.05	7.50	6.66
29	10.93	8.23	7.64	6.79
30	11.15	8.40	7.77	6.92
31	11.42	8.61	7.91	7.07
32	11.73	8.86	8.08	7.24
33	12.07	9.13	8.27	7.44
34	12.45	9.42	8.47	7.66
35	13.02	9.86	8.80	7.98
36	13.87	10.50	9.38	8.51
37	15.00	11.36	10.15	9.21
38	16.44	12.45	11.13	10.09
39	18.11	13.71	12.25	11.12
40	19.98	15.10	13.50	12.25
41	22.32	16.91	15.14	13.77
42	24.90	18.88	16.95	15.44
43	27.76	21.07	18.95	17.29
44	30.93	23.50	21.17	19.34
45	34.41	26.17	23.60	21.60
46	37.29	28.20	25.48	23.29
47	39.45	29.40	26.50	24.09
48	42.41	31.46	28.41	25.82
49	45.10	33.32	30.15	27.38
50	47.82	35.21	31.91	28.95
51	47.82	35.21	31.91	28.95
52	47.82	35.21	31.91	28.95
53	47.82	35.21	31.91	28.95
54	47.82	35.21	31.91	28.95
55	47.82	35.21	31.91	28.95
56	47.82	35.21	31.91	28.95
57	47.82	35.21	31.91	28.95
58	47.82	35.21	31.91	28.95
59	47.82	35.21	31.91	28.95
60	47.82	35.21	31.91	28.95
61	47.82	35.21	31.91	28.95
62	47.82	35.21	31.91	28.95
63	47.82	35.21	31.91	28.95
64	47.82	35.21	31.91	28.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
5 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.30	5.58	5.01	4.48
26	7.48	5.72	5.14	4.60
27	7.68	5.87	5.28	4.73
28	7.87	6.02	5.43	4.85
29	8.08	6.18	5.57	4.99
30	8.30	6.35	5.73	5.13
31	8.54	6.54	5.93	5.32
32	8.80	6.75	6.14	5.51
33	9.08	6.97	6.37	5.72
34	9.40	7.22	6.61	5.95
35	9.85	7.56	6.95	6.25
36	10.51	8.07	7.39	6.66
37	11.37	8.73	7.98	7.21
38	12.49	9.57	8.73	7.90
39	13.78	10.55	9.60	8.69
40	15.23	11.65	10.57	9.59
41	17.03	13.04	11.79	10.75
42	19.03	14.58	13.16	12.04
43	21.24	16.29	14.66	13.47
44	23.70	18.21	16.33	15.07
45	26.42	20.30	18.17	16.84
46	28.78	21.97	19.72	18.23
47	30.35	22.76	20.35	18.70
48	32.82	24.49	21.96	20.16
49	35.12	26.12	23.48	21.51
50	37.44	27.72	24.99	22.88
51	37.44	27.72	24.99	22.88
52	37.44	27.72	24.99	22.88
53	37.44	27.72	24.99	22.88
54	37.44	27.72	24.99	22.88
55	37.44	27.72	24.99	22.88
56	37.44	27.72	24.99	22.88
57	37.44	27.72	24.99	22.88
58	37.44	27.72	24.99	22.88
59	37.44	27.72	24.99	22.88
60	37.44	27.72	24.99	22.88
61	37.44	27.72	24.99	22.88
62	37.44	27.72	24.99	22.88
63	37.44	27.72	24.99	22.88
64	37.44	27.72	24.99	22.88

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.40	8.54	8.03	7.08
26	11.63	8.71	8.17	7.20
27	11.88	8.90	8.30	7.34
28	12.12	9.08	8.45	7.48
29	12.39	9.29	8.61	7.63
30	12.65	9.48	8.76	7.78
31	12.96	9.73	8.92	7.96
32	13.31	10.01	9.11	8.15
33	13.70	10.32	9.33	8.38
34	14.14	10.66	9.56	8.63
35	14.79	11.16	9.94	9.00
36	15.77	11.90	10.61	9.61
37	17.07	12.88	11.50	10.41
38	18.73	14.14	12.62	11.43
39	20.65	15.59	13.91	12.61
40	22.79	17.19	15.34	13.91
41	25.48	19.26	17.23	15.65
42	28.45	21.53	19.31	17.58
43	31.74	24.05	21.61	19.70
44	35.38	26.84	24.16	22.06
45	39.38	29.91	26.96	24.66
46	42.69	32.24	29.12	26.60
47	45.35	33.79	30.46	27.69
48	48.75	36.16	32.66	29.68
49	51.84	38.30	34.66	31.47
50	54.96	40.47	36.68	33.28
51	54.96	40.47	36.68	33.28
52	54.96	40.47	36.68	33.28
53	54.96	40.47	36.68	33.28
54	54.96	40.47	36.68	33.28
55	54.96	40.47	36.68	33.28
56	54.96	40.47	36.68	33.28
57	54.96	40.47	36.68	33.28
58	54.96	40.47	36.68	33.28
59	54.96	40.47	36.68	33.28
60	54.96	40.47	36.68	33.28
61	54.96	40.47	36.68	33.28
62	54.96	40.47	36.68	33.28
63	54.96	40.47	36.68	33.28
64	54.96	40.47	36.68	33.28

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
5 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	14.45	10.94	9.90	8.71
26	14.53	11.05	9.95	8.77
27	14.56	11.23	10.07	8.90
28	14.81	11.43	10.20	9.04
29	15.08	11.63	10.35	9.19
30	15.35	11.84	10.50	9.34
31	15.79	12.19	10.72	9.58
32	16.29	12.57	10.96	9.85
33	16.83	13.00	11.25	10.15
34	17.43	13.46	11.55	10.47
35	18.30	14.13	12.04	10.95
36	19.45	15.03	12.78	11.64
37	21.01	16.24	13.76	12.55
38	23.03	17.78	15.03	13.72
39	25.35	19.57	16.50	15.08
40	27.93	21.56	18.15	16.59
41	31.29	24.16	20.25	18.57
42	34.98	27.01	22.57	20.76
43	39.06	30.19	25.13	23.18
44	43.58	33.69	27.96	25.85
45	48.56	37.54	31.09	28.80
46	52.73	40.50	33.67	31.17
47	56.35	42.79	35.50	32.77
48	60.63	45.80	38.14	35.20
49	64.51	48.54	40.55	37.42
50	68.44	51.29	42.97	39.65
51	68.44	51.29	42.97	39.65
52	68.44	51.29	42.97	39.65
53	68.44	51.29	42.97	39.65
54	68.44	51.29	42.97	39.65
55	68.44	51.29	42.97	39.65
56	68.44	51.29	42.97	39.65
57	68.44	51.29	42.97	39.65
58	68.44	51.29	42.97	39.65
59	68.44	51.29	42.97	39.65
60	68.44	51.29	42.97	39.65
61	68.44	51.29	42.97	39.65
62	68.44	51.29	42.97	39.65
63	68.44	51.29	42.97	39.65
64	68.44	51.29	42.97	39.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01 | Retireguard Rider | 3A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.40	11.63	10.55	9.25
26	15.46	11.74	10.57	9.30
27	15.49	11.94	10.69	9.44
28	15.77	12.15	10.83	9.59
29	16.06	12.37	11.00	9.76
30	16.35	12.59	11.15	9.91
31	16.81	12.96	11.38	10.18
32	17.34	13.38	11.64	10.45
33	17.93	13.83	11.96	10.77
34	18.57	14.33	12.28	11.12
35	19.50	15.04	12.80	11.63
36	20.74	15.99	13.59	12.37
37	22.41	17.30	14.64	13.35
38	24.56	18.94	16.00	14.60
39	27.04	20.86	17.57	16.05
40	29.81	22.99	19.33	17.66
41	33.40	25.77	21.59	19.79
42	37.35	28.83	24.07	22.12
43	41.72	32.22	26.81	24.72
44	46.55	35.98	29.85	27.59
45	51.87	40.09	33.18	30.74
46	56.34	43.25	35.96	33.28
47	60.30	45.78	37.99	35.06
48	64.88	48.99	40.81	37.66
49	69.03	51.94	43.39	40.02
50	73.24	54.88	45.98	42.42
51	73.24	54.88	45.98	42.42
52	73.24	54.88	45.98	42.42
53	73.24	54.88	45.98	42.42
54	73.24	54.88	45.98	42.42
55	73.24	54.88	45.98	42.42
56	73.24	54.88	45.98	42.42
57	73.24	54.88	45.98	42.42
58	73.24	54.88	45.98	42.42
59	73.24	54.88	45.98	42.42
60	73.24	54.88	45.98	42.42
61	73.24	54.88	45.98	42.42
62	73.24	54.88	45.98	42.42
63	73.24	54.88	45.98	42.42
64	73.24	54.88	45.98	42.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01 | Retireguard Rider | 2A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	26.11	20.68	18.74	16.57
26	26.38	20.87	18.82	16.69
27	26.69	21.07	18.94	16.83
28	26.99	21.29	19.06	16.97
29	27.35	21.55	19.21	17.15
30	27.70	21.78	19.24	17.31
31	28.06	22.00	19.30	17.39
32	28.53	22.28	19.36	17.55
33	29.09	22.64	19.46	17.74
34	29.74	23.06	19.62	18.00
35	30.87	23.85	20.08	18.53
36	32.50	25.18	21.15	19.54
37	34.79	27.03	22.66	20.95
38	37.85	29.46	24.64	22.80
39	41.37	32.27	26.93	24.93
40	45.29	35.40	29.49	27.32
41	50.58	39.78	33.00	30.63
42	56.39	44.61	36.86	34.30
43	62.82	49.95	41.13	38.34
44	69.94	55.87	45.85	42.82
45	77.75	62.36	51.05	47.75
46	85.05	67.58	55.56	51.90
47	92.26	72.41	59.60	55.49
48	99.77	77.74	64.23	59.73
49	106.70	82.58	68.45	63.61
50	113.68	87.45	72.73	67.50
51	113.68	87.45	72.73	67.50
52	113.68	87.45	72.73	67.50
53	113.68	87.45	72.73	67.50
54	113.68	87.45	72.73	67.50
55	113.68	87.45	72.73	67.50
56	113.68	87.45	72.73	67.50
57	113.68	87.45	72.73	67.50
58	113.68	87.45	72.73	67.50
59	113.68	87.45	72.73	67.50
60	113.68	87.45	72.73	67.50
61	113.68	87.45	72.73	67.50
62	113.68	87.45	72.73	67.50
63	113.68	87.45	72.73	67.50
64	113.68	87.45	72.73	67.50

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01 | Retireguard Rider | 1A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	36.75	27.32	24.59	21.22
26	37.65	27.96	25.03	21.66
27	38.58	28.61	25.48	22.11
28	39.52	29.28	25.95	22.58
29	40.53	29.99	26.46	23.08
30	41.50	30.68	26.95	23.57
31	43.41	32.00	27.78	24.46
32	45.45	33.42	28.70	25.43
33	47.64	34.95	29.70	26.47
34	49.98	36.58	30.80	27.60
35	53.15	38.83	32.40	29.18
36	56.20	41.09	34.28	30.90
37	60.44	44.21	36.88	33.27
38	65.99	48.29	40.27	36.37
39	72.42	53.02	44.19	39.94
40	79.58	58.28	48.56	43.91
41	89.60	65.73	54.75	49.62
42	100.64	73.94	61.59	55.93
43	112.86	83.03	69.15	62.90
44	126.39	93.09	77.54	70.64
45	141.26	104.17	86.75	79.14
46	147.17	108.18	90.30	82.37
47	153.43	112.12	93.61	85.27
48	159.17	115.97	97.06	88.40
49	163.81	119.01	99.83	90.90
50	168.43	122.05	102.59	93.41
51	168.43	122.05	102.59	93.41
52	168.43	122.05	102.59	93.41
53	168.43	122.05	102.59	93.41
54	168.43	122.05	102.59	93.41
55	168.43	122.05	102.59	93.41
56	168.43	122.05	102.59	93.41
57	168.43	122.05	102.59	93.41
58	168.43	122.05	102.59	93.41
59	168.43	122.05	102.59	93.41
60	168.43	122.05	102.59	93.41
61	168.43	122.05	102.59	93.41
62	168.43	122.05	102.59	93.41
63	168.43	122.05	102.59	93.41
64	168.43	122.05	102.59	93.41

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	12.02	8.63	8.21	7.42
26	12.33	8.91	8.39	7.61
27	12.65	9.20	8.58	7.79
28	12.97	9.48	8.77	7.97
29	13.31	9.78	8.98	8.16
30	13.64	10.12	9.18	8.35
31	14.03	10.42	9.38	8.57
32	14.46	10.76	9.61	8.81
33	14.93	11.13	9.86	9.08
34	15.45	11.53	10.15	9.37
35	16.21	12.11	10.58	9.80
36	17.25	12.89	11.28	10.42
37	18.65	13.92	12.19	11.27
38	20.45	15.26	13.36	12.34
39	22.52	16.79	14.70	13.57
40	24.83	18.50	16.21	14.94
41	27.46	20.48	17.96	16.54
42	30.36	22.65	19.88	18.29
43	33.57	25.06	22.02	20.23
44	37.11	27.71	24.36	22.37
45	40.99	30.63	26.95	24.71
46	45.24	33.60	29.74	27.16
47	48.93	35.83	31.75	28.80
48	53.32	38.90	34.64	31.34
49	57.42	41.73	37.32	33.69
50	61.55	44.58	40.03	36.05
51	61.55	44.58	40.03	36.05
52	61.55	44.58	40.03	36.05
53	61.55	44.58	40.03	36.05
54	61.55	44.58	40.03	36.05
55	61.55	44.58	40.03	36.05
56	61.55	44.58	40.03	36.05
57	61.55	44.58	40.03	36.05
58	61.55	44.58	40.03	36.05
59	61.55	44.58	40.03	36.05
60	61.55	44.58	40.03	36.05
61	61.55	44.58	40.03	36.05
62	61.55	44.58	40.03	36.05
63	61.55	44.58	40.03	36.05
64	61.55	44.58	40.03	36.05

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
10 Year Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.62	6.48	5.72	5.21
26	8.88	6.68	5.90	5.38
27	9.17	6.90	6.10	5.56
28	9.45	7.10	6.28	5.73
29	9.75	7.33	6.49	5.93
30	10.06	7.56	6.70	6.12
31	10.37	7.82	6.95	6.35
32	10.72	8.10	7.22	6.61
33	11.09	8.40	7.51	6.88
34	11.52	8.73	7.83	7.18
35	12.09	9.18	8.25	7.57
36	12.90	9.78	8.77	8.05
37	13.95	10.57	9.46	8.69
38	15.32	11.59	10.36	9.52
39	16.89	12.76	11.38	10.47
40	18.68	14.09	12.55	11.54
41	20.68	15.60	13.83	12.74
42	22.88	17.27	15.25	14.08
43	25.32	19.11	16.82	15.56
44	28.04	21.17	18.56	17.20
45	31.03	23.43	20.48	19.00
46	34.47	25.85	22.74	21.01
47	37.23	27.47	24.17	22.15
48	40.90	30.03	26.55	24.26
49	44.37	32.46	28.83	26.28
50	47.88	34.91	31.14	28.31
51	47.88	34.91	31.14	28.31
52	47.88	34.91	31.14	28.31
53	47.88	34.91	31.14	28.31
54	47.88	34.91	31.14	28.31
55	47.88	34.91	31.14	28.31
56	47.88	34.91	31.14	28.31
57	47.88	34.91	31.14	28.31
58	47.88	34.91	31.14	28.31
59	47.88	34.91	31.14	28.31
60	47.88	34.91	31.14	28.31
61	47.88	34.91	31.14	28.31
62	47.88	34.91	31.14	28.31
63	47.88	34.91	31.14	28.31
64	47.88	34.91	31.14	28.31

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	13.64	9.75	9.26	8.36
26	14.00	10.07	9.47	8.57
27	14.37	10.40	9.69	8.78
28	14.74	10.73	9.91	8.99
29	15.13	11.07	10.15	9.21
30	15.51	11.46	10.38	9.43
31	15.95	11.81	10.61	9.68
32	16.45	12.20	10.87	9.96
33	16.99	12.62	11.16	10.26
34	17.59	13.08	11.49	10.60
35	18.46	13.75	11.99	11.09
36	19.66	14.64	12.79	11.81
37	21.27	15.83	13.84	12.78
38	23.33	17.37	15.19	14.01
39	25.71	19.13	16.73	15.43
40	28.37	21.09	18.46	17.00
41	31.39	23.37	20.47	18.84
42	34.73	25.86	22.68	20.85
43	38.41	28.63	25.14	23.08
44	42.48	31.68	27.83	25.54
45	46.94	35.03	30.80	28.23
46	51.83	38.45	34.01	31.05
47	56.24	41.18	36.49	33.10
48	61.29	44.71	39.82	36.02
49	66.00	47.96	42.90	38.72
50	70.75	51.24	46.01	41.44
51	70.75	51.24	46.01	41.44
52	70.75	51.24	46.01	41.44
53	70.75	51.24	46.01	41.44
54	70.75	51.24	46.01	41.44
55	70.75	51.24	46.01	41.44
56	70.75	51.24	46.01	41.44
57	70.75	51.24	46.01	41.44
58	70.75	51.24	46.01	41.44
59	70.75	51.24	46.01	41.44
60	70.75	51.24	46.01	41.44
61	70.75	51.24	46.01	41.44
62	70.75	51.24	46.01	41.44
63	70.75	51.24	46.01	41.44
64	70.75	51.24	46.01	41.44

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
10 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	16.83	12.25	10.94	9.96
26	16.87	12.63	11.08	9.96
27	17.28	12.94	11.32	10.19
28	17.68	13.26	11.55	10.42
29	18.13	13.59	11.80	10.67
30	18.56	13.92	12.04	10.91
31	19.23	14.46	12.39	11.29
32	19.97	15.05	12.77	11.70
33	20.77	15.67	13.20	12.15
34	21.63	16.35	13.66	12.63
35	22.84	17.29	14.33	13.30
36	24.28	18.37	15.20	14.12
37	26.22	19.83	16.38	15.21
38	28.75	21.72	17.92	16.62
39	31.65	23.90	19.68	18.25
40	34.88	26.32	21.64	20.06
41	38.68	29.19	23.89	22.14
42	42.87	32.34	26.36	24.44
43	47.49	35.82	29.10	26.97
44	52.61	39.67	32.12	29.76
45	58.21	43.89	35.42	32.83
46	64.31	48.21	39.18	36.22
47	70.09	51.97	42.28	38.91
48	76.42	56.42	46.18	42.41
49	82.29	60.53	49.81	45.68
50	88.20	64.69	53.46	48.96
51	88.20	64.69	53.46	48.96
52	88.20	64.69	53.46	48.96
53	88.20	64.69	53.46	48.96
54	88.20	64.69	53.46	48.96
55	88.20	64.69	53.46	48.96
56	88.20	64.69	53.46	48.96
57	88.20	64.69	53.46	48.96
58	88.20	64.69	53.46	48.96
59	88.20	64.69	53.46	48.96
60	88.20	64.69	53.46	48.96
61	88.20	64.69	53.46	48.96
62	88.20	64.69	53.46	48.96
63	88.20	64.69	53.46	48.96
64	88.20	64.69	53.46	48.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
10 Year Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.90	13.03	11.63	10.58
26	17.98	13.43	11.78	10.58
27	18.41	13.76	12.03	10.82
28	18.84	14.11	12.27	11.07
29	19.32	14.46	12.55	11.34
30	19.78	14.81	12.80	11.59
31	20.50	15.40	13.18	12.00
32	21.28	16.02	13.58	12.44
33	22.14	16.69	14.04	12.93
34	23.06	17.42	14.54	13.43
35	24.36	18.42	15.25	14.16
36	25.90	19.58	16.18	15.02
37	27.98	21.15	17.45	16.19
38	30.68	23.16	19.09	17.70
39	33.78	25.49	20.98	19.45
40	37.25	28.09	23.08	21.38
41	41.30	31.14	25.48	23.62
42	45.79	34.51	28.12	26.06
43	50.74	38.25	31.05	28.77
44	56.21	42.37	34.29	31.77
45	62.20	46.89	37.82	35.04
46	68.74	51.51	41.84	38.68
47	74.99	55.61	45.25	41.64
48	81.77	60.37	49.41	45.38
49	88.05	64.77	53.29	48.87
50	94.38	69.22	57.21	52.39
51	94.38	69.22	57.21	52.39
52	94.38	69.22	57.21	52.39
53	94.38	69.22	57.21	52.39
54	94.38	69.22	57.21	52.39
55	94.38	69.22	57.21	52.39
56	94.38	69.22	57.21	52.39
57	94.38	69.22	57.21	52.39
58	94.38	69.22	57.21	52.39
59	94.38	69.22	57.21	52.39
60	94.38	69.22	57.21	52.39
61	94.38	69.22	57.21	52.39
62	94.38	69.22	57.21	52.39
63	94.38	69.22	57.21	52.39
64	94.38	69.22	57.21	52.39

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
10 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	29.02	22.06	19.41	17.37
26	29.64	22.51	19.71	17.70
27	30.27	22.96	20.02	18.02
28	30.91	23.43	20.35	18.38
29	31.61	23.93	20.71	18.75
30	32.28	24.41	21.04	19.12
31	33.20	25.06	21.35	19.56
32	34.23	25.79	21.74	20.07
33	35.37	26.60	22.19	20.64
34	36.62	27.50	22.70	21.27
35	38.47	28.82	23.58	22.23
36	40.42	30.34	24.79	23.37
37	43.21	32.49	26.51	24.97
38	46.94	35.32	28.78	27.11
39	51.24	38.59	31.41	29.57
40	56.05	42.25	34.35	32.33
41	61.79	46.74	37.85	35.58
42	68.08	51.68	41.71	39.13
43	75.03	57.14	45.95	43.06
44	82.70	63.15	50.64	47.40
45	91.10	69.75	55.77	52.16
46	101.60	77.19	62.22	57.94
47	112.28	84.44	68.31	63.35
48	123.18	92.16	75.03	69.36
49	133.38	99.29	81.29	74.98
50	143.65	106.50	87.60	80.63
51	143.65	106.50	87.60	80.63
52	143.65	106.50	87.60	80.63
53	143.65	106.50	87.60	80.63
54	143.65	106.50	87.60	80.63
55	143.65	106.50	87.60	80.63
56	143.65	106.50	87.60	80.63
57	143.65	106.50	87.60	80.63
58	143.65	106.50	87.60	80.63
59	143.65	106.50	87.60	80.63
60	143.65	106.50	87.60	80.63
61	143.65	106.50	87.60	80.63
62	143.65	106.50	87.60	80.63
63	143.65	106.50	87.60	80.63
64	143.65	106.50	87.60	80.63

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01 | Retireguard Rider | 1A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	43.39	31.18	27.40	24.22
26	45.08	32.35	28.26	25.11
27	46.78	33.53	29.14	26.02
28	48.49	34.71	30.03	26.93
29	50.28	35.95	30.97	27.89
30	52.02	37.16	31.88	28.81
31	55.54	39.56	33.57	30.67
32	59.23	42.08	35.36	32.62
33	63.10	44.74	37.26	34.67
34	67.17	47.54	39.28	36.83
35	72.39	51.14	41.95	39.61
36	76.58	54.13	44.40	41.85
37	82.40	58.27	47.80	44.97
38	90.03	63.69	52.23	49.07
39	98.86	69.95	57.36	53.81
40	108.69	76.93	63.07	59.10
41	121.43	86.06	70.43	65.73
42	135.49	96.14	78.53	73.05
43	151.01	107.26	87.49	81.12
44	168.19	119.57	97.40	90.05
45	187.03	133.09	108.28	99.84
46	197.25	140.04	114.58	105.39
47	208.42	147.32	120.99	110.94
48	218.59	154.21	127.30	116.48
49	227.29	160.06	132.77	121.25
50	236.02	165.92	138.25	126.03
51	236.02	165.92	138.25	126.03
52	236.02	165.92	138.25	126.03
53	236.02	165.92	138.25	126.03
54	236.02	165.92	138.25	126.03
55	236.02	165.92	138.25	126.03
56	236.02	165.92	138.25	126.03
57	236.02	165.92	138.25	126.03
58	236.02	165.92	138.25	126.03
59	236.02	165.92	138.25	126.03
60	236.02	165.92	138.25	126.03
61	236.02	165.92	138.25	126.03
62	236.02	165.92	138.25	126.03
63	236.02	165.92	138.25	126.03
64	236.02	165.92	138.25	126.03

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.63	11.12	11.01	9.93
26	15.95	11.42	11.20	10.12
27	16.29	11.74	11.41	10.31
28	16.63	12.07	11.62	10.52
29	17.00	12.41	11.85	10.74
30	17.36	12.78	12.07	10.95
31	17.78	13.13	12.29	11.20
32	18.25	13.51	12.55	11.48
33	18.79	13.94	12.85	11.80
34	19.39	14.40	13.18	12.16
35	20.29	15.10	13.72	12.69
36	21.48	15.98	14.53	13.42
37	23.12	17.20	15.63	14.42
38	25.24	18.77	17.05	15.73
39	27.70	20.59	18.70	17.23
40	30.44	22.62	20.53	18.91
41	33.57	24.96	22.66	20.84
42	37.00	27.55	25.01	22.97
43	40.78	30.40	27.60	25.33
44	44.96	33.55	30.45	27.93
45	49.54	36.99	33.58	30.78
46	53.05	39.41	35.80	32.71
47	56.03	41.12	37.27	33.84
48	59.60	43.58	39.52	35.80
49	62.79	45.74	41.51	37.51
50	65.99	47.91	43.51	39.24
51	65.99	47.91	43.51	39.24
52	65.99	47.91	43.51	39.24
53	65.99	47.91	43.51	39.24
54	65.99	47.91	43.51	39.24
55	65.99	47.91	43.51	39.24
56	65.99	47.91	43.51	39.24
57	65.99	47.91	43.51	39.24
58	65.99	47.91	43.51	39.24
59	65.99	47.91	43.51	39.24
60	65.99	47.91	43.51	39.24
61	65.99	47.91	43.51	39.24
62	65.99	47.91	43.51	39.24
63	65.99	47.91	43.51	39.24
64	65.99	47.91	43.51	39.24

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.11	8.25	7.53	6.83
26	11.40	8.47	7.75	7.03
27	11.71	8.71	7.98	7.24
28	12.01	8.95	8.20	7.45
29	12.35	9.20	8.44	7.67
30	12.70	9.47	8.70	7.90
31	13.05	9.76	9.00	8.19
32	13.45	10.09	9.33	8.51
33	13.88	10.43	9.69	8.85
34	14.37	10.82	10.08	9.22
35	15.06	11.37	10.61	9.71
36	15.98	12.05	11.22	10.28
37	17.22	12.98	12.05	11.05
38	18.84	14.19	13.14	12.05
39	20.72	15.58	14.40	13.21
40	22.84	17.17	15.82	14.52
41	25.19	18.95	17.38	15.99
42	27.82	20.94	19.10	17.62
43	30.70	23.13	21.01	19.41
44	33.91	25.57	23.13	21.40
45	37.45	28.25	25.46	23.59
46	40.39	30.29	27.34	25.24
47	42.66	31.55	28.38	26.03
48	45.72	33.66	30.31	27.74
49	48.53	35.59	32.08	29.28
50	51.33	37.51	33.86	30.81
51	51.33	37.51	33.86	30.81
52	51.33	37.51	33.86	30.81
53	51.33	37.51	33.86	30.81
54	51.33	37.51	33.86	30.81
55	51.33	37.51	33.86	30.81
56	51.33	37.51	33.86	30.81
57	51.33	37.51	33.86	30.81
58	51.33	37.51	33.86	30.81
59	51.33	37.51	33.86	30.81
60	51.33	37.51	33.86	30.81
61	51.33	37.51	33.86	30.81
62	51.33	37.51	33.86	30.81
63	51.33	37.51	33.86	30.81
64	51.33	37.51	33.86	30.81

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	17.79	12.61	12.48	11.24
26	18.16	12.96	12.70	11.46
27	18.55	13.32	12.94	11.68
28	18.94	13.70	13.19	11.92
29	19.37	14.09	13.45	12.17
30	19.78	14.52	13.70	12.41
31	20.26	14.92	13.95	12.70
32	20.81	15.36	14.25	13.02
33	21.43	15.85	14.60	13.39
34	22.12	16.38	14.98	13.80
35	23.15	17.18	15.60	14.41
36	24.52	18.20	16.53	15.25
37	26.40	19.60	17.79	16.40
38	28.84	21.40	19.43	17.91
39	31.67	23.50	21.32	19.63
40	34.82	25.83	23.43	21.56
41	38.41	28.52	25.87	23.78
42	42.36	31.49	28.57	26.23
43	46.70	34.77	31.55	28.94
44	51.51	38.39	34.83	31.93
45	56.77	42.35	38.43	35.21
46	60.81	45.13	40.98	37.43
47	64.40	47.26	42.84	38.90
48	68.50	50.09	45.42	41.15
49	72.17	52.57	47.71	43.12
50	75.85	55.07	50.01	45.10
51	75.85	55.07	50.01	45.10
52	75.85	55.07	50.01	45.10
53	75.85	55.07	50.01	45.10
54	75.85	55.07	50.01	45.10
55	75.85	55.07	50.01	45.10
56	75.85	55.07	50.01	45.10
57	75.85	55.07	50.01	45.10
58	75.85	55.07	50.01	45.10
59	75.85	55.07	50.01	45.10
60	75.85	55.07	50.01	45.10
61	75.85	55.07	50.01	45.10
62	75.85	55.07	50.01	45.10
63	75.85	55.07	50.01	45.10
64	75.85	55.07	50.01	45.10

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	21.90	15.95	14.84	13.21
26	21.96	16.35	14.95	13.39
27	22.38	16.67	15.19	13.65
28	22.80	17.00	15.43	13.90
29	23.27	17.36	15.71	14.17
30	23.72	17.71	15.96	14.43
31	24.48	18.33	16.36	14.89
32	25.32	19.02	16.82	15.38
33	26.25	19.76	17.33	15.93
34	27.26	20.57	17.88	16.52
35	28.70	21.70	18.72	17.37
36	30.35	22.92	19.72	18.30
37	32.62	24.63	21.13	19.60
38	35.59	26.86	22.99	21.31
39	39.04	29.43	25.14	23.29
40	42.88	32.30	27.52	25.49
41	47.38	35.70	30.25	28.02
42	52.34	39.44	33.26	30.80
43	57.82	43.57	36.58	33.87
44	63.87	48.13	40.24	37.26
45	70.49	53.13	44.25	40.97
46	75.53	56.65	47.25	43.68
47	80.28	59.66	49.65	45.71
48	85.39	63.20	52.68	48.45
49	89.97	66.35	55.40	50.86
50	94.56	69.52	58.13	53.30
51	94.56	69.52	58.13	53.30
52	94.56	69.52	58.13	53.30
53	94.56	69.52	58.13	53.30
54	94.56	69.52	58.13	53.30
55	94.56	69.52	58.13	53.30
56	94.56	69.52	58.13	53.30
57	94.56	69.52	58.13	53.30
58	94.56	69.52	58.13	53.30
59	94.56	69.52	58.13	53.30
60	94.56	69.52	58.13	53.30
61	94.56	69.52	58.13	53.30
62	94.56	69.52	58.13	53.30
63	94.56	69.52	58.13	53.30
64	94.56	69.52	58.13	53.30

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.35	16.98	15.80	14.15
26	23.42	17.41	15.91	14.25
27	23.86	17.76	16.17	14.51
28	24.32	18.11	16.44	14.79
29	24.82	18.50	16.73	15.08
30	25.29	18.87	17.00	15.36
31	26.11	19.53	17.43	15.84
32	27.01	20.27	17.92	16.38
33	28.01	21.07	18.46	16.96
34	29.08	21.93	19.05	17.60
35	30.63	23.13	19.95	18.50
36	32.39	24.45	21.02	19.50
37	34.82	26.27	22.53	20.89
38	38.01	28.66	24.52	22.72
39	41.69	31.42	26.81	24.83
40	45.80	34.49	29.36	27.19
41	50.62	38.13	32.28	29.89
42	55.93	42.11	35.50	32.88
43	61.79	46.54	39.05	36.15
44	68.26	51.42	42.98	39.79
45	75.35	56.77	47.26	43.76
46	80.74	60.53	50.48	46.66
47	85.91	63.84	53.14	48.91
48	91.37	67.63	56.37	51.85
49	96.28	71.00	59.29	54.42
50	101.17	74.38	62.20	57.03
51	101.17	74.38	62.20	57.03
52	101.17	74.38	62.20	57.03
53	101.17	74.38	62.20	57.03
54	101.17	74.38	62.20	57.03
55	101.17	74.38	62.20	57.03
56	101.17	74.38	62.20	57.03
57	101.17	74.38	62.20	57.03
58	101.17	74.38	62.20	57.03
59	101.17	74.38	62.20	57.03
60	101.17	74.38	62.20	57.03
61	101.17	74.38	62.20	57.03
62	101.17	74.38	62.20	57.03
63	101.17	74.38	62.20	57.03
64	101.17	74.38	62.20	57.03

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	38.29	29.04	26.68	23.83
26	38.87	29.45	26.95	24.15
27	39.49	29.89	27.24	24.48
28	40.12	30.33	27.53	24.84
29	40.83	30.84	27.88	25.22
30	41.50	31.32	28.21	25.59
31	42.51	32.02	28.51	26.09
32	43.67	32.84	28.92	26.67
33	44.96	33.77	29.40	27.33
34	46.40	34.79	29.98	28.08
35	48.58	36.37	31.03	29.27
36	50.76	38.05	32.40	30.53
37	53.98	40.53	34.42	32.41
38	58.33	43.86	37.14	34.97
39	63.40	47.72	40.33	37.95
40	69.04	52.02	43.88	41.25
41	75.83	57.35	48.13	45.20
42	83.28	63.20	52.81	49.51
43	91.49	69.66	57.96	54.28
44	100.55	76.79	63.65	59.53
45	110.44	84.57	69.86	65.27
46	119.32	90.78	75.13	69.99
47	128.46	96.87	80.13	74.37
48	137.53	103.16	85.54	79.17
49	145.76	108.79	90.39	83.46
50	154.02	114.46	95.25	87.78
51	154.02	114.46	95.25	87.78
52	154.02	114.46	95.25	87.78
53	154.02	114.46	95.25	87.78
54	154.02	114.46	95.25	87.78
55	154.02	114.46	95.25	87.78
56	154.02	114.46	95.25	87.78
57	154.02	114.46	95.25	87.78
58	154.02	114.46	95.25	87.78
59	154.02	114.46	95.25	87.78
60	154.02	114.46	95.25	87.78
61	154.02	114.46	95.25	87.78
62	154.02	114.46	95.25	87.78
63	154.02	114.46	95.25	87.78
64	154.02	114.46	95.25	87.78

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	57.43	41.17	37.84	33.39
26	59.30	42.46	38.81	34.43
27	61.20	43.77	39.81	35.49
28	63.12	45.09	40.82	36.56
29	65.14	46.49	41.90	37.68
30	67.11	47.85	42.94	38.78
31	71.32	50.73	45.01	41.11
32	75.74	53.76	47.23	43.56
33	80.41	56.96	49.60	46.15
34	85.33	60.35	52.12	48.88
35	91.71	64.76	55.52	52.44
36	96.42	68.13	58.32	54.98
37	103.17	72.93	62.34	58.67
38	112.14	79.30	67.70	63.60
39	122.55	86.69	73.91	69.33
40	134.15	94.93	80.83	75.71
41	149.29	105.79	89.80	83.79
42	165.95	117.75	99.69	92.69
43	184.35	130.95	110.60	102.50
44	204.70	145.57	122.66	113.34
45	227.00	161.59	135.88	125.21
46	233.05	165.62	139.37	128.19
47	240.16	170.05	143.01	131.21
48	245.65	173.67	146.15	133.88
49	249.38	176.02	148.24	135.55
50	253.04	178.33	150.29	137.20
51	253.04	178.33	150.29	137.20
52	253.04	178.33	150.29	137.20
53	253.04	178.33	150.29	137.20
54	253.04	178.33	150.29	137.20
55	253.04	178.33	150.29	137.20
56	253.04	178.33	150.29	137.20
57	253.04	178.33	150.29	137.20
58	253.04	178.33	150.29	137.20
59	253.04	178.33	150.29	137.20
60	253.04	178.33	150.29	137.20
61	253.04	178.33	150.29	137.20
62	253.04	178.33	150.29	137.20
63	253.04	178.33	150.29	137.20
64	253.04	178.33	150.29	137.20

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	15.91	11.31	11.21	10.10
26	16.28	11.66	11.42	10.32
27	16.65	11.99	11.66	10.55
28	17.04	12.36	11.89	10.76
29	17.45	12.71	12.15	11.01
30	17.85	13.13	12.39	11.24
31	18.31	13.51	12.65	11.52
32	18.85	13.94	12.95	11.83
33	19.44	14.40	13.27	12.19
34	20.09	14.91	13.65	12.57
35	21.06	15.65	14.23	13.15
36	22.37	16.64	15.11	13.96
37	24.14	17.95	16.31	15.04
38	26.44	19.65	17.85	16.45
39	29.09	21.61	19.62	18.07
40	32.05	23.80	21.60	19.88
41	35.45	26.36	23.93	22.00
42	39.21	29.18	26.49	24.32
43	43.35	32.28	29.31	26.89
44	47.91	35.72	32.44	29.73
45	52.92	39.49	35.87	32.85
46	57.06	42.35	38.49	35.14
47	60.72	44.56	40.39	36.68
48	64.95	47.47	43.06	38.99
49	68.76	50.09	45.44	41.07
50	72.59	52.70	47.85	43.16
51	72.59	52.70	47.85	43.16
52	72.59	52.70	47.85	43.16
53	72.59	52.70	47.85	43.16
54	72.59	52.70	47.85	43.16
55	72.59	52.70	47.85	43.16
56	72.59	52.70	47.85	43.16
57	72.59	52.70	47.85	43.16
58	72.59	52.70	47.85	43.16
59	72.59	52.70	47.85	43.16
60	72.59	52.70	47.85	43.16
61	72.59	52.70	47.85	43.16
62	72.59	52.70	47.85	43.16
63	72.59	52.70	47.85	43.16
64	72.59	52.70	47.85	43.16

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	11.31	8.40	7.66	6.94
26	11.63	8.64	7.89	7.16
27	11.97	8.90	8.14	7.39
28	12.30	9.15	8.38	7.61
29	12.66	9.43	8.65	7.86
30	13.05	9.71	8.93	8.11
31	13.44	10.04	9.25	8.42
32	13.87	10.39	9.61	8.77
33	14.34	10.77	10.00	9.13
34	14.88	11.19	10.42	9.52
35	15.62	11.78	10.98	10.06
36	16.63	12.53	11.66	10.68
37	17.98	13.54	12.56	11.51
38	19.73	14.84	13.74	12.60
39	21.75	16.35	15.09	13.84
40	24.03	18.05	16.63	15.25
41	26.61	19.99	18.33	16.85
42	29.46	22.16	20.22	18.63
43	32.61	24.54	22.30	20.58
44	36.13	27.22	24.62	22.77
45	39.98	30.14	27.16	25.17
46	43.42	32.54	29.36	27.10
47	46.22	34.18	30.74	28.20
48	49.81	36.67	33.02	30.21
49	53.13	38.97	35.13	32.05
50	56.47	41.26	37.24	33.91
51	56.47	41.26	37.24	33.91
52	56.47	41.26	37.24	33.91
53	56.47	41.26	37.24	33.91
54	56.47	41.26	37.24	33.91
55	56.47	41.26	37.24	33.91
56	56.47	41.26	37.24	33.91
57	56.47	41.26	37.24	33.91
58	56.47	41.26	37.24	33.91
59	56.47	41.26	37.24	33.91
60	56.47	41.26	37.24	33.91
61	56.47	41.26	37.24	33.91
62	56.47	41.26	37.24	33.91
63	56.47	41.26	37.24	33.91
64	56.47	41.26	37.24	33.91

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	18.12	12.83	12.71	11.44
26	18.54	13.23	12.96	11.69
27	18.97	13.61	13.23	11.95
28	19.41	14.03	13.50	12.20
29	19.88	14.44	13.79	12.48
30	20.34	14.92	14.07	12.75
31	20.87	15.36	14.37	13.07
32	21.49	15.85	14.71	13.43
33	22.17	16.38	15.08	13.84
34	22.92	16.97	15.52	14.28
35	24.03	17.82	16.18	14.94
36	25.54	18.95	17.20	15.87
37	27.58	20.46	18.57	17.12
38	30.22	22.42	20.34	18.74
39	33.27	24.67	22.38	20.60
40	36.67	27.18	24.66	22.68
41	40.58	30.13	27.33	25.11
42	44.90	33.37	30.28	27.78
43	49.65	36.93	33.52	30.74
44	54.90	40.89	37.12	34.00
45	60.66	45.22	41.06	37.59
46	65.42	48.51	44.07	40.22
47	69.79	51.22	46.43	42.16
48	74.65	54.56	49.49	44.82
49	79.03	57.57	52.23	47.21
50	83.44	60.58	55.00	49.61
51	83.44	60.58	55.00	49.61
52	83.44	60.58	55.00	49.61
53	83.44	60.58	55.00	49.61
54	83.44	60.58	55.00	49.61
55	83.44	60.58	55.00	49.61
56	83.44	60.58	55.00	49.61
57	83.44	60.58	55.00	49.61
58	83.44	60.58	55.00	49.61
59	83.44	60.58	55.00	49.61
60	83.44	60.58	55.00	49.61
61	83.44	60.58	55.00	49.61
62	83.44	60.58	55.00	49.61
63	83.44	60.58	55.00	49.61
64	83.44	60.58	55.00	49.61

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	22.35	16.24	15.12	13.65
26	22.43	16.68	15.26	13.71
27	22.89	17.05	15.53	13.94
28	23.38	17.42	15.82	14.23
29	23.89	17.82	16.12	14.53
30	24.39	18.21	16.41	14.83
31	25.24	18.90	16.86	15.33
32	26.16	19.64	17.36	15.87
33	27.17	20.44	17.91	16.46
34	28.26	21.31	18.52	17.10
35	29.80	22.51	19.42	18.01
36	31.62	23.88	20.54	19.04
37	34.09	25.73	22.07	20.45
38	37.31	28.14	24.07	22.31
39	41.03	30.92	26.38	24.44
40	45.17	34.02	28.97	26.83
41	50.08	37.73	31.95	29.58
42	55.50	41.80	35.23	32.63
43	61.47	46.31	38.86	35.99
44	68.09	51.30	42.87	39.70
45	75.33	56.76	47.25	43.76
46	81.27	60.92	50.80	46.94
47	86.99	64.63	53.78	49.52
48	93.05	68.86	57.41	52.78
49	98.51	72.65	60.65	55.70
50	104.01	76.47	63.91	58.63
51	104.01	76.47	63.91	58.63
52	104.01	76.47	63.91	58.63
53	104.01	76.47	63.91	58.63
54	104.01	76.47	63.91	58.63
55	104.01	76.47	63.91	58.63
56	104.01	76.47	63.91	58.63
57	104.01	76.47	63.91	58.63
58	104.01	76.47	63.91	58.63
59	104.01	76.47	63.91	58.63
60	104.01	76.47	63.91	58.63
61	104.01	76.47	63.91	58.63
62	104.01	76.47	63.91	58.63
63	104.01	76.47	63.91	58.63
64	104.01	76.47	63.91	58.63

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	23.85	17.30	16.10	14.50
26	23.91	17.77	16.25	14.58
27	24.41	18.16	16.54	14.84
28	24.94	18.56	16.84	15.14
29	25.49	18.98	17.17	15.47
30	26.02	19.40	17.48	15.79
31	26.92	20.13	17.96	16.32
32	27.91	20.94	18.50	16.90
33	28.99	21.79	19.09	17.54
34	30.15	22.71	19.73	18.22
35	31.81	24.01	20.70	19.19
36	33.75	25.47	21.89	20.29
37	36.39	27.45	23.53	21.80
38	39.84	30.02	25.68	23.79
39	43.82	33.01	28.15	26.07
40	48.24	36.32	30.92	28.63
41	53.51	40.28	34.10	31.57
42	59.31	44.65	37.62	34.82
43	65.70	49.48	41.51	38.43
44	72.78	54.81	45.79	42.41
45	80.52	60.66	50.48	46.73
46	86.88	65.12	54.28	50.16
47	93.08	69.16	57.54	53.00
48	99.56	73.69	61.42	56.48
49	105.41	77.74	64.89	59.60
50	111.29	81.83	68.38	62.74
51	111.29	81.83	68.38	62.74
52	111.29	81.83	68.38	62.74
53	111.29	81.83	68.38	62.74
54	111.29	81.83	68.38	62.74
55	111.29	81.83	68.38	62.74
56	111.29	81.83	68.38	62.74
57	111.29	81.83	68.38	62.74
58	111.29	81.83	68.38	62.74
59	111.29	81.83	68.38	62.74
60	111.29	81.83	68.38	62.74
61	111.29	81.83	68.38	62.74
62	111.29	81.83	68.38	62.74
63	111.29	81.83	68.38	62.74
64	111.29	81.83	68.38	62.74

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	39.03	29.59	27.19	24.27
26	39.71	30.08	27.52	24.66
27	40.41	30.59	27.87	25.04
28	41.15	31.10	28.22	25.45
29	41.95	31.68	28.64	25.90
30	42.72	32.23	29.02	26.33
31	43.85	33.03	29.39	26.89
32	45.13	33.93	29.86	27.55
33	46.56	34.95	30.43	28.28
34	48.13	36.06	31.08	29.10
35	50.49	37.77	32.22	30.39
36	52.92	39.66	33.75	31.80
37	56.44	42.37	35.97	33.88
38	61.18	45.98	38.93	36.65
39	66.66	50.16	42.38	39.87
40	72.78	54.83	46.23	43.47
41	80.19	60.64	50.88	47.78
42	88.35	67.03	55.99	52.50
43	97.33	74.09	61.63	57.71
44	107.24	81.88	67.85	63.46
45	118.08	90.41	74.65	69.75
46	128.46	97.69	80.87	75.30
47	139.25	104.97	86.87	80.60
48	149.88	112.40	93.21	86.26
49	159.61	119.14	98.96	91.39
50	169.41	125.92	104.77	96.57
51	169.41	125.92	104.77	96.57
52	169.41	125.92	104.77	96.57
53	169.41	125.92	104.77	96.57
54	169.41	125.92	104.77	96.57
55	169.41	125.92	104.77	96.57
56	169.41	125.92	104.77	96.57
57	169.41	125.92	104.77	96.57
58	169.41	125.92	104.77	96.57
59	169.41	125.92	104.77	96.57
60	169.41	125.92	104.77	96.57
61	169.41	125.92	104.77	96.57
62	169.41	125.92	104.77	96.57
63	169.41	125.92	104.77	96.57
64	169.41	125.92	104.77	96.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	58.56	41.97	38.57	34.03
26	60.60	43.38	39.65	35.16
27	62.67	44.81	40.75	36.32
28	64.76	46.25	41.86	37.49
29	66.95	47.77	43.04	38.71
30	69.09	49.25	44.19	39.91
31	73.59	52.34	46.44	42.40
32	78.33	55.58	48.82	45.03
33	83.31	59.01	51.37	47.79
34	88.56	62.62	54.07	50.71
35	95.33	67.30	57.69	54.49
36	100.56	71.04	60.80	57.31
37	107.93	76.28	65.19	61.35
38	117.66	83.18	71.00	66.70
39	128.92	91.18	77.72	72.90
40	141.47	100.08	85.21	79.81
41	157.96	111.92	94.99	88.63
42	176.15	124.96	105.78	98.34
43	196.22	139.37	117.69	109.06
44	218.44	155.31	130.86	120.91
45	242.81	172.82	145.30	133.89
46	250.71	178.13	149.88	137.86
47	259.91	184.02	154.76	141.99
48	267.34	188.99	159.06	145.68
49	272.86	192.59	162.21	148.31
50	278.34	196.16	165.33	150.91
51	278.34	196.16	165.33	150.91
52	278.34	196.16	165.33	150.91
53	278.34	196.16	165.33	150.91
54	278.34	196.16	165.33	150.91
55	278.34	196.16	165.33	150.91
56	278.34	196.16	165.33	150.91
57	278.34	196.16	165.33	150.91
58	278.34	196.16	165.33	150.91
59	278.34	196.16	165.33	150.91
60	278.34	196.16	165.33	150.91
61	278.34	196.16	165.33	150.91
62	278.34	196.16	165.33	150.91
63	278.34	196.16	165.33	150.91
64	278.34	196.16	165.33	150.91

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.06	0.77	0.68	0.58
26	1.08	0.78	0.69	0.60
27	1.10	0.80	0.71	0.61
28	1.13	0.82	0.72	0.62
29	1.15	0.84	0.74	0.64
30	1.19	0.86	0.77	0.67
31	1.21	0.88	0.78	0.69
32	1.23	0.90	0.80	0.70
33	1.25	0.92	0.81	0.73
34	1.28	0.95	0.82	0.76
35	1.33	0.99	0.89	0.83
36	1.42	1.06	0.95	0.85
37	1.53	1.14	1.03	0.93
38	1.68	1.26	1.14	1.03
39	1.86	1.39	1.27	1.14
40	2.07	1.56	1.42	1.28
41	2.32	1.74	1.60	1.45
42	2.60	1.96	1.80	1.65
43	2.90	2.19	2.02	1.87
44	3.25	2.46	2.28	2.11
45	3.62	2.75	2.56	2.38
46	4.03	3.04	2.82	2.62
47	4.39	3.31	3.06	2.83
48	4.74	3.56	3.28	3.03
49	5.11	3.81	3.52	3.24
50	5.45	4.05	3.74	3.44
51	5.45	4.05	3.74	3.44
52	5.45	4.05	3.74	3.44
53	5.45	4.05	3.74	3.44
54	5.45	4.05	3.74	3.44
55	5.45	4.05	3.74	3.44
56	5.45	4.05	3.74	3.44
57	5.45	4.05	3.74	3.44
58	5.45	4.05	3.74	3.44
59	5.45	4.05	3.74	3.44
60	5.45	4.05	3.74	3.44
61	5.45	4.05	3.74	3.44
62	5.45	4.05	3.74	3.44
63	5.45	4.05	3.74	3.44
64	5.45	4.05	3.74	3.44

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.26	0.19	0.17	0.14
26	0.27	0.19	0.17	0.15
27	0.27	0.20	0.18	0.15
28	0.28	0.20	0.18	0.16
29	0.28	0.21	0.18	0.16
30	0.29	0.21	0.19	0.17
31	0.30	0.22	0.19	0.17
32	0.31	0.23	0.20	0.17
33	0.31	0.23	0.21	0.18
34	0.32	0.23	0.21	0.19
35	0.33	0.25	0.22	0.20
36	0.36	0.27	0.24	0.21
37	0.39	0.29	0.26	0.23
38	0.44	0.32	0.29	0.26
39	0.48	0.36	0.32	0.29
40	0.55	0.40	0.36	0.33
41	0.62	0.46	0.41	0.37
42	0.70	0.53	0.46	0.43
43	0.80	0.60	0.52	0.49
44	0.90	0.68	0.59	0.54
45	1.02	0.78	0.67	0.62
46	1.14	0.85	0.74	0.69
47	1.24	0.93	0.80	0.75
48	1.34	1.01	0.86	0.81
49	1.45	1.08	0.94	0.86
50	1.56	1.16	1.00	0.92
51	1.56	1.16	1.00	0.92
52	1.56	1.16	1.00	0.92
53	1.56	1.16	1.00	0.92
54	1.56	1.16	1.00	0.92
55	1.56	1.16	1.00	0.92
56	1.56	1.16	1.00	0.92
57	1.56	1.16	1.00	0.92
58	1.56	1.16	1.00	0.92
59	1.56	1.16	1.00	0.92
60	1.56	1.16	1.00	0.92
61	1.56	1.16	1.00	0.92
62	1.56	1.16	1.00	0.92
63	1.56	1.16	1.00	0.92
64	1.56	1.16	1.00	0.92

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Male

Own Occupation Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.21	0.87	0.77	0.66
26	1.23	0.89	0.78	0.68
27	1.25	0.91	0.81	0.69
28	1.28	0.93	0.82	0.71
29	1.31	0.95	0.84	0.73
30	1.35	0.98	0.87	0.76
31	1.37	1.00	0.89	0.78
32	1.40	1.02	0.91	0.80
33	1.42	1.05	0.92	0.83
34	1.45	1.08	0.93	0.86
35	1.51	1.13	1.01	0.94
36	1.61	1.20	1.08	0.97
37	1.74	1.30	1.17	1.06
38	1.91	1.43	1.30	1.17
39	2.11	1.58	1.44	1.30
40	2.35	1.77	1.61	1.46
41	2.64	1.98	1.82	1.65
42	2.95	2.23	2.04	1.88
43	3.29	2.49	2.30	2.12
44	3.69	2.79	2.59	2.40
45	4.11	3.12	2.91	2.70
46	4.58	3.46	3.21	2.98
47	4.99	3.76	3.48	3.22
48	5.39	4.04	3.73	3.44
49	5.81	4.33	4.00	3.68
50	6.19	4.60	4.25	3.91
51	6.19	4.60	4.25	3.91
52	6.19	4.60	4.25	3.91
53	6.19	4.60	4.25	3.91
54	6.19	4.60	4.25	3.91
55	6.19	4.60	4.25	3.91
56	6.19	4.60	4.25	3.91
57	6.19	4.60	4.25	3.91
58	6.19	4.60	4.25	3.91
59	6.19	4.60	4.25	3.91
60	6.19	4.60	4.25	3.91
61	6.19	4.60	4.25	3.91
62	6.19	4.60	4.25	3.91
63	6.19	4.60	4.25	3.91
64	6.19	4.60	4.25	3.91

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.86	1.39	1.24	1.08
26	1.89	1.41	1.26	1.10
27	1.92	1.44	1.28	1.12
28	1.96	1.46	1.31	1.14
29	1.99	1.49	1.33	1.17
30	2.05	1.54	1.38	1.21
31	2.08	1.56	1.40	1.23
32	2.11	1.59	1.43	1.26
33	2.14	1.62	1.46	1.29
34	2.18	1.65	1.49	1.33
35	2.26	1.72	1.55	1.38
36	2.40	1.82	1.65	1.48
37	2.60	1.97	1.79	1.61
38	2.86	2.16	1.97	1.77
39	3.15	2.39	2.18	1.97
40	3.50	2.65	2.42	2.20
41	3.93	2.97	2.73	2.49
42	4.40	3.33	3.07	2.81
43	4.94	3.73	3.45	3.17
44	5.53	4.18	3.87	3.58
45	6.18	4.68	4.35	4.04
46	6.93	5.22	4.85	4.49
47	7.62	5.70	5.29	4.89
48	8.27	6.17	5.71	5.26
49	8.96	6.67	6.16	5.67
50	9.60	7.12	6.58	6.04
51	9.60	7.12	6.58	6.04
52	9.60	7.12	6.58	6.04
53	9.60	7.12	6.58	6.04
54	9.60	7.12	6.58	6.04
55	9.60	7.12	6.58	6.04
56	9.60	7.12	6.58	6.04
57	9.60	7.12	6.58	6.04
58	9.60	7.12	6.58	6.04
59	9.60	7.12	6.58	6.04
60	9.60	7.12	6.58	6.04
61	9.60	7.12	6.58	6.04
62	9.60	7.12	6.58	6.04
63	9.60	7.12	6.58	6.04
64	9.60	7.12	6.58	6.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.99	1.48	1.32	1.15
26	2.02	1.51	1.35	1.17
27	2.06	1.54	1.37	1.20
28	2.09	1.56	1.40	1.22
29	2.13	1.60	1.43	1.25
30	2.19	1.65	1.47	1.29
31	2.22	1.67	1.50	1.32
32	2.25	1.70	1.53	1.35
33	2.29	1.73	1.56	1.38
34	2.33	1.77	1.60	1.42
35	2.42	1.84	1.66	1.48
36	2.57	1.95	1.77	1.58
37	2.78	2.11	1.91	1.72
38	3.05	2.31	2.11	1.90
39	3.37	2.55	2.33	2.10
40	3.75	2.84	2.60	2.35
41	4.20	3.18	2.92	2.66
42	4.71	3.57	3.28	3.01
43	5.29	4.00	3.69	3.40
44	5.91	4.48	4.15	3.84
45	6.62	5.00	4.65	4.32
46	7.42	5.58	5.18	4.80
47	8.14	6.10	5.66	5.23
48	8.85	6.60	6.11	5.64
49	9.59	7.13	6.59	6.07
50	10.27	7.62	7.04	6.47
51	10.27	7.62	7.04	6.47
52	10.27	7.62	7.04	6.47
53	10.27	7.62	7.04	6.47
54	10.27	7.62	7.04	6.47
55	10.27	7.62	7.04	6.47
56	10.27	7.62	7.04	6.47
57	10.27	7.62	7.04	6.47
58	10.27	7.62	7.04	6.47
59	10.27	7.62	7.04	6.47
60	10.27	7.62	7.04	6.47
61	10.27	7.62	7.04	6.47
62	10.27	7.62	7.04	6.47
63	10.27	7.62	7.04	6.47
64	10.27	7.62	7.04	6.47

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.50	1.06	0.95	0.83
26	1.54	1.09	0.99	0.86
27	1.58	1.12	1.00	0.88
28	1.62	1.15	1.04	0.91
29	1.66	1.18	1.06	0.94
30	1.72	1.22	1.10	0.98
31	1.76	1.26	1.14	1.02
32	1.80	1.30	1.19	1.06
33	1.86	1.35	1.23	1.10
34	1.92	1.39	1.28	1.15
35	2.01	1.46	1.39	1.26
36	2.14	1.56	1.43	1.31
37	2.32	1.70	1.57	1.43
38	2.56	1.87	1.73	1.58
39	2.83	2.08	1.92	1.76
40	3.16	2.31	2.15	1.96
41	3.56	2.61	2.43	2.24
42	3.99	2.94	2.75	2.53
43	4.47	3.30	3.10	2.87
44	5.01	3.71	3.48	3.24
45	5.61	4.17	3.92	3.65
46	6.27	4.62	4.34	4.03
47	6.86	5.02	4.70	4.37
48	7.41	5.39	5.04	4.69
49	7.99	5.78	5.41	5.02
50	8.53	6.13	5.75	5.32
51	8.53	6.13	5.75	5.32
52	8.53	6.13	5.75	5.32
53	8.53	6.13	5.75	5.32
54	8.53	6.13	5.75	5.32
55	8.53	6.13	5.75	5.32
56	8.53	6.13	5.75	5.32
57	8.53	6.13	5.75	5.32
58	8.53	6.13	5.75	5.32
59	8.53	6.13	5.75	5.32
60	8.53	6.13	5.75	5.32
61	8.53	6.13	5.75	5.32
62	8.53	6.13	5.75	5.32
63	8.53	6.13	5.75	5.32
64	8.53	6.13	5.75	5.32

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.38	0.27	0.24	0.21
26	0.38	0.27	0.24	0.22
27	0.39	0.28	0.25	0.22
28	0.40	0.28	0.26	0.23
29	0.41	0.29	0.27	0.23
30	0.42	0.31	0.28	0.24
31	0.44	0.31	0.28	0.26
32	0.45	0.32	0.30	0.26
33	0.46	0.34	0.30	0.28
34	0.48	0.35	0.32	0.29
35	0.50	0.37	0.35	0.31
36	0.54	0.39	0.36	0.33
37	0.58	0.43	0.39	0.36
38	0.65	0.47	0.44	0.40
39	0.72	0.53	0.49	0.45
40	0.80	0.60	0.55	0.50
41	0.91	0.68	0.62	0.57
42	1.02	0.77	0.70	0.65
43	1.16	0.88	0.80	0.74
44	1.31	1.00	0.90	0.84
45	1.49	1.13	1.01	0.94
46	1.66	1.26	1.13	1.05
47	1.82	1.37	1.23	1.15
48	1.97	1.48	1.33	1.24
49	2.14	1.59	1.43	1.33
50	2.29	1.69	1.53	1.42
51	2.29	1.69	1.53	1.42
52	2.29	1.69	1.53	1.42
53	2.29	1.69	1.53	1.42
54	2.29	1.69	1.53	1.42
55	2.29	1.69	1.53	1.42
56	2.29	1.69	1.53	1.42
57	2.29	1.69	1.53	1.42
58	2.29	1.69	1.53	1.42
59	2.29	1.69	1.53	1.42
60	2.29	1.69	1.53	1.42
61	2.29	1.69	1.53	1.42
62	2.29	1.69	1.53	1.42
63	2.29	1.69	1.53	1.42
64	2.29	1.69	1.53	1.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Male

Own Occupation Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.71	1.21	1.08	0.94
26	1.75	1.24	1.12	0.98
27	1.79	1.27	1.14	1.00
28	1.84	1.31	1.18	1.03
29	1.89	1.34	1.21	1.07
30	1.95	1.39	1.25	1.11
31	2.00	1.43	1.30	1.16
32	2.05	1.48	1.35	1.21
33	2.11	1.53	1.40	1.25
34	2.18	1.58	1.45	1.31
35	2.28	1.66	1.58	1.43
36	2.43	1.77	1.63	1.49
37	2.64	1.93	1.78	1.62
38	2.91	2.13	1.97	1.80
39	3.22	2.36	2.18	2.00
40	3.59	2.63	2.44	2.23
41	4.04	2.97	2.76	2.54
42	4.53	3.34	3.12	2.88
43	5.08	3.75	3.52	3.26
44	5.69	4.22	3.95	3.68
45	6.38	4.74	4.45	4.15
46	7.12	5.25	4.93	4.58
47	7.79	5.70	5.34	4.97
48	8.42	6.12	5.73	5.33
49	9.08	6.57	6.15	5.70
50	9.69	6.97	6.53	6.05
51	9.69	6.97	6.53	6.05
52	9.69	6.97	6.53	6.05
53	9.69	6.97	6.53	6.05
54	9.69	6.97	6.53	6.05
55	9.69	6.97	6.53	6.05
56	9.69	6.97	6.53	6.05
57	9.69	6.97	6.53	6.05
58	9.69	6.97	6.53	6.05
59	9.69	6.97	6.53	6.05
60	9.69	6.97	6.53	6.05
61	9.69	6.97	6.53	6.05
62	9.69	6.97	6.53	6.05
63	9.69	6.97	6.53	6.05
64	9.69	6.97	6.53	6.05

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.53	1.83	1.65	1.45
26	2.58	1.87	1.68	1.49
27	2.64	1.91	1.72	1.52
28	2.69	1.95	1.77	1.56
29	2.75	2.00	1.81	1.60
30	2.85	2.07	1.88	1.66
31	2.92	2.12	1.93	1.72
32	2.99	2.18	1.99	1.78
33	3.08	2.25	2.05	1.85
34	3.17	2.31	2.12	1.92
35	3.32	2.43	2.23	2.02
36	3.54	2.59	2.38	2.17
37	3.84	2.81	2.59	2.36
38	4.23	3.10	2.86	2.61
39	4.68	3.43	3.17	2.90
40	5.22	3.82	3.55	3.25
41	5.90	4.33	4.03	3.70
42	6.66	4.89	4.56	4.21
43	7.51	5.51	5.15	4.78
44	8.45	6.21	5.82	5.41
45	9.50	6.98	6.56	6.11
46	10.68	7.80	7.32	6.81
47	11.75	8.54	8.00	7.43
48	12.78	9.25	8.65	8.03
49	13.86	9.99	9.34	8.65
50	14.87	10.68	9.98	9.23
51	14.87	10.68	9.98	9.23
52	14.87	10.68	9.98	9.23
53	14.87	10.68	9.98	9.23
54	14.87	10.68	9.98	9.23
55	14.87	10.68	9.98	9.23
56	14.87	10.68	9.98	9.23
57	14.87	10.68	9.98	9.23
58	14.87	10.68	9.98	9.23
59	14.87	10.68	9.98	9.23
60	14.87	10.68	9.98	9.23
61	14.87	10.68	9.98	9.23
62	14.87	10.68	9.98	9.23
63	14.87	10.68	9.98	9.23
64	14.87	10.68	9.98	9.23

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.70	1.96	1.76	1.55
26	2.76	2.00	1.80	1.59
27	2.82	2.04	1.85	1.63
28	2.88	2.09	1.89	1.67
29	2.95	2.14	1.94	1.72
30	3.04	2.21	2.01	1.78
31	3.12	2.27	2.07	1.84
32	3.20	2.34	2.13	1.91
33	3.30	2.40	2.20	1.98
34	3.39	2.48	2.27	2.05
35	3.55	2.60	2.38	2.16
36	3.78	2.77	2.55	2.32
37	4.11	3.00	2.77	2.53
38	4.52	3.31	3.06	2.79
39	5.01	3.67	3.40	3.10
40	5.59	4.09	3.79	3.47
41	6.32	4.63	4.30	3.96
42	7.13	5.23	4.88	4.51
43	8.03	5.90	5.52	5.11
44	9.04	6.64	6.22	5.79
45	10.16	7.47	7.01	6.54
46	11.43	8.35	7.83	7.29
47	12.57	9.13	8.56	7.95
48	13.67	9.90	9.25	8.58
49	14.83	10.69	10.00	9.25
50	15.92	11.43	10.68	9.87
51	15.92	11.43	10.68	9.87
52	15.92	11.43	10.68	9.87
53	15.92	11.43	10.68	9.87
54	15.92	11.43	10.68	9.87
55	15.92	11.43	10.68	9.87
56	15.92	11.43	10.68	9.87
57	15.92	11.43	10.68	9.87
58	15.92	11.43	10.68	9.87
59	15.92	11.43	10.68	9.87
60	15.92	11.43	10.68	9.87
61	15.92	11.43	10.68	9.87
62	15.92	11.43	10.68	9.87
63	15.92	11.43	10.68	9.87
64	15.92	11.43	10.68	9.87

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.83	1.26	1.11	0.99
26	1.89	1.31	1.14	1.03
27	1.94	1.35	1.19	1.07
28	2.01	1.40	1.23	1.12
29	2.07	1.44	1.28	1.16
30	2.16	1.50	1.33	1.21
31	2.23	1.57	1.39	1.28
32	2.31	1.64	1.45	1.34
33	2.39	1.70	1.52	1.41
34	2.48	1.77	1.58	1.47
35	2.61	1.87	1.74	1.62
36	2.78	2.01	1.80	1.68
37	3.02	2.17	1.96	1.83
38	3.33	2.40	2.16	2.02
39	3.69	2.66	2.41	2.24
40	4.11	2.97	2.69	2.51
41	4.58	3.32	3.01	2.81
42	5.10	3.70	3.38	3.15
43	5.69	4.14	3.78	3.53
44	6.34	4.63	4.22	3.94
45	7.06	5.17	4.72	4.41
46	8.00	5.80	5.32	4.95
47	8.85	6.37	5.87	5.46
48	9.67	6.93	6.39	5.92
49	10.53	7.50	6.94	6.42
50	11.34	8.04	7.45	6.88
51	11.34	8.04	7.45	6.88
52	11.34	8.04	7.45	6.88
53	11.34	8.04	7.45	6.88
54	11.34	8.04	7.45	6.88
55	11.34	8.04	7.45	6.88
56	11.34	8.04	7.45	6.88
57	11.34	8.04	7.45	6.88
58	11.34	8.04	7.45	6.88
59	11.34	8.04	7.45	6.88
60	11.34	8.04	7.45	6.88
61	11.34	8.04	7.45	6.88
62	11.34	8.04	7.45	6.88
63	11.34	8.04	7.45	6.88
64	11.34	8.04	7.45	6.88

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.45	0.31	0.28	0.25
26	0.46	0.32	0.28	0.25
27	0.48	0.33	0.30	0.27
28	0.49	0.35	0.30	0.28
29	0.51	0.36	0.31	0.28
30	0.53	0.37	0.33	0.30
31	0.55	0.39	0.35	0.32
32	0.57	0.40	0.36	0.33
33	0.59	0.42	0.37	0.35
34	0.61	0.44	0.39	0.36
35	0.64	0.47	0.43	0.40
36	0.69	0.50	0.45	0.41
37	0.75	0.54	0.49	0.46
38	0.84	0.60	0.55	0.51
39	0.92	0.67	0.61	0.57
40	1.04	0.76	0.68	0.63
41	1.15	0.85	0.76	0.71
42	1.29	0.95	0.86	0.80
43	1.44	1.07	0.96	0.90
44	1.61	1.20	1.08	1.01
45	1.80	1.36	1.21	1.13
46	2.05	1.53	1.37	1.28
47	2.29	1.70	1.52	1.41
48	2.52	1.85	1.67	1.55
49	2.76	2.02	1.83	1.69
50	2.99	2.18	1.98	1.83
51	2.99	2.18	1.98	1.83
52	2.99	2.18	1.98	1.83
53	2.99	2.18	1.98	1.83
54	2.99	2.18	1.98	1.83
55	2.99	2.18	1.98	1.83
56	2.99	2.18	1.98	1.83
57	2.99	2.18	1.98	1.83
58	2.99	2.18	1.98	1.83
59	2.99	2.18	1.98	1.83
60	2.99	2.18	1.98	1.83
61	2.99	2.18	1.98	1.83
62	2.99	2.18	1.98	1.83
63	2.99	2.18	1.98	1.83
64	2.99	2.18	1.98	1.83

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 4A, 4P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.08	1.43	1.26	1.13
26	2.15	1.49	1.30	1.17
27	2.21	1.53	1.35	1.22
28	2.28	1.59	1.40	1.27
29	2.35	1.64	1.45	1.32
30	2.45	1.71	1.51	1.37
31	2.53	1.78	1.58	1.45
32	2.62	1.86	1.65	1.52
33	2.72	1.93	1.73	1.60
34	2.82	2.01	1.80	1.67
35	2.97	2.13	1.98	1.84
36	3.16	2.28	2.05	1.91
37	3.43	2.47	2.23	2.08
38	3.78	2.73	2.46	2.30
39	4.19	3.02	2.74	2.55
40	4.67	3.38	3.06	2.85
41	5.21	3.77	3.42	3.19
42	5.80	4.21	3.84	3.58
43	6.47	4.71	4.29	4.01
44	7.20	5.26	4.80	4.48
45	8.02	5.87	5.36	5.01
46	9.09	6.59	6.05	5.63
47	10.06	7.24	6.67	6.20
48	10.99	7.87	7.26	6.73
49	11.97	8.52	7.89	7.29
50	12.89	9.14	8.47	7.82
51	12.89	9.14	8.47	7.82
52	12.89	9.14	8.47	7.82
53	12.89	9.14	8.47	7.82
54	12.89	9.14	8.47	7.82
55	12.89	9.14	8.47	7.82
56	12.89	9.14	8.47	7.82
57	12.89	9.14	8.47	7.82
58	12.89	9.14	8.47	7.82
59	12.89	9.14	8.47	7.82
60	12.89	9.14	8.47	7.82
61	12.89	9.14	8.47	7.82
62	12.89	9.14	8.47	7.82
63	12.89	9.14	8.47	7.82
64	12.89	9.14	8.47	7.82

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.03	2.11	1.86	1.68
26	3.12	2.18	1.93	1.74
27	3.21	2.25	1.99	1.80
28	3.30	2.32	2.05	1.87
29	3.41	2.40	2.12	1.93
30	3.55	2.50	2.21	2.02
31	3.68	2.59	2.31	2.12
32	3.82	2.70	2.41	2.23
33	3.96	2.81	2.52	2.33
34	4.11	2.93	2.63	2.44
35	4.35	3.10	2.79	2.60
36	4.63	3.30	2.98	2.78
37	5.02	3.58	3.24	3.03
38	5.53	3.95	3.58	3.34
39	6.12	4.38	3.96	3.70
40	6.83	4.88	4.43	4.14
41	7.65	5.48	4.98	4.66
42	8.57	6.15	5.60	5.24
43	9.60	6.88	6.29	5.88
44	10.74	7.71	7.05	6.60
45	12.00	8.63	7.91	7.39
46	13.67	9.78	8.99	8.37
47	15.21	10.84	9.98	9.26
48	16.70	11.85	10.95	10.12
49	18.28	12.92	11.96	11.03
50	19.76	13.93	12.92	11.88
51	19.76	13.93	12.92	11.88
52	19.76	13.93	12.92	11.88
53	19.76	13.93	12.92	11.88
54	19.76	13.93	12.92	11.88
55	19.76	13.93	12.92	11.88
56	19.76	13.93	12.92	11.88
57	19.76	13.93	12.92	11.88
58	19.76	13.93	12.92	11.88
59	19.76	13.93	12.92	11.88
60	19.76	13.93	12.92	11.88
61	19.76	13.93	12.92	11.88
62	19.76	13.93	12.92	11.88
63	19.76	13.93	12.92	11.88
64	19.76	13.93	12.92	11.88

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.24	2.27	1.99	1.80
26	3.33	2.33	2.06	1.87
27	3.43	2.41	2.13	1.93
28	3.54	2.48	2.20	2.00
29	3.65	2.56	2.27	2.07
30	3.79	2.67	2.37	2.17
31	3.94	2.78	2.47	2.27
32	4.08	2.89	2.58	2.38
33	4.24	3.01	2.69	2.49
34	4.40	3.13	2.81	2.61
35	4.65	3.31	2.98	2.78
36	4.95	3.53	3.19	2.97
37	5.37	3.84	3.47	3.23
38	5.92	4.23	3.82	3.57
39	6.55	4.68	4.24	3.96
40	7.30	5.22	4.74	4.43
41	8.19	5.86	5.33	4.98
42	9.17	6.57	5.99	5.60
43	10.27	7.37	6.73	6.29
44	11.49	8.26	7.55	7.06
45	12.85	9.24	8.46	7.91
46	14.63	10.47	9.62	8.96
47	16.28	11.59	10.68	9.91
48	17.87	12.68	11.71	10.83
49	19.56	13.83	12.80	11.80
50	21.15	14.90	13.82	12.72
51	21.15	14.90	13.82	12.72
52	21.15	14.90	13.82	12.72
53	21.15	14.90	13.82	12.72
54	21.15	14.90	13.82	12.72
55	21.15	14.90	13.82	12.72
56	21.15	14.90	13.82	12.72
57	21.15	14.90	13.82	12.72
58	21.15	14.90	13.82	12.72
59	21.15	14.90	13.82	12.72
60	21.15	14.90	13.82	12.72
61	21.15	14.90	13.82	12.72
62	21.15	14.90	13.82	12.72
63	21.15	14.90	13.82	12.72
64	21.15	14.90	13.82	12.72

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.44	1.68	1.47	1.39
26	2.50	1.72	1.52	1.43
27	2.56	1.78	1.57	1.49
28	2.62	1.82	1.62	1.53
29	2.70	1.88	1.67	1.58
30	2.79	1.94	1.73	1.65
31	2.88	2.02	1.81	1.72
32	2.97	2.10	1.89	1.80
33	3.06	2.18	1.97	1.88
34	3.16	2.26	2.00	1.97
35	3.32	2.38	2.24	2.16
36	3.51	2.53	2.38	2.22
37	3.79	2.74	2.57	2.39
38	4.15	3.00	2.82	2.63
39	4.58	3.31	3.12	2.90
40	5.08	3.68	3.47	3.23
41	5.64	4.09	3.85	3.60
42	6.27	4.55	4.30	4.01
43	6.95	5.07	4.79	4.47
44	7.73	5.64	5.33	4.97
45	8.58	6.27	5.93	5.54
46	9.42	6.84	6.46	6.02
47	10.14	7.32	6.89	6.42
48	10.82	7.76	7.30	6.78
49	11.52	8.23	7.73	7.15
50	12.16	8.63	8.11	7.50
51	12.16	8.63	8.11	7.50
52	12.16	8.63	8.11	7.50
53	12.16	8.63	8.11	7.50
54	12.16	8.63	8.11	7.50
55	12.16	8.63	8.11	7.50
56	12.16	8.63	8.11	7.50
57	12.16	8.63	8.11	7.50
58	12.16	8.63	8.11	7.50
59	12.16	8.63	8.11	7.50
60	12.16	8.63	8.11	7.50
61	12.16	8.63	8.11	7.50
62	12.16	8.63	8.11	7.50
63	12.16	8.63	8.11	7.50
64	12.16	8.63	8.11	7.50

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.60	0.42	0.38	0.34
26	0.62	0.43	0.39	0.35
27	0.63	0.44	0.41	0.37
28	0.65	0.45	0.42	0.38
29	0.66	0.46	0.43	0.39
30	0.69	0.48	0.45	0.41
31	0.71	0.50	0.46	0.43
32	0.73	0.52	0.48	0.45
33	0.75	0.54	0.51	0.47
34	0.78	0.56	0.51	0.49
35	0.82	0.59	0.56	0.53
36	0.87	0.63	0.59	0.55
37	0.95	0.68	0.64	0.60
38	1.04	0.75	0.71	0.66
39	1.15	0.84	0.79	0.73
40	1.28	0.93	0.88	0.82
41	1.42	1.05	0.98	0.91
42	1.58	1.17	1.09	1.02
43	1.76	1.32	1.22	1.14
44	1.97	1.48	1.36	1.27
45	2.19	1.65	1.52	1.42
46	2.42	1.81	1.66	1.55
47	2.62	1.94	1.79	1.67
48	2.82	2.08	1.91	1.78
49	3.02	2.21	2.04	1.89
50	3.21	2.34	2.15	2.00
51	3.21	2.34	2.15	2.00
52	3.21	2.34	2.15	2.00
53	3.21	2.34	2.15	2.00
54	3.21	2.34	2.15	2.00
55	3.21	2.34	2.15	2.00
56	3.21	2.34	2.15	2.00
57	3.21	2.34	2.15	2.00
58	3.21	2.34	2.15	2.00
59	3.21	2.34	2.15	2.00
60	3.21	2.34	2.15	2.00
61	3.21	2.34	2.15	2.00
62	3.21	2.34	2.15	2.00
63	3.21	2.34	2.15	2.00
64	3.21	2.34	2.15	2.00

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Male

Own Occupation Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.77	1.91	1.67	1.58
26	2.84	1.96	1.73	1.63
27	2.91	2.02	1.78	1.69
28	2.98	2.07	1.84	1.74
29	3.07	2.14	1.90	1.80
30	3.17	2.21	1.97	1.87
31	3.27	2.30	2.06	1.96
32	3.37	2.39	2.15	2.05
33	3.48	2.48	2.24	2.14
34	3.59	2.57	2.27	2.24
35	3.77	2.71	2.55	2.45
36	3.99	2.88	2.71	2.52
37	4.31	3.11	2.92	2.72
38	4.72	3.41	3.21	2.99
39	5.20	3.76	3.54	3.30
40	5.77	4.18	3.94	3.67
41	6.41	4.65	4.38	4.09
42	7.12	5.17	4.89	4.56
43	7.90	5.76	5.44	5.08
44	8.78	6.41	6.06	5.65
45	9.75	7.13	6.74	6.30
46	10.70	7.77	7.34	6.84
47	11.52	8.32	7.83	7.29
48	12.29	8.82	8.30	7.70
49	13.09	9.35	8.78	8.13
50	13.82	9.81	9.22	8.52
51	13.82	9.81	9.22	8.52
52	13.82	9.81	9.22	8.52
53	13.82	9.81	9.22	8.52
54	13.82	9.81	9.22	8.52
55	13.82	9.81	9.22	8.52
56	13.82	9.81	9.22	8.52
57	13.82	9.81	9.22	8.52
58	13.82	9.81	9.22	8.52
59	13.82	9.81	9.22	8.52
60	13.82	9.81	9.22	8.52
61	13.82	9.81	9.22	8.52
62	13.82	9.81	9.22	8.52
63	13.82	9.81	9.22	8.52
64	13.82	9.81	9.22	8.52

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.03	2.82	2.61	2.35
26	4.12	2.89	2.68	2.42
27	4.22	2.96	2.74	2.49
28	4.33	3.04	2.82	2.57
29	4.44	3.12	2.90	2.65
30	4.60	3.24	3.01	2.75
31	4.74	3.35	3.12	2.87
32	4.90	3.47	3.25	3.00
33	5.07	3.60	3.37	3.13
34	5.25	3.74	3.51	3.27
35	5.52	3.94	3.71	3.46
36	5.85	4.17	3.94	3.67
37	6.30	4.50	4.25	3.96
38	6.90	4.93	4.66	4.35
39	7.60	5.44	5.14	4.79
40	8.45	6.04	5.71	5.33
41	9.43	6.75	6.38	5.96
42	10.51	7.54	7.13	6.66
43	11.73	8.42	7.98	7.45
44	13.08	9.40	8.90	8.33
45	14.59	10.49	9.95	9.30
46	16.10	11.53	10.90	10.16
47	17.42	12.44	11.73	10.89
48	18.67	13.27	12.49	11.56
49	19.99	14.17	13.30	12.28
50	21.19	14.98	14.04	12.93
51	21.19	14.98	14.04	12.93
52	21.19	14.98	14.04	12.93
53	21.19	14.98	14.04	12.93
54	21.19	14.98	14.04	12.93
55	21.19	14.98	14.04	12.93
56	21.19	14.98	14.04	12.93
57	21.19	14.98	14.04	12.93
58	21.19	14.98	14.04	12.93
59	21.19	14.98	14.04	12.93
60	21.19	14.98	14.04	12.93
61	21.19	14.98	14.04	12.93
62	21.19	14.98	14.04	12.93
63	21.19	14.98	14.04	12.93
64	21.19	14.98	14.04	12.93

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.31	3.02	2.79	2.52
26	4.41	3.10	2.86	2.60
27	4.52	3.17	2.94	2.67
28	4.63	3.26	3.02	2.75
29	4.75	3.34	3.10	2.83
30	4.92	3.46	3.22	2.94
31	5.08	3.59	3.34	3.08
32	5.25	3.72	3.48	3.21
33	5.43	3.85	3.61	3.35
34	5.62	4.00	3.76	3.50
35	5.91	4.21	3.97	3.71
36	6.25	4.46	4.21	3.93
37	6.74	4.82	4.54	4.24
38	7.39	5.28	4.98	4.65
39	8.14	5.82	5.49	5.13
40	9.03	6.46	6.10	5.70
41	10.09	7.22	6.83	6.38
42	11.25	8.07	7.63	7.13
43	12.56	9.02	8.53	7.98
44	14.00	10.07	9.53	8.90
45	15.61	11.23	10.65	9.95
46	17.22	12.34	11.67	10.86
47	18.64	13.30	12.55	11.65
48	19.97	14.20	13.37	12.37
49	21.38	15.16	14.23	13.15
50	22.67	16.02	15.02	13.84
51	22.67	16.02	15.02	13.84
52	22.67	16.02	15.02	13.84
53	22.67	16.02	15.02	13.84
54	22.67	16.02	15.02	13.84
55	22.67	16.02	15.02	13.84
56	22.67	16.02	15.02	13.84
57	22.67	16.02	15.02	13.84
58	22.67	16.02	15.02	13.84
59	22.67	16.02	15.02	13.84
60	22.67	16.02	15.02	13.84
61	22.67	16.02	15.02	13.84
62	22.67	16.02	15.02	13.84
63	22.67	16.02	15.02	13.84
64	22.67	16.02	15.02	13.84

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.49	1.72	1.50	1.42
26	2.55	1.77	1.56	1.47
27	2.62	1.82	1.61	1.52
28	2.69	1.87	1.66	1.58
29	2.77	1.93	1.72	1.63
30	2.88	2.01	1.80	1.70
31	2.97	2.09	1.87	1.78
32	3.07	2.17	1.96	1.87
33	3.18	2.26	2.05	1.95
34	3.28	2.35	2.14	2.04
35	3.45	2.48	2.35	2.24
36	3.67	2.64	2.49	2.31
37	3.97	2.86	2.69	2.51
38	4.36	3.15	2.97	2.76
39	4.81	3.48	3.28	3.05
40	5.36	3.87	3.65	3.41
41	5.98	4.33	4.08	3.81
42	6.64	4.84	4.57	4.26
43	7.41	5.39	5.10	4.75
44	8.25	6.03	5.69	5.31
45	9.18	6.72	6.34	5.92
46	10.15	7.37	6.95	6.48
47	10.98	7.94	7.47	6.95
48	11.77	8.46	7.96	7.38
49	12.62	9.01	8.47	7.83
50	13.38	9.50	8.91	8.25
51	13.38	9.50	8.91	8.25
52	13.38	9.50	8.91	8.25
53	13.38	9.50	8.91	8.25
54	13.38	9.50	8.91	8.25
55	13.38	9.50	8.91	8.25
56	13.38	9.50	8.91	8.25
57	13.38	9.50	8.91	8.25
58	13.38	9.50	8.91	8.25
59	13.38	9.50	8.91	8.25
60	13.38	9.50	8.91	8.25
61	13.38	9.50	8.91	8.25
62	13.38	9.50	8.91	8.25
63	13.38	9.50	8.91	8.25
64	13.38	9.50	8.91	8.25

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.61	0.42	0.39	0.35
26	0.63	0.44	0.40	0.36
27	0.65	0.45	0.41	0.38
28	0.66	0.47	0.43	0.39
29	0.68	0.48	0.44	0.40
30	0.71	0.50	0.46	0.42
31	0.73	0.52	0.48	0.44
32	0.76	0.54	0.50	0.46
33	0.78	0.56	0.52	0.48
34	0.81	0.58	0.55	0.51
35	0.85	0.61	0.60	0.55
36	0.91	0.66	0.62	0.57
37	0.99	0.71	0.67	0.63
38	1.09	0.79	0.75	0.69
39	1.21	0.88	0.82	0.77
40	1.35	0.99	0.92	0.86
41	1.51	1.11	1.03	0.96
42	1.68	1.25	1.16	1.08
43	1.88	1.40	1.30	1.21
44	2.10	1.58	1.45	1.36
45	2.34	1.77	1.63	1.52
46	2.61	1.95	1.80	1.67
47	2.84	2.11	1.94	1.81
48	3.06	2.26	2.09	1.94
49	3.31	2.43	2.23	2.07
50	3.53	2.58	2.36	2.19
51	3.53	2.58	2.36	2.19
52	3.53	2.58	2.36	2.19
53	3.53	2.58	2.36	2.19
54	3.53	2.58	2.36	2.19
55	3.53	2.58	2.36	2.19
56	3.53	2.58	2.36	2.19
57	3.53	2.58	2.36	2.19
58	3.53	2.58	2.36	2.19
59	3.53	2.58	2.36	2.19
60	3.53	2.58	2.36	2.19
61	3.53	2.58	2.36	2.19
62	3.53	2.58	2.36	2.19
63	3.53	2.58	2.36	2.19
64	3.53	2.58	2.36	2.19

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Male

Own Occupation Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.83	1.95	1.71	1.61
26	2.90	2.01	1.77	1.67
27	2.98	2.07	1.83	1.73
28	3.06	2.13	1.89	1.79
29	3.15	2.19	1.95	1.85
30	3.27	2.28	2.04	1.93
31	3.38	2.37	2.13	2.02
32	3.49	2.47	2.23	2.12
33	3.61	2.57	2.33	2.22
34	3.73	2.67	2.43	2.32
35	3.92	2.82	2.67	2.55
36	4.17	3.00	2.83	2.63
37	4.51	3.25	3.06	2.85
38	4.95	3.58	3.37	3.14
39	5.47	3.96	3.73	3.47
40	6.09	4.40	4.15	3.87
41	6.79	4.92	4.64	4.33
42	7.55	5.50	5.19	4.84
43	8.42	6.13	5.79	5.40
44	9.37	6.85	6.47	6.03
45	10.43	7.64	7.21	6.73
46	11.53	8.37	7.90	7.36
47	12.48	9.02	8.49	7.90
48	13.38	9.61	9.04	8.39
49	14.34	10.24	9.62	8.90
50	15.20	10.80	10.13	9.37
51	15.20	10.80	10.13	9.37
52	15.20	10.80	10.13	9.37
53	15.20	10.80	10.13	9.37
54	15.20	10.80	10.13	9.37
55	15.20	10.80	10.13	9.37
56	15.20	10.80	10.13	9.37
57	15.20	10.80	10.13	9.37
58	15.20	10.80	10.13	9.37
59	15.20	10.80	10.13	9.37
60	15.20	10.80	10.13	9.37
61	15.20	10.80	10.13	9.37
62	15.20	10.80	10.13	9.37
63	15.20	10.80	10.13	9.37
64	15.20	10.80	10.13	9.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.11	2.88	2.66	2.40
26	4.22	2.96	2.74	2.48
27	4.33	3.04	2.81	2.56
28	4.44	3.12	2.89	2.63
29	4.56	3.21	2.98	2.72
30	4.74	3.33	3.10	2.84
31	4.90	3.46	3.23	2.96
32	5.08	3.59	3.36	3.10
33	5.25	3.73	3.50	3.24
34	5.45	3.87	3.65	3.40
35	5.74	4.09	3.86	3.60
36	6.10	4.35	4.10	3.83
37	6.60	4.71	4.45	4.15
38	7.25	5.18	4.89	4.56
39	8.00	5.72	5.40	5.05
40	8.91	6.37	6.02	5.62
41	9.98	7.15	6.76	6.31
42	11.17	8.01	7.57	7.08
43	12.50	8.97	8.49	7.93
44	13.97	10.04	9.51	8.89
45	15.61	11.24	10.64	9.95
46	17.35	12.43	11.74	10.93
47	18.88	13.47	12.70	11.80
48	20.34	14.46	13.61	12.60
49	21.88	15.51	14.57	13.45
50	23.30	16.47	15.44	14.22
51	23.30	16.47	15.44	14.22
52	23.30	16.47	15.44	14.22
53	23.30	16.47	15.44	14.22
54	23.30	16.47	15.44	14.22
55	23.30	16.47	15.44	14.22
56	23.30	16.47	15.44	14.22
57	23.30	16.47	15.44	14.22
58	23.30	16.47	15.44	14.22
59	23.30	16.47	15.44	14.22
60	23.30	16.47	15.44	14.22
61	23.30	16.47	15.44	14.22
62	23.30	16.47	15.44	14.22
63	23.30	16.47	15.44	14.22
64	23.30	16.47	15.44	14.22

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.40	3.07	2.84	2.57
26	4.52	3.16	2.92	2.65
27	4.63	3.25	3.01	2.73
28	4.75	3.34	3.10	2.82
29	4.88	3.44	3.19	2.91
30	5.07	3.56	3.32	3.03
31	5.24	3.70	3.46	3.17
32	5.43	3.84	3.60	3.32
33	5.62	3.99	3.75	3.47
34	5.83	4.15	3.90	3.63
35	6.15	4.38	4.13	3.86
36	6.53	4.66	4.39	4.10
37	7.06	5.04	4.76	4.44
38	7.75	5.54	5.23	4.88
39	8.57	6.13	5.78	5.40
40	9.54	6.82	6.44	6.01
41	10.68	7.65	7.22	6.75
42	11.95	8.57	8.11	7.57
43	13.37	9.60	9.08	8.49
44	14.95	10.75	10.18	9.51
45	16.71	12.02	11.39	10.65
46	18.56	13.29	12.56	11.70
47	20.21	14.41	13.59	12.62
48	21.76	15.48	14.57	13.48
49	23.41	16.60	15.59	14.40
50	24.94	17.63	16.53	15.22
51	24.94	17.63	16.53	15.22
52	24.94	17.63	16.53	15.22
53	24.94	17.63	16.53	15.22
54	24.94	17.63	16.53	15.22
55	24.94	17.63	16.53	15.22
56	24.94	17.63	16.53	15.22
57	24.94	17.63	16.53	15.22
58	24.94	17.63	16.53	15.22
59	24.94	17.63	16.53	15.22
60	24.94	17.63	16.53	15.22
61	24.94	17.63	16.53	15.22
62	24.94	17.63	16.53	15.22
63	24.94	17.63	16.53	15.22
64	24.94	17.63	16.53	15.22

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.58	1.07	0.92	0.76
26	1.61	1.09	0.94	0.78
27	1.65	1.12	0.96	0.80
28	1.70	1.16	0.99	0.83
29	1.77	1.21	1.04	0.87
30	1.87	1.28	1.10	0.92
31	1.95	1.34	1.16	0.98
32	2.04	1.41	1.22	1.04
33	2.14	1.49	1.29	1.10
34	2.26	1.58	1.37	1.17
35	2.40	1.68	1.46	1.26
36	2.64	1.84	1.62	1.39
37	2.90	2.02	1.77	1.53
38	3.15	2.21	1.94	1.67
39	3.42	2.40	2.12	1.83
40	3.69	2.59	2.28	1.97
41	3.97	2.79	2.47	2.16
42	4.26	3.01	2.68	2.33
43	4.56	3.23	2.89	2.53
44	4.88	3.46	3.09	2.72
45	5.12	3.64	3.27	2.89
46	5.45	3.86	3.47	3.06
47	5.72	4.06	3.64	3.22
48	6.05	4.28	3.85	3.41
49	6.35	4.50	4.04	3.58
50	6.64	4.69	4.22	3.74
51	6.64	4.69	4.22	3.74
52	6.64	4.69	4.22	3.74
53	6.64	4.69	4.22	3.74
54	6.64	4.69	4.22	3.74
55	6.64	4.69	4.22	3.74
56	6.64	4.69	4.22	3.74
57	6.64	4.69	4.22	3.74
58	6.64	4.69	4.22	3.74
59	6.64	4.69	4.22	3.74
60	6.64	4.69	4.22	3.74
61	6.64	4.69	4.22	3.74
62	6.64	4.69	4.22	3.74
63	6.64	4.69	4.22	3.74
64	6.64	4.69	4.22	3.74

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.39	0.27	0.23	0.19
26	0.40	0.27	0.24	0.20
27	0.41	0.28	0.24	0.20
28	0.42	0.29	0.25	0.21
29	0.44	0.30	0.26	0.21
30	0.46	0.32	0.28	0.23
31	0.49	0.33	0.29	0.24
32	0.50	0.35	0.31	0.26
33	0.53	0.37	0.32	0.27
34	0.56	0.40	0.34	0.29
35	0.59	0.42	0.36	0.31
36	0.66	0.46	0.40	0.35
37	0.73	0.51	0.45	0.38
38	0.80	0.56	0.49	0.43
39	0.87	0.62	0.54	0.46
40	0.94	0.67	0.59	0.51
41	1.02	0.72	0.65	0.56
42	1.11	0.79	0.70	0.62
43	1.19	0.85	0.76	0.67
44	1.29	0.92	0.83	0.74
45	1.36	0.98	0.88	0.79
46	1.45	1.04	0.94	0.84
47	1.54	1.10	0.99	0.89
48	1.63	1.16	1.05	0.95
49	1.73	1.23	1.11	1.00
50	1.82	1.29	1.16	1.04
51	1.82	1.29	1.16	1.04
52	1.82	1.29	1.16	1.04
53	1.82	1.29	1.16	1.04
54	1.82	1.29	1.16	1.04
55	1.82	1.29	1.16	1.04
56	1.82	1.29	1.16	1.04
57	1.82	1.29	1.16	1.04
58	1.82	1.29	1.16	1.04
59	1.82	1.29	1.16	1.04
60	1.82	1.29	1.16	1.04
61	1.82	1.29	1.16	1.04
62	1.82	1.29	1.16	1.04
63	1.82	1.29	1.16	1.04
64	1.82	1.29	1.16	1.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Female

Own Occupation Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.80	1.22	1.04	0.86
26	1.83	1.24	1.07	0.89
27	1.87	1.27	1.09	0.91
28	1.93	1.32	1.13	0.94
29	2.01	1.37	1.18	0.99
30	2.12	1.45	1.25	1.05
31	2.22	1.52	1.32	1.11
32	2.32	1.60	1.39	1.18
33	2.43	1.69	1.47	1.25
34	2.57	1.79	1.56	1.33
35	2.73	1.91	1.66	1.43
36	3.00	2.09	1.84	1.58
37	3.29	2.30	2.01	1.74
38	3.58	2.51	2.21	1.90
39	3.89	2.73	2.41	2.08
40	4.19	2.94	2.59	2.24
41	4.51	3.17	2.81	2.45
42	4.84	3.42	3.04	2.65
43	5.18	3.67	3.28	2.87
44	5.54	3.93	3.51	3.09
45	5.82	4.14	3.72	3.28
46	6.19	4.39	3.94	3.48
47	6.50	4.61	4.14	3.66
48	6.88	4.86	4.37	3.87
49	7.22	5.11	4.59	4.07
50	7.54	5.33	4.79	4.25
51	7.54	5.33	4.79	4.25
52	7.54	5.33	4.79	4.25
53	7.54	5.33	4.79	4.25
54	7.54	5.33	4.79	4.25
55	7.54	5.33	4.79	4.25
56	7.54	5.33	4.79	4.25
57	7.54	5.33	4.79	4.25
58	7.54	5.33	4.79	4.25
59	7.54	5.33	4.79	4.25
60	7.54	5.33	4.79	4.25
61	7.54	5.33	4.79	4.25
62	7.54	5.33	4.79	4.25
63	7.54	5.33	4.79	4.25
64	7.54	5.33	4.79	4.25

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3P - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.94	2.06	1.78	1.53
26	2.97	2.08	1.80	1.54
27	3.01	2.10	1.82	1.56
28	3.07	2.15	1.86	1.60
29	3.18	2.22	1.93	1.65
30	3.33	2.33	2.02	1.73
31	3.45	2.42	2.09	1.80
32	3.59	2.51	2.18	1.87
33	3.74	2.61	2.27	1.95
34	3.91	2.74	2.38	2.04
35	4.12	2.88	2.50	2.14
36	4.52	3.16	2.76	2.37
37	4.95	3.46	3.03	2.60
38	5.39	3.77	3.31	2.85
39	5.85	4.09	3.60	3.11
40	6.29	4.40	3.88	3.36
41	6.79	4.77	4.23	3.67
42	7.33	5.16	4.59	4.00
43	7.87	5.56	4.95	4.34
44	8.44	5.97	5.34	4.69
45	8.90	6.30	5.66	4.99
46	9.48	6.72	6.03	5.32
47	10.01	7.08	6.37	5.63
48	10.61	7.50	6.75	5.98
49	11.19	7.90	7.11	6.31
50	11.71	8.26	7.44	6.60
51	11.71	8.26	7.44	6.60
52	11.71	8.26	7.44	6.60
53	11.71	8.26	7.44	6.60
54	11.71	8.26	7.44	6.60
55	11.71	8.26	7.44	6.60
56	11.71	8.26	7.44	6.60
57	11.71	8.26	7.44	6.60
58	11.71	8.26	7.44	6.60
59	11.71	8.26	7.44	6.60
60	11.71	8.26	7.44	6.60
61	11.71	8.26	7.44	6.60
62	11.71	8.26	7.44	6.60
63	11.71	8.26	7.44	6.60
64	11.71	8.26	7.44	6.60

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.15	2.20	1.91	1.63
26	3.18	2.22	1.93	1.65
27	3.22	2.25	1.95	1.67
28	3.29	2.30	1.99	1.71
29	3.40	2.38	2.06	1.76
30	3.57	2.50	2.16	1.85
31	3.70	2.59	2.24	1.92
32	3.84	2.69	2.34	2.00
33	4.00	2.80	2.43	2.08
34	4.19	2.93	2.55	2.18
35	4.41	3.08	2.68	2.30
36	4.84	3.38	2.95	2.54
37	5.29	3.70	3.24	2.79
38	5.76	4.03	3.54	3.05
39	6.25	4.37	3.85	3.32
40	6.73	4.71	4.16	3.59
41	7.27	5.10	4.51	3.93
42	7.83	5.52	4.90	4.28
43	8.43	5.94	5.31	4.65
44	9.02	6.38	5.72	5.02
45	9.52	6.74	6.05	5.33
46	10.15	7.18	6.46	5.69
47	10.71	7.58	6.81	6.02
48	11.35	8.03	7.22	6.39
49	11.97	8.45	7.61	6.75
50	12.53	8.84	7.97	7.08
51	12.53	8.84	7.97	7.08
52	12.53	8.84	7.97	7.08
53	12.53	8.84	7.97	7.08
54	12.53	8.84	7.97	7.08
55	12.53	8.84	7.97	7.08
56	12.53	8.84	7.97	7.08
57	12.53	8.84	7.97	7.08
58	12.53	8.84	7.97	7.08
59	12.53	8.84	7.97	7.08
60	12.53	8.84	7.97	7.08
61	12.53	8.84	7.97	7.08
62	12.53	8.84	7.97	7.08
63	12.53	8.84	7.97	7.08
64	12.53	8.84	7.97	7.08

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.31	1.56	1.37	1.18
26	2.37	1.60	1.42	1.21
27	2.43	1.65	1.45	1.26
28	2.52	1.70	1.50	1.30
29	2.63	1.79	1.58	1.37
30	2.80	1.90	1.68	1.47
31	2.96	2.02	1.80	1.58
32	3.14	2.15	1.93	1.69
33	3.33	2.29	2.06	1.82
34	3.55	2.45	2.21	1.95
35	3.79	2.63	2.38	2.11
36	4.18	2.90	2.62	2.33
37	4.58	3.19	2.88	2.57
38	5.00	3.47	3.15	2.81
39	5.43	3.78	3.42	3.05
40	5.86	4.07	3.70	3.31
41	6.31	4.40	4.00	3.59
42	6.79	4.74	4.32	3.88
43	7.30	5.10	4.66	4.19
44	7.81	5.46	5.00	4.50
45	8.23	5.76	5.28	4.76
46	8.75	6.11	5.61	5.05
47	9.21	6.42	5.90	5.32
48	9.74	6.78	6.23	5.62
49	10.25	7.14	6.55	5.91
50	10.71	7.44	6.83	6.18
51	10.71	7.44	6.83	6.18
52	10.71	7.44	6.83	6.18
53	10.71	7.44	6.83	6.18
54	10.71	7.44	6.83	6.18
55	10.71	7.44	6.83	6.18
56	10.71	7.44	6.83	6.18
57	10.71	7.44	6.83	6.18
58	10.71	7.44	6.83	6.18
59	10.71	7.44	6.83	6.18
60	10.71	7.44	6.83	6.18
61	10.71	7.44	6.83	6.18
62	10.71	7.44	6.83	6.18
63	10.71	7.44	6.83	6.18
64	10.71	7.44	6.83	6.18

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.57	0.39	0.35	0.30
26	0.59	0.40	0.35	0.31
27	0.60	0.41	0.37	0.32
28	0.63	0.43	0.38	0.33
29	0.66	0.45	0.40	0.35
30	0.70	0.47	0.42	0.38
31	0.73	0.50	0.45	0.40
32	0.78	0.54	0.48	0.43
33	0.82	0.57	0.51	0.46
34	0.88	0.61	0.55	0.49
35	0.94	0.66	0.59	0.53
36	1.04	0.73	0.66	0.59
37	1.15	0.81	0.73	0.65
38	1.26	0.88	0.80	0.72
39	1.37	0.97	0.88	0.78
40	1.49	1.05	0.96	0.86
41	1.63	1.14	1.04	0.94
42	1.76	1.24	1.13	1.02
43	1.91	1.35	1.23	1.11
44	2.05	1.45	1.32	1.19
45	2.18	1.54	1.41	1.27
46	2.33	1.63	1.51	1.36
47	2.46	1.73	1.59	1.44
48	2.63	1.84	1.69	1.53
49	2.77	1.94	1.79	1.62
50	2.92	2.03	1.88	1.70
51	2.92	2.03	1.88	1.70
52	2.92	2.03	1.88	1.70
53	2.92	2.03	1.88	1.70
54	2.92	2.03	1.88	1.70
55	2.92	2.03	1.88	1.70
56	2.92	2.03	1.88	1.70
57	2.92	2.03	1.88	1.70
58	2.92	2.03	1.88	1.70
59	2.92	2.03	1.88	1.70
60	2.92	2.03	1.88	1.70
61	2.92	2.03	1.88	1.70
62	2.92	2.03	1.88	1.70
63	2.92	2.03	1.88	1.70
64	2.92	2.03	1.88	1.70

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Female

Own Occupation Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.63	1.77	1.56	1.34
26	2.69	1.82	1.61	1.38
27	2.76	1.87	1.65	1.43
28	2.86	1.93	1.71	1.48
29	2.99	2.03	1.80	1.56
30	3.18	2.16	1.91	1.67
31	3.36	2.29	2.04	1.79
32	3.57	2.44	2.19	1.92
33	3.78	2.60	2.34	2.07
34	4.03	2.78	2.51	2.22
35	4.31	2.99	2.70	2.40
36	4.75	3.29	2.98	2.65
37	5.20	3.62	3.27	2.92
38	5.68	3.94	3.58	3.19
39	6.17	4.29	3.89	3.47
40	6.66	4.63	4.20	3.76
41	7.17	5.00	4.55	4.08
42	7.72	5.39	4.91	4.41
43	8.30	5.80	5.30	4.76
44	8.88	6.20	5.68	5.11
45	9.35	6.54	6.00	5.41
46	9.94	6.94	6.37	5.74
47	10.47	7.30	6.70	6.05
48	11.07	7.71	7.08	6.39
49	11.65	8.11	7.44	6.72
50	12.17	8.46	7.76	7.02
51	12.17	8.46	7.76	7.02
52	12.17	8.46	7.76	7.02
53	12.17	8.46	7.76	7.02
54	12.17	8.46	7.76	7.02
55	12.17	8.46	7.76	7.02
56	12.17	8.46	7.76	7.02
57	12.17	8.46	7.76	7.02
58	12.17	8.46	7.76	7.02
59	12.17	8.46	7.76	7.02
60	12.17	8.46	7.76	7.02
61	12.17	8.46	7.76	7.02
62	12.17	8.46	7.76	7.02
63	12.17	8.46	7.76	7.02
64	12.17	8.46	7.76	7.02

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.13	2.82	2.51	2.17
26	4.20	2.88	2.55	2.22
27	4.28	2.93	2.60	2.27
28	4.40	3.02	2.68	2.33
29	4.57	3.13	2.79	2.43
30	4.82	3.31	2.95	2.57
31	5.08	3.49	3.11	2.73
32	5.36	3.69	3.30	2.89
33	5.66	3.90	3.49	3.07
34	6.01	4.15	3.72	3.28
35	6.41	4.42	3.98	3.52
36	7.05	4.87	4.39	3.89
37	7.73	5.34	4.83	4.27
38	8.44	5.83	5.27	4.68
39	9.16	6.33	5.74	5.09
40	9.87	6.84	6.20	5.50
41	10.71	7.42	6.74	6.01
42	11.58	8.04	7.32	6.54
43	12.50	8.68	7.93	7.10
44	13.42	9.33	8.54	7.67
45	14.20	9.88	9.05	8.15
46	15.13	10.51	9.64	8.68
47	15.98	11.10	10.18	9.17
48	16.95	11.75	10.78	9.71
49	17.87	12.38	11.35	10.23
50	18.71	12.95	11.88	10.72
51	18.71	12.95	11.88	10.72
52	18.71	12.95	11.88	10.72
53	18.71	12.95	11.88	10.72
54	18.71	12.95	11.88	10.72
55	18.71	12.95	11.88	10.72
56	18.71	12.95	11.88	10.72
57	18.71	12.95	11.88	10.72
58	18.71	12.95	11.88	10.72
59	18.71	12.95	11.88	10.72
60	18.71	12.95	11.88	10.72
61	18.71	12.95	11.88	10.72
62	18.71	12.95	11.88	10.72
63	18.71	12.95	11.88	10.72
64	18.71	12.95	11.88	10.72

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.42	3.02	2.68	2.33
26	4.50	3.08	2.73	2.38
27	4.58	3.14	2.78	2.42
28	4.70	3.23	2.87	2.50
29	4.89	3.35	2.98	2.60
30	5.15	3.54	3.15	2.75
31	5.43	3.73	3.33	2.91
32	5.74	3.95	3.53	3.10
33	6.05	4.17	3.74	3.29
34	6.43	4.43	3.99	3.51
35	6.86	4.73	4.26	3.77
36	7.55	5.21	4.70	4.16
37	8.27	5.71	5.16	4.57
38	9.03	6.24	5.64	5.00
39	9.80	6.78	6.14	5.45
40	10.57	7.31	6.62	5.90
41	11.46	7.94	7.21	6.43
42	12.39	8.60	7.83	7.00
43	13.37	9.29	8.47	7.60
44	14.36	9.98	9.14	8.21
45	15.19	10.57	9.68	8.71
46	16.20	11.25	10.32	9.29
47	17.10	11.87	10.88	9.81
48	18.14	12.57	11.53	10.39
49	19.13	13.25	12.15	10.96
50	20.02	13.86	12.72	11.47
51	20.02	13.86	12.72	11.47
52	20.02	13.86	12.72	11.47
53	20.02	13.86	12.72	11.47
54	20.02	13.86	12.72	11.47
55	20.02	13.86	12.72	11.47
56	20.02	13.86	12.72	11.47
57	20.02	13.86	12.72	11.47
58	20.02	13.86	12.72	11.47
59	20.02	13.86	12.72	11.47
60	20.02	13.86	12.72	11.47
61	20.02	13.86	12.72	11.47
62	20.02	13.86	12.72	11.47
63	20.02	13.86	12.72	11.47
64	20.02	13.86	12.72	11.47

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.15	2.09	1.84	1.66
26	3.26	2.17	1.91	1.73
27	3.36	2.25	1.98	1.80
28	3.51	2.36	2.08	1.89
29	3.70	2.48	2.20	2.01
30	3.94	2.67	2.36	2.16
31	4.22	2.87	2.55	2.35
32	4.50	3.09	2.75	2.55
33	4.80	3.33	2.97	2.77
34	5.16	3.60	3.23	3.02
35	5.56	3.90	3.51	3.29
36	6.12	4.28	3.85	3.61
37	6.71	4.67	4.22	3.94
38	7.33	5.09	4.59	4.29
39	7.96	5.50	4.98	4.65
40	8.59	5.92	5.36	5.00
41	9.20	6.30	5.71	5.31
42	9.84	6.71	6.06	5.63
43	10.49	7.11	6.44	5.97
44	11.17	7.54	6.82	6.30
45	11.70	7.86	7.12	6.56
46	12.52	8.42	7.65	7.04
47	13.27	8.92	8.14	7.46
48	14.12	9.49	8.68	7.95
49	14.92	10.03	9.20	8.42
50	15.66	10.54	9.69	8.85
51	15.66	10.54	9.69	8.85
52	15.66	10.54	9.69	8.85
53	15.66	10.54	9.69	8.85
54	15.66	10.54	9.69	8.85
55	15.66	10.54	9.69	8.85
56	15.66	10.54	9.69	8.85
57	15.66	10.54	9.69	8.85
58	15.66	10.54	9.69	8.85
59	15.66	10.54	9.69	8.85
60	15.66	10.54	9.69	8.85
61	15.66	10.54	9.69	8.85
62	15.66	10.54	9.69	8.85
63	15.66	10.54	9.69	8.85
64	15.66	10.54	9.69	8.85

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.78	0.52	0.46	0.41
26	0.80	0.54	0.48	0.43
27	0.83	0.56	0.49	0.45
28	0.87	0.59	0.52	0.48
29	0.91	0.62	0.55	0.51
30	0.98	0.66	0.59	0.54
31	1.05	0.71	0.64	0.59
32	1.11	0.77	0.69	0.64
33	1.19	0.83	0.75	0.69
34	1.27	0.90	0.80	0.75
35	1.37	0.97	0.87	0.82
36	1.52	1.07	0.97	0.91
37	1.68	1.18	1.06	1.00
38	1.84	1.29	1.16	1.09
39	2.01	1.40	1.27	1.19
40	2.19	1.52	1.38	1.29
41	2.36	1.63	1.47	1.38
42	2.54	1.74	1.57	1.47
43	2.74	1.86	1.69	1.56
44	2.93	1.99	1.80	1.67
45	3.09	2.08	1.89	1.74
46	3.33	2.25	2.05	1.88
47	3.55	2.40	2.19	2.01
48	3.80	2.56	2.34	2.15
49	4.05	2.72	2.51	2.29
50	4.27	2.88	2.65	2.42
51	4.27	2.88	2.65	2.42
52	4.27	2.88	2.65	2.42
53	4.27	2.88	2.65	2.42
54	4.27	2.88	2.65	2.42
55	4.27	2.88	2.65	2.42
56	4.27	2.88	2.65	2.42
57	4.27	2.88	2.65	2.42
58	4.27	2.88	2.65	2.42
59	4.27	2.88	2.65	2.42
60	4.27	2.88	2.65	2.42
61	4.27	2.88	2.65	2.42
62	4.27	2.88	2.65	2.42
63	4.27	2.88	2.65	2.42
64	4.27	2.88	2.65	2.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Female

Own Occupation Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.58	2.38	2.09	1.89
26	3.70	2.47	2.17	1.97
27	3.82	2.56	2.25	2.05
28	3.99	2.68	2.36	2.15
29	4.20	2.82	2.50	2.28
30	4.48	3.03	2.68	2.45
31	4.79	3.26	2.90	2.67
32	5.11	3.51	3.13	2.90
33	5.46	3.78	3.38	3.15
34	5.86	4.09	3.67	3.43
35	6.32	4.43	3.99	3.74
36	6.95	4.86	4.38	4.10
37	7.63	5.31	4.79	4.48
38	8.33	5.78	5.22	4.88
39	9.05	6.25	5.66	5.28
40	9.76	6.73	6.09	5.68
41	10.45	7.16	6.49	6.03
42	11.18	7.62	6.89	6.40
43	11.92	8.08	7.32	6.78
44	12.69	8.57	7.75	7.16
45	13.30	8.93	8.09	7.45
46	14.23	9.57	8.69	8.00
47	15.08	10.14	9.25	8.48
48	16.04	10.78	9.86	9.03
49	16.96	11.40	10.46	9.57
50	17.80	11.98	11.01	10.06
51	17.80	11.98	11.01	10.06
52	17.80	11.98	11.01	10.06
53	17.80	11.98	11.01	10.06
54	17.80	11.98	11.01	10.06
55	17.80	11.98	11.01	10.06
56	17.80	11.98	11.01	10.06
57	17.80	11.98	11.01	10.06
58	17.80	11.98	11.01	10.06
59	17.80	11.98	11.01	10.06
60	17.80	11.98	11.01	10.06
61	17.80	11.98	11.01	10.06
62	17.80	11.98	11.01	10.06
63	17.80	11.98	11.01	10.06
64	17.80	11.98	11.01	10.06

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 Female		Own Occupation Rider 10 Year Benefit Period		3P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.57	3.73	3.28	2.98
26	5.72	3.84	3.37	3.07
27	5.87	3.94	3.47	3.17
28	6.08	4.09	3.61	3.30
29	6.36	4.29	3.79	3.47
30	6.76	4.56	4.04	3.71
31	7.20	4.88	4.33	4.00
32	7.67	5.22	4.65	4.32
33	8.19	5.58	4.99	4.65
34	8.77	6.00	5.38	5.03
35	9.42	6.46	5.82	5.46
36	10.36	7.10	6.39	5.99
37	11.36	7.77	7.01	6.56
38	12.39	8.46	7.64	7.14
39	13.46	9.18	8.29	7.74
40	14.51	9.88	8.94	8.33
41	15.59	10.59	9.57	8.89
42	16.74	11.33	10.25	9.49
43	17.92	12.09	10.94	10.10
44	19.14	12.88	11.65	10.73
45	20.12	13.51	12.21	11.21
46	21.59	14.49	13.16	12.05
47	22.93	15.40	14.03	12.83
48	24.44	16.42	15.00	13.69
49	25.89	17.39	15.95	14.52
50	27.23	18.29	16.81	15.29
51	27.23	18.29	16.81	15.29
52	27.23	18.29	16.81	15.29
53	27.23	18.29	16.81	15.29
54	27.23	18.29	16.81	15.29
55	27.23	18.29	16.81	15.29
56	27.23	18.29	16.81	15.29
57	27.23	18.29	16.81	15.29
58	27.23	18.29	16.81	15.29
59	27.23	18.29	16.81	15.29
60	27.23	18.29	16.81	15.29
61	27.23	18.29	16.81	15.29
62	27.23	18.29	16.81	15.29
63	27.23	18.29	16.81	15.29
64	27.23	18.29	16.81	15.29

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.96	3.99	3.51	3.18
26	6.12	4.10	3.61	3.29
27	6.28	4.22	3.72	3.39
28	6.51	4.38	3.86	3.54
29	6.81	4.59	4.05	3.71
30	7.23	4.88	4.32	3.96
31	7.70	5.22	4.64	4.28
32	8.21	5.58	4.98	4.62
33	8.76	5.97	5.34	4.98
34	9.38	6.42	5.76	5.38
35	10.08	6.92	6.23	5.85
36	11.09	7.59	6.84	6.41
37	12.16	8.31	7.50	7.02
38	13.26	9.05	8.17	7.63
39	14.40	9.82	8.87	8.29
40	15.52	10.57	9.57	8.92
41	16.68	11.33	10.25	9.51
42	17.91	12.12	10.96	10.15
43	19.18	12.94	11.70	10.80
44	20.48	13.78	12.46	11.48
45	21.53	14.45	13.06	12.00
46	23.10	15.51	14.08	12.91
47	24.54	16.47	15.01	13.72
48	26.15	17.56	16.06	14.65
49	27.70	18.61	17.05	15.54
50	29.13	19.58	17.99	16.37
51	29.13	19.58	17.99	16.37
52	29.13	19.58	17.99	16.37
53	29.13	19.58	17.99	16.37
54	29.13	19.58	17.99	16.37
55	29.13	19.58	17.99	16.37
56	29.13	19.58	17.99	16.37
57	29.13	19.58	17.99	16.37
58	29.13	19.58	17.99	16.37
59	29.13	19.58	17.99	16.37
60	29.13	19.58	17.99	16.37
61	29.13	19.58	17.99	16.37
62	29.13	19.58	17.99	16.37
63	29.13	19.58	17.99	16.37
64	29.13	19.58	17.99	16.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.19	2.80	2.57	2.32
26	4.30	2.88	2.65	2.40
27	4.43	2.97	2.74	2.49
28	4.59	3.09	2.85	2.60
29	4.81	3.24	3.00	2.75
30	5.11	3.45	3.20	2.94
31	5.44	3.70	3.45	3.19
32	5.78	3.98	3.71	3.44
33	6.16	4.26	4.00	3.71
34	6.58	4.58	4.32	4.03
35	7.07	4.96	4.68	4.39
36	7.73	5.40	5.10	4.77
37	8.42	5.86	5.53	5.17
38	9.15	6.35	5.98	5.60
39	9.90	6.84	6.45	6.03
40	10.63	7.32	6.90	6.43
41	11.33	7.77	7.30	6.79
42	12.07	8.24	7.74	7.18
43	12.83	8.71	8.18	7.56
44	13.61	9.20	8.62	7.96
45	14.21	9.56	8.95	8.25
46	14.78	9.94	9.29	8.55
47	15.24	10.27	9.58	8.79
48	15.81	10.66	9.94	9.10
49	16.34	11.02	10.26	9.39
50	16.80	11.33	10.53	9.63
51	16.80	11.33	10.53	9.63
52	16.80	11.33	10.53	9.63
53	16.80	11.33	10.53	9.63
54	16.80	11.33	10.53	9.63
55	16.80	11.33	10.53	9.63
56	16.80	11.33	10.53	9.63
57	16.80	11.33	10.53	9.63
58	16.80	11.33	10.53	9.63
59	16.80	11.33	10.53	9.63
60	16.80	11.33	10.53	9.63
61	16.80	11.33	10.53	9.63
62	16.80	11.33	10.53	9.63
63	16.80	11.33	10.53	9.63
64	16.80	11.33	10.53	9.63

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.04	0.70	0.64	0.58
26	1.07	0.72	0.66	0.60
27	1.10	0.74	0.68	0.62
28	1.14	0.77	0.71	0.65
29	1.19	0.81	0.75	0.69
30	1.27	0.86	0.80	0.73
31	1.34	0.92	0.86	0.80
32	1.43	0.99	0.93	0.86
33	1.52	1.06	1.00	0.93
34	1.62	1.14	1.07	1.01
35	1.74	1.23	1.17	1.10
36	1.92	1.35	1.28	1.20
37	2.11	1.48	1.40	1.31
38	2.30	1.61	1.52	1.43
39	2.50	1.74	1.65	1.54
40	2.71	1.88	1.77	1.66
41	2.91	2.01	1.89	1.77
42	3.12	2.14	2.01	1.88
43	3.34	2.28	2.14	1.99
44	3.57	2.42	2.28	2.11
45	3.75	2.54	2.38	2.20
46	3.93	2.65	2.49	2.28
47	4.07	2.75	2.57	2.37
48	4.26	2.88	2.68	2.46
49	4.43	2.99	2.79	2.56
50	4.57	3.10	2.88	2.64
51	4.57	3.10	2.88	2.64
52	4.57	3.10	2.88	2.64
53	4.57	3.10	2.88	2.64
54	4.57	3.10	2.88	2.64
55	4.57	3.10	2.88	2.64
56	4.57	3.10	2.88	2.64
57	4.57	3.10	2.88	2.64
58	4.57	3.10	2.88	2.64
59	4.57	3.10	2.88	2.64
60	4.57	3.10	2.88	2.64
61	4.57	3.10	2.88	2.64
62	4.57	3.10	2.88	2.64
63	4.57	3.10	2.88	2.64
64	4.57	3.10	2.88	2.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Female

Own Occupation Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.76	3.18	2.92	2.64
26	4.89	3.27	3.01	2.73
27	5.03	3.37	3.11	2.83
28	5.22	3.51	3.24	2.96
29	5.47	3.68	3.41	3.12
30	5.81	3.92	3.64	3.34
31	6.18	4.20	3.92	3.62
32	6.57	4.52	4.22	3.91
33	7.00	4.84	4.54	4.22
34	7.48	5.21	4.91	4.58
35	8.03	5.64	5.32	4.99
36	8.78	6.14	5.79	5.42
37	9.57	6.66	6.28	5.88
38	10.40	7.22	6.80	6.36
39	11.25	7.77	7.33	6.85
40	12.08	8.32	7.84	7.31
41	12.88	8.83	8.30	7.72
42	13.72	9.36	8.79	8.16
43	14.58	9.90	9.29	8.59
44	15.47	10.45	9.79	9.04
45	16.15	10.86	10.17	9.37
46	16.79	11.30	10.56	9.72
47	17.32	11.67	10.89	9.99
48	17.97	12.11	11.29	10.34
49	18.57	12.52	11.66	10.67
50	19.09	12.87	11.97	10.94
51	19.09	12.87	11.97	10.94
52	19.09	12.87	11.97	10.94
53	19.09	12.87	11.97	10.94
54	19.09	12.87	11.97	10.94
55	19.09	12.87	11.97	10.94
56	19.09	12.87	11.97	10.94
57	19.09	12.87	11.97	10.94
58	19.09	12.87	11.97	10.94
59	19.09	12.87	11.97	10.94
60	19.09	12.87	11.97	10.94
61	19.09	12.87	11.97	10.94
62	19.09	12.87	11.97	10.94
63	19.09	12.87	11.97	10.94
64	19.09	12.87	11.97	10.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.42	4.97	4.58	4.16
26	7.57	5.08	4.69	4.27
27	7.73	5.19	4.80	4.38
28	7.97	5.36	4.96	4.54
29	8.30	5.59	5.18	4.75
30	8.76	5.92	5.49	5.04
31	9.29	6.30	5.87	5.41
32	9.86	6.70	6.27	5.82
33	10.48	7.15	6.70	6.25
34	11.18	7.65	7.20	6.74
35	11.98	8.23	7.75	7.28
36	13.09	8.97	8.45	7.93
37	14.25	9.76	9.19	8.60
38	15.47	10.57	9.95	9.31
39	16.72	11.41	10.73	10.02
40	17.95	12.23	11.50	10.72
41	19.21	13.04	12.25	11.39
42	20.54	13.92	13.05	12.09
43	21.92	14.80	13.87	12.80
44	23.33	15.71	14.71	13.54
45	24.45	16.42	15.35	14.09
46	25.47	17.12	15.98	14.65
47	26.33	17.71	16.51	15.11
48	27.38	18.42	17.15	15.68
49	28.35	19.09	17.75	16.19
50	29.19	19.66	18.27	16.64
51	29.19	19.66	18.27	16.64
52	29.19	19.66	18.27	16.64
53	29.19	19.66	18.27	16.64
54	29.19	19.66	18.27	16.64
55	29.19	19.66	18.27	16.64
56	29.19	19.66	18.27	16.64
57	29.19	19.66	18.27	16.64
58	29.19	19.66	18.27	16.64
59	29.19	19.66	18.27	16.64
60	29.19	19.66	18.27	16.64
61	29.19	19.66	18.27	16.64
62	29.19	19.66	18.27	16.64
63	29.19	19.66	18.27	16.64
64	29.19	19.66	18.27	16.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.95	5.32	4.90	4.45
26	8.10	5.44	5.02	4.57
27	8.27	5.55	5.14	4.68
28	8.52	5.73	5.31	4.86
29	8.87	5.98	5.54	5.08
30	9.38	6.33	5.87	5.39
31	9.94	6.74	6.27	5.80
32	10.55	7.18	6.71	6.22
33	11.21	7.65	7.17	6.68
34	11.96	8.19	7.70	7.20
35	12.82	8.80	8.30	7.80
36	14.01	9.60	9.05	8.48
37	15.26	10.44	9.84	9.21
38	16.55	11.31	10.64	9.95
39	17.89	12.21	11.49	10.72
40	19.20	13.09	12.31	11.47
41	20.55	13.96	13.11	12.18
42	21.98	14.89	13.96	12.93
43	23.46	15.84	14.84	13.70
44	24.96	16.81	15.73	14.49
45	26.16	17.57	16.43	15.08
46	27.25	18.32	17.10	15.67
47	28.17	18.95	17.67	16.16
48	29.29	19.71	18.35	16.77
49	30.34	20.42	19.00	17.33
50	31.24	21.04	19.55	17.81
51	31.24	21.04	19.55	17.81
52	31.24	21.04	19.55	17.81
53	31.24	21.04	19.55	17.81
54	31.24	21.04	19.55	17.81
55	31.24	21.04	19.55	17.81
56	31.24	21.04	19.55	17.81
57	31.24	21.04	19.55	17.81
58	31.24	21.04	19.55	17.81
59	31.24	21.04	19.55	17.81
60	31.24	21.04	19.55	17.81
61	31.24	21.04	19.55	17.81
62	31.24	21.04	19.55	17.81
63	31.24	21.04	19.55	17.81
64	31.24	21.04	19.55	17.81

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.28	2.85	2.62	2.37
26	4.40	2.95	2.71	2.46
27	4.53	3.04	2.81	2.55
28	4.71	3.17	2.93	2.67
29	4.95	3.34	3.09	2.82
30	5.26	3.56	3.30	3.03
31	5.61	3.82	3.56	3.28
32	5.98	4.11	3.85	3.56
33	6.38	4.42	4.14	3.85
34	6.84	4.77	4.48	4.19
35	7.35	5.17	4.87	4.57
36	8.06	5.64	5.32	4.98
37	8.83	6.14	5.79	5.42
38	9.60	6.67	6.28	5.87
39	10.42	7.21	6.78	6.34
40	11.21	7.73	7.28	6.79
41	11.99	8.22	7.73	7.19
42	12.81	8.74	8.21	7.61
43	13.67	9.28	8.70	8.05
44	14.53	9.81	9.20	8.49
45	15.21	10.23	9.57	8.83
46	15.90	10.71	10.01	9.20
47	16.50	11.12	10.38	9.52
48	17.21	11.61	10.82	9.92
49	17.89	12.06	11.23	10.28
50	18.48	12.46	11.59	10.60
51	18.48	12.46	11.59	10.60
52	18.48	12.46	11.59	10.60
53	18.48	12.46	11.59	10.60
54	18.48	12.46	11.59	10.60
55	18.48	12.46	11.59	10.60
56	18.48	12.46	11.59	10.60
57	18.48	12.46	11.59	10.60
58	18.48	12.46	11.59	10.60
59	18.48	12.46	11.59	10.60
60	18.48	12.46	11.59	10.60
61	18.48	12.46	11.59	10.60
62	18.48	12.46	11.59	10.60
63	18.48	12.46	11.59	10.60
64	18.48	12.46	11.59	10.60

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.06	0.71	0.66	0.59
26	1.09	0.73	0.68	0.62
27	1.13	0.76	0.70	0.64
28	1.17	0.79	0.73	0.67
29	1.22	0.83	0.77	0.71
30	1.31	0.89	0.82	0.76
31	1.39	0.95	0.89	0.82
32	1.48	1.03	0.96	0.89
33	1.58	1.10	1.03	0.97
34	1.69	1.19	1.12	1.05
35	1.81	1.29	1.21	1.14
36	2.00	1.41	1.33	1.25
37	2.20	1.55	1.46	1.37
38	2.41	1.69	1.59	1.50
39	2.64	1.84	1.73	1.62
40	2.86	1.98	1.87	1.75
41	3.08	2.12	2.00	1.87
42	3.31	2.27	2.13	1.99
43	3.56	2.43	2.28	2.12
44	3.81	2.58	2.42	2.25
45	4.02	2.71	2.55	2.35
46	4.23	2.86	2.68	2.47
47	4.42	2.98	2.79	2.56
48	4.64	3.13	2.92	2.68
49	4.85	3.28	3.05	2.80
50	5.03	3.40	3.17	2.90
51	5.03	3.40	3.17	2.90
52	5.03	3.40	3.17	2.90
53	5.03	3.40	3.17	2.90
54	5.03	3.40	3.17	2.90
55	5.03	3.40	3.17	2.90
56	5.03	3.40	3.17	2.90
57	5.03	3.40	3.17	2.90
58	5.03	3.40	3.17	2.90
59	5.03	3.40	3.17	2.90
60	5.03	3.40	3.17	2.90
61	5.03	3.40	3.17	2.90
62	5.03	3.40	3.17	2.90
63	5.03	3.40	3.17	2.90
64	5.03	3.40	3.17	2.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Female

Own Occupation Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.86	3.24	2.98	2.69
26	5.00	3.35	3.08	2.79
27	5.15	3.45	3.19	2.90
28	5.35	3.60	3.33	3.03
29	5.62	3.79	3.51	3.21
30	5.98	4.04	3.75	3.44
31	6.37	4.34	4.05	3.73
32	6.79	4.67	4.37	4.05
33	7.25	5.02	4.71	4.38
34	7.77	5.42	5.09	4.76
35	8.35	5.87	5.53	5.19
36	9.16	6.41	6.04	5.66
37	10.03	6.98	6.58	6.16
38	10.91	7.58	7.14	6.67
39	11.84	8.19	7.71	7.20
40	12.74	8.78	8.27	7.72
41	13.62	9.34	8.78	8.17
42	14.56	9.93	9.33	8.65
43	15.53	10.54	9.89	9.15
44	16.51	11.15	10.46	9.65
45	17.28	11.62	10.88	10.03
46	18.07	12.17	11.38	10.46
47	18.75	12.64	11.79	10.82
48	19.56	13.19	12.29	11.27
49	20.33	13.71	12.76	11.68
50	21.00	14.16	13.17	12.04
51	21.00	14.16	13.17	12.04
52	21.00	14.16	13.17	12.04
53	21.00	14.16	13.17	12.04
54	21.00	14.16	13.17	12.04
55	21.00	14.16	13.17	12.04
56	21.00	14.16	13.17	12.04
57	21.00	14.16	13.17	12.04
58	21.00	14.16	13.17	12.04
59	21.00	14.16	13.17	12.04
60	21.00	14.16	13.17	12.04
61	21.00	14.16	13.17	12.04
62	21.00	14.16	13.17	12.04
63	21.00	14.16	13.17	12.04
64	21.00	14.16	13.17	12.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	7.57	5.07	4.67	4.24
26	7.74	5.19	4.79	4.36
27	7.91	5.32	4.92	4.49
28	8.18	5.50	5.09	4.66
29	8.53	5.75	5.32	4.88
30	9.03	6.09	5.65	5.19
31	9.59	6.50	6.05	5.59
32	10.20	6.94	6.49	6.02
33	10.86	7.41	6.94	6.48
34	11.60	7.94	7.47	6.99
35	12.46	8.55	8.06	7.57
36	13.65	9.36	8.82	8.27
37	14.92	10.21	9.61	9.00
38	16.24	11.10	10.44	9.76
39	17.60	12.01	11.30	10.54
40	18.93	12.90	12.14	11.31
41	20.33	13.81	12.96	12.04
42	21.81	14.77	13.85	12.83
43	23.34	15.76	14.77	13.63
44	24.91	16.77	15.70	14.45
45	26.16	17.57	16.43	15.08
46	27.43	18.43	17.21	15.77
47	28.52	19.18	17.88	16.37
48	29.82	20.06	18.68	17.07
49	31.04	20.89	19.44	17.73
50	32.12	21.63	20.10	18.31
51	32.12	21.63	20.10	18.31
52	32.12	21.63	20.10	18.31
53	32.12	21.63	20.10	18.31
54	32.12	21.63	20.10	18.31
55	32.12	21.63	20.10	18.31
56	32.12	21.63	20.10	18.31
57	32.12	21.63	20.10	18.31
58	32.12	21.63	20.10	18.31
59	32.12	21.63	20.10	18.31
60	32.12	21.63	20.10	18.31
61	32.12	21.63	20.10	18.31
62	32.12	21.63	20.10	18.31
63	32.12	21.63	20.10	18.31
64	32.12	21.63	20.10	18.31

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.10	5.43	5.00	4.54
26	8.29	5.55	5.13	4.67
27	8.47	5.69	5.26	4.80
28	8.74	5.89	5.45	4.98
29	9.12	6.15	5.70	5.22
30	9.66	6.52	6.05	5.55
31	10.26	6.96	6.48	5.98
32	10.92	7.42	6.94	6.43
33	11.61	7.92	7.43	6.93
34	12.42	8.50	7.99	7.48
35	13.32	9.15	8.63	8.11
36	14.61	10.02	9.44	8.85
37	15.97	10.93	10.29	9.64
38	17.38	11.87	11.18	10.44
39	18.83	12.85	12.09	11.29
40	20.26	13.81	12.98	12.10
41	21.75	14.78	13.88	12.89
42	23.33	15.81	14.83	13.73
43	24.97	16.86	15.79	14.58
44	26.65	17.94	16.80	15.47
45	27.98	18.80	17.58	16.14
46	29.34	19.72	18.41	16.87
47	30.51	20.52	19.14	17.51
48	31.90	21.47	19.99	18.26
49	33.21	22.35	20.79	18.97
50	34.36	23.14	21.51	19.60
51	34.36	23.14	21.51	19.60
52	34.36	23.14	21.51	19.60
53	34.36	23.14	21.51	19.60
54	34.36	23.14	21.51	19.60
55	34.36	23.14	21.51	19.60
56	34.36	23.14	21.51	19.60
57	34.36	23.14	21.51	19.60
58	34.36	23.14	21.51	19.60
59	34.36	23.14	21.51	19.60
60	34.36	23.14	21.51	19.60
61	34.36	23.14	21.51	19.60
62	34.36	23.14	21.51	19.60
63	34.36	23.14	21.51	19.60
64	34.36	23.14	21.51	19.60

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.07	0.79	0.70	0.59
26	1.10	0.82	0.71	0.61
27	1.13	0.84	0.73	0.63
28	1.17	0.86	0.75	0.64
29	1.20	0.88	0.77	0.65
30	1.24	0.90	0.78	0.67
31	1.29	0.93	0.79	0.68
32	1.34	0.97	0.82	0.70
33	1.39	1.02	0.84	0.72
34	1.46	1.06	0.86	0.75
35	1.55	1.12	0.90	0.79
36	1.65	1.20	0.97	0.85
37	1.80	1.30	1.07	0.94
38	1.98	1.44	1.18	1.05
39	2.20	1.59	1.31	1.17
40	2.44	1.77	1.47	1.30
41	2.73	1.97	1.67	1.50
42	3.06	2.21	1.90	1.71
43	3.42	2.47	2.14	1.94
44	3.82	2.76	2.41	2.20
45	4.26	3.06	2.71	2.48
46	4.61	3.31	2.92	2.67
47	5.02	3.61	3.17	2.90
48	5.38	3.86	3.38	3.09
49	5.71	4.10	3.58	3.26
50	6.03	4.33	3.78	3.44
51	6.03	4.33	3.78	3.44
52	6.03	4.33	3.78	3.44
53	6.03	4.33	3.78	3.44
54	6.03	4.33	3.78	3.44
55	6.03	4.33	3.78	3.44
56	6.03	4.33	3.78	3.44
57	6.03	4.33	3.78	3.44
58	6.03	4.33	3.78	3.44
59	6.03	4.33	3.78	3.44
60	6.03	4.33	3.78	3.44
61	6.03	4.33	3.78	3.44
62	6.03	4.33	3.78	3.44
63	6.03	4.33	3.78	3.44
64	6.03	4.33	3.78	3.44

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.27	0.20	0.17	0.14
26	0.27	0.20	0.17	0.15
27	0.28	0.21	0.18	0.15
28	0.28	0.21	0.18	0.16
29	0.29	0.22	0.19	0.16
30	0.30	0.23	0.19	0.17
31	0.31	0.24	0.20	0.17
32	0.32	0.24	0.20	0.17
33	0.34	0.25	0.21	0.18
34	0.35	0.26	0.22	0.19
35	0.37	0.27	0.23	0.20
36	0.40	0.29	0.25	0.21
37	0.44	0.32	0.26	0.23
38	0.49	0.35	0.29	0.26
39	0.55	0.39	0.33	0.29
40	0.61	0.44	0.37	0.32
41	0.69	0.49	0.42	0.38
42	0.77	0.56	0.48	0.43
43	0.87	0.63	0.54	0.49
44	0.98	0.71	0.60	0.56
45	1.10	0.79	0.69	0.63
46	1.19	0.86	0.74	0.69
47	1.31	0.94	0.81	0.75
48	1.42	1.02	0.87	0.81
49	1.51	1.08	0.93	0.86
50	1.61	1.15	0.99	0.91
51	1.61	1.15	0.99	0.91
52	1.61	1.15	0.99	0.91
53	1.61	1.15	0.99	0.91
54	1.61	1.15	0.99	0.91
55	1.61	1.15	0.99	0.91
56	1.61	1.15	0.99	0.91
57	1.61	1.15	0.99	0.91
58	1.61	1.15	0.99	0.91
59	1.61	1.15	0.99	0.91
60	1.61	1.15	0.99	0.91
61	1.61	1.15	0.99	0.91
62	1.61	1.15	0.99	0.91
63	1.61	1.15	0.99	0.91
64	1.61	1.15	0.99	0.91

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.23	0.91	0.81	0.68
26	1.27	0.94	0.82	0.70
27	1.30	0.96	0.84	0.72
28	1.34	0.99	0.86	0.73
29	1.38	1.01	0.88	0.75
30	1.42	1.03	0.90	0.77
31	1.48	1.07	0.91	0.78
32	1.54	1.12	0.94	0.81
33	1.60	1.17	0.96	0.83
34	1.68	1.22	0.99	0.86
35	1.78	1.29	1.04	0.91
36	1.90	1.38	1.12	0.98
37	2.07	1.50	1.23	1.08
38	2.28	1.65	1.36	1.21
39	2.53	1.83	1.51	1.34
40	2.80	2.03	1.69	1.50
41	3.14	2.27	1.92	1.72
42	3.52	2.54	2.18	1.96
43	3.93	2.84	2.46	2.23
44	4.39	3.17	2.77	2.53
45	4.90	3.52	3.12	2.85
46	5.30	3.81	3.36	3.07
47	5.77	4.15	3.64	3.33
48	6.18	4.44	3.89	3.55
49	6.56	4.71	4.12	3.75
50	6.93	4.98	4.34	3.95
51	6.93	4.98	4.34	3.95
52	6.93	4.98	4.34	3.95
53	6.93	4.98	4.34	3.95
54	6.93	4.98	4.34	3.95
55	6.93	4.98	4.34	3.95
56	6.93	4.98	4.34	3.95
57	6.93	4.98	4.34	3.95
58	6.93	4.98	4.34	3.95
59	6.93	4.98	4.34	3.95
60	6.93	4.98	4.34	3.95
61	6.93	4.98	4.34	3.95
62	6.93	4.98	4.34	3.95
63	6.93	4.98	4.34	3.95
64	6.93	4.98	4.34	3.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider
2 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.23	1.66	1.48	1.24
26	2.27	1.68	1.47	1.25
27	2.30	1.70	1.48	1.25
28	2.33	1.72	1.49	1.27
29	2.37	1.74	1.50	1.28
30	2.40	1.77	1.51	1.30
31	2.44	1.79	1.52	1.31
32	2.49	1.83	1.53	1.32
33	2.55	1.86	1.54	1.34
34	2.62	1.91	1.56	1.37
35	2.73	1.98	1.61	1.42
36	2.90	2.12	1.72	1.52
37	3.13	2.31	1.87	1.66
38	3.43	2.55	2.07	1.83
39	3.78	2.82	2.29	2.04
40	4.16	3.13	2.53	2.27
41	4.66	3.53	2.86	2.56
42	5.21	3.98	3.21	2.90
43	5.81	4.48	3.60	3.27
44	6.49	5.03	4.04	3.69
45	7.22	5.63	4.52	4.14
46	7.84	6.08	4.91	4.49
47	8.56	6.61	5.36	4.90
48	9.20	7.08	5.76	5.26
49	9.77	7.49	6.12	5.60
50	10.36	7.92	6.48	5.92
51	10.36	7.92	6.48	5.92
52	10.36	7.92	6.48	5.92
53	10.36	7.92	6.48	5.92
54	10.36	7.92	6.48	5.92
55	10.36	7.92	6.48	5.92
56	10.36	7.92	6.48	5.92
57	10.36	7.92	6.48	5.92
58	10.36	7.92	6.48	5.92
59	10.36	7.92	6.48	5.92
60	10.36	7.92	6.48	5.92
61	10.36	7.92	6.48	5.92
62	10.36	7.92	6.48	5.92
63	10.36	7.92	6.48	5.92
64	10.36	7.92	6.48	5.92

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.38	1.78	1.58	1.32
26	2.43	1.79	1.58	1.33
27	2.46	1.82	1.58	1.34
28	2.49	1.84	1.59	1.36
29	2.53	1.87	1.60	1.37
30	2.57	1.89	1.62	1.39
31	2.61	1.92	1.63	1.40
32	2.67	1.95	1.64	1.42
33	2.73	1.99	1.65	1.44
34	2.80	2.04	1.67	1.47
35	2.92	2.12	1.72	1.52
36	3.10	2.27	1.84	1.63
37	3.35	2.47	2.00	1.77
38	3.67	2.72	2.21	1.97
39	4.04	3.02	2.45	2.18
40	4.45	3.35	2.71	2.42
41	4.99	3.78	3.06	2.75
42	5.58	4.26	3.44	3.11
43	6.22	4.79	3.85	3.51
44	6.94	5.38	4.32	3.94
45	7.72	6.02	4.83	4.43
46	8.39	6.51	5.25	4.80
47	9.16	7.07	5.73	5.24
48	9.84	7.57	6.15	5.63
49	10.46	8.02	6.55	5.99
50	11.09	8.48	6.94	6.34
51	11.09	8.48	6.94	6.34
52	11.09	8.48	6.94	6.34
53	11.09	8.48	6.94	6.34
54	11.09	8.48	6.94	6.34
55	11.09	8.48	6.94	6.34
56	11.09	8.48	6.94	6.34
57	11.09	8.48	6.94	6.34
58	11.09	8.48	6.94	6.34
59	11.09	8.48	6.94	6.34
60	11.09	8.48	6.94	6.34
61	11.09	8.48	6.94	6.34
62	11.09	8.48	6.94	6.34
63	11.09	8.48	6.94	6.34
64	11.09	8.48	6.94	6.34

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.69	1.19	1.01	0.87
26	1.73	1.23	1.04	0.90
27	1.77	1.25	1.06	0.92
28	1.82	1.29	1.09	0.95
29	1.86	1.32	1.11	0.97
30	1.91	1.36	1.14	1.00
31	1.97	1.40	1.17	1.04
32	2.04	1.45	1.22	1.07
33	2.12	1.51	1.26	1.11
34	2.21	1.57	1.30	1.17
35	2.33	1.66	1.37	1.24
36	2.48	1.77	1.48	1.33
37	2.68	1.93	1.62	1.45
38	2.95	2.13	1.79	1.62
39	3.25	2.36	1.99	1.80
40	3.59	2.62	2.23	2.01
41	4.02	2.92	2.52	2.30
42	4.48	3.27	2.86	2.60
43	5.00	3.66	3.23	2.95
44	5.57	4.08	3.63	3.32
45	6.19	4.54	4.08	3.75
46	6.71	4.92	4.40	4.05
47	7.31	5.36	4.78	4.38
48	7.83	5.74	5.12	4.69
49	8.32	6.09	5.42	4.95
50	8.80	6.44	5.72	5.23
51	8.80	6.44	5.72	5.23
52	8.80	6.44	5.72	5.23
53	8.80	6.44	5.72	5.23
54	8.80	6.44	5.72	5.23
55	8.80	6.44	5.72	5.23
56	8.80	6.44	5.72	5.23
57	8.80	6.44	5.72	5.23
58	8.80	6.44	5.72	5.23
59	8.80	6.44	5.72	5.23
60	8.80	6.44	5.72	5.23
61	8.80	6.44	5.72	5.23
62	8.80	6.44	5.72	5.23
63	8.80	6.44	5.72	5.23
64	8.80	6.44	5.72	5.23

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.40	0.28	0.24	0.21
26	0.41	0.29	0.25	0.22
27	0.42	0.29	0.26	0.22
28	0.43	0.30	0.26	0.23
29	0.44	0.31	0.27	0.24
30	0.46	0.32	0.28	0.25
31	0.48	0.34	0.29	0.26
32	0.49	0.35	0.30	0.26
33	0.51	0.36	0.31	0.27
34	0.53	0.38	0.32	0.28
35	0.56	0.40	0.34	0.30
36	0.60	0.43	0.37	0.33
37	0.65	0.47	0.40	0.36
38	0.72	0.52	0.44	0.40
39	0.80	0.58	0.50	0.45
40	0.89	0.65	0.55	0.50
41	1.00	0.73	0.63	0.57
42	1.12	0.83	0.71	0.65
43	1.26	0.93	0.80	0.74
44	1.41	1.05	0.90	0.84
45	1.58	1.17	1.02	0.95
46	1.72	1.27	1.11	1.03
47	1.89	1.39	1.22	1.13
48	2.03	1.50	1.32	1.21
49	2.17	1.60	1.40	1.29
50	2.31	1.69	1.49	1.38
51	2.31	1.69	1.49	1.38
52	2.31	1.69	1.49	1.38
53	2.31	1.69	1.49	1.38
54	2.31	1.69	1.49	1.38
55	2.31	1.69	1.49	1.38
56	2.31	1.69	1.49	1.38
57	2.31	1.69	1.49	1.38
58	2.31	1.69	1.49	1.38
59	2.31	1.69	1.49	1.38
60	2.31	1.69	1.49	1.38
61	2.31	1.69	1.49	1.38
62	2.31	1.69	1.49	1.38
63	2.31	1.69	1.49	1.38
64	2.31	1.69	1.49	1.38

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 4A, 4P - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.94	1.37	1.16	1.00
26	1.99	1.41	1.19	1.03
27	2.04	1.44	1.22	1.06
28	2.09	1.48	1.25	1.09
29	2.14	1.52	1.28	1.11
30	2.20	1.56	1.31	1.15
31	2.27	1.61	1.35	1.19
32	2.35	1.67	1.40	1.23
33	2.44	1.73	1.45	1.28
34	2.54	1.80	1.50	1.34
35	2.68	1.91	1.58	1.42
36	2.85	2.04	1.70	1.53
37	3.08	2.22	1.86	1.67
38	3.39	2.45	2.06	1.86
39	3.74	2.71	2.29	2.07
40	4.13	3.01	2.56	2.31
41	4.62	3.36	2.90	2.64
42	5.15	3.76	3.29	2.99
43	5.75	4.21	3.71	3.39
44	6.40	4.69	4.17	3.82
45	7.12	5.22	4.69	4.31
46	7.71	5.66	5.06	4.65
47	8.40	6.16	5.50	5.03
48	9.00	6.60	5.88	5.39
49	9.56	7.00	6.23	5.69
50	10.11	7.40	6.57	6.01
51	10.11	7.40	6.57	6.01
52	10.11	7.40	6.57	6.01
53	10.11	7.40	6.57	6.01
54	10.11	7.40	6.57	6.01
55	10.11	7.40	6.57	6.01
56	10.11	7.40	6.57	6.01
57	10.11	7.40	6.57	6.01
58	10.11	7.40	6.57	6.01
59	10.11	7.40	6.57	6.01
60	10.11	7.40	6.57	6.01
61	10.11	7.40	6.57	6.01
62	10.11	7.40	6.57	6.01
63	10.11	7.40	6.57	6.01
64	10.11	7.40	6.57	6.01

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3P - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.02	2.19	1.97	1.67
26	3.02	2.20	1.95	1.68
27	3.02	2.25	1.98	1.70
28	3.07	2.29	2.00	1.73
29	3.13	2.33	2.03	1.76
30	3.19	2.37	2.06	1.79
31	3.27	2.44	2.10	1.84
32	3.37	2.51	2.15	1.89
33	3.48	2.60	2.20	1.95
34	3.61	2.68	2.26	2.01
35	3.79	2.82	2.36	2.11
36	4.05	3.02	2.52	2.26
37	4.41	3.29	2.74	2.47
38	4.86	3.64	3.03	2.72
39	5.38	4.04	3.35	3.03
40	5.96	4.48	3.72	3.36
41	6.74	5.06	4.20	3.80
42	7.59	5.71	4.71	4.30
43	8.53	6.44	5.30	4.85
44	9.58	7.23	5.94	5.45
45	10.73	8.10	6.65	6.12
46	11.68	8.78	7.23	6.66
47	12.78	9.55	7.90	7.27
48	13.77	10.23	8.50	7.81
49	14.66	10.85	9.04	8.31
50	15.56	11.48	9.59	8.80
51	15.56	11.48	9.59	8.80
52	15.56	11.48	9.59	8.80
53	15.56	11.48	9.59	8.80
54	15.56	11.48	9.59	8.80
55	15.56	11.48	9.59	8.80
56	15.56	11.48	9.59	8.80
57	15.56	11.48	9.59	8.80
58	15.56	11.48	9.59	8.80
59	15.56	11.48	9.59	8.80
60	15.56	11.48	9.59	8.80
61	15.56	11.48	9.59	8.80
62	15.56	11.48	9.59	8.80
63	15.56	11.48	9.59	8.80
64	15.56	11.48	9.59	8.80

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.23	2.34	2.10	1.79
26	3.23	2.36	2.09	1.79
27	3.24	2.40	2.12	1.82
28	3.29	2.45	2.14	1.85
29	3.35	2.49	2.18	1.89
30	3.41	2.54	2.21	1.92
31	3.50	2.61	2.25	1.97
32	3.61	2.69	2.30	2.02
33	3.73	2.77	2.36	2.09
34	3.86	2.87	2.42	2.15
35	4.05	3.02	2.52	2.26
36	4.34	3.24	2.70	2.42
37	4.71	3.53	2.93	2.64
38	5.20	3.89	3.24	2.92
39	5.76	4.32	3.59	3.24
40	6.39	4.79	3.97	3.59
41	7.21	5.42	4.49	4.07
42	8.12	6.11	5.05	4.60
43	9.13	6.89	5.67	5.19
44	10.25	7.73	6.36	5.84
45	11.47	8.68	7.11	6.55
46	12.51	9.39	7.74	7.12
47	13.67	10.22	8.46	7.77
48	14.73	10.94	9.09	8.36
49	15.68	11.62	9.68	8.89
50	16.66	12.28	10.25	9.42
51	16.66	12.28	10.25	9.42
52	16.66	12.28	10.25	9.42
53	16.66	12.28	10.25	9.42
54	16.66	12.28	10.25	9.42
55	16.66	12.28	10.25	9.42
56	16.66	12.28	10.25	9.42
57	16.66	12.28	10.25	9.42
58	16.66	12.28	10.25	9.42
59	16.66	12.28	10.25	9.42
60	16.66	12.28	10.25	9.42
61	16.66	12.28	10.25	9.42
62	16.66	12.28	10.25	9.42
63	16.66	12.28	10.25	9.42
64	16.66	12.28	10.25	9.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 Unisex		Own Occupation Rider 10 Year Benefit Period		5P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.06	1.42	1.22	1.09
26	2.12	1.47	1.25	1.12
27	2.18	1.53	1.30	1.16
28	2.25	1.58	1.33	1.20
29	2.31	1.64	1.37	1.24
30	2.38	1.71	1.41	1.28
31	2.46	1.77	1.46	1.32
32	2.55	1.85	1.52	1.38
33	2.65	1.93	1.58	1.44
34	2.76	2.01	1.64	1.51
35	2.91	2.13	1.74	1.60
36	3.11	2.28	1.87	1.72
37	3.37	2.47	2.04	1.88
38	3.71	2.72	2.25	2.08
39	4.09	3.01	2.50	2.31
40	4.52	3.33	2.78	2.57
41	5.00	3.68	3.11	2.87
42	5.52	4.07	3.47	3.20
43	6.10	4.50	3.87	3.58
44	6.74	4.97	4.32	3.98
45	7.44	5.49	4.80	4.43
46	8.25	6.05	5.30	4.86
47	9.15	6.68	5.86	5.37
48	9.99	7.26	6.37	5.81
49	10.76	7.79	6.84	6.23
50	11.54	8.32	7.32	6.66
51	11.54	8.32	7.32	6.66
52	11.54	8.32	7.32	6.66
53	11.54	8.32	7.32	6.66
54	11.54	8.32	7.32	6.66
55	11.54	8.32	7.32	6.66
56	11.54	8.32	7.32	6.66
57	11.54	8.32	7.32	6.66
58	11.54	8.32	7.32	6.66
59	11.54	8.32	7.32	6.66
60	11.54	8.32	7.32	6.66
61	11.54	8.32	7.32	6.66
62	11.54	8.32	7.32	6.66
63	11.54	8.32	7.32	6.66
64	11.54	8.32	7.32	6.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 Unisex		Own Occupation Rider 10 Year Benefit Period		5A - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.50	0.34	0.29	0.26
26	0.51	0.36	0.30	0.27
27	0.53	0.36	0.31	0.28
28	0.55	0.38	0.32	0.29
29	0.57	0.39	0.33	0.30
30	0.58	0.41	0.35	0.31
31	0.60	0.43	0.36	0.33
32	0.62	0.44	0.37	0.34
33	0.64	0.46	0.39	0.35
34	0.66	0.48	0.40	0.37
35	0.69	0.51	0.42	0.39
36	0.75	0.55	0.46	0.42
37	0.81	0.60	0.50	0.46
38	0.90	0.67	0.55	0.51
39	1.00	0.74	0.62	0.57
40	1.11	0.82	0.69	0.64
41	1.23	0.91	0.77	0.71
42	1.37	1.02	0.86	0.79
43	1.52	1.13	0.96	0.89
44	1.69	1.25	1.07	0.99
45	1.88	1.40	1.19	1.11
46	2.10	1.55	1.32	1.23
47	2.34	1.72	1.48	1.36
48	2.57	1.88	1.62	1.49
49	2.79	2.03	1.76	1.62
50	3.00	2.18	1.89	1.74
51	3.00	2.18	1.89	1.74
52	3.00	2.18	1.89	1.74
53	3.00	2.18	1.89	1.74
54	3.00	2.18	1.89	1.74
55	3.00	2.18	1.89	1.74
56	3.00	2.18	1.89	1.74
57	3.00	2.18	1.89	1.74
58	3.00	2.18	1.89	1.74
59	3.00	2.18	1.89	1.74
60	3.00	2.18	1.89	1.74
61	3.00	2.18	1.89	1.74
62	3.00	2.18	1.89	1.74
63	3.00	2.18	1.89	1.74
64	3.00	2.18	1.89	1.74

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 Unisex		Own Occupation Rider 10 Year Benefit Period		4A, 4P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.37	1.63	1.40	1.25
26	2.44	1.69	1.44	1.29
27	2.51	1.76	1.49	1.33
28	2.59	1.82	1.53	1.38
29	2.66	1.89	1.58	1.42
30	2.74	1.96	1.62	1.47
31	2.83	2.04	1.68	1.52
32	2.93	2.13	1.75	1.59
33	3.05	2.22	1.82	1.66
34	3.17	2.31	1.89	1.74
35	3.35	2.45	2.00	1.84
36	3.57	2.62	2.15	1.98
37	3.87	2.84	2.34	2.16
38	4.26	3.13	2.59	2.39
39	4.70	3.46	2.87	2.66
40	5.20	3.83	3.20	2.95
41	5.75	4.23	3.58	3.30
42	6.35	4.68	3.99	3.68
43	7.01	5.17	4.45	4.11
44	7.75	5.71	4.96	4.58
45	8.55	6.31	5.52	5.09
46	9.48	6.95	6.09	5.59
47	10.52	7.68	6.74	6.17
48	11.48	8.34	7.32	6.68
49	12.37	8.95	7.86	7.16
50	13.26	9.56	8.41	7.66
51	13.26	9.56	8.41	7.66
52	13.26	9.56	8.41	7.66
53	13.26	9.56	8.41	7.66
54	13.26	9.56	8.41	7.66
55	13.26	9.56	8.41	7.66
56	13.26	9.56	8.41	7.66
57	13.26	9.56	8.41	7.66
58	13.26	9.56	8.41	7.66
59	13.26	9.56	8.41	7.66
60	13.26	9.56	8.41	7.66
61	13.26	9.56	8.41	7.66
62	13.26	9.56	8.41	7.66
63	13.26	9.56	8.41	7.66
64	13.26	9.56	8.41	7.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 Unisex		Own Occupation Rider 10 Year Benefit Period		3P - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.62	2.53	2.23	2.01
26	3.61	2.61	2.25	2.00
27	3.70	2.68	2.31	2.04
28	3.79	2.75	2.35	2.09
29	3.89	2.82	2.41	2.14
30	3.98	2.89	2.46	2.20
31	4.12	3.00	2.53	2.28
32	4.28	3.12	2.61	2.36
33	4.45	3.26	2.69	2.45
34	4.63	3.40	2.79	2.55
35	4.89	3.60	2.93	2.70
36	5.23	3.85	3.14	2.88
37	5.68	4.18	3.40	3.13
38	6.26	4.61	3.75	3.45
39	6.94	5.10	4.15	3.82
40	7.68	5.65	4.60	4.24
41	8.58	6.33	5.12	4.72
42	9.56	7.06	5.70	5.25
43	10.66	7.86	6.33	5.83
44	11.87	8.76	7.03	6.49
45	13.20	9.75	7.80	7.20
46	14.60	10.72	8.66	7.96
47	16.19	11.84	9.62	8.83
48	17.65	12.85	10.50	9.62
49	19.00	13.78	11.32	10.36
50	20.36	14.73	12.15	11.09
51	20.36	14.73	12.15	11.09
52	20.36	14.73	12.15	11.09
53	20.36	14.73	12.15	11.09
54	20.36	14.73	12.15	11.09
55	20.36	14.73	12.15	11.09
56	20.36	14.73	12.15	11.09
57	20.36	14.73	12.15	11.09
58	20.36	14.73	12.15	11.09
59	20.36	14.73	12.15	11.09
60	20.36	14.73	12.15	11.09
61	20.36	14.73	12.15	11.09
62	20.36	14.73	12.15	11.09
63	20.36	14.73	12.15	11.09
64	20.36	14.73	12.15	11.09

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 Unisex		Own Occupation Rider 10 Year Benefit Period		3A - Class Non-Smoker
		Waiting Period in Days		
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.87	2.71	2.38	2.15
26	3.87	2.79	2.41	2.14
27	3.96	2.86	2.47	2.19
28	4.06	2.94	2.52	2.24
29	4.16	3.02	2.57	2.30
30	4.26	3.09	2.63	2.35
31	4.41	3.21	2.71	2.43
32	4.58	3.34	2.79	2.53
33	4.76	3.48	2.88	2.62
34	4.95	3.63	2.98	2.73
35	5.24	3.85	3.14	2.88
36	5.60	4.12	3.35	3.09
37	6.08	4.48	3.64	3.35
38	6.70	4.93	4.01	3.70
39	7.42	5.46	4.44	4.09
40	8.22	6.05	4.92	4.53
41	9.17	6.77	5.48	5.05
42	10.24	7.55	6.09	5.61
43	11.40	8.42	6.77	6.24
44	12.70	9.37	7.53	6.94
45	14.12	10.43	8.35	7.70
46	15.63	11.47	9.26	8.53
47	17.34	12.66	10.29	9.45
48	18.89	13.75	11.23	10.30
49	20.33	14.75	12.11	11.08
50	21.79	15.75	13.00	11.87
51	21.79	15.75	13.00	11.87
52	21.79	15.75	13.00	11.87
53	21.79	15.75	13.00	11.87
54	21.79	15.75	13.00	11.87
55	21.79	15.75	13.00	11.87
56	21.79	15.75	13.00	11.87
57	21.79	15.75	13.00	11.87
58	21.79	15.75	13.00	11.87
59	21.79	15.75	13.00	11.87
60	21.79	15.75	13.00	11.87
61	21.79	15.75	13.00	11.87
62	21.79	15.75	13.00	11.87
63	21.79	15.75	13.00	11.87
64	21.79	15.75	13.00	11.87

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.74	1.90	1.71	1.52
26	2.81	1.95	1.74	1.56
27	2.88	2.02	1.78	1.60
28	2.95	2.08	1.83	1.64
29	3.02	2.14	1.88	1.69
30	3.10	2.22	1.92	1.73
31	3.18	2.30	1.98	1.79
32	3.28	2.38	2.04	1.86
33	3.39	2.47	2.11	1.94
34	3.51	2.58	2.20	2.03
35	3.71	2.71	2.31	2.14
36	3.92	2.88	2.46	2.28
37	4.23	3.11	2.67	2.46
38	4.63	3.40	2.93	2.71
39	5.08	3.74	3.24	2.99
40	5.59	4.12	3.58	3.31
41	6.16	4.53	3.98	3.67
42	6.79	4.99	4.42	4.07
43	7.46	5.51	4.92	4.52
44	8.21	6.06	5.45	5.02
45	9.04	6.68	6.04	5.57
46	9.70	7.13	6.43	5.91
47	10.48	7.66	6.89	6.31
48	11.16	8.13	7.27	6.65
49	11.76	8.53	7.61	6.94
50	12.38	8.93	7.96	7.24
51	12.38	8.93	7.96	7.24
52	12.38	8.93	7.96	7.24
53	12.38	8.93	7.96	7.24
54	12.38	8.93	7.96	7.24
55	12.38	8.93	7.96	7.24
56	12.38	8.93	7.96	7.24
57	12.38	8.93	7.96	7.24
58	12.38	8.93	7.96	7.24
59	12.38	8.93	7.96	7.24
60	12.38	8.93	7.96	7.24
61	12.38	8.93	7.96	7.24
62	12.38	8.93	7.96	7.24
63	12.38	8.93	7.96	7.24
64	12.38	8.93	7.96	7.24

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.66	0.45	0.41	0.37
26	0.68	0.47	0.42	0.38
27	0.70	0.48	0.43	0.39
28	0.72	0.50	0.44	0.40
29	0.74	0.52	0.46	0.41
30	0.75	0.53	0.47	0.43
31	0.77	0.55	0.49	0.44
32	0.80	0.57	0.50	0.46
33	0.82	0.59	0.52	0.47
34	0.84	0.62	0.54	0.49
35	0.88	0.65	0.57	0.52
36	0.94	0.70	0.61	0.55
37	1.02	0.75	0.66	0.60
38	1.12	0.83	0.73	0.67
39	1.24	0.91	0.80	0.74
40	1.37	1.01	0.89	0.82
41	1.52	1.13	0.99	0.91
42	1.68	1.25	1.09	1.01
43	1.86	1.38	1.21	1.12
44	2.06	1.53	1.35	1.25
45	2.28	1.70	1.50	1.39
46	2.46	1.83	1.61	1.49
47	2.68	1.98	1.74	1.61
48	2.87	2.10	1.85	1.70
49	3.05	2.22	1.96	1.80
50	3.22	2.34	2.07	1.89
51	3.22	2.34	2.07	1.89
52	3.22	2.34	2.07	1.89
53	3.22	2.34	2.07	1.89
54	3.22	2.34	2.07	1.89
55	3.22	2.34	2.07	1.89
56	3.22	2.34	2.07	1.89
57	3.22	2.34	2.07	1.89
58	3.22	2.34	2.07	1.89
59	3.22	2.34	2.07	1.89
60	3.22	2.34	2.07	1.89
61	3.22	2.34	2.07	1.89
62	3.22	2.34	2.07	1.89
63	3.22	2.34	2.07	1.89
64	3.22	2.34	2.07	1.89

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.15	2.18	1.96	1.75
26	3.23	2.24	2.00	1.79
27	3.31	2.32	2.05	1.84
28	3.39	2.39	2.10	1.89
29	3.47	2.46	2.16	1.94
30	3.56	2.55	2.21	1.99
31	3.66	2.64	2.28	2.06
32	3.77	2.73	2.35	2.14
33	3.90	2.84	2.43	2.23
34	4.04	2.96	2.53	2.33
35	4.26	3.12	2.66	2.46
36	4.50	3.31	2.83	2.62
37	4.86	3.57	3.07	2.83
38	5.32	3.91	3.37	3.11
39	5.84	4.30	3.72	3.44
40	6.43	4.73	4.11	3.80
41	7.08	5.21	4.57	4.22
42	7.80	5.74	5.08	4.68
43	8.58	6.33	5.65	5.20
44	9.44	6.97	6.27	5.77
45	10.39	7.68	6.94	6.40
46	11.15	8.20	7.39	6.79
47	12.05	8.81	7.92	7.25
48	12.83	9.34	8.36	7.64
49	13.52	9.81	8.75	7.98
50	14.23	10.27	9.15	8.32
51	14.23	10.27	9.15	8.32
52	14.23	10.27	9.15	8.32
53	14.23	10.27	9.15	8.32
54	14.23	10.27	9.15	8.32
55	14.23	10.27	9.15	8.32
56	14.23	10.27	9.15	8.32
57	14.23	10.27	9.15	8.32
58	14.23	10.27	9.15	8.32
59	14.23	10.27	9.15	8.32
60	14.23	10.27	9.15	8.32
61	14.23	10.27	9.15	8.32
62	14.23	10.27	9.15	8.32
63	14.23	10.27	9.15	8.32
64	14.23	10.27	9.15	8.32

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.82	3.37	3.12	2.75
26	4.78	3.46	3.14	2.78
27	4.87	3.53	3.19	2.82
28	4.97	3.60	3.23	2.88
29	5.07	3.67	3.29	2.93
30	5.16	3.75	3.35	2.99
31	5.32	3.88	3.42	3.08
32	5.50	4.02	3.51	3.18
33	5.70	4.17	3.62	3.29
34	5.91	4.34	3.73	3.42
35	6.22	4.58	3.91	3.60
36	6.61	4.86	4.14	3.81
37	7.13	5.25	4.47	4.11
38	7.82	5.76	4.88	4.50
39	8.61	6.35	5.37	4.95
40	9.50	7.00	5.92	5.45
41	10.56	7.79	6.55	6.03
42	11.74	8.66	7.25	6.69
43	13.03	9.62	8.02	7.40
44	14.47	10.69	8.88	8.19
45	16.03	11.85	9.81	9.05
46	17.20	12.65	10.49	9.66
47	18.55	13.59	11.29	10.37
48	19.73	14.39	11.98	10.99
49	20.78	15.11	12.60	11.52
50	21.83	15.82	13.21	12.08
51	21.83	15.82	13.21	12.08
52	21.83	15.82	13.21	12.08
53	21.83	15.82	13.21	12.08
54	21.83	15.82	13.21	12.08
55	21.83	15.82	13.21	12.08
56	21.83	15.82	13.21	12.08
57	21.83	15.82	13.21	12.08
58	21.83	15.82	13.21	12.08
59	21.83	15.82	13.21	12.08
60	21.83	15.82	13.21	12.08
61	21.83	15.82	13.21	12.08
62	21.83	15.82	13.21	12.08
63	21.83	15.82	13.21	12.08
64	21.83	15.82	13.21	12.08

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.16	3.61	3.34	2.96
26	5.12	3.70	3.35	2.97
27	5.21	3.77	3.41	3.02
28	5.32	3.85	3.46	3.08
29	5.42	3.93	3.52	3.14
30	5.53	4.01	3.58	3.20
31	5.69	4.14	3.66	3.30
32	5.88	4.30	3.76	3.41
33	6.09	4.47	3.87	3.53
34	6.32	4.65	3.99	3.66
35	6.66	4.90	4.18	3.85
36	7.06	5.20	4.43	4.08
37	7.63	5.62	4.78	4.40
38	8.37	6.17	5.23	4.82
39	9.22	6.80	5.75	5.30
40	10.17	7.49	6.33	5.83
41	11.30	8.34	7.01	6.46
42	12.56	9.27	7.76	7.15
43	13.95	10.30	8.59	7.91
44	15.48	11.43	9.50	8.76
45	17.16	12.68	10.50	9.68
46	18.40	13.53	11.23	10.34
47	19.86	14.54	12.08	11.10
48	21.11	15.41	12.82	11.76
49	22.23	16.17	13.47	12.33
50	23.36	16.93	14.13	12.92
51	23.36	16.93	14.13	12.92
52	23.36	16.93	14.13	12.92
53	23.36	16.93	14.13	12.92
54	23.36	16.93	14.13	12.92
55	23.36	16.93	14.13	12.92
56	23.36	16.93	14.13	12.92
57	23.36	16.93	14.13	12.92
58	23.36	16.93	14.13	12.92
59	23.36	16.93	14.13	12.92
60	23.36	16.93	14.13	12.92
61	23.36	16.93	14.13	12.92
62	23.36	16.93	14.13	12.92
63	23.36	16.93	14.13	12.92
64	23.36	16.93	14.13	12.92

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.80	1.93	1.74	1.55
26	2.87	1.99	1.78	1.59
27	2.95	2.06	1.83	1.64
28	3.03	2.13	1.88	1.69
29	3.11	2.20	1.93	1.74
30	3.18	2.28	1.97	1.78
31	3.28	2.37	2.04	1.85
32	3.39	2.46	2.11	1.93
33	3.51	2.56	2.19	2.01
34	3.65	2.67	2.28	2.10
35	3.85	2.83	2.41	2.22
36	4.09	3.00	2.58	2.38
37	4.42	3.25	2.79	2.58
38	4.85	3.58	3.08	2.84
39	5.35	3.94	3.41	3.15
40	5.91	4.35	3.78	3.49
41	6.52	4.80	4.21	3.89
42	7.19	5.31	4.70	4.33
43	7.94	5.86	5.23	4.82
44	8.77	6.47	5.82	5.36
45	9.67	7.14	6.46	5.95
46	10.46	7.68	6.93	6.36
47	11.35	8.31	7.46	6.84
48	12.16	8.85	7.93	7.25
49	12.88	9.34	8.33	7.60
50	13.62	9.83	8.75	7.97
51	13.62	9.83	8.75	7.97
52	13.62	9.83	8.75	7.97
53	13.62	9.83	8.75	7.97
54	13.62	9.83	8.75	7.97
55	13.62	9.83	8.75	7.97
56	13.62	9.83	8.75	7.97
57	13.62	9.83	8.75	7.97
58	13.62	9.83	8.75	7.97
59	13.62	9.83	8.75	7.97
60	13.62	9.83	8.75	7.97
61	13.62	9.83	8.75	7.97
62	13.62	9.83	8.75	7.97
63	13.62	9.83	8.75	7.97
64	13.62	9.83	8.75	7.97

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5A - Class
Unisex | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.68	0.46	0.42	0.37
26	0.70	0.48	0.43	0.39
27	0.71	0.50	0.44	0.40
28	0.73	0.51	0.45	0.41
29	0.76	0.53	0.47	0.42
30	0.78	0.55	0.49	0.44
31	0.80	0.57	0.50	0.46
32	0.82	0.59	0.52	0.47
33	0.84	0.62	0.54	0.49
34	0.87	0.64	0.56	0.51
35	0.92	0.68	0.59	0.54
36	0.98	0.73	0.63	0.58
37	1.07	0.79	0.69	0.63
38	1.18	0.87	0.76	0.70
39	1.30	0.96	0.84	0.77
40	1.44	1.07	0.94	0.86
41	1.61	1.19	1.04	0.96
42	1.79	1.32	1.16	1.07
43	1.98	1.47	1.30	1.20
44	2.20	1.63	1.44	1.33
45	2.44	1.82	1.60	1.49
46	2.66	1.97	1.73	1.60
47	2.91	2.14	1.88	1.74
48	3.13	2.30	2.02	1.86
49	3.34	2.44	2.15	1.97
50	3.55	2.58	2.27	2.09
51	3.55	2.58	2.27	2.09
52	3.55	2.58	2.27	2.09
53	3.55	2.58	2.27	2.09
54	3.55	2.58	2.27	2.09
55	3.55	2.58	2.27	2.09
56	3.55	2.58	2.27	2.09
57	3.55	2.58	2.27	2.09
58	3.55	2.58	2.27	2.09
59	3.55	2.58	2.27	2.09
60	3.55	2.58	2.27	2.09
61	3.55	2.58	2.27	2.09
62	3.55	2.58	2.27	2.09
63	3.55	2.58	2.27	2.09
64	3.55	2.58	2.27	2.09

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.22	2.22	2.00	1.78
26	3.30	2.29	2.05	1.83
27	3.39	2.37	2.10	1.89
28	3.48	2.45	2.16	1.94
29	3.57	2.53	2.22	2.00
30	3.66	2.62	2.27	2.05
31	3.77	2.72	2.35	2.13
32	3.90	2.83	2.43	2.22
33	4.04	2.94	2.52	2.31
34	4.20	3.07	2.62	2.41
35	4.42	3.25	2.77	2.55
36	4.70	3.45	2.96	2.73
37	5.08	3.73	3.21	2.96
38	5.58	4.11	3.54	3.27
39	6.15	4.53	3.92	3.62
40	6.79	5.00	4.34	4.01
41	7.49	5.52	4.84	4.47
42	8.27	6.10	5.40	4.98
43	9.13	6.73	6.01	5.54
44	10.08	7.44	6.69	6.16
45	11.12	8.21	7.43	6.84
46	12.02	8.83	7.96	7.31
47	13.05	9.55	8.57	7.86
48	13.98	10.17	9.11	8.33
49	14.80	10.74	9.58	8.74
50	15.65	11.30	10.06	9.16
51	15.65	11.30	10.06	9.16
52	15.65	11.30	10.06	9.16
53	15.65	11.30	10.06	9.16
54	15.65	11.30	10.06	9.16
55	15.65	11.30	10.06	9.16
56	15.65	11.30	10.06	9.16
57	15.65	11.30	10.06	9.16
58	15.65	11.30	10.06	9.16
59	15.65	11.30	10.06	9.16
60	15.65	11.30	10.06	9.16
61	15.65	11.30	10.06	9.16
62	15.65	11.30	10.06	9.16
63	15.65	11.30	10.06	9.16
64	15.65	11.30	10.06	9.16

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3P - Class
Unisex | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.92	3.44	3.18	2.87
26	4.89	3.53	3.20	2.84
27	4.99	3.61	3.26	2.89
28	5.10	3.69	3.32	2.95
29	5.21	3.78	3.39	3.02
30	5.32	3.86	3.45	3.08
31	5.49	4.00	3.53	3.18
32	5.69	4.15	3.64	3.29
33	5.90	4.32	3.75	3.41
34	6.13	4.50	3.87	3.55
35	6.47	4.77	4.06	3.74
36	6.89	5.07	4.32	3.98
37	7.46	5.50	4.67	4.30
38	8.21	6.05	5.13	4.72
39	9.07	6.68	5.65	5.21
40	10.02	7.39	6.24	5.75
41	11.18	8.25	6.93	6.39
42	12.47	9.19	7.70	7.09
43	13.88	10.25	8.55	7.88
44	15.44	11.40	9.48	8.74
45	17.16	12.68	10.50	9.68
46	18.52	13.63	11.30	10.40
47	20.10	14.73	12.24	11.25
48	21.49	15.69	13.05	11.97
49	22.75	16.55	13.78	12.62
50	24.02	17.41	14.52	13.28
51	24.02	17.41	14.52	13.28
52	24.02	17.41	14.52	13.28
53	24.02	17.41	14.52	13.28
54	24.02	17.41	14.52	13.28
55	24.02	17.41	14.52	13.28
56	24.02	17.41	14.52	13.28
57	24.02	17.41	14.52	13.28
58	24.02	17.41	14.52	13.28
59	24.02	17.41	14.52	13.28
60	24.02	17.41	14.52	13.28
61	24.02	17.41	14.52	13.28
62	24.02	17.41	14.52	13.28
63	24.02	17.41	14.52	13.28
64	24.02	17.41	14.52	13.28

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 3A - Class
Unisex | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.26	3.68	3.40	3.06
26	5.23	3.78	3.43	3.04
27	5.34	3.87	3.49	3.10
28	5.45	3.95	3.55	3.16
29	5.57	4.04	3.62	3.23
30	5.69	4.13	3.69	3.30
31	5.88	4.28	3.78	3.40
32	6.08	4.45	3.89	3.52
33	6.31	4.63	4.01	3.65
34	6.56	4.82	4.15	3.80
35	6.92	5.10	4.35	4.00
36	7.37	5.43	4.62	4.25
37	7.99	5.89	5.00	4.60
38	8.78	6.47	5.49	5.05
39	9.70	7.15	6.05	5.57
40	10.72	7.90	6.68	6.15
41	11.97	8.83	7.41	6.84
42	13.34	9.84	8.24	7.59
43	14.85	10.96	9.14	8.43
44	16.53	12.21	10.14	9.36
45	18.36	13.56	11.23	10.37
46	19.82	14.58	12.09	11.14
47	21.51	15.76	13.09	12.03
48	23.00	16.78	13.97	12.81
49	24.34	17.71	14.75	13.51
50	25.70	18.63	15.54	14.22
51	25.70	18.63	15.54	14.22
52	25.70	18.63	15.54	14.22
53	25.70	18.63	15.54	14.22
54	25.70	18.63	15.54	14.22
55	25.70	18.63	15.54	14.22
56	25.70	18.63	15.54	14.22
57	25.70	18.63	15.54	14.22
58	25.70	18.63	15.54	14.22
59	25.70	18.63	15.54	14.22
60	25.70	18.63	15.54	14.22
61	25.70	18.63	15.54	14.22
62	25.70	18.63	15.54	14.22
63	25.70	18.63	15.54	14.22
64	25.70	18.63	15.54	14.22

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.94	1.37	1.22	1.11
26	2.01	1.43	1.27	1.15
27	2.07	1.47	1.31	1.20
28	2.14	1.52	1.36	1.24
29	2.20	1.58	1.40	1.29
30	2.29	1.65	1.47	1.35
31	2.37	1.71	1.53	1.42
32	2.46	1.78	1.60	1.49
33	2.55	1.86	1.67	1.56
34	2.64	1.93	1.74	1.63
35	2.78	2.05	1.92	1.79
36	2.97	2.18	1.98	1.86
37	3.21	2.37	2.16	2.02
38	3.55	2.61	2.38	2.24
39	3.92	2.90	2.65	2.48
40	4.37	3.25	2.97	2.78
41	4.88	3.62	3.31	3.11
42	5.44	4.04	3.70	3.48
43	6.06	4.51	4.14	3.90
44	6.76	5.04	4.64	4.36
45	7.53	5.63	5.18	4.88
46	8.52	6.32	5.84	5.48
47	9.42	6.94	6.43	6.02
48	10.29	7.54	7.00	6.54
49	11.19	8.16	7.61	7.08
50	12.05	8.75	8.16	7.59
51	12.05	8.75	8.16	7.59
52	12.05	8.75	8.16	7.59
53	12.05	8.75	8.16	7.59
54	12.05	8.75	8.16	7.59
55	12.05	8.75	8.16	7.59
56	12.05	8.75	8.16	7.59
57	12.05	8.75	8.16	7.59
58	12.05	8.75	8.16	7.59
59	12.05	8.75	8.16	7.59
60	12.05	8.75	8.16	7.59
61	12.05	8.75	8.16	7.59
62	12.05	8.75	8.16	7.59
63	12.05	8.75	8.16	7.59
64	12.05	8.75	8.16	7.59

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.48	0.34	0.30	0.28
26	0.49	0.35	0.31	0.28
27	0.51	0.36	0.32	0.30
28	0.53	0.38	0.34	0.31
29	0.54	0.39	0.35	0.32
30	0.56	0.41	0.36	0.33
31	0.58	0.42	0.38	0.35
32	0.61	0.44	0.40	0.37
33	0.63	0.46	0.41	0.38
34	0.65	0.48	0.43	0.40
35	0.69	0.51	0.48	0.44
36	0.73	0.54	0.49	0.46
37	0.80	0.59	0.54	0.51
38	0.89	0.66	0.60	0.56
39	0.99	0.74	0.67	0.63
40	1.10	0.82	0.74	0.70
41	1.23	0.93	0.84	0.79
42	1.38	1.04	0.95	0.89
43	1.54	1.17	1.06	0.99
44	1.72	1.31	1.19	1.12
45	1.93	1.49	1.33	1.25
46	2.19	1.67	1.51	1.42
47	2.45	1.85	1.68	1.57
48	2.69	2.02	1.84	1.72
49	2.93	2.20	2.00	1.87
50	3.18	2.37	2.16	2.02
51	3.18	2.37	2.16	2.02
52	3.18	2.37	2.16	2.02
53	3.18	2.37	2.16	2.02
54	3.18	2.37	2.16	2.02
55	3.18	2.37	2.16	2.02
56	3.18	2.37	2.16	2.02
57	3.18	2.37	2.16	2.02
58	3.18	2.37	2.16	2.02
59	3.18	2.37	2.16	2.02
60	3.18	2.37	2.16	2.02
61	3.18	2.37	2.16	2.02
62	3.18	2.37	2.16	2.02
63	3.18	2.37	2.16	2.02
64	3.18	2.37	2.16	2.02

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 4A, 4P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.21	1.56	1.39	1.26
26	2.28	1.62	1.44	1.31
27	2.35	1.67	1.49	1.36
28	2.43	1.73	1.54	1.41
29	2.50	1.79	1.59	1.47
30	2.60	1.87	1.67	1.53
31	2.69	1.94	1.74	1.61
32	2.79	2.02	1.82	1.69
33	2.90	2.11	1.90	1.77
34	3.00	2.19	1.98	1.85
35	3.16	2.33	2.18	2.03
36	3.37	2.48	2.25	2.11
37	3.65	2.69	2.45	2.30
38	4.03	2.97	2.71	2.54
39	4.46	3.29	3.01	2.82
40	4.97	3.69	3.37	3.16
41	5.55	4.11	3.76	3.53
42	6.18	4.59	4.21	3.96
43	6.89	5.13	4.71	4.43
44	7.68	5.73	5.27	4.96
45	8.56	6.40	5.89	5.54
46	9.68	7.18	6.64	6.23
47	10.71	7.89	7.31	6.84
48	11.69	8.57	7.96	7.43
49	12.72	9.27	8.65	8.05
50	13.69	9.94	9.27	8.63
51	13.69	9.94	9.27	8.63
52	13.69	9.94	9.27	8.63
53	13.69	9.94	9.27	8.63
54	13.69	9.94	9.27	8.63
55	13.69	9.94	9.27	8.63
56	13.69	9.94	9.27	8.63
57	13.69	9.94	9.27	8.63
58	13.69	9.94	9.27	8.63
59	13.69	9.94	9.27	8.63
60	13.69	9.94	9.27	8.63
61	13.69	9.94	9.27	8.63
62	13.69	9.94	9.27	8.63
63	13.69	9.94	9.27	8.63
64	13.69	9.94	9.27	8.63

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.22	2.30	2.05	1.87
26	3.31	2.38	2.12	1.94
27	3.41	2.46	2.19	2.01
28	3.51	2.53	2.26	2.07
29	3.62	2.61	2.34	2.15
30	3.77	2.72	2.44	2.25
31	3.91	2.83	2.54	2.35
32	4.06	2.95	2.66	2.47
33	4.21	3.06	2.77	2.59
34	4.37	3.19	2.89	2.71
35	4.62	3.38	3.06	2.87
36	4.92	3.60	3.28	3.08
37	5.34	3.91	3.56	3.35
38	5.88	4.30	3.93	3.69
39	6.51	4.77	4.36	4.10
40	7.26	5.32	4.87	4.58
41	8.15	5.98	5.48	5.16
42	9.12	6.70	6.15	5.79
43	10.21	7.50	6.91	6.50
44	11.43	8.41	7.75	7.29
45	12.78	9.41	8.68	8.17
46	14.55	10.66	9.87	9.26
47	16.18	11.80	10.95	10.23
48	17.76	12.90	12.00	11.17
49	19.41	14.05	13.09	12.16
50	20.97	15.15	14.14	13.10
51	20.97	15.15	14.14	13.10
52	20.97	15.15	14.14	13.10
53	20.97	15.15	14.14	13.10
54	20.97	15.15	14.14	13.10
55	20.97	15.15	14.14	13.10
56	20.97	15.15	14.14	13.10
57	20.97	15.15	14.14	13.10
58	20.97	15.15	14.14	13.10
59	20.97	15.15	14.14	13.10
60	20.97	15.15	14.14	13.10
61	20.97	15.15	14.14	13.10
62	20.97	15.15	14.14	13.10
63	20.97	15.15	14.14	13.10
64	20.97	15.15	14.14	13.10

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.44	2.47	2.20	2.01
26	3.54	2.54	2.27	2.08
27	3.65	2.63	2.34	2.15
28	3.76	2.71	2.42	2.22
29	3.87	2.79	2.50	2.30
30	4.04	2.91	2.61	2.41
31	4.18	3.03	2.72	2.52
32	4.34	3.15	2.84	2.64
33	4.51	3.28	2.96	2.76
34	4.68	3.42	3.09	2.90
35	4.95	3.61	3.28	3.08
36	5.27	3.85	3.51	3.29
37	5.72	4.18	3.81	3.58
38	6.30	4.61	4.20	3.95
39	6.97	5.11	4.66	4.39
40	7.77	5.69	5.21	4.90
41	8.72	6.39	5.86	5.51
42	9.77	7.17	6.59	6.20
43	10.93	8.03	7.39	6.95
44	12.23	9.00	8.30	7.81
45	13.68	10.07	9.30	8.75
46	15.57	11.41	10.56	9.90
47	17.30	12.62	11.71	10.94
48	18.99	13.80	12.84	11.95
49	20.78	15.04	14.02	13.02
50	22.45	16.21	15.12	14.02
51	22.45	16.21	15.12	14.02
52	22.45	16.21	15.12	14.02
53	22.45	16.21	15.12	14.02
54	22.45	16.21	15.12	14.02
55	22.45	16.21	15.12	14.02
56	22.45	16.21	15.12	14.02
57	22.45	16.21	15.12	14.02
58	22.45	16.21	15.12	14.02
59	22.45	16.21	15.12	14.02
60	22.45	16.21	15.12	14.02
61	22.45	16.21	15.12	14.02
62	22.45	16.21	15.12	14.02
63	22.45	16.21	15.12	14.02
64	22.45	16.21	15.12	14.02

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.81	2.06	1.85	1.77
26	2.88	2.11	1.90	1.82
27	2.95	2.16	1.95	1.87
28	3.02	2.22	2.01	1.92
29	3.09	2.27	2.06	1.97
30	3.19	2.35	2.14	2.05
31	3.29	2.44	2.23	2.14
32	3.39	2.53	2.31	2.23
33	3.48	2.60	2.40	2.31
34	3.60	2.70	2.44	2.41
35	3.78	2.84	2.70	2.61
36	3.99	3.01	2.85	2.69
37	4.29	3.23	3.07	2.90
38	4.68	3.53	3.35	3.16
39	5.15	3.88	3.69	3.48
40	5.70	4.30	4.08	3.85
41	6.32	4.76	4.53	4.27
42	7.00	5.28	5.02	4.73
43	7.74	5.86	5.58	5.26
44	8.57	6.49	6.18	5.83
45	9.50	7.20	6.86	6.46
46	10.38	7.81	7.42	6.98
47	11.12	8.30	7.88	7.40
48	11.80	8.75	8.29	7.77
49	12.52	9.23	8.73	8.16
50	13.16	9.64	9.12	8.50
51	13.16	9.64	9.12	8.50
52	13.16	9.64	9.12	8.50
53	13.16	9.64	9.12	8.50
54	13.16	9.64	9.12	8.50
55	13.16	9.64	9.12	8.50
56	13.16	9.64	9.12	8.50
57	13.16	9.64	9.12	8.50
58	13.16	9.64	9.12	8.50
59	13.16	9.64	9.12	8.50
60	13.16	9.64	9.12	8.50
61	13.16	9.64	9.12	8.50
62	13.16	9.64	9.12	8.50
63	13.16	9.64	9.12	8.50
64	13.16	9.64	9.12	8.50

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.69	0.51	0.47	0.43
26	0.71	0.52	0.49	0.45
27	0.72	0.53	0.50	0.46
28	0.74	0.55	0.51	0.47
29	0.76	0.56	0.53	0.49
30	0.79	0.58	0.55	0.51
31	0.81	0.61	0.57	0.53
32	0.84	0.62	0.59	0.55
33	0.86	0.65	0.61	0.58
34	0.89	0.67	0.62	0.59
35	0.93	0.70	0.67	0.65
36	0.99	0.75	0.71	0.67
37	1.07	0.81	0.77	0.72
38	1.17	0.88	0.84	0.79
39	1.29	0.98	0.93	0.87
40	1.44	1.10	1.04	0.98
41	1.59	1.22	1.15	1.08
42	1.77	1.36	1.28	1.21
43	1.96	1.52	1.42	1.34
44	2.19	1.70	1.58	1.50
45	2.43	1.89	1.76	1.66
46	2.68	2.07	1.92	1.81
47	2.88	2.21	2.05	1.94
48	3.08	2.34	2.17	2.04
49	3.29	2.49	2.31	2.16
50	3.48	2.61	2.42	2.26
51	3.48	2.61	2.42	2.26
52	3.48	2.61	2.42	2.26
53	3.48	2.61	2.42	2.26
54	3.48	2.61	2.42	2.26
55	3.48	2.61	2.42	2.26
56	3.48	2.61	2.42	2.26
57	3.48	2.61	2.42	2.26
58	3.48	2.61	2.42	2.26
59	3.48	2.61	2.42	2.26
60	3.48	2.61	2.42	2.26
61	3.48	2.61	2.42	2.26
62	3.48	2.61	2.42	2.26
63	3.48	2.61	2.42	2.26
64	3.48	2.61	2.42	2.26

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Male

Own Occupation Rider with COLA
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.19	2.34	2.10	2.01
26	3.27	2.40	2.16	2.07
27	3.35	2.46	2.22	2.13
28	3.43	2.52	2.28	2.18
29	3.51	2.58	2.34	2.24
30	3.63	2.67	2.43	2.33
31	3.74	2.77	2.53	2.43
32	3.85	2.87	2.63	2.53
33	3.96	2.96	2.73	2.63
34	4.09	3.07	2.77	2.74
35	4.29	3.23	3.07	2.97
36	4.53	3.42	3.24	3.06
37	4.87	3.67	3.49	3.29
38	5.32	4.01	3.81	3.59
39	5.85	4.41	4.19	3.95
40	6.48	4.89	4.64	4.37
41	7.18	5.41	5.15	4.85
42	7.95	6.00	5.71	5.38
43	8.80	6.66	6.34	5.98
44	9.74	7.38	7.02	6.62
45	10.80	8.18	7.79	7.34
46	11.80	8.87	8.43	7.93
47	12.64	9.43	8.95	8.41
48	13.41	9.94	9.42	8.83
49	14.23	10.49	9.92	9.27
50	14.96	10.96	10.36	9.66
51	14.96	10.96	10.36	9.66
52	14.96	10.96	10.36	9.66
53	14.96	10.96	10.36	9.66
54	14.96	10.96	10.36	9.66
55	14.96	10.96	10.36	9.66
56	14.96	10.96	10.36	9.66
57	14.96	10.96	10.36	9.66
58	14.96	10.96	10.36	9.66
59	14.96	10.96	10.36	9.66
60	14.96	10.96	10.36	9.66
61	14.96	10.96	10.36	9.66
62	14.96	10.96	10.36	9.66
63	14.96	10.96	10.36	9.66
64	14.96	10.96	10.36	9.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.66	3.45	3.24	2.98
26	4.76	3.53	3.31	3.06
27	4.86	3.60	3.39	3.13
28	4.98	3.69	3.47	3.22
29	5.10	3.78	3.55	3.30
30	5.27	3.91	3.68	3.42
31	5.43	4.03	3.80	3.55
32	5.60	4.17	3.95	3.70
33	5.78	4.31	4.08	3.84
34	5.98	4.46	4.24	3.99
35	6.28	4.69	4.47	4.21
36	6.63	4.95	4.72	4.45
37	7.12	5.32	5.07	4.78
38	7.78	5.81	5.54	5.23
39	8.55	6.38	6.08	5.74
40	9.47	7.06	6.73	6.35
41	10.54	7.86	7.49	7.07
42	11.72	8.74	8.34	7.87
43	13.05	9.74	9.29	8.76
44	14.50	10.83	10.33	9.75
45	16.13	12.04	11.49	10.84
46	17.73	13.16	12.52	11.78
47	19.11	14.12	13.41	12.57
48	20.37	14.97	14.19	13.26
49	21.72	15.90	15.03	14.02
50	22.93	16.72	15.78	14.67
51	22.93	16.72	15.78	14.67
52	22.93	16.72	15.78	14.67
53	22.93	16.72	15.78	14.67
54	22.93	16.72	15.78	14.67
55	22.93	16.72	15.78	14.67
56	22.93	16.72	15.78	14.67
57	22.93	16.72	15.78	14.67
58	22.93	16.72	15.78	14.67
59	22.93	16.72	15.78	14.67
60	22.93	16.72	15.78	14.67
61	22.93	16.72	15.78	14.67
62	22.93	16.72	15.78	14.67
63	22.93	16.72	15.78	14.67
64	22.93	16.72	15.78	14.67

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.98	3.69	3.46	3.19
26	5.10	3.78	3.55	3.28
27	5.21	3.86	3.63	3.36
28	5.33	3.95	3.71	3.44
29	5.45	4.04	3.80	3.53
30	5.64	4.18	3.94	3.66
31	5.81	4.32	4.08	3.81
32	6.00	4.46	4.22	3.96
33	6.18	4.61	4.37	4.10
34	6.39	4.78	4.53	4.28
35	6.71	5.02	4.77	4.51
36	7.09	5.30	5.05	4.77
37	7.62	5.69	5.42	5.12
38	8.33	6.22	5.92	5.59
39	9.15	6.83	6.50	6.14
40	10.13	7.56	7.20	6.79
41	11.28	8.41	8.02	7.57
42	12.54	9.36	8.92	8.42
43	13.96	10.42	9.94	9.38
44	15.52	11.59	11.05	10.42
45	17.26	12.88	12.30	11.60
46	18.96	14.08	13.41	12.60
47	20.43	15.09	14.34	13.44
48	21.78	16.02	15.18	14.18
49	23.22	17.01	16.08	15.00
50	24.52	17.88	16.87	15.69
51	24.52	17.88	16.87	15.69
52	24.52	17.88	16.87	15.69
53	24.52	17.88	16.87	15.69
54	24.52	17.88	16.87	15.69
55	24.52	17.88	16.87	15.69
56	24.52	17.88	16.87	15.69
57	24.52	17.88	16.87	15.69
58	24.52	17.88	16.87	15.69
59	24.52	17.88	16.87	15.69
60	24.52	17.88	16.87	15.69
61	24.52	17.88	16.87	15.69
62	24.52	17.88	16.87	15.69
63	24.52	17.88	16.87	15.69
64	24.52	17.88	16.87	15.69

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.87	2.09	1.89	1.80
26	2.95	2.16	1.95	1.86
27	3.03	2.22	2.01	1.92
28	3.11	2.28	2.07	1.98
29	3.19	2.35	2.13	2.04
30	3.31	2.44	2.22	2.13
31	3.41	2.53	2.31	2.23
32	3.52	2.62	2.41	2.32
33	3.64	2.73	2.52	2.43
34	3.77	2.83	2.62	2.53
35	3.96	2.99	2.86	2.75
36	4.19	3.17	3.01	2.83
37	4.52	3.41	3.25	3.06
38	4.95	3.74	3.56	3.35
39	5.45	4.12	3.92	3.69
40	6.05	4.56	4.34	4.08
41	6.71	5.07	4.82	4.55
42	7.44	5.63	5.36	5.05
43	8.26	6.26	5.95	5.61
44	9.16	6.94	6.61	6.23
45	10.17	7.71	7.34	6.92
46	11.18	8.41	8.00	7.52
47	12.06	9.01	8.54	8.03
48	12.86	9.54	9.04	8.47
49	13.72	10.10	9.56	8.93
50	14.48	10.61	10.02	9.35
51	14.48	10.61	10.02	9.35
52	14.48	10.61	10.02	9.35
53	14.48	10.61	10.02	9.35
54	14.48	10.61	10.02	9.35
55	14.48	10.61	10.02	9.35
56	14.48	10.61	10.02	9.35
57	14.48	10.61	10.02	9.35
58	14.48	10.61	10.02	9.35
59	14.48	10.61	10.02	9.35
60	14.48	10.61	10.02	9.35
61	14.48	10.61	10.02	9.35
62	14.48	10.61	10.02	9.35
63	14.48	10.61	10.02	9.35
64	14.48	10.61	10.02	9.35

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.71	0.52	0.49	0.45
26	0.72	0.53	0.50	0.46
27	0.75	0.55	0.51	0.48
28	0.76	0.56	0.53	0.49
29	0.79	0.58	0.54	0.51
30	0.81	0.60	0.56	0.53
31	0.84	0.63	0.59	0.55
32	0.87	0.65	0.62	0.57
33	0.90	0.67	0.64	0.60
34	0.93	0.70	0.67	0.63
35	0.98	0.74	0.72	0.68
36	1.04	0.79	0.75	0.70
37	1.13	0.85	0.81	0.77
38	1.24	0.94	0.89	0.84
39	1.37	1.04	0.99	0.93
40	1.52	1.16	1.10	1.03
41	1.70	1.30	1.22	1.15
42	1.88	1.45	1.36	1.29
43	2.10	1.62	1.52	1.43
44	2.34	1.82	1.69	1.60
45	2.59	2.03	1.89	1.78
46	2.88	2.22	2.07	1.95
47	3.12	2.39	2.23	2.09
48	3.35	2.56	2.38	2.23
49	3.61	2.73	2.53	2.37
50	3.82	2.88	2.66	2.49
51	3.82	2.88	2.66	2.49
52	3.82	2.88	2.66	2.49
53	3.82	2.88	2.66	2.49
54	3.82	2.88	2.66	2.49
55	3.82	2.88	2.66	2.49
56	3.82	2.88	2.66	2.49
57	3.82	2.88	2.66	2.49
58	3.82	2.88	2.66	2.49
59	3.82	2.88	2.66	2.49
60	3.82	2.88	2.66	2.49
61	3.82	2.88	2.66	2.49
62	3.82	2.88	2.66	2.49
63	3.82	2.88	2.66	2.49
64	3.82	2.88	2.66	2.49

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Male

Own Occupation Rider with COLA
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.26	2.38	2.15	2.05
26	3.35	2.45	2.22	2.11
27	3.44	2.52	2.28	2.18
28	3.53	2.59	2.35	2.25
29	3.62	2.67	2.42	2.32
30	3.76	2.77	2.52	2.42
31	3.88	2.87	2.63	2.53
32	4.00	2.98	2.74	2.64
33	4.14	3.10	2.86	2.76
34	4.28	3.22	2.98	2.88
35	4.50	3.40	3.25	3.13
36	4.76	3.60	3.42	3.22
37	5.14	3.88	3.69	3.48
38	5.63	4.25	4.04	3.81
39	6.19	4.68	4.45	4.19
40	6.87	5.18	4.93	4.64
41	7.63	5.76	5.48	5.17
42	8.46	6.40	6.09	5.74
43	9.39	7.11	6.76	6.38
44	10.41	7.89	7.51	7.08
45	11.56	8.76	8.34	7.86
46	12.71	9.56	9.09	8.54
47	13.70	10.24	9.71	9.12
48	14.61	10.84	10.27	9.62
49	15.59	11.48	10.86	10.15
50	16.46	12.06	11.39	10.63
51	16.46	12.06	11.39	10.63
52	16.46	12.06	11.39	10.63
53	16.46	12.06	11.39	10.63
54	16.46	12.06	11.39	10.63
55	16.46	12.06	11.39	10.63
56	16.46	12.06	11.39	10.63
57	16.46	12.06	11.39	10.63
58	16.46	12.06	11.39	10.63
59	16.46	12.06	11.39	10.63
60	16.46	12.06	11.39	10.63
61	16.46	12.06	11.39	10.63
62	16.46	12.06	11.39	10.63
63	16.46	12.06	11.39	10.63
64	16.46	12.06	11.39	10.63

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.75	3.52	3.30	3.04
26	4.88	3.61	3.39	3.13
27	5.00	3.71	3.48	3.22
28	5.12	3.80	3.58	3.31
29	5.26	3.90	3.67	3.41
30	5.45	4.05	3.81	3.55
31	5.63	4.20	3.96	3.70
32	5.83	4.34	4.11	3.86
33	6.03	4.51	4.28	4.02
34	6.26	4.68	4.45	4.20
35	6.58	4.93	4.70	4.44
36	6.97	5.22	4.97	4.70
37	7.50	5.62	5.35	5.06
38	8.22	6.15	5.86	5.54
39	9.05	6.77	6.44	6.09
40	10.03	7.49	7.14	6.74
41	11.20	8.36	7.97	7.53
42	12.48	9.32	8.89	8.39
43	13.92	10.40	9.92	9.36
44	15.50	11.58	11.04	10.42
45	17.26	12.89	12.29	11.60
46	19.09	14.18	13.49	12.68
47	20.70	15.29	14.52	13.62
48	22.19	16.31	15.46	14.45
49	23.78	17.41	16.46	15.35
50	25.22	18.38	17.36	16.14
51	25.22	18.38	17.36	16.14
52	25.22	18.38	17.36	16.14
53	25.22	18.38	17.36	16.14
54	25.22	18.38	17.36	16.14
55	25.22	18.38	17.36	16.14
56	25.22	18.38	17.36	16.14
57	25.22	18.38	17.36	16.14
58	25.22	18.38	17.36	16.14
59	25.22	18.38	17.36	16.14
60	25.22	18.38	17.36	16.14
61	25.22	18.38	17.36	16.14
62	25.22	18.38	17.36	16.14
63	25.22	18.38	17.36	16.14
64	25.22	18.38	17.36	16.14

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.09	3.76	3.53	3.25
26	5.21	3.86	3.62	3.35
27	5.34	3.96	3.72	3.44
28	5.48	4.06	3.83	3.55
29	5.63	4.18	3.94	3.66
30	5.83	4.33	4.08	3.79
31	6.02	4.48	4.24	3.95
32	6.24	4.65	4.40	4.12
33	6.46	4.82	4.58	4.31
34	6.69	5.01	4.76	4.49
35	7.04	5.28	5.03	4.75
36	7.45	5.58	5.32	5.03
37	8.03	6.01	5.73	5.41
38	8.80	6.58	6.27	5.92
39	9.68	7.24	6.90	6.51
40	10.74	8.02	7.64	7.21
41	11.98	8.95	8.53	8.05
42	13.36	9.98	9.51	8.98
43	14.89	11.12	10.61	10.01
44	16.59	12.39	11.82	11.15
45	18.48	13.79	13.16	12.42
46	20.43	15.16	14.43	13.57
47	22.15	16.36	15.54	14.57
48	23.75	17.46	16.55	15.46
49	25.44	18.62	17.61	16.42
50	26.98	19.67	18.57	17.26
51	26.98	19.67	18.57	17.26
52	26.98	19.67	18.57	17.26
53	26.98	19.67	18.57	17.26
54	26.98	19.67	18.57	17.26
55	26.98	19.67	18.57	17.26
56	26.98	19.67	18.57	17.26
57	26.98	19.67	18.57	17.26
58	26.98	19.67	18.57	17.26
59	26.98	19.67	18.57	17.26
60	26.98	19.67	18.57	17.26
61	26.98	19.67	18.57	17.26
62	26.98	19.67	18.57	17.26
63	26.98	19.67	18.57	17.26
64	26.98	19.67	18.57	17.26

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.34	2.29	2.03	1.85
26	3.45	2.37	2.10	1.93
27	3.56	2.46	2.19	2.01
28	3.72	2.57	2.29	2.10
29	3.92	2.71	2.42	2.24
30	4.18	2.90	2.60	2.39
31	4.47	3.12	2.81	2.60
32	4.78	3.36	3.04	2.82
33	5.10	3.63	3.27	3.07
34	5.48	3.92	3.55	3.34
35	5.91	4.25	3.86	3.64
36	6.50	4.66	4.23	3.99
37	7.13	5.09	4.63	4.36
38	7.78	5.54	5.05	4.74
39	8.47	5.99	5.47	5.15
40	9.13	6.45	5.90	5.54
41	9.77	6.87	6.28	5.88
42	10.44	7.30	6.67	6.23
43	11.14	7.75	7.08	6.61
44	11.84	8.22	7.50	6.98
45	12.41	8.57	7.83	7.27
46	13.28	9.18	8.41	7.80
47	14.06	9.72	8.93	8.25
48	14.95	10.33	9.52	8.79
49	15.80	10.91	10.08	9.30
50	16.59	11.47	10.61	9.78
51	16.59	11.47	10.61	9.78
52	16.59	11.47	10.61	9.78
53	16.59	11.47	10.61	9.78
54	16.59	11.47	10.61	9.78
55	16.59	11.47	10.61	9.78
56	16.59	11.47	10.61	9.78
57	16.59	11.47	10.61	9.78
58	16.59	11.47	10.61	9.78
59	16.59	11.47	10.61	9.78
60	16.59	11.47	10.61	9.78
61	16.59	11.47	10.61	9.78
62	16.59	11.47	10.61	9.78
63	16.59	11.47	10.61	9.78
64	16.59	11.47	10.61	9.78

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.83	0.57	0.51	0.46
26	0.85	0.59	0.53	0.48
27	0.89	0.62	0.55	0.50
28	0.92	0.64	0.57	0.53
29	0.97	0.67	0.60	0.56
30	1.04	0.72	0.65	0.60
31	1.11	0.77	0.70	0.66
32	1.18	0.84	0.76	0.71
33	1.27	0.91	0.82	0.77
34	1.35	0.98	0.88	0.83
35	1.46	1.06	0.96	0.91
36	1.61	1.16	1.06	1.01
37	1.78	1.29	1.17	1.11
38	1.96	1.40	1.28	1.21
39	2.14	1.53	1.40	1.32
40	2.32	1.65	1.51	1.43
41	2.51	1.77	1.62	1.52
42	2.70	1.90	1.73	1.63
43	2.90	2.03	1.85	1.73
44	3.10	2.16	1.98	1.85
45	3.28	2.27	2.07	1.93
46	3.53	2.45	2.25	2.08
47	3.76	2.61	2.40	2.22
48	4.02	2.78	2.57	2.37
49	4.28	2.96	2.74	2.53
50	4.51	3.13	2.90	2.67
51	4.51	3.13	2.90	2.67
52	4.51	3.13	2.90	2.67
53	4.51	3.13	2.90	2.67
54	4.51	3.13	2.90	2.67
55	4.51	3.13	2.90	2.67
56	4.51	3.13	2.90	2.67
57	4.51	3.13	2.90	2.67
58	4.51	3.13	2.90	2.67
59	4.51	3.13	2.90	2.67
60	4.51	3.13	2.90	2.67
61	4.51	3.13	2.90	2.67
62	4.51	3.13	2.90	2.67
63	4.51	3.13	2.90	2.67
64	4.51	3.13	2.90	2.67

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 4A, 4P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.79	2.60	2.31	2.10
26	3.92	2.69	2.39	2.19
27	4.05	2.79	2.49	2.28
28	4.23	2.92	2.60	2.39
29	4.45	3.08	2.75	2.54
30	4.75	3.30	2.95	2.72
31	5.08	3.55	3.19	2.96
32	5.43	3.82	3.45	3.21
33	5.80	4.13	3.72	3.49
34	6.23	4.45	4.03	3.80
35	6.72	4.83	4.39	4.14
36	7.39	5.29	4.81	4.53
37	8.10	5.78	5.26	4.96
38	8.84	6.29	5.74	5.39
39	9.62	6.81	6.22	5.85
40	10.37	7.33	6.70	6.29
41	11.10	7.81	7.14	6.68
42	11.86	8.30	7.58	7.08
43	12.66	8.81	8.05	7.51
44	13.46	9.34	8.52	7.93
45	14.10	9.74	8.90	8.26
46	15.09	10.43	9.56	8.86
47	15.98	11.04	10.15	9.38
48	16.99	11.74	10.82	9.99
49	17.96	12.40	11.46	10.57
50	18.85	13.03	12.06	11.11
51	18.85	13.03	12.06	11.11
52	18.85	13.03	12.06	11.11
53	18.85	13.03	12.06	11.11
54	18.85	13.03	12.06	11.11
55	18.85	13.03	12.06	11.11
56	18.85	13.03	12.06	11.11
57	18.85	13.03	12.06	11.11
58	18.85	13.03	12.06	11.11
59	18.85	13.03	12.06	11.11
60	18.85	13.03	12.06	11.11
61	18.85	13.03	12.06	11.11
62	18.85	13.03	12.06	11.11
63	18.85	13.03	12.06	11.11
64	18.85	13.03	12.06	11.11

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.91	4.06	3.61	3.31
26	6.07	4.18	3.72	3.42
27	6.22	4.29	3.83	3.53
28	6.45	4.46	3.98	3.67
29	6.75	4.68	4.18	3.86
30	7.17	4.97	4.45	4.12
31	7.64	5.31	4.77	4.44
32	8.14	5.68	5.12	4.79
33	8.69	6.08	5.49	5.15
34	9.30	6.53	5.91	5.57
35	10.01	7.05	6.40	6.04
36	11.00	7.74	7.03	6.63
37	12.06	8.46	7.71	7.25
38	13.15	9.23	8.40	7.90
39	14.29	10.01	9.12	8.57
40	15.40	10.77	9.82	9.22
41	16.55	11.54	10.53	9.84
42	17.75	12.35	11.27	10.51
43	19.02	13.18	12.04	11.19
44	20.30	14.04	12.81	11.88
45	21.34	14.73	13.43	12.43
46	22.90	15.80	14.46	13.36
47	24.30	16.77	15.40	14.20
48	25.90	17.88	16.47	15.16
49	27.42	18.92	17.48	16.05
50	28.83	19.89	18.41	16.89
51	28.83	19.89	18.41	16.89
52	28.83	19.89	18.41	16.89
53	28.83	19.89	18.41	16.89
54	28.83	19.89	18.41	16.89
55	28.83	19.89	18.41	16.89
56	28.83	19.89	18.41	16.89
57	28.83	19.89	18.41	16.89
58	28.83	19.89	18.41	16.89
59	28.83	19.89	18.41	16.89
60	28.83	19.89	18.41	16.89
61	28.83	19.89	18.41	16.89
62	28.83	19.89	18.41	16.89
63	28.83	19.89	18.41	16.89
64	28.83	19.89	18.41	16.89

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.32	4.35	3.86	3.54
26	6.49	4.47	3.98	3.66
27	6.66	4.60	4.10	3.77
28	6.90	4.77	4.25	3.93
29	7.22	5.00	4.46	4.12
30	7.68	5.32	4.76	4.41
31	8.17	5.69	5.11	4.75
32	8.71	6.08	5.48	5.12
33	9.30	6.51	5.88	5.51
34	9.95	6.99	6.33	5.96
35	10.70	7.54	6.85	6.46
36	11.77	8.27	7.52	7.09
37	12.91	9.06	8.25	7.77
38	14.07	9.86	8.99	8.44
39	15.29	10.71	9.76	9.17
40	16.48	11.53	10.52	9.87
41	17.70	12.34	11.26	10.53
42	19.00	13.21	12.05	11.24
43	20.35	14.11	12.87	11.97
44	21.73	15.03	13.71	12.72
45	22.82	15.74	14.36	13.30
46	24.49	16.90	15.47	14.30
47	26.00	17.94	16.47	15.19
48	27.71	19.12	17.62	16.21
49	29.34	20.24	18.69	17.18
50	30.85	21.29	19.70	18.09
51	30.85	21.29	19.70	18.09
52	30.85	21.29	19.70	18.09
53	30.85	21.29	19.70	18.09
54	30.85	21.29	19.70	18.09
55	30.85	21.29	19.70	18.09
56	30.85	21.29	19.70	18.09
57	30.85	21.29	19.70	18.09
58	30.85	21.29	19.70	18.09
59	30.85	21.29	19.70	18.09
60	30.85	21.29	19.70	18.09
61	30.85	21.29	19.70	18.09
62	30.85	21.29	19.70	18.09
63	30.85	21.29	19.70	18.09
64	30.85	21.29	19.70	18.09

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.81	3.42	3.19	2.95
26	4.94	3.51	3.28	3.04
27	5.07	3.61	3.39	3.13
28	5.25	3.74	3.51	3.26
29	5.49	3.92	3.68	3.42
30	5.83	4.16	3.92	3.65
31	6.20	4.45	4.21	3.93
32	6.58	4.78	4.51	4.24
33	7.00	5.10	4.83	4.56
34	7.47	5.48	5.21	4.92
35	8.02	5.91	5.62	5.33
36	8.74	6.42	6.11	5.78
37	9.50	6.93	6.59	6.24
38	10.28	7.48	7.11	6.72
39	11.08	8.03	7.63	7.21
40	11.87	8.56	8.14	7.67
41	12.61	9.05	8.59	8.08
42	13.38	9.55	9.05	8.49
43	14.19	10.07	9.53	8.92
44	15.00	10.59	10.01	9.35
45	15.61	10.96	10.36	9.64
46	16.17	11.35	10.70	9.96
47	16.63	11.66	10.97	10.18
48	17.18	12.02	11.30	10.47
49	17.69	12.36	11.61	10.74
50	18.11	12.65	11.84	10.94
51	18.11	12.65	11.84	10.94
52	18.11	12.65	11.84	10.94
53	18.11	12.65	11.84	10.94
54	18.11	12.65	11.84	10.94
55	18.11	12.65	11.84	10.94
56	18.11	12.65	11.84	10.94
57	18.11	12.65	11.84	10.94
58	18.11	12.65	11.84	10.94
59	18.11	12.65	11.84	10.94
60	18.11	12.65	11.84	10.94
61	18.11	12.65	11.84	10.94
62	18.11	12.65	11.84	10.94
63	18.11	12.65	11.84	10.94
64	18.11	12.65	11.84	10.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.20	0.86	0.80	0.74
26	1.22	0.87	0.82	0.76
27	1.26	0.90	0.84	0.78
28	1.30	0.94	0.88	0.82
29	1.36	0.98	0.92	0.86
30	1.45	1.04	0.98	0.91
31	1.53	1.11	1.05	0.98
32	1.62	1.19	1.13	1.06
33	1.73	1.27	1.21	1.14
34	1.85	1.36	1.30	1.23
35	1.98	1.47	1.41	1.34
36	2.17	1.60	1.53	1.46
37	2.37	1.75	1.66	1.57
38	2.59	1.90	1.81	1.72
39	2.81	2.05	1.95	1.85
40	3.03	2.20	2.09	1.98
41	3.24	2.33	2.21	2.09
42	3.47	2.49	2.35	2.22
43	3.70	2.64	2.49	2.34
44	3.93	2.79	2.64	2.47
45	4.13	2.91	2.75	2.57
46	4.30	3.02	2.86	2.66
47	4.45	3.13	2.95	2.74
48	4.63	3.25	3.06	2.83
49	4.80	3.36	3.16	2.92
50	4.93	3.45	3.23	3.00
51	4.93	3.45	3.23	3.00
52	4.93	3.45	3.23	3.00
53	4.93	3.45	3.23	3.00
54	4.93	3.45	3.23	3.00
55	4.93	3.45	3.23	3.00
56	4.93	3.45	3.23	3.00
57	4.93	3.45	3.23	3.00
58	4.93	3.45	3.23	3.00
59	4.93	3.45	3.23	3.00
60	4.93	3.45	3.23	3.00
61	4.93	3.45	3.23	3.00
62	4.93	3.45	3.23	3.00
63	4.93	3.45	3.23	3.00
64	4.93	3.45	3.23	3.00

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Female

Own Occupation Rider with COLA
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.47	3.89	3.63	3.35
26	5.61	3.99	3.73	3.45
27	5.76	4.10	3.85	3.56
28	5.97	4.25	3.99	3.71
29	6.24	4.45	4.18	3.89
30	6.62	4.73	4.45	4.15
31	7.04	5.06	4.78	4.47
32	7.48	5.43	5.13	4.82
33	7.95	5.80	5.49	5.18
34	8.49	6.23	5.92	5.59
35	9.11	6.72	6.39	6.06
36	9.93	7.29	6.94	6.57
37	10.79	7.87	7.49	7.09
38	11.68	8.50	8.08	7.64
39	12.59	9.12	8.67	8.19
40	13.49	9.73	9.25	8.72
41	14.33	10.28	9.76	9.18
42	15.21	10.85	10.28	9.65
43	16.13	11.44	10.83	10.14
44	17.04	12.03	11.37	10.62
45	17.74	12.46	11.77	10.96
46	18.38	12.90	12.16	11.32
47	18.90	13.25	12.47	11.57
48	19.52	13.66	12.84	11.90
49	20.10	14.05	13.19	12.20
50	20.58	14.37	13.46	12.43
51	20.58	14.37	13.46	12.43
52	20.58	14.37	13.46	12.43
53	20.58	14.37	13.46	12.43
54	20.58	14.37	13.46	12.43
55	20.58	14.37	13.46	12.43
56	20.58	14.37	13.46	12.43
57	20.58	14.37	13.46	12.43
58	20.58	14.37	13.46	12.43
59	20.58	14.37	13.46	12.43
60	20.58	14.37	13.46	12.43
61	20.58	14.37	13.46	12.43
62	20.58	14.37	13.46	12.43
63	20.58	14.37	13.46	12.43
64	20.58	14.37	13.46	12.43

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.53	6.08	5.69	5.27
26	8.69	6.19	5.80	5.38
27	8.85	6.32	5.93	5.51
28	9.11	6.50	6.10	5.68
29	9.47	6.77	6.36	5.92
30	9.99	7.14	6.72	6.26
31	10.58	7.58	7.15	6.70
32	11.21	8.05	7.62	7.17
33	11.88	8.55	8.11	7.65
34	12.66	9.14	8.68	8.22
35	13.55	9.80	9.32	8.85
36	14.76	10.65	10.13	9.60
37	16.03	11.54	10.97	10.38
38	17.35	12.45	11.83	11.19
39	18.70	13.39	12.71	12.00
40	20.01	14.30	13.57	12.78
41	21.36	15.20	14.41	13.54
42	22.77	16.14	15.28	14.31
43	24.23	17.11	16.17	15.11
44	25.71	18.09	17.08	15.91
45	26.86	18.83	17.76	16.50
46	27.88	19.53	18.39	17.06
47	28.72	20.10	18.91	17.50
48	29.73	20.77	19.50	18.03
49	30.68	21.41	20.08	18.52
50	31.47	21.94	20.55	18.92
51	31.47	21.94	20.55	18.92
52	31.47	21.94	20.55	18.92
53	31.47	21.94	20.55	18.92
54	31.47	21.94	20.55	18.92
55	31.47	21.94	20.55	18.92
56	31.47	21.94	20.55	18.92
57	31.47	21.94	20.55	18.92
58	31.47	21.94	20.55	18.92
59	31.47	21.94	20.55	18.92
60	31.47	21.94	20.55	18.92
61	31.47	21.94	20.55	18.92
62	31.47	21.94	20.55	18.92
63	31.47	21.94	20.55	18.92
64	31.47	21.94	20.55	18.92

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.13	6.51	6.09	5.64
26	9.30	6.63	6.21	5.76
27	9.47	6.76	6.34	5.89
28	9.74	6.96	6.53	6.08
29	10.13	7.23	6.80	6.33
30	10.68	7.63	7.18	6.70
31	11.32	8.11	7.64	7.17
32	12.00	8.62	8.15	7.67
33	12.71	9.15	8.68	8.19
34	13.55	9.78	9.29	8.79
35	14.50	10.48	9.98	9.48
36	15.80	11.39	10.84	10.27
37	17.16	12.34	11.73	11.11
38	18.57	13.33	12.66	11.97
39	20.01	14.33	13.60	12.84
40	21.41	15.30	14.52	13.68
41	22.85	16.27	15.42	14.49
42	24.36	17.27	16.34	15.31
43	25.93	18.31	17.31	16.17
44	27.50	19.35	18.27	17.02
45	28.74	20.15	19.01	17.67
46	29.84	20.90	19.68	18.26
47	30.73	21.50	20.23	18.72
48	31.81	22.23	20.87	19.29
49	32.83	22.91	21.49	19.82
50	33.69	23.48	21.99	20.25
51	33.69	23.48	21.99	20.25
52	33.69	23.48	21.99	20.25
53	33.69	23.48	21.99	20.25
54	33.69	23.48	21.99	20.25
55	33.69	23.48	21.99	20.25
56	33.69	23.48	21.99	20.25
57	33.69	23.48	21.99	20.25
58	33.69	23.48	21.99	20.25
59	33.69	23.48	21.99	20.25
60	33.69	23.48	21.99	20.25
61	33.69	23.48	21.99	20.25
62	33.69	23.48	21.99	20.25
63	33.69	23.48	21.99	20.25
64	33.69	23.48	21.99	20.25

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.92	3.48	3.26	3.00
26	5.06	3.60	3.36	3.11
27	5.20	3.70	3.48	3.21
28	5.40	3.85	3.62	3.36
29	5.67	4.06	3.81	3.55
30	6.03	4.31	4.06	3.78
31	6.42	4.63	4.37	4.10
32	6.85	4.97	4.71	4.43
33	7.30	5.34	5.07	4.78
34	7.82	5.76	5.46	5.17
35	8.41	6.22	5.92	5.62
36	9.19	6.77	6.44	6.11
37	10.01	7.33	6.98	6.61
38	10.86	7.92	7.53	7.12
39	11.73	8.51	8.10	7.65
40	12.58	9.09	8.63	8.15
41	13.38	9.61	9.13	8.59
42	14.26	10.17	9.64	9.05
43	15.14	10.74	10.17	9.52
44	16.03	11.32	10.71	10.00
45	16.71	11.73	11.08	10.33
46	17.42	12.21	11.52	10.71
47	18.00	12.62	11.88	11.03
48	18.70	13.09	12.30	11.40
49	19.36	13.53	12.70	11.75
50	19.92	13.90	13.03	12.04
51	19.92	13.90	13.03	12.04
52	19.92	13.90	13.03	12.04
53	19.92	13.90	13.03	12.04
54	19.92	13.90	13.03	12.04
55	19.92	13.90	13.03	12.04
56	19.92	13.90	13.03	12.04
57	19.92	13.90	13.03	12.04
58	19.92	13.90	13.03	12.04
59	19.92	13.90	13.03	12.04
60	19.92	13.90	13.03	12.04
61	19.92	13.90	13.03	12.04
62	19.92	13.90	13.03	12.04
63	19.92	13.90	13.03	12.04
64	19.92	13.90	13.03	12.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.22	0.87	0.81	0.75
26	1.25	0.90	0.84	0.78
27	1.29	0.92	0.87	0.80
28	1.34	0.96	0.90	0.84
29	1.40	1.01	0.95	0.89
30	1.49	1.08	1.01	0.94
31	1.59	1.16	1.09	1.02
32	1.69	1.24	1.17	1.11
33	1.80	1.33	1.26	1.19
34	1.93	1.43	1.36	1.30
35	2.08	1.55	1.48	1.41
36	2.28	1.69	1.61	1.53
37	2.50	1.84	1.75	1.67
38	2.73	2.00	1.91	1.81
39	2.97	2.17	2.06	1.96
40	3.21	2.33	2.22	2.10
41	3.44	2.48	2.36	2.23
42	3.68	2.65	2.50	2.36
43	3.94	2.81	2.66	2.50
44	4.21	2.97	2.82	2.64
45	4.41	3.11	2.94	2.74
46	4.63	3.26	3.08	2.87
47	4.82	3.39	3.20	2.97
48	5.04	3.53	3.32	3.08
49	5.25	3.68	3.45	3.21
50	5.43	3.80	3.56	3.29
51	5.43	3.80	3.56	3.29
52	5.43	3.80	3.56	3.29
53	5.43	3.80	3.56	3.29
54	5.43	3.80	3.56	3.29
55	5.43	3.80	3.56	3.29
56	5.43	3.80	3.56	3.29
57	5.43	3.80	3.56	3.29
58	5.43	3.80	3.56	3.29
59	5.43	3.80	3.56	3.29
60	5.43	3.80	3.56	3.29
61	5.43	3.80	3.56	3.29
62	5.43	3.80	3.56	3.29
63	5.43	3.80	3.56	3.29
64	5.43	3.80	3.56	3.29

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 4A, 4P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.59	3.96	3.70	3.41
26	5.75	4.09	3.82	3.53
27	5.91	4.21	3.95	3.65
28	6.14	4.38	4.11	3.82
29	6.44	4.61	4.33	4.03
30	6.85	4.90	4.61	4.30
31	7.29	5.26	4.97	4.66
32	7.78	5.65	5.35	5.03
33	8.30	6.07	5.76	5.43
34	8.89	6.54	6.21	5.88
35	9.56	7.07	6.73	6.39
36	10.44	7.69	7.32	6.94
37	11.37	8.33	7.93	7.51
38	12.34	9.00	8.56	8.09
39	13.33	9.67	9.20	8.69
40	14.29	10.33	9.81	9.26
41	15.21	10.92	10.37	9.76
42	16.20	11.56	10.96	10.28
43	17.20	12.21	11.56	10.82
44	18.22	12.86	12.17	11.36
45	18.99	13.33	12.59	11.74
46	19.79	13.88	13.09	12.17
47	20.46	14.34	13.50	12.53
48	21.25	14.88	13.98	12.96
49	22.00	15.38	14.43	13.35
50	22.64	15.80	14.81	13.68
51	22.64	15.80	14.81	13.68
52	22.64	15.80	14.81	13.68
53	22.64	15.80	14.81	13.68
54	22.64	15.80	14.81	13.68
55	22.64	15.80	14.81	13.68
56	22.64	15.80	14.81	13.68
57	22.64	15.80	14.81	13.68
58	22.64	15.80	14.81	13.68
59	22.64	15.80	14.81	13.68
60	22.64	15.80	14.81	13.68
61	22.64	15.80	14.81	13.68
62	22.64	15.80	14.81	13.68
63	22.64	15.80	14.81	13.68
64	22.64	15.80	14.81	13.68

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	8.70	6.20	5.80	5.37
26	8.89	6.34	5.94	5.51
27	9.08	6.48	6.08	5.65
28	9.37	6.70	6.29	5.86
29	9.77	6.99	6.57	6.12
30	10.33	7.40	6.96	6.50
31	10.97	7.88	7.43	6.97
32	11.66	8.39	7.94	7.47
33	12.40	8.96	8.49	8.02
34	13.25	9.59	9.11	8.64
35	14.21	10.30	9.82	9.32
36	15.52	11.23	10.68	10.13
37	16.89	12.18	11.58	10.97
38	18.32	13.18	12.53	11.85
39	19.78	14.19	13.48	12.73
40	21.20	15.17	14.41	13.58
41	22.68	16.16	15.31	14.39
42	24.24	17.20	16.28	15.25
43	25.85	18.27	17.28	16.14
44	27.47	19.33	18.27	17.01
45	28.74	20.15	19.01	17.67
46	30.02	21.03	19.81	18.37
47	31.11	21.77	20.47	18.96
48	32.39	22.63	21.25	19.64
49	33.59	23.44	21.99	20.28
50	34.63	24.14	22.61	20.82
51	34.63	24.14	22.61	20.82
52	34.63	24.14	22.61	20.82
53	34.63	24.14	22.61	20.82
54	34.63	24.14	22.61	20.82
55	34.63	24.14	22.61	20.82
56	34.63	24.14	22.61	20.82
57	34.63	24.14	22.61	20.82
58	34.63	24.14	22.61	20.82
59	34.63	24.14	22.61	20.82
60	34.63	24.14	22.61	20.82
61	34.63	24.14	22.61	20.82
62	34.63	24.14	22.61	20.82
63	34.63	24.14	22.61	20.82
64	34.63	24.14	22.61	20.82

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	9.31	6.64	6.21	5.75
26	9.51	6.78	6.35	5.89
27	9.71	6.93	6.50	6.04
28	10.03	7.17	6.73	6.27
29	10.45	7.48	7.03	6.55
30	11.05	7.91	7.44	6.95
31	11.74	8.43	7.95	7.45
32	12.48	8.98	8.49	7.99
33	13.27	9.58	9.09	8.59
34	14.18	10.26	9.75	9.24
35	15.20	11.02	10.50	9.98
36	16.60	12.01	11.43	10.84
37	18.08	13.04	12.39	11.74
38	19.61	14.10	13.41	12.68
39	21.17	15.19	14.43	13.63
40	22.69	16.24	15.41	14.53
41	24.26	17.30	16.39	15.41
42	25.93	18.40	17.42	16.32
43	27.65	19.54	18.48	17.27
44	29.39	20.69	19.54	18.21
45	30.75	21.57	20.35	18.91
46	32.12	22.50	21.19	19.65
47	33.28	23.29	21.91	20.28
48	34.64	24.21	22.74	21.01
49	35.94	25.08	23.52	21.70
50	37.05	25.83	24.20	22.29
51	37.05	25.83	24.20	22.29
52	37.05	25.83	24.20	22.29
53	37.05	25.83	24.20	22.29
54	37.05	25.83	24.20	22.29
55	37.05	25.83	24.20	22.29
56	37.05	25.83	24.20	22.29
57	37.05	25.83	24.20	22.29
58	37.05	25.83	24.20	22.29
59	37.05	25.83	24.20	22.29
60	37.05	25.83	24.20	22.29
61	37.05	25.83	24.20	22.29
62	37.05	25.83	24.20	22.29
63	37.05	25.83	24.20	22.29
64	37.05	25.83	24.20	22.29

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.19	1.55	1.34	1.22
26	2.25	1.61	1.38	1.25
27	2.32	1.67	1.43	1.30
28	2.39	1.73	1.47	1.34
29	2.46	1.79	1.52	1.38
30	2.53	1.86	1.57	1.43
31	2.63	1.94	1.63	1.49
32	2.71	2.02	1.69	1.55
33	2.83	2.11	1.76	1.62
34	2.94	2.19	1.83	1.70
35	3.11	2.32	1.93	1.79
36	3.31	2.48	2.07	1.92
37	3.58	2.70	2.25	2.10
38	3.95	2.97	2.51	2.32
39	4.37	3.28	2.77	2.58
40	4.83	3.63	3.08	2.86
41	5.33	4.01	3.44	3.20
42	5.90	4.44	3.84	3.57
43	6.51	4.90	4.28	3.98
44	7.19	5.41	4.76	4.43
45	7.93	5.99	5.31	4.92
46	8.80	6.59	5.85	5.41
47	9.75	7.27	6.46	5.96
48	10.63	7.90	7.02	6.46
49	11.45	8.47	7.53	6.92
50	12.27	9.04	8.05	7.39
51	12.27	9.04	8.05	7.39
52	12.27	9.04	8.05	7.39
53	12.27	9.04	8.05	7.39
54	12.27	9.04	8.05	7.39
55	12.27	9.04	8.05	7.39
56	12.27	9.04	8.05	7.39
57	12.27	9.04	8.05	7.39
58	12.27	9.04	8.05	7.39
59	12.27	9.04	8.05	7.39
60	12.27	9.04	8.05	7.39
61	12.27	9.04	8.05	7.39
62	12.27	9.04	8.05	7.39
63	12.27	9.04	8.05	7.39
64	12.27	9.04	8.05	7.39

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.53	0.37	0.32	0.29
26	0.54	0.39	0.33	0.30
27	0.56	0.40	0.34	0.31
28	0.58	0.41	0.36	0.33
29	0.60	0.43	0.37	0.34
30	0.62	0.45	0.38	0.35
31	0.64	0.47	0.40	0.37
32	0.66	0.48	0.41	0.38
33	0.68	0.50	0.43	0.39
34	0.71	0.53	0.45	0.41
35	0.74	0.56	0.47	0.43
36	0.80	0.60	0.51	0.47
37	0.87	0.65	0.55	0.51
38	0.96	0.73	0.62	0.57
39	1.06	0.80	0.69	0.63
40	1.18	0.90	0.77	0.71
41	1.31	0.99	0.85	0.79
42	1.46	1.11	0.95	0.88
43	1.62	1.24	1.06	0.99
44	1.80	1.36	1.18	1.10
45	2.00	1.52	1.32	1.23
46	2.24	1.69	1.46	1.37
47	2.49	1.87	1.64	1.52
48	2.73	2.05	1.79	1.66
49	2.97	2.20	1.94	1.80
50	3.20	2.37	2.09	1.93
51	3.20	2.37	2.09	1.93
52	3.20	2.37	2.09	1.93
53	3.20	2.37	2.09	1.93
54	3.20	2.37	2.09	1.93
55	3.20	2.37	2.09	1.93
56	3.20	2.37	2.09	1.93
57	3.20	2.37	2.09	1.93
58	3.20	2.37	2.09	1.93
59	3.20	2.37	2.09	1.93
60	3.20	2.37	2.09	1.93
61	3.20	2.37	2.09	1.93
62	3.20	2.37	2.09	1.93
63	3.20	2.37	2.09	1.93
64	3.20	2.37	2.09	1.93

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider with COLA
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.52	1.78	1.54	1.40
26	2.59	1.85	1.59	1.44
27	2.67	1.92	1.64	1.49
28	2.75	1.99	1.69	1.54
29	2.83	2.06	1.75	1.59
30	2.91	2.14	1.80	1.64
31	3.02	2.23	1.87	1.71
32	3.12	2.32	1.94	1.78
33	3.25	2.42	2.02	1.86
34	3.38	2.52	2.10	1.95
35	3.57	2.67	2.22	2.06
36	3.81	2.85	2.38	2.21
37	4.12	3.10	2.59	2.41
38	4.54	3.41	2.88	2.67
39	5.02	3.77	3.18	2.97
40	5.55	4.17	3.54	3.29
41	6.13	4.61	3.95	3.68
42	6.78	5.10	4.41	4.10
43	7.48	5.63	4.92	4.57
44	8.26	6.22	5.47	5.09
45	9.12	6.89	6.10	5.66
46	10.11	7.58	6.72	6.22
47	11.21	8.36	7.42	6.85
48	12.22	9.08	8.07	7.43
49	13.16	9.73	8.65	7.95
50	14.10	10.39	9.25	8.49
51	14.10	10.39	9.25	8.49
52	14.10	10.39	9.25	8.49
53	14.10	10.39	9.25	8.49
54	14.10	10.39	9.25	8.49
55	14.10	10.39	9.25	8.49
56	14.10	10.39	9.25	8.49
57	14.10	10.39	9.25	8.49
58	14.10	10.39	9.25	8.49
59	14.10	10.39	9.25	8.49
60	14.10	10.39	9.25	8.49
61	14.10	10.39	9.25	8.49
62	14.10	10.39	9.25	8.49
63	14.10	10.39	9.25	8.49
64	14.10	10.39	9.25	8.49

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.84	2.76	2.45	2.24
26	3.85	2.85	2.49	2.23
27	3.94	2.92	2.55	2.28
28	4.04	3.00	2.60	2.34
29	4.14	3.07	2.66	2.40
30	4.24	3.14	2.72	2.45
31	4.39	3.27	2.80	2.55
32	4.56	3.41	2.89	2.64
33	4.74	3.55	2.99	2.75
34	4.94	3.70	3.09	2.86
35	5.21	3.92	3.25	3.02
36	5.58	4.19	3.48	3.23
37	6.05	4.56	3.77	3.50
38	6.68	5.03	4.17	3.87
39	7.39	5.56	4.61	4.28
40	8.19	6.17	5.11	4.75
41	9.15	6.89	5.69	5.29
42	10.20	7.69	6.33	5.89
43	11.36	8.57	7.04	6.54
44	12.66	9.54	7.82	7.27
45	14.08	10.63	8.68	8.09
46	15.56	11.68	9.62	8.92
47	17.25	12.89	10.68	9.89
48	18.79	13.99	11.64	10.76
49	20.22	15.00	12.54	11.57
50	21.65	16.01	13.43	12.37
51	21.65	16.01	13.43	12.37
52	21.65	16.01	13.43	12.37
53	21.65	16.01	13.43	12.37
54	21.65	16.01	13.43	12.37
55	21.65	16.01	13.43	12.37
56	21.65	16.01	13.43	12.37
57	21.65	16.01	13.43	12.37
58	21.65	16.01	13.43	12.37
59	21.65	16.01	13.43	12.37
60	21.65	16.01	13.43	12.37
61	21.65	16.01	13.43	12.37
62	21.65	16.01	13.43	12.37
63	21.65	16.01	13.43	12.37
64	21.65	16.01	13.43	12.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 3A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.12	2.95	2.62	2.39
26	4.12	3.05	2.66	2.40
27	4.22	3.12	2.72	2.45
28	4.32	3.21	2.78	2.51
29	4.43	3.29	2.85	2.57
30	4.54	3.37	2.91	2.63
31	4.70	3.50	2.99	2.72
32	4.87	3.64	3.09	2.83
33	5.08	3.80	3.20	2.94
34	5.28	3.96	3.31	3.06
35	5.58	4.20	3.49	3.23
36	5.97	4.49	3.72	3.45
37	6.48	4.88	4.05	3.75
38	7.15	5.38	4.46	4.14
39	7.91	5.95	4.93	4.58
40	8.76	6.60	5.46	5.08
41	9.79	7.38	6.09	5.66
42	10.92	8.23	6.77	6.29
43	12.16	9.17	7.53	7.00
44	13.55	10.22	8.37	7.79
45	15.05	11.36	9.28	8.64
46	16.66	12.51	10.29	9.56
47	18.46	13.79	11.42	10.57
48	20.11	14.97	12.46	11.52
49	21.63	16.04	13.40	12.37
50	23.18	17.14	14.38	13.25
51	23.18	17.14	14.38	13.25
52	23.18	17.14	14.38	13.25
53	23.18	17.14	14.38	13.25
54	23.18	17.14	14.38	13.25
55	23.18	17.14	14.38	13.25
56	23.18	17.14	14.38	13.25
57	23.18	17.14	14.38	13.25
58	23.18	17.14	14.38	13.25
59	23.18	17.14	14.38	13.25
60	23.18	17.14	14.38	13.25
61	23.18	17.14	14.38	13.25
62	23.18	17.14	14.38	13.25
63	23.18	17.14	14.38	13.25
64	23.18	17.14	14.38	13.25

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider with COLA
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.17	2.31	2.12	1.94
26	3.24	2.38	2.18	1.99
27	3.31	2.45	2.22	2.04
28	3.39	2.52	2.27	2.09
29	3.47	2.59	2.32	2.14
30	3.55	2.67	2.38	2.19
31	3.65	2.76	2.44	2.26
32	3.76	2.85	2.52	2.34
33	3.88	2.96	2.60	2.43
34	4.02	3.07	2.70	2.52
35	4.22	3.24	2.84	2.66
36	4.46	3.42	3.00	2.82
37	4.79	3.67	3.24	3.03
38	5.23	4.00	3.53	3.31
39	5.73	4.38	3.88	3.64
40	6.29	4.81	4.28	4.00
41	6.91	5.29	4.72	4.42
42	7.59	5.79	5.23	4.88
43	8.33	6.37	5.78	5.39
44	9.13	6.98	6.37	5.93
45	10.02	7.66	7.02	6.54
46	10.71	8.14	7.43	6.91
47	11.52	8.70	7.93	7.34
48	12.21	9.17	8.31	7.69
49	12.81	9.58	8.66	7.99
50	13.42	9.98	9.00	8.28
51	13.42	9.98	9.00	8.28
52	13.42	9.98	9.00	8.28
53	13.42	9.98	9.00	8.28
54	13.42	9.98	9.00	8.28
55	13.42	9.98	9.00	8.28
56	13.42	9.98	9.00	8.28
57	13.42	9.98	9.00	8.28
58	13.42	9.98	9.00	8.28
59	13.42	9.98	9.00	8.28
60	13.42	9.98	9.00	8.28
61	13.42	9.98	9.00	8.28
62	13.42	9.98	9.00	8.28
63	13.42	9.98	9.00	8.28
64	13.42	9.98	9.00	8.28

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5A - Class
Unisex | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.77	0.56	0.51	0.47
26	0.78	0.57	0.52	0.48
27	0.81	0.59	0.54	0.50
28	0.82	0.60	0.55	0.51
29	0.84	0.62	0.57	0.52
30	0.87	0.64	0.58	0.54
31	0.88	0.66	0.60	0.55
32	0.91	0.68	0.62	0.57
33	0.93	0.70	0.64	0.59
34	0.96	0.74	0.66	0.61
35	1.01	0.78	0.70	0.65
36	1.07	0.82	0.74	0.68
37	1.16	0.89	0.80	0.74
38	1.27	0.98	0.88	0.81
39	1.40	1.07	0.96	0.90
40	1.54	1.19	1.06	0.99
41	1.70	1.31	1.17	1.09
42	1.88	1.44	1.29	1.20
43	2.08	1.60	1.43	1.34
44	2.29	1.76	1.58	1.48
45	2.54	1.95	1.75	1.64
46	2.73	2.09	1.87	1.75
47	2.96	2.25	2.01	1.88
48	3.14	2.37	2.12	1.97
49	3.33	2.50	2.23	2.07
50	3.49	2.61	2.33	2.16
51	3.49	2.61	2.33	2.16
52	3.49	2.61	2.33	2.16
53	3.49	2.61	2.33	2.16
54	3.49	2.61	2.33	2.16
55	3.49	2.61	2.33	2.16
56	3.49	2.61	2.33	2.16
57	3.49	2.61	2.33	2.16
58	3.49	2.61	2.33	2.16
59	3.49	2.61	2.33	2.16
60	3.49	2.61	2.33	2.16
61	3.49	2.61	2.33	2.16
62	3.49	2.61	2.33	2.16
63	3.49	2.61	2.33	2.16
64	3.49	2.61	2.33	2.16

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider with COLA
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.64	2.66	2.44	2.23
26	3.72	2.74	2.50	2.29
27	3.81	2.82	2.55	2.35
28	3.90	2.90	2.61	2.40
29	3.99	2.98	2.67	2.46
30	4.08	3.07	2.73	2.52
31	4.20	3.17	2.81	2.60
32	4.32	3.28	2.90	2.69
33	4.46	3.40	2.99	2.79
34	4.62	3.53	3.10	2.90
35	4.85	3.72	3.26	3.06
36	5.13	3.93	3.45	3.24
37	5.51	4.22	3.72	3.48
38	6.01	4.60	4.06	3.80
39	6.59	5.04	4.46	4.18
40	7.23	5.53	4.92	4.60
41	7.94	6.08	5.43	5.08
42	8.72	6.66	6.01	5.61
43	9.57	7.32	6.64	6.19
44	10.49	8.02	7.32	6.82
45	11.52	8.80	8.07	7.52
46	12.31	9.36	8.54	7.94
47	13.24	10.00	9.11	8.44
48	14.03	10.54	9.55	8.84
49	14.72	11.01	9.95	9.18
50	15.42	11.47	10.34	9.52
51	15.42	11.47	10.34	9.52
52	15.42	11.47	10.34	9.52
53	15.42	11.47	10.34	9.52
54	15.42	11.47	10.34	9.52
55	15.42	11.47	10.34	9.52
56	15.42	11.47	10.34	9.52
57	15.42	11.47	10.34	9.52
58	15.42	11.47	10.34	9.52
59	15.42	11.47	10.34	9.52
60	15.42	11.47	10.34	9.52
61	15.42	11.47	10.34	9.52
62	15.42	11.47	10.34	9.52
63	15.42	11.47	10.34	9.52
64	15.42	11.47	10.34	9.52

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider with COLA
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.57	4.12	3.87	3.50
26	5.55	4.22	3.90	3.54
27	5.64	4.29	3.95	3.59
28	5.73	4.36	4.00	3.64
29	5.84	4.44	4.06	3.71
30	5.94	4.52	4.12	3.76
31	6.11	4.67	4.21	3.87
32	6.31	4.83	4.32	3.99
33	6.52	5.00	4.44	4.12
34	6.75	5.18	4.57	4.26
35	7.10	5.46	4.78	4.47
36	7.52	5.77	5.05	4.72
37	8.08	6.21	5.42	5.06
38	8.84	6.79	5.91	5.52
39	9.71	7.45	6.47	6.05
40	10.68	8.18	7.10	6.63
41	11.85	9.08	7.84	7.32
42	13.12	10.04	8.64	8.07
43	14.53	11.12	9.53	8.90
44	16.08	12.30	10.49	9.80
45	17.78	13.59	11.56	10.79
46	18.99	14.43	12.27	11.45
47	20.39	15.42	13.13	12.21
48	21.57	16.24	13.82	12.84
49	22.62	16.95	14.44	13.36
50	23.67	17.66	15.04	13.91
51	23.67	17.66	15.04	13.91
52	23.67	17.66	15.04	13.91
53	23.67	17.66	15.04	13.91
54	23.67	17.66	15.04	13.91
55	23.67	17.66	15.04	13.91
56	23.67	17.66	15.04	13.91
57	23.67	17.66	15.04	13.91
58	23.67	17.66	15.04	13.91
59	23.67	17.66	15.04	13.91
60	23.67	17.66	15.04	13.91
61	23.67	17.66	15.04	13.91
62	23.67	17.66	15.04	13.91
63	23.67	17.66	15.04	13.91
64	23.67	17.66	15.04	13.91

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider with COLA
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.96	4.41	4.14	3.76
26	5.93	4.52	4.17	3.78
27	6.03	4.59	4.23	3.84
28	6.13	4.67	4.28	3.90
29	6.25	4.76	4.35	3.97
30	6.36	4.84	4.41	4.03
31	6.54	4.99	4.51	4.14
32	6.75	5.16	4.63	4.27
33	6.97	5.34	4.75	4.41
34	7.22	5.55	4.90	4.56
35	7.59	5.83	5.12	4.78
36	8.04	6.18	5.40	5.05
37	8.65	6.65	5.80	5.42
38	9.46	7.26	6.32	5.91
39	10.39	7.97	6.92	6.47
40	11.43	8.75	7.59	7.09
41	12.68	9.72	8.38	7.84
42	14.05	10.75	9.24	8.64
43	15.55	11.90	10.19	9.52
44	17.21	13.15	11.23	10.48
45	19.02	14.54	12.36	11.55
46	20.31	15.44	13.14	12.25
47	21.82	16.50	14.04	13.06
48	23.08	17.38	14.79	13.73
49	24.21	18.14	15.45	14.31
50	25.32	18.89	16.09	14.88
51	25.32	18.89	16.09	14.88
52	25.32	18.89	16.09	14.88
53	25.32	18.89	16.09	14.88
54	25.32	18.89	16.09	14.88
55	25.32	18.89	16.09	14.88
56	25.32	18.89	16.09	14.88
57	25.32	18.89	16.09	14.88
58	25.32	18.89	16.09	14.88
59	25.32	18.89	16.09	14.88
60	25.32	18.89	16.09	14.88
61	25.32	18.89	16.09	14.88
62	25.32	18.89	16.09	14.88
63	25.32	18.89	16.09	14.88
64	25.32	18.89	16.09	14.88

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Unisex | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.23	2.37	2.17	1.98
26	3.31	2.44	2.22	2.04
27	3.40	2.51	2.28	2.10
28	3.49	2.60	2.35	2.16
29	3.58	2.68	2.40	2.21
30	3.67	2.77	2.46	2.27
31	3.78	2.87	2.54	2.36
32	3.92	2.98	2.64	2.44
33	4.05	3.10	2.72	2.54
34	4.21	3.23	2.84	2.65
35	4.43	3.40	2.98	2.80
36	4.69	3.60	3.17	2.97
37	5.05	3.87	3.42	3.20
38	5.52	4.25	3.75	3.51
39	6.06	4.65	4.12	3.86
40	6.67	5.12	4.54	4.25
41	7.33	5.62	5.03	4.71
42	8.06	6.17	5.57	5.20
43	8.87	6.79	6.16	5.74
44	9.76	7.46	6.81	6.35
45	10.73	8.20	7.52	7.00
46	11.54	8.77	8.01	7.45
47	12.48	9.44	8.59	7.96
48	13.29	9.99	9.06	8.38
49	14.02	10.48	9.47	8.74
50	14.76	10.98	9.89	9.11
51	14.76	10.98	9.89	9.11
52	14.76	10.98	9.89	9.11
53	14.76	10.98	9.89	9.11
54	14.76	10.98	9.89	9.11
55	14.76	10.98	9.89	9.11
56	14.76	10.98	9.89	9.11
57	14.76	10.98	9.89	9.11
58	14.76	10.98	9.89	9.11
59	14.76	10.98	9.89	9.11
60	14.76	10.98	9.89	9.11
61	14.76	10.98	9.89	9.11
62	14.76	10.98	9.89	9.11
63	14.76	10.98	9.89	9.11
64	14.76	10.98	9.89	9.11

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider with COLA
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.78	0.57	0.52	0.47
26	0.80	0.58	0.53	0.49
27	0.82	0.60	0.55	0.50
28	0.84	0.62	0.57	0.52
29	0.87	0.64	0.58	0.54
30	0.90	0.66	0.60	0.56
31	0.92	0.69	0.62	0.58
32	0.95	0.71	0.64	0.60
33	0.97	0.74	0.67	0.62
34	1.01	0.78	0.70	0.65
35	1.06	0.81	0.73	0.68
36	1.12	0.87	0.78	0.72
37	1.22	0.94	0.84	0.79
38	1.34	1.04	0.93	0.86
39	1.48	1.14	1.02	0.95
40	1.63	1.26	1.13	1.05
41	1.81	1.39	1.25	1.17
42	2.00	1.54	1.38	1.29
43	2.21	1.71	1.53	1.43
44	2.45	1.89	1.70	1.59
45	2.71	2.09	1.87	1.76
46	2.93	2.25	2.01	1.88
47	3.20	2.43	2.17	2.03
48	3.43	2.59	2.32	2.16
49	3.64	2.74	2.45	2.27
50	3.85	2.88	2.56	2.38
51	3.85	2.88	2.56	2.38
52	3.85	2.88	2.56	2.38
53	3.85	2.88	2.56	2.38
54	3.85	2.88	2.56	2.38
55	3.85	2.88	2.56	2.38
56	3.85	2.88	2.56	2.38
57	3.85	2.88	2.56	2.38
58	3.85	2.88	2.56	2.38
59	3.85	2.88	2.56	2.38
60	3.85	2.88	2.56	2.38
61	3.85	2.88	2.56	2.38
62	3.85	2.88	2.56	2.38
63	3.85	2.88	2.56	2.38
64	3.85	2.88	2.56	2.38

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider with COLA
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.71	2.72	2.49	2.28
26	3.81	2.80	2.55	2.34
27	3.91	2.89	2.62	2.41
28	4.01	2.99	2.70	2.48
29	4.11	3.08	2.76	2.54
30	4.22	3.18	2.83	2.61
31	4.35	3.30	2.92	2.71
32	4.50	3.43	3.03	2.81
33	4.66	3.56	3.13	2.92
34	4.84	3.71	3.26	3.05
35	5.09	3.91	3.43	3.22
36	5.39	4.14	3.64	3.41
37	5.80	4.45	3.93	3.68
38	6.35	4.88	4.31	4.04
39	6.97	5.35	4.74	4.44
40	7.67	5.88	5.22	4.89
41	8.43	6.46	5.78	5.41
42	9.27	7.09	6.40	5.98
43	10.20	7.80	7.08	6.60
44	11.22	8.58	7.83	7.30
45	12.33	9.42	8.64	8.05
46	13.27	10.08	9.21	8.56
47	14.35	10.85	9.87	9.15
48	15.28	11.48	10.41	9.63
49	16.12	12.05	10.89	10.05
50	16.96	12.62	11.37	10.47
51	16.96	12.62	11.37	10.47
52	16.96	12.62	11.37	10.47
53	16.96	12.62	11.37	10.47
54	16.96	12.62	11.37	10.47
55	16.96	12.62	11.37	10.47
56	16.96	12.62	11.37	10.47
57	16.96	12.62	11.37	10.47
58	16.96	12.62	11.37	10.47
59	16.96	12.62	11.37	10.47
60	16.96	12.62	11.37	10.47
61	16.96	12.62	11.37	10.47
62	16.96	12.62	11.37	10.47
63	16.96	12.62	11.37	10.47
64	16.96	12.62	11.37	10.47

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider with COLA
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.69	4.21	3.95	3.64
26	5.67	4.31	3.98	3.62
27	5.78	4.40	4.05	3.68
28	5.90	4.50	4.12	3.75
29	6.03	4.59	4.20	3.83
30	6.14	4.68	4.27	3.90
31	6.34	4.85	4.38	4.03
32	6.56	5.03	4.51	4.16
33	6.81	5.23	4.66	4.32
34	7.07	5.44	4.81	4.48
35	7.45	5.75	5.04	4.72
36	7.90	6.09	5.33	4.99
37	8.53	6.57	5.74	5.36
38	9.35	7.19	6.27	5.86
39	10.28	7.90	6.87	6.42
40	11.32	8.69	7.54	7.05
41	12.59	9.65	8.33	7.79
42	13.98	10.71	9.21	8.61
43	15.50	11.88	10.18	9.51
44	17.18	13.15	11.22	10.48
45	19.02	14.54	12.36	11.55
46	20.45	15.55	13.23	12.33
47	22.09	16.72	14.22	13.23
48	23.50	17.70	15.06	13.98
49	24.76	18.56	15.80	14.64
50	26.04	19.43	16.54	15.30
51	26.04	19.43	16.54	15.30
52	26.04	19.43	16.54	15.30
53	26.04	19.43	16.54	15.30
54	26.04	19.43	16.54	15.30
55	26.04	19.43	16.54	15.30
56	26.04	19.43	16.54	15.30
57	26.04	19.43	16.54	15.30
58	26.04	19.43	16.54	15.30
59	26.04	19.43	16.54	15.30
60	26.04	19.43	16.54	15.30
61	26.04	19.43	16.54	15.30
62	26.04	19.43	16.54	15.30
63	26.04	19.43	16.54	15.30
64	26.04	19.43	16.54	15.30

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

OO-R-07
Unisex

Own Occupation Rider with COLA
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	6.08	4.50	4.22	3.88
26	6.07	4.62	4.26	3.88
27	6.19	4.71	4.33	3.94
28	6.31	4.81	4.41	4.02
29	6.45	4.91	4.49	4.10
30	6.57	5.02	4.57	4.18
31	6.79	5.19	4.69	4.31
32	7.02	5.38	4.82	4.45
33	7.28	5.59	4.97	4.62
34	7.56	5.82	5.15	4.80
35	7.97	6.14	5.40	5.05
36	8.45	6.51	5.70	5.33
37	9.12	7.02	6.13	5.73
38	10.00	7.69	6.70	6.27
39	11.00	8.46	7.35	6.87
40	12.12	9.29	8.07	7.54
41	13.47	10.33	8.92	8.34
42	14.95	11.46	9.85	9.21
43	16.60	12.70	10.88	10.17
44	18.40	14.08	12.01	11.23
45	20.35	15.55	13.22	12.35
46	21.87	16.63	14.14	13.19
47	23.64	17.89	15.22	14.16
48	25.14	18.92	16.11	14.95
49	26.50	19.87	16.91	15.67
50	27.85	20.78	17.70	16.37
51	27.85	20.78	17.70	16.37
52	27.85	20.78	17.70	16.37
53	27.85	20.78	17.70	16.37
54	27.85	20.78	17.70	16.37
55	27.85	20.78	17.70	16.37
56	27.85	20.78	17.70	16.37
57	27.85	20.78	17.70	16.37
58	27.85	20.78	17.70	16.37
59	27.85	20.78	17.70	16.37
60	27.85	20.78	17.70	16.37
61	27.85	20.78	17.70	16.37
62	27.85	20.78	17.70	16.37
63	27.85	20.78	17.70	16.37
64	27.85	20.78	17.70	16.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.54	0.40	0.36	0.31
26	0.54	0.40	0.36	0.31
27	0.54	0.40	0.36	0.31
28	0.54	0.40	0.36	0.31
29	0.54	0.40	0.36	0.31
30	0.54	0.40	0.36	0.31
31	0.54	0.40	0.36	0.31
32	0.54	0.40	0.36	0.31
33	0.54	0.40	0.36	0.31
34	0.54	0.40	0.36	0.32
35	0.56	0.41	0.37	0.33
36	0.59	0.44	0.40	0.35
37	0.65	0.48	0.43	0.39
38	0.72	0.54	0.48	0.43
39	0.80	0.60	0.53	0.48
40	0.89	0.67	0.60	0.54
41	1.02	0.77	0.70	0.63
42	1.16	0.88	0.80	0.73
43	1.33	1.00	0.92	0.84
44	1.51	1.14	1.05	0.97
45	1.71	1.30	1.20	1.11
46	1.96	1.49	1.37	1.27
47	2.21	1.66	1.53	1.41
48	2.44	1.84	1.70	1.56
49	2.70	2.02	1.87	1.71
50	2.93	2.19	2.03	1.86
51	2.93	2.19	2.03	1.86
52	2.93	2.19	2.03	1.86
53	2.93	2.19	2.03	1.86
54	2.93	2.19	2.03	1.86
55	2.93	2.19	2.03	1.86
56	2.93	2.19	2.03	1.86
57	2.93	2.19	2.03	1.86
58	2.93	2.19	2.03	1.86
59	2.93	2.19	2.03	1.86
60	2.93	2.19	2.03	1.86
61	2.93	2.19	2.03	1.86
62	2.93	2.19	2.03	1.86
63	2.93	2.19	2.03	1.86
64	2.93	2.19	2.03	1.86

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.54	0.40	0.36	0.31
26	0.54	0.40	0.36	0.31
27	0.54	0.40	0.36	0.31
28	0.54	0.40	0.36	0.31
29	0.54	0.40	0.36	0.31
30	0.54	0.40	0.36	0.31
31	0.54	0.40	0.36	0.31
32	0.54	0.40	0.36	0.31
33	0.54	0.40	0.36	0.31
34	0.54	0.40	0.36	0.32
35	0.56	0.41	0.37	0.33
36	0.59	0.44	0.40	0.35
37	0.65	0.48	0.43	0.39
38	0.72	0.54	0.48	0.43
39	0.80	0.60	0.53	0.48
40	0.89	0.67	0.60	0.54
41	1.02	0.77	0.70	0.63
42	1.16	0.88	0.80	0.73
43	1.33	1.00	0.92	0.84
44	1.51	1.14	1.05	0.97
45	1.71	1.30	1.20	1.11
46	1.96	1.49	1.37	1.27
47	2.21	1.66	1.53	1.41
48	2.44	1.84	1.70	1.56
49	2.70	2.02	1.87	1.71
50	2.93	2.19	2.03	1.86
51	2.93	2.19	2.03	1.86
52	2.93	2.19	2.03	1.86
53	2.93	2.19	2.03	1.86
54	2.93	2.19	2.03	1.86
55	2.93	2.19	2.03	1.86
56	2.93	2.19	2.03	1.86
57	2.93	2.19	2.03	1.86
58	2.93	2.19	2.03	1.86
59	2.93	2.19	2.03	1.86
60	2.93	2.19	2.03	1.86
61	2.93	2.19	2.03	1.86
62	2.93	2.19	2.03	1.86
63	2.93	2.19	2.03	1.86
64	2.93	2.19	2.03	1.86

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.68	0.50	0.45	0.40
26	0.68	0.50	0.45	0.40
27	0.68	0.50	0.45	0.40
28	0.68	0.50	0.45	0.40
29	0.68	0.50	0.45	0.40
30	0.68	0.50	0.45	0.40
31	0.68	0.50	0.45	0.40
32	0.68	0.50	0.45	0.40
33	0.68	0.50	0.45	0.40
34	0.69	0.50	0.45	0.40
35	0.69	0.51	0.46	0.41
36	0.73	0.54	0.49	0.43
37	0.79	0.58	0.53	0.47
38	0.87	0.64	0.58	0.52
39	0.95	0.71	0.64	0.58
40	1.06	0.79	0.71	0.64
41	1.20	0.90	0.82	0.74
42	1.36	1.02	0.94	0.85
43	1.54	1.16	1.06	0.97
44	1.73	1.31	1.21	1.12
45	1.96	1.48	1.37	1.26
46	2.23	1.69	1.56	1.43
47	2.49	1.87	1.73	1.59
48	2.73	2.06	1.90	1.74
49	3.00	2.25	2.07	1.90
50	3.25	2.43	2.23	2.05
51	3.25	2.43	2.23	2.05
52	3.25	2.43	2.23	2.05
53	3.25	2.43	2.23	2.05
54	3.25	2.43	2.23	2.05
55	3.25	2.43	2.23	2.05
56	3.25	2.43	2.23	2.05
57	3.25	2.43	2.23	2.05
58	3.25	2.43	2.23	2.05
59	3.25	2.43	2.23	2.05
60	3.25	2.43	2.23	2.05
61	3.25	2.43	2.23	2.05
62	3.25	2.43	2.23	2.05
63	3.25	2.43	2.23	2.05
64	3.25	2.43	2.23	2.05

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.79	0.61	0.55	0.49
26	0.79	0.61	0.55	0.49
27	0.79	0.61	0.55	0.49
28	0.79	0.61	0.55	0.49
29	0.79	0.61	0.55	0.49
30	0.79	0.61	0.55	0.49
31	0.79	0.61	0.55	0.49
32	0.79	0.61	0.55	0.49
33	0.79	0.61	0.55	0.49
34	0.80	0.61	0.56	0.50
35	0.82	0.63	0.57	0.52
36	0.86	0.66	0.61	0.54
37	0.93	0.71	0.65	0.59
38	1.01	0.78	0.71	0.64
39	1.11	0.85	0.78	0.71
40	1.23	0.94	0.86	0.79
41	1.39	1.07	0.98	0.91
42	1.58	1.21	1.12	1.04
43	1.78	1.38	1.27	1.17
44	2.01	1.55	1.44	1.34
45	2.26	1.74	1.63	1.52
46	2.59	1.99	1.85	1.72
47	2.88	2.20	2.05	1.91
48	3.18	2.42	2.25	2.08
49	3.48	2.64	2.46	2.28
50	3.78	2.85	2.65	2.46
51	3.78	2.85	2.65	2.46
52	3.78	2.85	2.65	2.46
53	3.78	2.85	2.65	2.46
54	3.78	2.85	2.65	2.46
55	3.78	2.85	2.65	2.46
56	3.78	2.85	2.65	2.46
57	3.78	2.85	2.65	2.46
58	3.78	2.85	2.65	2.46
59	3.78	2.85	2.65	2.46
60	3.78	2.85	2.65	2.46
61	3.78	2.85	2.65	2.46
62	3.78	2.85	2.65	2.46
63	3.78	2.85	2.65	2.46
64	3.78	2.85	2.65	2.46

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.79	0.61	0.55	0.49
26	0.79	0.61	0.55	0.49
27	0.79	0.61	0.55	0.49
28	0.79	0.61	0.55	0.49
29	0.79	0.61	0.55	0.49
30	0.79	0.61	0.55	0.49
31	0.79	0.61	0.55	0.49
32	0.79	0.61	0.55	0.49
33	0.79	0.61	0.55	0.49
34	0.80	0.61	0.56	0.50
35	0.82	0.63	0.57	0.52
36	0.86	0.66	0.61	0.54
37	0.93	0.71	0.65	0.59
38	1.01	0.78	0.71	0.64
39	1.11	0.85	0.78	0.71
40	1.23	0.94	0.86	0.79
41	1.39	1.07	0.98	0.91
42	1.58	1.21	1.12	1.04
43	1.78	1.38	1.27	1.17
44	2.01	1.55	1.44	1.34
45	2.26	1.74	1.63	1.52
46	2.59	1.99	1.85	1.72
47	2.88	2.20	2.05	1.91
48	3.18	2.42	2.25	2.08
49	3.48	2.64	2.46	2.28
50	3.78	2.85	2.65	2.46
51	3.78	2.85	2.65	2.46
52	3.78	2.85	2.65	2.46
53	3.78	2.85	2.65	2.46
54	3.78	2.85	2.65	2.46
55	3.78	2.85	2.65	2.46
56	3.78	2.85	2.65	2.46
57	3.78	2.85	2.65	2.46
58	3.78	2.85	2.65	2.46
59	3.78	2.85	2.65	2.46
60	3.78	2.85	2.65	2.46
61	3.78	2.85	2.65	2.46
62	3.78	2.85	2.65	2.46
63	3.78	2.85	2.65	2.46
64	3.78	2.85	2.65	2.46

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 2A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.83	0.63	0.58	0.51
26	0.83	0.63	0.58	0.51
27	0.83	0.63	0.58	0.51
28	0.83	0.63	0.58	0.51
29	0.83	0.63	0.58	0.51
30	0.83	0.63	0.58	0.51
31	0.83	0.63	0.58	0.51
32	0.83	0.63	0.58	0.51
33	0.83	0.63	0.58	0.51
34	0.83	0.64	0.58	0.53
35	0.86	0.66	0.60	0.54
36	0.91	0.70	0.63	0.58
37	0.97	0.75	0.68	0.62
38	1.06	0.82	0.74	0.68
39	1.17	0.90	0.82	0.75
40	1.29	0.99	0.91	0.83
41	1.46	1.12	1.04	0.95
42	1.65	1.27	1.18	1.09
43	1.87	1.43	1.34	1.24
44	2.11	1.62	1.51	1.41
45	2.38	1.83	1.71	1.59
46	2.72	2.08	1.94	1.80
47	3.03	2.31	2.16	2.00
48	3.34	2.54	2.36	2.19
49	3.66	2.77	2.58	2.39
50	3.96	3.00	2.78	2.57
51	3.96	3.00	2.78	2.57
52	3.96	3.00	2.78	2.57
53	3.96	3.00	2.78	2.57
54	3.96	3.00	2.78	2.57
55	3.96	3.00	2.78	2.57
56	3.96	3.00	2.78	2.57
57	3.96	3.00	2.78	2.57
58	3.96	3.00	2.78	2.57
59	3.96	3.00	2.78	2.57
60	3.96	3.00	2.78	2.57
61	3.96	3.00	2.78	2.57
62	3.96	3.00	2.78	2.57
63	3.96	3.00	2.78	2.57
64	3.96	3.00	2.78	2.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 1A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.91	0.69	0.63	0.56
26	0.91	0.69	0.63	0.56
27	0.91	0.69	0.63	0.56
28	0.91	0.69	0.63	0.56
29	0.91	0.69	0.63	0.56
30	0.91	0.69	0.63	0.56
31	0.91	0.69	0.63	0.56
32	0.91	0.69	0.63	0.56
33	0.91	0.69	0.63	0.56
34	0.92	0.71	0.64	0.57
35	0.95	0.73	0.66	0.59
36	1.00	0.76	0.70	0.63
37	1.07	0.82	0.75	0.68
38	1.17	0.90	0.82	0.74
39	1.28	0.98	0.90	0.82
40	1.42	1.09	1.00	0.91
41	1.61	1.24	1.14	1.04
42	1.82	1.40	1.30	1.20
43	2.06	1.58	1.47	1.36
44	2.32	1.79	1.66	1.55
45	2.61	2.01	1.88	1.75
46	2.99	2.29	2.14	1.99
47	3.33	2.55	2.37	2.20
48	3.67	2.79	2.59	2.41
49	4.03	3.06	2.83	2.63
50	4.36	3.30	3.06	2.83
51	4.36	3.30	3.06	2.83
52	4.36	3.30	3.06	2.83
53	4.36	3.30	3.06	2.83
54	4.36	3.30	3.06	2.83
55	4.36	3.30	3.06	2.83
56	4.36	3.30	3.06	2.83
57	4.36	3.30	3.06	2.83
58	4.36	3.30	3.06	2.83
59	4.36	3.30	3.06	2.83
60	4.36	3.30	3.06	2.83
61	4.36	3.30	3.06	2.83
62	4.36	3.30	3.06	2.83
63	4.36	3.30	3.06	2.83
64	4.36	3.30	3.06	2.83

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.81	0.59	0.53	0.48
26	0.81	0.59	0.53	0.48
27	0.81	0.59	0.53	0.48
28	0.81	0.59	0.53	0.48
29	0.81	0.59	0.53	0.48
30	0.81	0.59	0.53	0.48
31	0.81	0.59	0.53	0.48
32	0.81	0.59	0.53	0.48
33	0.81	0.59	0.53	0.48
34	0.82	0.59	0.54	0.49
35	0.85	0.61	0.56	0.51
36	0.91	0.66	0.60	0.55
37	0.99	0.72	0.66	0.60
38	1.09	0.79	0.73	0.67
39	1.21	0.89	0.81	0.74
40	1.35	0.99	0.91	0.83
41	1.55	1.14	1.05	0.96
42	1.77	1.31	1.21	1.12
43	2.03	1.49	1.39	1.28
44	2.31	1.71	1.59	1.48
45	2.63	1.94	1.82	1.69
46	3.02	2.23	2.08	1.93
47	3.40	2.48	2.32	2.15
48	3.76	2.74	2.57	2.37
49	4.15	3.01	2.81	2.60
50	4.52	3.27	3.05	2.83
51	4.52	3.27	3.05	2.83
52	4.52	3.27	3.05	2.83
53	4.52	3.27	3.05	2.83
54	4.52	3.27	3.05	2.83
55	4.52	3.27	3.05	2.83
56	4.52	3.27	3.05	2.83
57	4.52	3.27	3.05	2.83
58	4.52	3.27	3.05	2.83
59	4.52	3.27	3.05	2.83
60	4.52	3.27	3.05	2.83
61	4.52	3.27	3.05	2.83
62	4.52	3.27	3.05	2.83
63	4.52	3.27	3.05	2.83
64	4.52	3.27	3.05	2.83

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.81	0.59	0.53	0.48
26	0.81	0.59	0.53	0.48
27	0.81	0.59	0.53	0.48
28	0.81	0.59	0.53	0.48
29	0.81	0.59	0.53	0.48
30	0.81	0.59	0.53	0.48
31	0.81	0.59	0.53	0.48
32	0.81	0.59	0.53	0.48
33	0.81	0.59	0.53	0.48
34	0.82	0.59	0.54	0.49
35	0.85	0.61	0.56	0.51
36	0.91	0.66	0.60	0.55
37	0.99	0.72	0.66	0.60
38	1.09	0.79	0.73	0.67
39	1.21	0.89	0.81	0.74
40	1.35	0.99	0.91	0.83
41	1.55	1.14	1.05	0.96
42	1.77	1.31	1.21	1.12
43	2.03	1.49	1.39	1.28
44	2.31	1.71	1.59	1.48
45	2.63	1.94	1.82	1.69
46	3.02	2.23	2.08	1.93
47	3.40	2.48	2.32	2.15
48	3.76	2.74	2.57	2.37
49	4.15	3.01	2.81	2.60
50	4.52	3.27	3.05	2.83
51	4.52	3.27	3.05	2.83
52	4.52	3.27	3.05	2.83
53	4.52	3.27	3.05	2.83
54	4.52	3.27	3.05	2.83
55	4.52	3.27	3.05	2.83
56	4.52	3.27	3.05	2.83
57	4.52	3.27	3.05	2.83
58	4.52	3.27	3.05	2.83
59	4.52	3.27	3.05	2.83
60	4.52	3.27	3.05	2.83
61	4.52	3.27	3.05	2.83
62	4.52	3.27	3.05	2.83
63	4.52	3.27	3.05	2.83
64	4.52	3.27	3.05	2.83

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.02	0.74	0.67	0.60
26	1.02	0.74	0.67	0.60
27	1.02	0.74	0.67	0.60
28	1.02	0.74	0.67	0.60
29	1.02	0.74	0.67	0.60
30	1.02	0.74	0.67	0.60
31	1.02	0.74	0.67	0.60
32	1.02	0.74	0.67	0.60
33	1.02	0.74	0.67	0.60
34	1.03	0.74	0.67	0.61
35	1.05	0.76	0.69	0.63
36	1.11	0.81	0.74	0.66
37	1.20	0.87	0.80	0.72
38	1.32	0.96	0.88	0.80
39	1.45	1.05	0.97	0.88
40	1.61	1.17	1.08	0.98
41	1.83	1.34	1.24	1.13
42	2.08	1.53	1.42	1.30
43	2.36	1.73	1.61	1.49
44	2.66	1.97	1.83	1.70
45	3.01	2.23	2.08	1.93
46	3.44	2.53	2.37	2.19
47	3.84	2.80	2.62	2.43
48	4.23	3.08	2.87	2.65
49	4.64	3.36	3.13	2.89
50	5.03	3.63	3.38	3.12
51	5.03	3.63	3.38	3.12
52	5.03	3.63	3.38	3.12
53	5.03	3.63	3.38	3.12
54	5.03	3.63	3.38	3.12
55	5.03	3.63	3.38	3.12
56	5.03	3.63	3.38	3.12
57	5.03	3.63	3.38	3.12
58	5.03	3.63	3.38	3.12
59	5.03	3.63	3.38	3.12
60	5.03	3.63	3.38	3.12
61	5.03	3.63	3.38	3.12
62	5.03	3.63	3.38	3.12
63	5.03	3.63	3.38	3.12
64	5.03	3.63	3.38	3.12

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.13	0.83	0.77	0.69
26	1.13	0.83	0.77	0.69
27	1.13	0.83	0.77	0.69
28	1.13	0.83	0.77	0.69
29	1.13	0.83	0.77	0.69
30	1.13	0.83	0.77	0.69
31	1.13	0.83	0.77	0.69
32	1.13	0.83	0.77	0.69
33	1.13	0.83	0.77	0.69
34	1.15	0.86	0.79	0.72
35	1.20	0.89	0.82	0.75
36	1.27	0.94	0.87	0.80
37	1.36	1.01	0.94	0.86
38	1.49	1.11	1.03	0.95
39	1.64	1.22	1.13	1.04
40	1.82	1.35	1.26	1.16
41	2.08	1.54	1.44	1.33
42	2.36	1.75	1.65	1.52
43	2.67	1.99	1.87	1.74
44	3.02	2.25	2.12	1.98
45	3.41	2.55	2.40	2.24
46	3.91	2.90	2.73	2.54
47	4.38	3.23	3.03	2.82
48	4.82	3.54	3.33	3.10
49	5.29	3.88	3.64	3.38
50	5.74	4.20	3.93	3.65
51	5.74	4.20	3.93	3.65
52	5.74	4.20	3.93	3.65
53	5.74	4.20	3.93	3.65
54	5.74	4.20	3.93	3.65
55	5.74	4.20	3.93	3.65
56	5.74	4.20	3.93	3.65
57	5.74	4.20	3.93	3.65
58	5.74	4.20	3.93	3.65
59	5.74	4.20	3.93	3.65
60	5.74	4.20	3.93	3.65
61	5.74	4.20	3.93	3.65
62	5.74	4.20	3.93	3.65
63	5.74	4.20	3.93	3.65
64	5.74	4.20	3.93	3.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.13	0.83	0.77	0.69
26	1.13	0.83	0.77	0.69
27	1.13	0.83	0.77	0.69
28	1.13	0.83	0.77	0.69
29	1.13	0.83	0.77	0.69
30	1.13	0.83	0.77	0.69
31	1.13	0.83	0.77	0.69
32	1.13	0.83	0.77	0.69
33	1.13	0.83	0.77	0.69
34	1.15	0.86	0.79	0.72
35	1.20	0.89	0.82	0.75
36	1.27	0.94	0.87	0.80
37	1.36	1.01	0.94	0.86
38	1.49	1.11	1.03	0.95
39	1.64	1.22	1.13	1.04
40	1.82	1.35	1.26	1.16
41	2.08	1.54	1.44	1.33
42	2.36	1.75	1.65	1.52
43	2.67	1.99	1.87	1.74
44	3.02	2.25	2.12	1.98
45	3.41	2.55	2.40	2.24
46	3.91	2.90	2.73	2.54
47	4.38	3.23	3.03	2.82
48	4.82	3.54	3.33	3.10
49	5.29	3.88	3.64	3.38
50	5.74	4.20	3.93	3.65
51	5.74	4.20	3.93	3.65
52	5.74	4.20	3.93	3.65
53	5.74	4.20	3.93	3.65
54	5.74	4.20	3.93	3.65
55	5.74	4.20	3.93	3.65
56	5.74	4.20	3.93	3.65
57	5.74	4.20	3.93	3.65
58	5.74	4.20	3.93	3.65
59	5.74	4.20	3.93	3.65
60	5.74	4.20	3.93	3.65
61	5.74	4.20	3.93	3.65
62	5.74	4.20	3.93	3.65
63	5.74	4.20	3.93	3.65
64	5.74	4.20	3.93	3.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 2A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.19	0.88	0.81	0.73
26	1.19	0.88	0.81	0.73
27	1.19	0.88	0.81	0.73
28	1.19	0.88	0.81	0.73
29	1.19	0.88	0.81	0.73
30	1.19	0.88	0.81	0.73
31	1.19	0.88	0.81	0.73
32	1.19	0.88	0.81	0.73
33	1.19	0.88	0.81	0.73
34	1.22	0.90	0.83	0.75
35	1.26	0.93	0.87	0.79
36	1.33	0.99	0.92	0.84
37	1.43	1.06	0.99	0.90
38	1.57	1.16	1.08	0.99
39	1.72	1.28	1.19	1.09
40	1.91	1.42	1.32	1.21
41	2.17	1.62	1.51	1.39
42	2.47	1.84	1.72	1.60
43	2.80	2.09	1.96	1.83
44	3.17	2.36	2.22	2.08
45	3.58	2.67	2.52	2.36
46	4.11	3.05	2.87	2.68
47	4.59	3.38	3.18	2.97
48	5.06	3.72	3.50	3.26
49	5.56	4.07	3.82	3.55
50	6.03	4.40	4.13	3.83
51	6.03	4.40	4.13	3.83
52	6.03	4.40	4.13	3.83
53	6.03	4.40	4.13	3.83
54	6.03	4.40	4.13	3.83
55	6.03	4.40	4.13	3.83
56	6.03	4.40	4.13	3.83
57	6.03	4.40	4.13	3.83
58	6.03	4.40	4.13	3.83
59	6.03	4.40	4.13	3.83
60	6.03	4.40	4.13	3.83
61	6.03	4.40	4.13	3.83
62	6.03	4.40	4.13	3.83
63	6.03	4.40	4.13	3.83
64	6.03	4.40	4.13	3.83

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 1A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.31	0.96	0.89	0.80
26	1.31	0.96	0.89	0.80
27	1.31	0.96	0.89	0.80
28	1.31	0.96	0.89	0.80
29	1.31	0.96	0.89	0.80
30	1.31	0.96	0.89	0.80
31	1.31	0.96	0.89	0.80
32	1.31	0.96	0.89	0.80
33	1.31	0.96	0.89	0.80
34	1.33	0.99	0.91	0.82
35	1.39	1.03	0.95	0.87
36	1.47	1.09	1.00	0.92
37	1.58	1.17	1.08	0.99
38	1.72	1.28	1.19	1.09
39	1.90	1.41	1.31	1.20
40	2.10	1.56	1.45	1.34
41	2.39	1.78	1.66	1.54
42	2.72	2.03	1.90	1.76
43	3.09	2.30	2.16	2.01
44	3.50	2.60	2.45	2.29
45	3.94	2.94	2.77	2.60
46	4.52	3.35	3.15	2.95
47	5.06	3.73	3.50	3.27
48	5.57	4.09	3.84	3.58
49	6.12	4.48	4.20	3.90
50	6.64	4.84	4.54	4.22
51	6.64	4.84	4.54	4.22
52	6.64	4.84	4.54	4.22
53	6.64	4.84	4.54	4.22
54	6.64	4.84	4.54	4.22
55	6.64	4.84	4.54	4.22
56	6.64	4.84	4.54	4.22
57	6.64	4.84	4.54	4.22
58	6.64	4.84	4.54	4.22
59	6.64	4.84	4.54	4.22
60	6.64	4.84	4.54	4.22
61	6.64	4.84	4.54	4.22
62	6.64	4.84	4.54	4.22
63	6.64	4.84	4.54	4.22
64	6.64	4.84	4.54	4.22

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.01	0.71	0.63	0.58
26	1.01	0.71	0.63	0.58
27	1.01	0.71	0.63	0.58
28	1.01	0.71	0.63	0.58
29	1.01	0.71	0.63	0.58
30	1.01	0.71	0.63	0.58
31	1.01	0.71	0.63	0.58
32	1.01	0.71	0.63	0.58
33	1.01	0.71	0.63	0.58
34	1.02	0.73	0.65	0.60
35	1.07	0.76	0.68	0.63
36	1.14	0.81	0.73	0.67
37	1.24	0.89	0.80	0.74
38	1.37	0.98	0.88	0.82
39	1.52	1.09	0.99	0.91
40	1.70	1.22	1.10	1.02
41	1.93	1.40	1.26	1.17
42	2.19	1.58	1.44	1.33
43	2.49	1.80	1.64	1.52
44	2.82	2.04	1.86	1.73
45	3.19	2.32	2.12	1.97
46	3.73	2.70	2.47	2.30
47	4.25	3.07	2.82	2.60
48	4.78	3.43	3.16	2.91
49	5.33	3.81	3.52	3.23
50	5.86	4.18	3.86	3.55
51	5.86	4.18	3.86	3.55
52	5.86	4.18	3.86	3.55
53	5.86	4.18	3.86	3.55
54	5.86	4.18	3.86	3.55
55	5.86	4.18	3.86	3.55
56	5.86	4.18	3.86	3.55
57	5.86	4.18	3.86	3.55
58	5.86	4.18	3.86	3.55
59	5.86	4.18	3.86	3.55
60	5.86	4.18	3.86	3.55
61	5.86	4.18	3.86	3.55
62	5.86	4.18	3.86	3.55
63	5.86	4.18	3.86	3.55
64	5.86	4.18	3.86	3.55

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.01	0.71	0.63	0.58
26	1.01	0.71	0.63	0.58
27	1.01	0.71	0.63	0.58
28	1.01	0.71	0.63	0.58
29	1.01	0.71	0.63	0.58
30	1.01	0.71	0.63	0.58
31	1.01	0.71	0.63	0.58
32	1.01	0.71	0.63	0.58
33	1.01	0.71	0.63	0.58
34	1.02	0.73	0.65	0.60
35	1.07	0.76	0.68	0.63
36	1.14	0.81	0.73	0.67
37	1.24	0.89	0.80	0.74
38	1.37	0.98	0.88	0.82
39	1.52	1.09	0.99	0.91
40	1.70	1.22	1.10	1.02
41	1.93	1.40	1.26	1.17
42	2.19	1.58	1.44	1.33
43	2.49	1.80	1.64	1.52
44	2.82	2.04	1.86	1.73
45	3.19	2.32	2.12	1.97
46	3.73	2.70	2.47	2.30
47	4.25	3.07	2.82	2.60
48	4.78	3.43	3.16	2.91
49	5.33	3.81	3.52	3.23
50	5.86	4.18	3.86	3.55
51	5.86	4.18	3.86	3.55
52	5.86	4.18	3.86	3.55
53	5.86	4.18	3.86	3.55
54	5.86	4.18	3.86	3.55
55	5.86	4.18	3.86	3.55
56	5.86	4.18	3.86	3.55
57	5.86	4.18	3.86	3.55
58	5.86	4.18	3.86	3.55
59	5.86	4.18	3.86	3.55
60	5.86	4.18	3.86	3.55
61	5.86	4.18	3.86	3.55
62	5.86	4.18	3.86	3.55
63	5.86	4.18	3.86	3.55
64	5.86	4.18	3.86	3.55

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.27	0.90	0.80	0.74
26	1.27	0.90	0.80	0.74
27	1.27	0.90	0.80	0.74
28	1.27	0.90	0.80	0.74
29	1.27	0.90	0.80	0.74
30	1.27	0.90	0.80	0.74
31	1.27	0.90	0.80	0.74
32	1.27	0.90	0.80	0.74
33	1.27	0.90	0.80	0.74
34	1.29	0.91	0.81	0.75
35	1.33	0.94	0.85	0.78
36	1.41	1.00	0.90	0.83
37	1.52	1.08	0.97	0.90
38	1.66	1.19	1.07	0.99
39	1.83	1.31	1.18	1.10
40	2.03	1.46	1.31	1.22
41	2.30	1.65	1.49	1.39
42	2.59	1.87	1.69	1.58
43	2.92	2.11	1.92	1.78
44	3.28	2.38	2.17	2.01
45	3.69	2.68	2.44	2.27
46	4.29	3.10	2.84	2.62
47	4.86	3.48	3.20	2.95
48	5.40	3.87	3.56	3.27
49	5.99	4.27	3.94	3.61
50	6.55	4.65	4.30	3.94
51	6.55	4.65	4.30	3.94
52	6.55	4.65	4.30	3.94
53	6.55	4.65	4.30	3.94
54	6.55	4.65	4.30	3.94
55	6.55	4.65	4.30	3.94
56	6.55	4.65	4.30	3.94
57	6.55	4.65	4.30	3.94
58	6.55	4.65	4.30	3.94
59	6.55	4.65	4.30	3.94
60	6.55	4.65	4.30	3.94
61	6.55	4.65	4.30	3.94
62	6.55	4.65	4.30	3.94
63	6.55	4.65	4.30	3.94
64	6.55	4.65	4.30	3.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.43	1.02	0.92	0.85
26	1.43	1.02	0.92	0.85
27	1.43	1.02	0.92	0.85
28	1.43	1.02	0.92	0.85
29	1.43	1.02	0.92	0.85
30	1.43	1.02	0.92	0.85
31	1.43	1.02	0.92	0.85
32	1.43	1.02	0.92	0.85
33	1.43	1.02	0.92	0.85
34	1.47	1.06	0.95	0.89
35	1.54	1.11	1.00	0.93
36	1.62	1.17	1.06	0.99
37	1.75	1.26	1.14	1.07
38	1.91	1.38	1.25	1.17
39	2.10	1.52	1.38	1.29
40	2.33	1.68	1.53	1.43
41	2.63	1.90	1.74	1.63
42	2.97	2.15	1.97	1.84
43	3.34	2.43	2.22	2.08
44	3.76	2.74	2.51	2.35
45	4.22	3.08	2.82	2.65
46	4.91	3.56	3.28	3.06
47	5.57	4.01	3.71	3.45
48	6.20	4.46	4.13	3.83
49	6.88	4.93	4.58	4.23
50	7.52	5.38	5.00	4.61
51	7.52	5.38	5.00	4.61
52	7.52	5.38	5.00	4.61
53	7.52	5.38	5.00	4.61
54	7.52	5.38	5.00	4.61
55	7.52	5.38	5.00	4.61
56	7.52	5.38	5.00	4.61
57	7.52	5.38	5.00	4.61
58	7.52	5.38	5.00	4.61
59	7.52	5.38	5.00	4.61
60	7.52	5.38	5.00	4.61
61	7.52	5.38	5.00	4.61
62	7.52	5.38	5.00	4.61
63	7.52	5.38	5.00	4.61
64	7.52	5.38	5.00	4.61

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.43	1.02	0.92	0.85
26	1.43	1.02	0.92	0.85
27	1.43	1.02	0.92	0.85
28	1.43	1.02	0.92	0.85
29	1.43	1.02	0.92	0.85
30	1.43	1.02	0.92	0.85
31	1.43	1.02	0.92	0.85
32	1.43	1.02	0.92	0.85
33	1.43	1.02	0.92	0.85
34	1.47	1.06	0.95	0.89
35	1.54	1.11	1.00	0.93
36	1.62	1.17	1.06	0.99
37	1.75	1.26	1.14	1.07
38	1.91	1.38	1.25	1.17
39	2.10	1.52	1.38	1.29
40	2.33	1.68	1.53	1.43
41	2.63	1.90	1.74	1.63
42	2.97	2.15	1.97	1.84
43	3.34	2.43	2.22	2.08
44	3.76	2.74	2.51	2.35
45	4.22	3.08	2.82	2.65
46	4.91	3.56	3.28	3.06
47	5.57	4.01	3.71	3.45
48	6.20	4.46	4.13	3.83
49	6.88	4.93	4.58	4.23
50	7.52	5.38	5.00	4.61
51	7.52	5.38	5.00	4.61
52	7.52	5.38	5.00	4.61
53	7.52	5.38	5.00	4.61
54	7.52	5.38	5.00	4.61
55	7.52	5.38	5.00	4.61
56	7.52	5.38	5.00	4.61
57	7.52	5.38	5.00	4.61
58	7.52	5.38	5.00	4.61
59	7.52	5.38	5.00	4.61
60	7.52	5.38	5.00	4.61
61	7.52	5.38	5.00	4.61
62	7.52	5.38	5.00	4.61
63	7.52	5.38	5.00	4.61
64	7.52	5.38	5.00	4.61

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 2A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.50	1.07	0.96	0.89
26	1.50	1.07	0.96	0.89
27	1.50	1.07	0.96	0.89
28	1.50	1.07	0.96	0.89
29	1.50	1.07	0.96	0.89
30	1.50	1.07	0.96	0.89
31	1.50	1.07	0.96	0.89
32	1.50	1.07	0.96	0.89
33	1.50	1.07	0.96	0.89
34	1.54	1.11	0.99	0.93
35	1.62	1.16	1.05	0.98
36	1.71	1.23	1.11	1.04
37	1.83	1.32	1.20	1.12
38	2.00	1.45	1.32	1.23
39	2.20	1.60	1.45	1.35
40	2.44	1.77	1.61	1.51
41	2.76	2.00	1.82	1.71
42	3.11	2.26	2.07	1.93
43	3.51	2.56	2.33	2.19
44	3.95	2.88	2.63	2.46
45	4.43	3.24	2.97	2.77
46	5.16	3.74	3.44	3.21
47	5.84	4.22	3.89	3.61
48	6.52	4.69	4.33	4.02
49	7.23	5.18	4.80	4.44
50	7.90	5.65	5.24	4.83
51	7.90	5.65	5.24	4.83
52	7.90	5.65	5.24	4.83
53	7.90	5.65	5.24	4.83
54	7.90	5.65	5.24	4.83
55	7.90	5.65	5.24	4.83
56	7.90	5.65	5.24	4.83
57	7.90	5.65	5.24	4.83
58	7.90	5.65	5.24	4.83
59	7.90	5.65	5.24	4.83
60	7.90	5.65	5.24	4.83
61	7.90	5.65	5.24	4.83
62	7.90	5.65	5.24	4.83
63	7.90	5.65	5.24	4.83
64	7.90	5.65	5.24	4.83

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 1A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.64	1.18	1.06	0.98
26	1.64	1.18	1.06	0.98
27	1.64	1.18	1.06	0.98
28	1.64	1.18	1.06	0.98
29	1.64	1.18	1.06	0.98
30	1.64	1.18	1.06	0.98
31	1.64	1.18	1.06	0.98
32	1.64	1.18	1.06	0.98
33	1.64	1.18	1.06	0.98
34	1.70	1.22	1.10	1.02
35	1.77	1.28	1.15	1.08
36	1.87	1.36	1.22	1.15
37	2.02	1.46	1.32	1.23
38	2.20	1.60	1.44	1.35
39	2.42	1.76	1.60	1.49
40	2.68	1.95	1.77	1.66
41	3.03	2.20	2.01	1.88
42	3.42	2.49	2.28	2.13
43	3.85	2.81	2.56	2.40
44	4.33	3.16	2.89	2.71
45	4.87	3.56	3.26	3.05
46	5.67	4.12	3.79	3.53
47	6.42	4.64	4.29	3.98
48	7.16	5.15	4.77	4.42
49	7.94	5.69	5.28	4.87
50	8.68	6.21	5.77	5.32
51	8.68	6.21	5.77	5.32
52	8.68	6.21	5.77	5.32
53	8.68	6.21	5.77	5.32
54	8.68	6.21	5.77	5.32
55	8.68	6.21	5.77	5.32
56	8.68	6.21	5.77	5.32
57	8.68	6.21	5.77	5.32
58	8.68	6.21	5.77	5.32
59	8.68	6.21	5.77	5.32
60	8.68	6.21	5.77	5.32
61	8.68	6.21	5.77	5.32
62	8.68	6.21	5.77	5.32
63	8.68	6.21	5.77	5.32
64	8.68	6.21	5.77	5.32

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.28	0.91	0.85	0.78
26	1.28	0.91	0.85	0.78
27	1.28	0.91	0.85	0.78
28	1.28	0.91	0.85	0.78
29	1.28	0.91	0.85	0.78
30	1.28	0.91	0.85	0.78
31	1.28	0.91	0.85	0.78
32	1.28	0.91	0.85	0.78
33	1.28	0.91	0.85	0.78
34	1.30	0.93	0.87	0.80
35	1.35	0.97	0.90	0.84
36	1.44	1.03	0.96	0.89
37	1.56	1.11	1.04	0.97
38	1.71	1.23	1.15	1.07
39	1.89	1.36	1.27	1.18
40	2.10	1.51	1.42	1.32
41	2.38	1.72	1.61	1.50
42	2.69	1.95	1.83	1.70
43	3.04	2.21	2.08	1.93
44	3.44	2.50	2.35	2.18
45	3.88	2.83	2.66	2.47
46	4.39	3.19	2.99	2.77
47	4.87	3.51	3.30	3.05
48	5.33	3.84	3.60	3.31
49	5.81	4.18	3.91	3.59
50	6.27	4.50	4.20	3.85
51	6.27	4.50	4.20	3.85
52	6.27	4.50	4.20	3.85
53	6.27	4.50	4.20	3.85
54	6.27	4.50	4.20	3.85
55	6.27	4.50	4.20	3.85
56	6.27	4.50	4.20	3.85
57	6.27	4.50	4.20	3.85
58	6.27	4.50	4.20	3.85
59	6.27	4.50	4.20	3.85
60	6.27	4.50	4.20	3.85
61	6.27	4.50	4.20	3.85
62	6.27	4.50	4.20	3.85
63	6.27	4.50	4.20	3.85
64	6.27	4.50	4.20	3.85

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.28	0.91	0.85	0.78
26	1.28	0.91	0.85	0.78
27	1.28	0.91	0.85	0.78
28	1.28	0.91	0.85	0.78
29	1.28	0.91	0.85	0.78
30	1.28	0.91	0.85	0.78
31	1.28	0.91	0.85	0.78
32	1.28	0.91	0.85	0.78
33	1.28	0.91	0.85	0.78
34	1.30	0.93	0.87	0.80
35	1.35	0.97	0.90	0.84
36	1.44	1.03	0.96	0.89
37	1.56	1.11	1.04	0.97
38	1.71	1.23	1.15	1.07
39	1.89	1.36	1.27	1.18
40	2.10	1.51	1.42	1.32
41	2.38	1.72	1.61	1.50
42	2.69	1.95	1.83	1.70
43	3.04	2.21	2.08	1.93
44	3.44	2.50	2.35	2.18
45	3.88	2.83	2.66	2.47
46	4.39	3.19	2.99	2.77
47	4.87	3.51	3.30	3.05
48	5.33	3.84	3.60	3.31
49	5.81	4.18	3.91	3.59
50	6.27	4.50	4.20	3.85
51	6.27	4.50	4.20	3.85
52	6.27	4.50	4.20	3.85
53	6.27	4.50	4.20	3.85
54	6.27	4.50	4.20	3.85
55	6.27	4.50	4.20	3.85
56	6.27	4.50	4.20	3.85
57	6.27	4.50	4.20	3.85
58	6.27	4.50	4.20	3.85
59	6.27	4.50	4.20	3.85
60	6.27	4.50	4.20	3.85
61	6.27	4.50	4.20	3.85
62	6.27	4.50	4.20	3.85
63	6.27	4.50	4.20	3.85
64	6.27	4.50	4.20	3.85

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.63	1.15	1.08	0.99
26	1.63	1.15	1.08	0.99
27	1.63	1.15	1.08	0.99
28	1.63	1.15	1.08	0.99
29	1.63	1.15	1.08	0.99
30	1.63	1.15	1.08	0.99
31	1.63	1.15	1.08	0.99
32	1.63	1.15	1.08	0.99
33	1.63	1.15	1.08	0.99
34	1.65	1.16	1.09	1.00
35	1.69	1.20	1.13	1.04
36	1.78	1.27	1.19	1.09
37	1.90	1.36	1.28	1.18
38	2.08	1.48	1.39	1.29
39	2.27	1.63	1.53	1.42
40	2.52	1.80	1.70	1.57
41	2.83	2.04	1.92	1.77
42	3.18	2.29	2.16	2.00
43	3.58	2.58	2.43	2.25
44	4.01	2.89	2.73	2.54
45	4.49	3.25	3.07	2.85
46	5.05	3.64	3.43	3.17
47	5.55	3.99	3.75	3.46
48	6.04	4.32	4.06	3.74
49	6.54	4.68	4.38	4.03
50	7.02	5.00	4.68	4.29
51	7.02	5.00	4.68	4.29
52	7.02	5.00	4.68	4.29
53	7.02	5.00	4.68	4.29
54	7.02	5.00	4.68	4.29
55	7.02	5.00	4.68	4.29
56	7.02	5.00	4.68	4.29
57	7.02	5.00	4.68	4.29
58	7.02	5.00	4.68	4.29
59	7.02	5.00	4.68	4.29
60	7.02	5.00	4.68	4.29
61	7.02	5.00	4.68	4.29
62	7.02	5.00	4.68	4.29
63	7.02	5.00	4.68	4.29
64	7.02	5.00	4.68	4.29

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.82	1.31	1.23	1.15
26	1.82	1.31	1.23	1.15
27	1.82	1.31	1.23	1.15
28	1.82	1.31	1.23	1.15
29	1.82	1.31	1.23	1.15
30	1.82	1.31	1.23	1.15
31	1.82	1.31	1.23	1.15
32	1.82	1.31	1.23	1.15
33	1.82	1.31	1.23	1.15
34	1.87	1.35	1.27	1.19
35	1.96	1.41	1.34	1.25
36	2.05	1.48	1.40	1.31
37	2.19	1.59	1.50	1.40
38	2.39	1.72	1.63	1.53
39	2.61	1.89	1.78	1.67
40	2.88	2.08	1.97	1.85
41	3.24	2.35	2.22	2.08
42	3.63	2.64	2.50	2.35
43	4.08	2.97	2.82	2.63
44	4.57	3.34	3.16	2.96
45	5.12	3.74	3.55	3.32
46	5.77	4.20	3.97	3.70
47	6.35	4.60	4.34	4.04
48	6.92	4.99	4.71	4.36
49	7.51	5.40	5.08	4.70
50	8.06	5.78	5.43	5.02
51	8.06	5.78	5.43	5.02
52	8.06	5.78	5.43	5.02
53	8.06	5.78	5.43	5.02
54	8.06	5.78	5.43	5.02
55	8.06	5.78	5.43	5.02
56	8.06	5.78	5.43	5.02
57	8.06	5.78	5.43	5.02
58	8.06	5.78	5.43	5.02
59	8.06	5.78	5.43	5.02
60	8.06	5.78	5.43	5.02
61	8.06	5.78	5.43	5.02
62	8.06	5.78	5.43	5.02
63	8.06	5.78	5.43	5.02
64	8.06	5.78	5.43	5.02

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.82	1.31	1.23	1.15
26	1.82	1.31	1.23	1.15
27	1.82	1.31	1.23	1.15
28	1.82	1.31	1.23	1.15
29	1.82	1.31	1.23	1.15
30	1.82	1.31	1.23	1.15
31	1.82	1.31	1.23	1.15
32	1.82	1.31	1.23	1.15
33	1.82	1.31	1.23	1.15
34	1.87	1.35	1.27	1.19
35	1.96	1.41	1.34	1.25
36	2.05	1.48	1.40	1.31
37	2.19	1.59	1.50	1.40
38	2.39	1.72	1.63	1.53
39	2.61	1.89	1.78	1.67
40	2.88	2.08	1.97	1.85
41	3.24	2.35	2.22	2.08
42	3.63	2.64	2.50	2.35
43	4.08	2.97	2.82	2.63
44	4.57	3.34	3.16	2.96
45	5.12	3.74	3.55	3.32
46	5.77	4.20	3.97	3.70
47	6.35	4.60	4.34	4.04
48	6.92	4.99	4.71	4.36
49	7.51	5.40	5.08	4.70
50	8.06	5.78	5.43	5.02
51	8.06	5.78	5.43	5.02
52	8.06	5.78	5.43	5.02
53	8.06	5.78	5.43	5.02
54	8.06	5.78	5.43	5.02
55	8.06	5.78	5.43	5.02
56	8.06	5.78	5.43	5.02
57	8.06	5.78	5.43	5.02
58	8.06	5.78	5.43	5.02
59	8.06	5.78	5.43	5.02
60	8.06	5.78	5.43	5.02
61	8.06	5.78	5.43	5.02
62	8.06	5.78	5.43	5.02
63	8.06	5.78	5.43	5.02
64	8.06	5.78	5.43	5.02

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 2A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.91	1.37	1.29	1.20
26	1.91	1.37	1.29	1.20
27	1.91	1.37	1.29	1.20
28	1.91	1.37	1.29	1.20
29	1.91	1.37	1.29	1.20
30	1.91	1.37	1.29	1.20
31	1.91	1.37	1.29	1.20
32	1.91	1.37	1.29	1.20
33	1.91	1.37	1.29	1.20
34	1.96	1.42	1.33	1.24
35	2.05	1.48	1.40	1.31
36	2.15	1.55	1.47	1.38
37	2.30	1.66	1.57	1.48
38	2.50	1.81	1.71	1.60
39	2.74	1.98	1.87	1.76
40	3.02	2.19	2.07	1.94
41	3.40	2.47	2.33	2.19
42	3.82	2.77	2.63	2.46
43	4.29	3.12	2.96	2.77
44	4.81	3.50	3.32	3.11
45	5.39	3.93	3.73	3.49
46	6.06	4.40	4.17	3.89
47	6.68	4.83	4.56	4.24
48	7.26	5.24	4.94	4.59
49	7.89	5.67	5.33	4.94
50	8.47	6.07	5.71	5.27
51	8.47	6.07	5.71	5.27
52	8.47	6.07	5.71	5.27
53	8.47	6.07	5.71	5.27
54	8.47	6.07	5.71	5.27
55	8.47	6.07	5.71	5.27
56	8.47	6.07	5.71	5.27
57	8.47	6.07	5.71	5.27
58	8.47	6.07	5.71	5.27
59	8.47	6.07	5.71	5.27
60	8.47	6.07	5.71	5.27
61	8.47	6.07	5.71	5.27
62	8.47	6.07	5.71	5.27
63	8.47	6.07	5.71	5.27
64	8.47	6.07	5.71	5.27

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.10	1.51	1.42	1.32
26	2.10	1.51	1.42	1.32
27	2.10	1.51	1.42	1.32
28	2.10	1.51	1.42	1.32
29	2.10	1.51	1.42	1.32
30	2.10	1.51	1.42	1.32
31	2.10	1.51	1.42	1.32
32	2.10	1.51	1.42	1.32
33	2.10	1.51	1.42	1.32
34	2.16	1.56	1.47	1.37
35	2.26	1.63	1.54	1.44
36	2.37	1.71	1.62	1.51
37	2.53	1.83	1.73	1.62
38	2.75	1.99	1.88	1.76
39	3.01	2.18	2.06	1.93
40	3.32	2.41	2.28	2.13
41	3.73	2.72	2.57	2.41
42	4.20	3.05	2.89	2.71
43	4.71	3.43	3.26	3.05
44	5.29	3.85	3.65	3.42
45	5.93	4.32	4.10	3.84
46	6.67	4.84	4.58	4.28
47	7.34	5.31	5.02	4.67
48	7.99	5.76	5.43	5.04
49	8.67	6.24	5.87	5.43
50	9.31	6.67	6.28	5.79
51	9.31	6.67	6.28	5.79
52	9.31	6.67	6.28	5.79
53	9.31	6.67	6.28	5.79
54	9.31	6.67	6.28	5.79
55	9.31	6.67	6.28	5.79
56	9.31	6.67	6.28	5.79
57	9.31	6.67	6.28	5.79
58	9.31	6.67	6.28	5.79
59	9.31	6.67	6.28	5.79
60	9.31	6.67	6.28	5.79
61	9.31	6.67	6.28	5.79
62	9.31	6.67	6.28	5.79
63	9.31	6.67	6.28	5.79
64	9.31	6.67	6.28	5.79

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.34	0.95	0.88	0.81
26	1.34	0.95	0.88	0.81
27	1.34	0.95	0.88	0.81
28	1.34	0.95	0.88	0.81
29	1.34	0.95	0.88	0.81
30	1.34	0.95	0.88	0.81
31	1.34	0.95	0.88	0.81
32	1.34	0.95	0.88	0.81
33	1.34	0.95	0.88	0.81
34	1.36	0.96	0.90	0.83
35	1.41	1.00	0.94	0.87
36	1.50	1.07	1.01	0.93
37	1.63	1.17	1.09	1.01
38	1.80	1.29	1.21	1.12
39	1.99	1.43	1.34	1.24
40	2.21	1.60	1.49	1.39
41	2.52	1.82	1.71	1.59
42	2.86	2.07	1.94	1.81
43	3.24	2.35	2.21	2.05
44	3.67	2.66	2.51	2.33
45	4.15	3.02	2.85	2.64
46	4.73	3.43	3.22	2.99
47	5.28	3.81	3.57	3.30
48	5.81	4.18	3.92	3.61
49	6.37	4.56	4.27	3.94
50	6.91	4.94	4.61	4.24
51	6.91	4.94	4.61	4.24
52	6.91	4.94	4.61	4.24
53	6.91	4.94	4.61	4.24
54	6.91	4.94	4.61	4.24
55	6.91	4.94	4.61	4.24
56	6.91	4.94	4.61	4.24
57	6.91	4.94	4.61	4.24
58	6.91	4.94	4.61	4.24
59	6.91	4.94	4.61	4.24
60	6.91	4.94	4.61	4.24
61	6.91	4.94	4.61	4.24
62	6.91	4.94	4.61	4.24
63	6.91	4.94	4.61	4.24
64	6.91	4.94	4.61	4.24

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.34	0.95	0.88	0.81
26	1.34	0.95	0.88	0.81
27	1.34	0.95	0.88	0.81
28	1.34	0.95	0.88	0.81
29	1.34	0.95	0.88	0.81
30	1.34	0.95	0.88	0.81
31	1.34	0.95	0.88	0.81
32	1.34	0.95	0.88	0.81
33	1.34	0.95	0.88	0.81
34	1.36	0.96	0.90	0.83
35	1.41	1.00	0.94	0.87
36	1.50	1.07	1.01	0.93
37	1.63	1.17	1.09	1.01
38	1.80	1.29	1.21	1.12
39	1.99	1.43	1.34	1.24
40	2.21	1.60	1.49	1.39
41	2.52	1.82	1.71	1.59
42	2.86	2.07	1.94	1.81
43	3.24	2.35	2.21	2.05
44	3.67	2.66	2.51	2.33
45	4.15	3.02	2.85	2.64
46	4.73	3.43	3.22	2.99
47	5.28	3.81	3.57	3.30
48	5.81	4.18	3.92	3.61
49	6.37	4.56	4.27	3.94
50	6.91	4.94	4.61	4.24
51	6.91	4.94	4.61	4.24
52	6.91	4.94	4.61	4.24
53	6.91	4.94	4.61	4.24
54	6.91	4.94	4.61	4.24
55	6.91	4.94	4.61	4.24
56	6.91	4.94	4.61	4.24
57	6.91	4.94	4.61	4.24
58	6.91	4.94	4.61	4.24
59	6.91	4.94	4.61	4.24
60	6.91	4.94	4.61	4.24
61	6.91	4.94	4.61	4.24
62	6.91	4.94	4.61	4.24
63	6.91	4.94	4.61	4.24
64	6.91	4.94	4.61	4.24

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.69	1.20	1.11	1.02
26	1.69	1.20	1.11	1.02
27	1.69	1.20	1.11	1.02
28	1.69	1.20	1.11	1.02
29	1.69	1.20	1.11	1.02
30	1.69	1.20	1.11	1.02
31	1.69	1.20	1.11	1.02
32	1.69	1.20	1.11	1.02
33	1.69	1.20	1.11	1.02
34	1.71	1.22	1.13	1.04
35	1.75	1.25	1.17	1.08
36	1.85	1.32	1.24	1.14
37	1.99	1.43	1.34	1.23
38	2.18	1.56	1.46	1.35
39	2.39	1.71	1.61	1.49
40	2.65	1.90	1.79	1.65
41	2.99	2.15	2.03	1.88
42	3.37	2.44	2.30	2.12
43	3.81	2.74	2.59	2.40
44	4.28	3.09	2.92	2.70
45	4.80	3.48	3.29	3.05
46	5.44	3.92	3.69	3.42
47	6.01	4.32	4.07	3.75
48	6.58	4.72	4.42	4.07
49	7.16	5.12	4.80	4.41
50	7.72	5.50	5.14	4.72
51	7.72	5.50	5.14	4.72
52	7.72	5.50	5.14	4.72
53	7.72	5.50	5.14	4.72
54	7.72	5.50	5.14	4.72
55	7.72	5.50	5.14	4.72
56	7.72	5.50	5.14	4.72
57	7.72	5.50	5.14	4.72
58	7.72	5.50	5.14	4.72
59	7.72	5.50	5.14	4.72
60	7.72	5.50	5.14	4.72
61	7.72	5.50	5.14	4.72
62	7.72	5.50	5.14	4.72
63	7.72	5.50	5.14	4.72
64	7.72	5.50	5.14	4.72

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.89	1.36	1.27	1.19
26	1.89	1.36	1.27	1.19
27	1.89	1.36	1.27	1.19
28	1.89	1.36	1.27	1.19
29	1.89	1.36	1.27	1.19
30	1.89	1.36	1.27	1.19
31	1.89	1.36	1.27	1.19
32	1.89	1.36	1.27	1.19
33	1.89	1.36	1.27	1.19
34	1.94	1.40	1.32	1.23
35	2.03	1.47	1.39	1.30
36	2.14	1.54	1.46	1.37
37	2.30	1.66	1.57	1.47
38	2.50	1.81	1.71	1.60
39	2.74	1.98	1.88	1.76
40	3.03	2.20	2.08	1.95
41	3.42	2.49	2.35	2.20
42	3.86	2.81	2.66	2.49
43	4.35	3.16	3.00	2.81
44	4.89	3.56	3.38	3.16
45	5.49	4.00	3.80	3.56
46	6.22	4.52	4.27	3.99
47	6.89	4.99	4.71	4.39
48	7.54	5.44	5.12	4.75
49	8.23	5.91	5.57	5.15
50	8.87	6.36	5.98	5.52
51	8.87	6.36	5.98	5.52
52	8.87	6.36	5.98	5.52
53	8.87	6.36	5.98	5.52
54	8.87	6.36	5.98	5.52
55	8.87	6.36	5.98	5.52
56	8.87	6.36	5.98	5.52
57	8.87	6.36	5.98	5.52
58	8.87	6.36	5.98	5.52
59	8.87	6.36	5.98	5.52
60	8.87	6.36	5.98	5.52
61	8.87	6.36	5.98	5.52
62	8.87	6.36	5.98	5.52
63	8.87	6.36	5.98	5.52
64	8.87	6.36	5.98	5.52

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.89	1.36	1.27	1.19
26	1.89	1.36	1.27	1.19
27	1.89	1.36	1.27	1.19
28	1.89	1.36	1.27	1.19
29	1.89	1.36	1.27	1.19
30	1.89	1.36	1.27	1.19
31	1.89	1.36	1.27	1.19
32	1.89	1.36	1.27	1.19
33	1.89	1.36	1.27	1.19
34	1.94	1.40	1.32	1.23
35	2.03	1.47	1.39	1.30
36	2.14	1.54	1.46	1.37
37	2.30	1.66	1.57	1.47
38	2.50	1.81	1.71	1.60
39	2.74	1.98	1.88	1.76
40	3.03	2.20	2.08	1.95
41	3.42	2.49	2.35	2.20
42	3.86	2.81	2.66	2.49
43	4.35	3.16	3.00	2.81
44	4.89	3.56	3.38	3.16
45	5.49	4.00	3.80	3.56
46	6.22	4.52	4.27	3.99
47	6.89	4.99	4.71	4.39
48	7.54	5.44	5.12	4.75
49	8.23	5.91	5.57	5.15
50	8.87	6.36	5.98	5.52
51	8.87	6.36	5.98	5.52
52	8.87	6.36	5.98	5.52
53	8.87	6.36	5.98	5.52
54	8.87	6.36	5.98	5.52
55	8.87	6.36	5.98	5.52
56	8.87	6.36	5.98	5.52
57	8.87	6.36	5.98	5.52
58	8.87	6.36	5.98	5.52
59	8.87	6.36	5.98	5.52
60	8.87	6.36	5.98	5.52
61	8.87	6.36	5.98	5.52
62	8.87	6.36	5.98	5.52
63	8.87	6.36	5.98	5.52
64	8.87	6.36	5.98	5.52

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 2A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.98	1.43	1.34	1.24
26	1.98	1.43	1.34	1.24
27	1.98	1.43	1.34	1.24
28	1.98	1.43	1.34	1.24
29	1.98	1.43	1.34	1.24
30	1.98	1.43	1.34	1.24
31	1.98	1.43	1.34	1.24
32	1.98	1.43	1.34	1.24
33	1.98	1.43	1.34	1.24
34	2.04	1.47	1.39	1.29
35	2.13	1.54	1.46	1.36
36	2.25	1.62	1.53	1.43
37	2.41	1.74	1.65	1.54
38	2.63	1.90	1.80	1.69
39	2.88	2.08	1.97	1.85
40	3.18	2.31	2.18	2.05
41	3.60	2.61	2.47	2.31
42	4.05	2.95	2.79	2.61
43	4.56	3.32	3.14	2.95
44	5.13	3.74	3.54	3.32
45	5.77	4.21	3.99	3.73
46	6.54	4.74	4.49	4.19
47	7.24	5.24	4.94	4.59
48	7.92	5.71	5.39	4.99
49	8.64	6.22	5.85	5.41
50	9.31	6.68	6.28	5.79
51	9.31	6.68	6.28	5.79
52	9.31	6.68	6.28	5.79
53	9.31	6.68	6.28	5.79
54	9.31	6.68	6.28	5.79
55	9.31	6.68	6.28	5.79
56	9.31	6.68	6.28	5.79
57	9.31	6.68	6.28	5.79
58	9.31	6.68	6.28	5.79
59	9.31	6.68	6.28	5.79
60	9.31	6.68	6.28	5.79
61	9.31	6.68	6.28	5.79
62	9.31	6.68	6.28	5.79
63	9.31	6.68	6.28	5.79
64	9.31	6.68	6.28	5.79

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.18	1.57	1.47	1.37
26	2.18	1.57	1.47	1.37
27	2.18	1.57	1.47	1.37
28	2.18	1.57	1.47	1.37
29	2.18	1.57	1.47	1.37
30	2.18	1.57	1.47	1.37
31	2.18	1.57	1.47	1.37
32	2.18	1.57	1.47	1.37
33	2.18	1.57	1.47	1.37
34	2.24	1.62	1.53	1.42
35	2.35	1.70	1.60	1.50
36	2.47	1.78	1.69	1.58
37	2.65	1.91	1.81	1.70
38	2.89	2.09	1.98	1.85
39	3.17	2.30	2.17	2.03
40	3.50	2.54	2.40	2.25
41	3.95	2.88	2.72	2.54
42	4.46	3.24	3.07	2.88
43	5.02	3.66	3.46	3.24
44	5.65	4.11	3.91	3.65
45	6.34	4.63	4.39	4.10
46	7.18	5.22	4.95	4.60
47	7.96	5.76	5.44	5.06
48	8.71	6.29	5.92	5.49
49	9.50	6.84	6.43	5.95
50	10.24	7.35	6.90	6.37
51	10.24	7.35	6.90	6.37
52	10.24	7.35	6.90	6.37
53	10.24	7.35	6.90	6.37
54	10.24	7.35	6.90	6.37
55	10.24	7.35	6.90	6.37
56	10.24	7.35	6.90	6.37
57	10.24	7.35	6.90	6.37
58	10.24	7.35	6.90	6.37
59	10.24	7.35	6.90	6.37
60	10.24	7.35	6.90	6.37
61	10.24	7.35	6.90	6.37
62	10.24	7.35	6.90	6.37
63	10.24	7.35	6.90	6.37
64	10.24	7.35	6.90	6.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.93	0.65	0.57	0.48
26	0.93	0.65	0.57	0.48
27	0.93	0.65	0.57	0.48
28	0.93	0.65	0.57	0.48
29	0.93	0.65	0.57	0.48
30	0.93	0.65	0.57	0.48
31	0.93	0.65	0.57	0.48
32	0.93	0.65	0.57	0.48
33	0.93	0.65	0.57	0.48
34	0.98	0.69	0.60	0.51
35	1.04	0.73	0.64	0.54
36	1.15	0.81	0.71	0.61
37	1.27	0.90	0.78	0.67
38	1.40	0.99	0.87	0.74
39	1.53	1.09	0.95	0.82
40	1.67	1.18	1.04	0.90
41	1.81	1.29	1.14	0.99
42	1.96	1.40	1.24	1.09
43	2.12	1.52	1.35	1.18
44	2.28	1.63	1.46	1.29
45	2.41	1.73	1.56	1.38
46	2.63	1.89	1.69	1.50
47	2.84	2.03	1.83	1.62
48	3.07	2.20	1.97	1.76
49	3.30	2.35	2.12	1.89
50	3.50	2.50	2.25	2.00
51	3.50	2.50	2.25	2.00
52	3.50	2.50	2.25	2.00
53	3.50	2.50	2.25	2.00
54	3.50	2.50	2.25	2.00
55	3.50	2.50	2.25	2.00
56	3.50	2.50	2.25	2.00
57	3.50	2.50	2.25	2.00
58	3.50	2.50	2.25	2.00
59	3.50	2.50	2.25	2.00
60	3.50	2.50	2.25	2.00
61	3.50	2.50	2.25	2.00
62	3.50	2.50	2.25	2.00
63	3.50	2.50	2.25	2.00
64	3.50	2.50	2.25	2.00

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.93	0.65	0.57	0.48
26	0.93	0.65	0.57	0.48
27	0.93	0.65	0.57	0.48
28	0.93	0.65	0.57	0.48
29	0.93	0.65	0.57	0.48
30	0.93	0.65	0.57	0.48
31	0.93	0.65	0.57	0.48
32	0.93	0.65	0.57	0.48
33	0.93	0.65	0.57	0.48
34	0.98	0.69	0.60	0.51
35	1.04	0.73	0.64	0.54
36	1.15	0.81	0.71	0.61
37	1.27	0.90	0.78	0.67
38	1.40	0.99	0.87	0.74
39	1.53	1.09	0.95	0.82
40	1.67	1.18	1.04	0.90
41	1.81	1.29	1.14	0.99
42	1.96	1.40	1.24	1.09
43	2.12	1.52	1.35	1.18
44	2.28	1.63	1.46	1.29
45	2.41	1.73	1.56	1.38
46	2.63	1.89	1.69	1.50
47	2.84	2.03	1.83	1.62
48	3.07	2.20	1.97	1.76
49	3.30	2.35	2.12	1.89
50	3.50	2.50	2.25	2.00
51	3.50	2.50	2.25	2.00
52	3.50	2.50	2.25	2.00
53	3.50	2.50	2.25	2.00
54	3.50	2.50	2.25	2.00
55	3.50	2.50	2.25	2.00
56	3.50	2.50	2.25	2.00
57	3.50	2.50	2.25	2.00
58	3.50	2.50	2.25	2.00
59	3.50	2.50	2.25	2.00
60	3.50	2.50	2.25	2.00
61	3.50	2.50	2.25	2.00
62	3.50	2.50	2.25	2.00
63	3.50	2.50	2.25	2.00
64	3.50	2.50	2.25	2.00

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.20	0.83	0.72	0.61
26	1.20	0.83	0.72	0.61
27	1.20	0.83	0.72	0.61
28	1.20	0.83	0.72	0.61
29	1.20	0.83	0.72	0.61
30	1.20	0.83	0.72	0.61
31	1.20	0.83	0.72	0.61
32	1.20	0.83	0.72	0.61
33	1.20	0.83	0.72	0.61
34	1.24	0.87	0.75	0.63
35	1.30	0.91	0.79	0.66
36	1.42	0.99	0.86	0.73
37	1.54	1.08	0.94	0.80
38	1.67	1.16	1.02	0.87
39	1.79	1.26	1.11	0.94
40	1.92	1.35	1.19	1.02
41	2.08	1.46	1.30	1.11
42	2.24	1.59	1.41	1.22
43	2.42	1.71	1.53	1.33
44	2.59	1.84	1.64	1.44
45	2.74	1.95	1.75	1.54
46	2.97	2.12	1.90	1.67
47	3.19	2.27	2.04	1.80
48	3.44	2.44	2.20	1.93
49	3.67	2.60	2.35	2.07
50	3.89	2.76	2.48	2.20
51	3.89	2.76	2.48	2.20
52	3.89	2.76	2.48	2.20
53	3.89	2.76	2.48	2.20
54	3.89	2.76	2.48	2.20
55	3.89	2.76	2.48	2.20
56	3.89	2.76	2.48	2.20
57	3.89	2.76	2.48	2.20
58	3.89	2.76	2.48	2.20
59	3.89	2.76	2.48	2.20
60	3.89	2.76	2.48	2.20
61	3.89	2.76	2.48	2.20
62	3.89	2.76	2.48	2.20
63	3.89	2.76	2.48	2.20
64	3.89	2.76	2.48	2.20

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
2 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.38	0.99	0.86	0.74
26	1.38	0.99	0.86	0.74
27	1.38	0.99	0.86	0.74
28	1.38	0.99	0.86	0.74
29	1.38	0.99	0.86	0.74
30	1.38	0.99	0.86	0.74
31	1.38	0.99	0.86	0.74
32	1.38	0.99	0.86	0.74
33	1.38	0.99	0.86	0.74
34	1.43	1.02	0.89	0.77
35	1.49	1.06	0.93	0.80
36	1.62	1.16	1.01	0.87
37	1.76	1.26	1.10	0.96
38	1.90	1.36	1.20	1.04
39	2.05	1.46	1.30	1.12
40	2.19	1.57	1.39	1.21
41	2.38	1.72	1.53	1.33
42	2.60	1.87	1.67	1.47
43	2.81	2.03	1.82	1.60
44	3.03	2.18	1.98	1.75
45	3.21	2.32	2.10	1.86
46	3.49	2.53	2.28	2.03
47	3.75	2.71	2.45	2.18
48	4.04	2.91	2.64	2.35
49	4.32	3.11	2.82	2.51
50	4.58	3.30	2.98	2.67
51	4.58	3.30	2.98	2.67
52	4.58	3.30	2.98	2.67
53	4.58	3.30	2.98	2.67
54	4.58	3.30	2.98	2.67
55	4.58	3.30	2.98	2.67
56	4.58	3.30	2.98	2.67
57	4.58	3.30	2.98	2.67
58	4.58	3.30	2.98	2.67
59	4.58	3.30	2.98	2.67
60	4.58	3.30	2.98	2.67
61	4.58	3.30	2.98	2.67
62	4.58	3.30	2.98	2.67
63	4.58	3.30	2.98	2.67
64	4.58	3.30	2.98	2.67

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.38	0.99	0.86	0.74
26	1.38	0.99	0.86	0.74
27	1.38	0.99	0.86	0.74
28	1.38	0.99	0.86	0.74
29	1.38	0.99	0.86	0.74
30	1.38	0.99	0.86	0.74
31	1.38	0.99	0.86	0.74
32	1.38	0.99	0.86	0.74
33	1.38	0.99	0.86	0.74
34	1.43	1.02	0.89	0.77
35	1.49	1.06	0.93	0.80
36	1.62	1.16	1.01	0.87
37	1.76	1.26	1.10	0.96
38	1.90	1.36	1.20	1.04
39	2.05	1.46	1.30	1.12
40	2.19	1.57	1.39	1.21
41	2.38	1.72	1.53	1.33
42	2.60	1.87	1.67	1.47
43	2.81	2.03	1.82	1.60
44	3.03	2.18	1.98	1.75
45	3.21	2.32	2.10	1.86
46	3.49	2.53	2.28	2.03
47	3.75	2.71	2.45	2.18
48	4.04	2.91	2.64	2.35
49	4.32	3.11	2.82	2.51
50	4.58	3.30	2.98	2.67
51	4.58	3.30	2.98	2.67
52	4.58	3.30	2.98	2.67
53	4.58	3.30	2.98	2.67
54	4.58	3.30	2.98	2.67
55	4.58	3.30	2.98	2.67
56	4.58	3.30	2.98	2.67
57	4.58	3.30	2.98	2.67
58	4.58	3.30	2.98	2.67
59	4.58	3.30	2.98	2.67
60	4.58	3.30	2.98	2.67
61	4.58	3.30	2.98	2.67
62	4.58	3.30	2.98	2.67
63	4.58	3.30	2.98	2.67
64	4.58	3.30	2.98	2.67

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 2A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.45	1.03	0.91	0.78
26	1.45	1.03	0.91	0.78
27	1.45	1.03	0.91	0.78
28	1.45	1.03	0.91	0.78
29	1.45	1.03	0.91	0.78
30	1.45	1.03	0.91	0.78
31	1.45	1.03	0.91	0.78
32	1.45	1.03	0.91	0.78
33	1.45	1.03	0.91	0.78
34	1.51	1.07	0.94	0.80
35	1.57	1.12	0.98	0.84
36	1.70	1.22	1.07	0.92
37	1.85	1.33	1.16	1.00
38	2.00	1.43	1.26	1.09
39	2.16	1.55	1.36	1.18
40	2.30	1.66	1.46	1.27
41	2.51	1.81	1.60	1.40
42	2.72	1.96	1.75	1.54
43	2.95	2.13	1.91	1.69
44	3.18	2.30	2.06	1.83
45	3.37	2.44	2.20	1.96
46	3.67	2.65	2.39	2.13
47	3.94	2.85	2.57	2.30
48	4.24	3.06	2.77	2.47
49	4.53	3.27	2.96	2.65
50	4.81	3.46	3.14	2.81
51	4.81	3.46	3.14	2.81
52	4.81	3.46	3.14	2.81
53	4.81	3.46	3.14	2.81
54	4.81	3.46	3.14	2.81
55	4.81	3.46	3.14	2.81
56	4.81	3.46	3.14	2.81
57	4.81	3.46	3.14	2.81
58	4.81	3.46	3.14	2.81
59	4.81	3.46	3.14	2.81
60	4.81	3.46	3.14	2.81
61	4.81	3.46	3.14	2.81
62	4.81	3.46	3.14	2.81
63	4.81	3.46	3.14	2.81
64	4.81	3.46	3.14	2.81

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 1A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.60	1.14	0.99	0.86
26	1.60	1.14	0.99	0.86
27	1.60	1.14	0.99	0.86
28	1.60	1.14	0.99	0.86
29	1.60	1.14	0.99	0.86
30	1.60	1.14	0.99	0.86
31	1.60	1.14	0.99	0.86
32	1.60	1.14	0.99	0.86
33	1.60	1.14	0.99	0.86
34	1.66	1.18	1.03	0.88
35	1.73	1.23	1.08	0.92
36	1.87	1.34	1.18	1.01
37	2.04	1.46	1.28	1.10
38	2.20	1.58	1.39	1.20
39	2.37	1.70	1.50	1.30
40	2.53	1.82	1.60	1.40
41	2.76	1.98	1.76	1.54
42	3.00	2.15	1.93	1.69
43	3.24	2.34	2.09	1.85
44	3.50	2.53	2.27	2.01
45	3.71	2.68	2.42	2.15
46	4.04	2.91	2.63	2.34
47	4.33	3.13	2.83	2.52
48	4.67	3.36	3.05	2.72
49	4.99	3.59	3.26	2.90
50	5.29	3.81	3.45	3.08
51	5.29	3.81	3.45	3.08
52	5.29	3.81	3.45	3.08
53	5.29	3.81	3.45	3.08
54	5.29	3.81	3.45	3.08
55	5.29	3.81	3.45	3.08
56	5.29	3.81	3.45	3.08
57	5.29	3.81	3.45	3.08
58	5.29	3.81	3.45	3.08
59	5.29	3.81	3.45	3.08
60	5.29	3.81	3.45	3.08
61	5.29	3.81	3.45	3.08
62	5.29	3.81	3.45	3.08
63	5.29	3.81	3.45	3.08
64	5.29	3.81	3.45	3.08

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.44	1.00	0.90	0.79
26	1.44	1.00	0.90	0.79
27	1.44	1.00	0.90	0.79
28	1.44	1.00	0.90	0.79
29	1.44	1.00	0.90	0.79
30	1.44	1.00	0.90	0.79
31	1.44	1.00	0.90	0.79
32	1.44	1.00	0.90	0.79
33	1.44	1.00	0.90	0.79
34	1.54	1.07	0.96	0.85
35	1.64	1.14	1.03	0.91
36	1.82	1.26	1.14	1.01
37	2.00	1.40	1.27	1.12
38	2.20	1.54	1.39	1.24
39	2.41	1.69	1.53	1.37
40	2.62	1.84	1.67	1.49
41	2.86	2.01	1.83	1.64
42	3.10	2.18	1.99	1.78
43	3.35	2.36	2.15	1.94
44	3.61	2.55	2.33	2.09
45	3.83	2.70	2.48	2.22
46	4.18	2.93	2.71	2.43
47	4.50	3.17	2.91	2.62
48	4.86	3.42	3.14	2.83
49	5.21	3.67	3.37	3.04
50	5.55	3.90	3.58	3.23
51	5.55	3.90	3.58	3.23
52	5.55	3.90	3.58	3.23
53	5.55	3.90	3.58	3.23
54	5.55	3.90	3.58	3.23
55	5.55	3.90	3.58	3.23
56	5.55	3.90	3.58	3.23
57	5.55	3.90	3.58	3.23
58	5.55	3.90	3.58	3.23
59	5.55	3.90	3.58	3.23
60	5.55	3.90	3.58	3.23
61	5.55	3.90	3.58	3.23
62	5.55	3.90	3.58	3.23
63	5.55	3.90	3.58	3.23
64	5.55	3.90	3.58	3.23

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.44	1.00	0.90	0.79
26	1.44	1.00	0.90	0.79
27	1.44	1.00	0.90	0.79
28	1.44	1.00	0.90	0.79
29	1.44	1.00	0.90	0.79
30	1.44	1.00	0.90	0.79
31	1.44	1.00	0.90	0.79
32	1.44	1.00	0.90	0.79
33	1.44	1.00	0.90	0.79
34	1.54	1.07	0.96	0.85
35	1.64	1.14	1.03	0.91
36	1.82	1.26	1.14	1.01
37	2.00	1.40	1.27	1.12
38	2.20	1.54	1.39	1.24
39	2.41	1.69	1.53	1.37
40	2.62	1.84	1.67	1.49
41	2.86	2.01	1.83	1.64
42	3.10	2.18	1.99	1.78
43	3.35	2.36	2.15	1.94
44	3.61	2.55	2.33	2.09
45	3.83	2.70	2.48	2.22
46	4.18	2.93	2.71	2.43
47	4.50	3.17	2.91	2.62
48	4.86	3.42	3.14	2.83
49	5.21	3.67	3.37	3.04
50	5.55	3.90	3.58	3.23
51	5.55	3.90	3.58	3.23
52	5.55	3.90	3.58	3.23
53	5.55	3.90	3.58	3.23
54	5.55	3.90	3.58	3.23
55	5.55	3.90	3.58	3.23
56	5.55	3.90	3.58	3.23
57	5.55	3.90	3.58	3.23
58	5.55	3.90	3.58	3.23
59	5.55	3.90	3.58	3.23
60	5.55	3.90	3.58	3.23
61	5.55	3.90	3.58	3.23
62	5.55	3.90	3.58	3.23
63	5.55	3.90	3.58	3.23
64	5.55	3.90	3.58	3.23

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.85	1.27	1.14	1.00
26	1.85	1.27	1.14	1.00
27	1.85	1.27	1.14	1.00
28	1.85	1.27	1.14	1.00
29	1.85	1.27	1.14	1.00
30	1.85	1.27	1.14	1.00
31	1.85	1.27	1.14	1.00
32	1.85	1.27	1.14	1.00
33	1.85	1.27	1.14	1.00
34	1.94	1.34	1.20	1.06
35	2.05	1.42	1.27	1.13
36	2.23	1.54	1.40	1.23
37	2.43	1.68	1.52	1.35
38	2.62	1.82	1.65	1.46
39	2.83	1.97	1.78	1.58
40	3.03	2.11	1.91	1.70
41	3.29	2.29	2.08	1.85
42	3.56	2.48	2.26	2.02
43	3.83	2.68	2.44	2.18
44	4.12	2.89	2.64	2.37
45	4.36	3.05	2.80	2.51
46	4.73	3.31	3.04	2.73
47	5.08	3.56	3.26	2.93
48	5.47	3.82	3.51	3.15
49	5.84	4.08	3.74	3.37
50	6.18	4.32	3.96	3.57
51	6.18	4.32	3.96	3.57
52	6.18	4.32	3.96	3.57
53	6.18	4.32	3.96	3.57
54	6.18	4.32	3.96	3.57
55	6.18	4.32	3.96	3.57
56	6.18	4.32	3.96	3.57
57	6.18	4.32	3.96	3.57
58	6.18	4.32	3.96	3.57
59	6.18	4.32	3.96	3.57
60	6.18	4.32	3.96	3.57
61	6.18	4.32	3.96	3.57
62	6.18	4.32	3.96	3.57
63	6.18	4.32	3.96	3.57
64	6.18	4.32	3.96	3.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.07	1.45	1.31	1.16
26	2.07	1.45	1.31	1.16
27	2.07	1.45	1.31	1.16
28	2.07	1.45	1.31	1.16
29	2.07	1.45	1.31	1.16
30	2.07	1.45	1.31	1.16
31	2.07	1.45	1.31	1.16
32	2.07	1.45	1.31	1.16
33	2.07	1.45	1.31	1.16
34	2.17	1.53	1.39	1.24
35	2.30	1.62	1.46	1.31
36	2.51	1.76	1.60	1.43
37	2.72	1.91	1.74	1.56
38	2.95	2.08	1.89	1.69
39	3.18	2.24	2.03	1.83
40	3.41	2.40	2.18	1.96
41	3.72	2.62	2.39	2.16
42	4.05	2.86	2.61	2.35
43	4.39	3.09	2.84	2.56
44	4.74	3.34	3.08	2.77
45	5.03	3.55	3.28	2.96
46	5.48	3.86	3.56	3.22
47	5.89	4.15	3.83	3.46
48	6.34	4.47	4.11	3.73
49	6.78	4.78	4.40	3.98
50	7.19	5.06	4.66	4.23
51	7.19	5.06	4.66	4.23
52	7.19	5.06	4.66	4.23
53	7.19	5.06	4.66	4.23
54	7.19	5.06	4.66	4.23
55	7.19	5.06	4.66	4.23
56	7.19	5.06	4.66	4.23
57	7.19	5.06	4.66	4.23
58	7.19	5.06	4.66	4.23
59	7.19	5.06	4.66	4.23
60	7.19	5.06	4.66	4.23
61	7.19	5.06	4.66	4.23
62	7.19	5.06	4.66	4.23
63	7.19	5.06	4.66	4.23
64	7.19	5.06	4.66	4.23

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.07	1.45	1.31	1.16
26	2.07	1.45	1.31	1.16
27	2.07	1.45	1.31	1.16
28	2.07	1.45	1.31	1.16
29	2.07	1.45	1.31	1.16
30	2.07	1.45	1.31	1.16
31	2.07	1.45	1.31	1.16
32	2.07	1.45	1.31	1.16
33	2.07	1.45	1.31	1.16
34	2.17	1.53	1.39	1.24
35	2.30	1.62	1.46	1.31
36	2.51	1.76	1.60	1.43
37	2.72	1.91	1.74	1.56
38	2.95	2.08	1.89	1.69
39	3.18	2.24	2.03	1.83
40	3.41	2.40	2.18	1.96
41	3.72	2.62	2.39	2.16
42	4.05	2.86	2.61	2.35
43	4.39	3.09	2.84	2.56
44	4.74	3.34	3.08	2.77
45	5.03	3.55	3.28	2.96
46	5.48	3.86	3.56	3.22
47	5.89	4.15	3.83	3.46
48	6.34	4.47	4.11	3.73
49	6.78	4.78	4.40	3.98
50	7.19	5.06	4.66	4.23
51	7.19	5.06	4.66	4.23
52	7.19	5.06	4.66	4.23
53	7.19	5.06	4.66	4.23
54	7.19	5.06	4.66	4.23
55	7.19	5.06	4.66	4.23
56	7.19	5.06	4.66	4.23
57	7.19	5.06	4.66	4.23
58	7.19	5.06	4.66	4.23
59	7.19	5.06	4.66	4.23
60	7.19	5.06	4.66	4.23
61	7.19	5.06	4.66	4.23
62	7.19	5.06	4.66	4.23
63	7.19	5.06	4.66	4.23
64	7.19	5.06	4.66	4.23

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 2A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.18	1.53	1.38	1.22
26	2.18	1.53	1.38	1.22
27	2.18	1.53	1.38	1.22
28	2.18	1.53	1.38	1.22
29	2.18	1.53	1.38	1.22
30	2.18	1.53	1.38	1.22
31	2.18	1.53	1.38	1.22
32	2.18	1.53	1.38	1.22
33	2.18	1.53	1.38	1.22
34	2.29	1.60	1.45	1.29
35	2.42	1.70	1.54	1.37
36	2.63	1.85	1.68	1.50
37	2.86	2.01	1.82	1.63
38	3.10	2.17	1.98	1.78
39	3.34	2.35	2.14	1.92
40	3.58	2.52	2.30	2.06
41	3.90	2.75	2.52	2.25
42	4.24	3.00	2.75	2.47
43	4.61	3.25	2.98	2.68
44	4.98	3.51	3.23	2.92
45	5.28	3.74	3.44	3.10
46	5.75	4.07	3.74	3.38
47	6.18	4.36	4.01	3.63
48	6.66	4.70	4.33	3.91
49	7.12	5.01	4.62	4.18
50	7.56	5.32	4.90	4.44
51	7.56	5.32	4.90	4.44
52	7.56	5.32	4.90	4.44
53	7.56	5.32	4.90	4.44
54	7.56	5.32	4.90	4.44
55	7.56	5.32	4.90	4.44
56	7.56	5.32	4.90	4.44
57	7.56	5.32	4.90	4.44
58	7.56	5.32	4.90	4.44
59	7.56	5.32	4.90	4.44
60	7.56	5.32	4.90	4.44
61	7.56	5.32	4.90	4.44
62	7.56	5.32	4.90	4.44
63	7.56	5.32	4.90	4.44
64	7.56	5.32	4.90	4.44

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 1A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.40	1.68	1.51	1.35
26	2.40	1.68	1.51	1.35
27	2.40	1.68	1.51	1.35
28	2.40	1.68	1.51	1.35
29	2.40	1.68	1.51	1.35
30	2.40	1.68	1.51	1.35
31	2.40	1.68	1.51	1.35
32	2.40	1.68	1.51	1.35
33	2.40	1.68	1.51	1.35
34	2.51	1.77	1.60	1.43
35	2.65	1.87	1.69	1.51
36	2.90	2.04	1.84	1.65
37	3.14	2.21	2.01	1.80
38	3.40	2.40	2.17	1.95
39	3.66	2.59	2.35	2.11
40	3.93	2.77	2.52	2.26
41	4.29	3.03	2.76	2.48
42	4.67	3.30	3.02	2.71
43	5.06	3.58	3.28	2.96
44	5.47	3.87	3.55	3.21
45	5.81	4.11	3.78	3.42
46	6.32	4.47	4.11	3.72
47	6.80	4.80	4.42	3.99
48	7.33	5.17	4.76	4.31
49	7.84	5.51	5.08	4.60
50	8.31	5.85	5.39	4.88
51	8.31	5.85	5.39	4.88
52	8.31	5.85	5.39	4.88
53	8.31	5.85	5.39	4.88
54	8.31	5.85	5.39	4.88
55	8.31	5.85	5.39	4.88
56	8.31	5.85	5.39	4.88
57	8.31	5.85	5.39	4.88
58	8.31	5.85	5.39	4.88
59	8.31	5.85	5.39	4.88
60	8.31	5.85	5.39	4.88
61	8.31	5.85	5.39	4.88
62	8.31	5.85	5.39	4.88
63	8.31	5.85	5.39	4.88
64	8.31	5.85	5.39	4.88

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.02	1.39	1.25	1.15
26	2.02	1.39	1.25	1.15
27	2.02	1.39	1.25	1.15
28	2.02	1.39	1.25	1.15
29	2.02	1.39	1.25	1.15
30	2.02	1.39	1.25	1.15
31	2.02	1.39	1.25	1.15
32	2.02	1.39	1.25	1.15
33	2.02	1.39	1.25	1.15
34	2.15	1.49	1.34	1.25
35	2.31	1.61	1.45	1.36
36	2.56	1.77	1.60	1.50
37	2.83	1.96	1.77	1.65
38	3.11	2.16	1.94	1.81
39	3.41	2.36	2.13	1.99
40	3.72	2.57	2.32	2.16
41	4.02	2.76	2.50	2.32
42	4.34	2.96	2.68	2.48
43	4.66	3.17	2.87	2.65
44	5.00	3.39	3.07	2.83
45	5.27	3.56	3.22	2.96
46	5.80	3.93	3.57	3.27
47	6.31	4.27	3.89	3.56
48	6.85	4.65	4.26	3.88
49	7.40	5.02	4.61	4.20
50	7.92	5.38	4.94	4.50
51	7.92	5.38	4.94	4.50
52	7.92	5.38	4.94	4.50
53	7.92	5.38	4.94	4.50
54	7.92	5.38	4.94	4.50
55	7.92	5.38	4.94	4.50
56	7.92	5.38	4.94	4.50
57	7.92	5.38	4.94	4.50
58	7.92	5.38	4.94	4.50
59	7.92	5.38	4.94	4.50
60	7.92	5.38	4.94	4.50
61	7.92	5.38	4.94	4.50
62	7.92	5.38	4.94	4.50
63	7.92	5.38	4.94	4.50
64	7.92	5.38	4.94	4.50

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.02	1.39	1.25	1.15
26	2.02	1.39	1.25	1.15
27	2.02	1.39	1.25	1.15
28	2.02	1.39	1.25	1.15
29	2.02	1.39	1.25	1.15
30	2.02	1.39	1.25	1.15
31	2.02	1.39	1.25	1.15
32	2.02	1.39	1.25	1.15
33	2.02	1.39	1.25	1.15
34	2.15	1.49	1.34	1.25
35	2.31	1.61	1.45	1.36
36	2.56	1.77	1.60	1.50
37	2.83	1.96	1.77	1.65
38	3.11	2.16	1.94	1.81
39	3.41	2.36	2.13	1.99
40	3.72	2.57	2.32	2.16
41	4.02	2.76	2.50	2.32
42	4.34	2.96	2.68	2.48
43	4.66	3.17	2.87	2.65
44	5.00	3.39	3.07	2.83
45	5.27	3.56	3.22	2.96
46	5.80	3.93	3.57	3.27
47	6.31	4.27	3.89	3.56
48	6.85	4.65	4.26	3.88
49	7.40	5.02	4.61	4.20
50	7.92	5.38	4.94	4.50
51	7.92	5.38	4.94	4.50
52	7.92	5.38	4.94	4.50
53	7.92	5.38	4.94	4.50
54	7.92	5.38	4.94	4.50
55	7.92	5.38	4.94	4.50
56	7.92	5.38	4.94	4.50
57	7.92	5.38	4.94	4.50
58	7.92	5.38	4.94	4.50
59	7.92	5.38	4.94	4.50
60	7.92	5.38	4.94	4.50
61	7.92	5.38	4.94	4.50
62	7.92	5.38	4.94	4.50
63	7.92	5.38	4.94	4.50
64	7.92	5.38	4.94	4.50

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.59	1.78	1.59	1.46
26	2.59	1.78	1.59	1.46
27	2.59	1.78	1.59	1.46
28	2.59	1.78	1.59	1.46
29	2.59	1.78	1.59	1.46
30	2.59	1.78	1.59	1.46
31	2.59	1.78	1.59	1.46
32	2.59	1.78	1.59	1.46
33	2.59	1.78	1.59	1.46
34	2.73	1.88	1.68	1.56
35	2.89	2.00	1.80	1.68
36	3.16	2.18	1.95	1.82
37	3.43	2.37	2.13	1.98
38	3.72	2.56	2.30	2.14
39	4.01	2.76	2.49	2.32
40	4.30	2.95	2.66	2.47
41	4.63	3.16	2.86	2.65
42	4.98	3.40	3.06	2.83
43	5.34	3.63	3.28	3.02
44	5.72	3.88	3.50	3.21
45	6.01	4.06	3.67	3.36
46	6.58	4.45	4.04	3.69
47	7.12	4.82	4.38	3.99
48	7.71	5.22	4.77	4.34
49	8.28	5.60	5.13	4.66
50	8.81	5.97	5.48	4.97
51	8.81	5.97	5.48	4.97
52	8.81	5.97	5.48	4.97
53	8.81	5.97	5.48	4.97
54	8.81	5.97	5.48	4.97
55	8.81	5.97	5.48	4.97
56	8.81	5.97	5.48	4.97
57	8.81	5.97	5.48	4.97
58	8.81	5.97	5.48	4.97
59	8.81	5.97	5.48	4.97
60	8.81	5.97	5.48	4.97
61	8.81	5.97	5.48	4.97
62	8.81	5.97	5.48	4.97
63	8.81	5.97	5.48	4.97
64	8.81	5.97	5.48	4.97

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.95	2.04	1.84	1.72
26	2.95	2.04	1.84	1.72
27	2.95	2.04	1.84	1.72
28	2.95	2.04	1.84	1.72
29	2.95	2.04	1.84	1.72
30	2.95	2.04	1.84	1.72
31	2.95	2.04	1.84	1.72
32	2.95	2.04	1.84	1.72
33	2.95	2.04	1.84	1.72
34	3.14	2.17	1.96	1.85
35	3.35	2.32	2.11	2.00
36	3.64	2.53	2.29	2.17
37	3.96	2.74	2.49	2.35
38	4.28	2.96	2.68	2.53
39	4.61	3.19	2.89	2.73
40	4.94	3.41	3.10	2.91
41	5.34	3.67	3.33	3.12
42	5.76	3.95	3.58	3.33
43	6.20	4.24	3.84	3.56
44	6.65	4.53	4.10	3.79
45	7.01	4.76	4.31	3.98
46	7.70	5.23	4.75	4.37
47	8.33	5.66	5.17	4.74
48	9.02	6.13	5.62	5.14
49	9.71	6.59	6.05	5.53
50	10.34	7.03	6.47	5.90
51	10.34	7.03	6.47	5.90
52	10.34	7.03	6.47	5.90
53	10.34	7.03	6.47	5.90
54	10.34	7.03	6.47	5.90
55	10.34	7.03	6.47	5.90
56	10.34	7.03	6.47	5.90
57	10.34	7.03	6.47	5.90
58	10.34	7.03	6.47	5.90
59	10.34	7.03	6.47	5.90
60	10.34	7.03	6.47	5.90
61	10.34	7.03	6.47	5.90
62	10.34	7.03	6.47	5.90
63	10.34	7.03	6.47	5.90
64	10.34	7.03	6.47	5.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.95	2.04	1.84	1.72
26	2.95	2.04	1.84	1.72
27	2.95	2.04	1.84	1.72
28	2.95	2.04	1.84	1.72
29	2.95	2.04	1.84	1.72
30	2.95	2.04	1.84	1.72
31	2.95	2.04	1.84	1.72
32	2.95	2.04	1.84	1.72
33	2.95	2.04	1.84	1.72
34	3.14	2.17	1.96	1.85
35	3.35	2.32	2.11	2.00
36	3.64	2.53	2.29	2.17
37	3.96	2.74	2.49	2.35
38	4.28	2.96	2.68	2.53
39	4.61	3.19	2.89	2.73
40	4.94	3.41	3.10	2.91
41	5.34	3.67	3.33	3.12
42	5.76	3.95	3.58	3.33
43	6.20	4.24	3.84	3.56
44	6.65	4.53	4.10	3.79
45	7.01	4.76	4.31	3.98
46	7.70	5.23	4.75	4.37
47	8.33	5.66	5.17	4.74
48	9.02	6.13	5.62	5.14
49	9.71	6.59	6.05	5.53
50	10.34	7.03	6.47	5.90
51	10.34	7.03	6.47	5.90
52	10.34	7.03	6.47	5.90
53	10.34	7.03	6.47	5.90
54	10.34	7.03	6.47	5.90
55	10.34	7.03	6.47	5.90
56	10.34	7.03	6.47	5.90
57	10.34	7.03	6.47	5.90
58	10.34	7.03	6.47	5.90
59	10.34	7.03	6.47	5.90
60	10.34	7.03	6.47	5.90
61	10.34	7.03	6.47	5.90
62	10.34	7.03	6.47	5.90
63	10.34	7.03	6.47	5.90
64	10.34	7.03	6.47	5.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 2A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.11	2.15	1.93	1.82
26	3.11	2.15	1.93	1.82
27	3.11	2.15	1.93	1.82
28	3.11	2.15	1.93	1.82
29	3.11	2.15	1.93	1.82
30	3.11	2.15	1.93	1.82
31	3.11	2.15	1.93	1.82
32	3.11	2.15	1.93	1.82
33	3.11	2.15	1.93	1.82
34	3.29	2.29	2.06	1.95
35	3.51	2.44	2.21	2.10
36	3.82	2.66	2.40	2.28
37	4.15	2.88	2.61	2.47
38	4.49	3.11	2.82	2.66
39	4.85	3.35	3.04	2.86
40	5.19	3.58	3.25	3.06
41	5.61	3.86	3.50	3.27
42	6.06	4.15	3.76	3.51
43	6.51	4.45	4.04	3.74
44	6.98	4.76	4.31	3.99
45	7.37	5.00	4.53	4.18
46	8.08	5.49	5.00	4.59
47	8.75	5.94	5.43	4.97
48	9.47	6.45	5.90	5.40
49	10.19	6.93	6.36	5.81
50	10.85	7.38	6.79	6.19
51	10.85	7.38	6.79	6.19
52	10.85	7.38	6.79	6.19
53	10.85	7.38	6.79	6.19
54	10.85	7.38	6.79	6.19
55	10.85	7.38	6.79	6.19
56	10.85	7.38	6.79	6.19
57	10.85	7.38	6.79	6.19
58	10.85	7.38	6.79	6.19
59	10.85	7.38	6.79	6.19
60	10.85	7.38	6.79	6.19
61	10.85	7.38	6.79	6.19
62	10.85	7.38	6.79	6.19
63	10.85	7.38	6.79	6.19
64	10.85	7.38	6.79	6.19

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 1A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.42	2.36	2.12	1.99
26	3.42	2.36	2.12	1.99
27	3.42	2.36	2.12	1.99
28	3.42	2.36	2.12	1.99
29	3.42	2.36	2.12	1.99
30	3.42	2.36	2.12	1.99
31	3.42	2.36	2.12	1.99
32	3.42	2.36	2.12	1.99
33	3.42	2.36	2.12	1.99
34	3.62	2.51	2.27	2.15
35	3.86	2.69	2.43	2.31
36	4.20	2.92	2.65	2.51
37	4.57	3.17	2.87	2.71
38	4.94	3.43	3.10	2.93
39	5.33	3.69	3.34	3.15
40	5.70	3.94	3.58	3.36
41	6.16	4.24	3.85	3.60
42	6.65	4.56	4.14	3.86
43	7.17	4.90	4.43	4.11
44	7.69	5.23	4.74	4.38
45	8.11	5.50	4.99	4.59
46	8.90	6.04	5.50	5.04
47	9.62	6.54	5.97	5.47
48	10.43	7.09	6.50	5.94
49	11.21	7.62	7.00	6.39
50	11.94	8.13	7.48	6.81
51	11.94	8.13	7.48	6.81
52	11.94	8.13	7.48	6.81
53	11.94	8.13	7.48	6.81
54	11.94	8.13	7.48	6.81
55	11.94	8.13	7.48	6.81
56	11.94	8.13	7.48	6.81
57	11.94	8.13	7.48	6.81
58	11.94	8.13	7.48	6.81
59	11.94	8.13	7.48	6.81
60	11.94	8.13	7.48	6.81
61	11.94	8.13	7.48	6.81
62	11.94	8.13	7.48	6.81
63	11.94	8.13	7.48	6.81
64	11.94	8.13	7.48	6.81

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.59	1.79	1.67	1.55
26	2.59	1.79	1.67	1.55
27	2.59	1.79	1.67	1.55
28	2.59	1.79	1.67	1.55
29	2.59	1.79	1.67	1.55
30	2.59	1.79	1.67	1.55
31	2.59	1.79	1.67	1.55
32	2.59	1.79	1.67	1.55
33	2.59	1.79	1.67	1.55
34	2.75	1.90	1.79	1.67
35	2.94	2.04	1.93	1.81
36	3.23	2.24	2.11	1.98
37	3.55	2.46	2.32	2.16
38	3.89	2.69	2.54	2.37
39	4.24	2.93	2.76	2.57
40	4.60	3.18	2.98	2.78
41	4.95	3.40	3.19	2.97
42	5.32	3.64	3.42	3.16
43	5.70	3.89	3.64	3.36
44	6.09	4.14	3.87	3.56
45	6.40	4.34	4.05	3.72
46	6.83	4.63	4.32	3.97
47	7.22	4.90	4.56	4.18
48	7.66	5.20	4.85	4.43
49	8.10	5.51	5.12	4.67
50	8.49	5.78	5.37	4.89
51	8.49	5.78	5.37	4.89
52	8.49	5.78	5.37	4.89
53	8.49	5.78	5.37	4.89
54	8.49	5.78	5.37	4.89
55	8.49	5.78	5.37	4.89
56	8.49	5.78	5.37	4.89
57	8.49	5.78	5.37	4.89
58	8.49	5.78	5.37	4.89
59	8.49	5.78	5.37	4.89
60	8.49	5.78	5.37	4.89
61	8.49	5.78	5.37	4.89
62	8.49	5.78	5.37	4.89
63	8.49	5.78	5.37	4.89
64	8.49	5.78	5.37	4.89

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.59	1.79	1.67	1.55
26	2.59	1.79	1.67	1.55
27	2.59	1.79	1.67	1.55
28	2.59	1.79	1.67	1.55
29	2.59	1.79	1.67	1.55
30	2.59	1.79	1.67	1.55
31	2.59	1.79	1.67	1.55
32	2.59	1.79	1.67	1.55
33	2.59	1.79	1.67	1.55
34	2.75	1.90	1.79	1.67
35	2.94	2.04	1.93	1.81
36	3.23	2.24	2.11	1.98
37	3.55	2.46	2.32	2.16
38	3.89	2.69	2.54	2.37
39	4.24	2.93	2.76	2.57
40	4.60	3.18	2.98	2.78
41	4.95	3.40	3.19	2.97
42	5.32	3.64	3.42	3.16
43	5.70	3.89	3.64	3.36
44	6.09	4.14	3.87	3.56
45	6.40	4.34	4.05	3.72
46	6.83	4.63	4.32	3.97
47	7.22	4.90	4.56	4.18
48	7.66	5.20	4.85	4.43
49	8.10	5.51	5.12	4.67
50	8.49	5.78	5.37	4.89
51	8.49	5.78	5.37	4.89
52	8.49	5.78	5.37	4.89
53	8.49	5.78	5.37	4.89
54	8.49	5.78	5.37	4.89
55	8.49	5.78	5.37	4.89
56	8.49	5.78	5.37	4.89
57	8.49	5.78	5.37	4.89
58	8.49	5.78	5.37	4.89
59	8.49	5.78	5.37	4.89
60	8.49	5.78	5.37	4.89
61	8.49	5.78	5.37	4.89
62	8.49	5.78	5.37	4.89
63	8.49	5.78	5.37	4.89
64	8.49	5.78	5.37	4.89

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.31	2.27	2.13	1.97
26	3.31	2.27	2.13	1.97
27	3.31	2.27	2.13	1.97
28	3.31	2.27	2.13	1.97
29	3.31	2.27	2.13	1.97
30	3.31	2.27	2.13	1.97
31	3.31	2.27	2.13	1.97
32	3.31	2.27	2.13	1.97
33	3.31	2.27	2.13	1.97
34	3.48	2.40	2.25	2.09
35	3.68	2.54	2.39	2.23
36	3.99	2.75	2.59	2.41
37	4.31	2.97	2.80	2.60
38	4.65	3.19	3.00	2.80
39	4.99	3.43	3.22	2.99
40	5.33	3.65	3.43	3.18
41	5.71	3.90	3.66	3.38
42	6.12	4.16	3.90	3.61
43	6.54	4.44	4.16	3.82
44	6.97	4.72	4.41	4.06
45	7.31	4.94	4.61	4.23
46	7.75	5.25	4.89	4.47
47	8.16	5.52	5.14	4.69
48	8.61	5.83	5.43	4.95
49	9.06	6.13	5.70	5.19
50	9.45	6.41	5.95	5.41
51	9.45	6.41	5.95	5.41
52	9.45	6.41	5.95	5.41
53	9.45	6.41	5.95	5.41
54	9.45	6.41	5.95	5.41
55	9.45	6.41	5.95	5.41
56	9.45	6.41	5.95	5.41
57	9.45	6.41	5.95	5.41
58	9.45	6.41	5.95	5.41
59	9.45	6.41	5.95	5.41
60	9.45	6.41	5.95	5.41
61	9.45	6.41	5.95	5.41
62	9.45	6.41	5.95	5.41
63	9.45	6.41	5.95	5.41
64	9.45	6.41	5.95	5.41

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.78	2.62	2.46	2.32
26	3.78	2.62	2.46	2.32
27	3.78	2.62	2.46	2.32
28	3.78	2.62	2.46	2.32
29	3.78	2.62	2.46	2.32
30	3.78	2.62	2.46	2.32
31	3.78	2.62	2.46	2.32
32	3.78	2.62	2.46	2.32
33	3.78	2.62	2.46	2.32
34	4.00	2.78	2.62	2.48
35	4.25	2.96	2.80	2.66
36	4.60	3.20	3.03	2.87
37	4.96	3.45	3.26	3.08
38	5.35	3.70	3.50	3.31
39	5.73	3.97	3.75	3.53
40	6.11	4.22	3.99	3.75
41	6.57	4.53	4.27	3.99
42	7.07	4.85	4.56	4.24
43	7.58	5.18	4.87	4.52
44	8.11	5.52	5.18	4.79
45	8.53	5.79	5.43	5.00
46	9.06	6.16	5.76	5.30
47	9.55	6.49	6.07	5.56
48	10.09	6.87	6.41	5.86
49	10.62	7.23	6.74	6.15
50	11.09	7.56	7.04	6.42
51	11.09	7.56	7.04	6.42
52	11.09	7.56	7.04	6.42
53	11.09	7.56	7.04	6.42
54	11.09	7.56	7.04	6.42
55	11.09	7.56	7.04	6.42
56	11.09	7.56	7.04	6.42
57	11.09	7.56	7.04	6.42
58	11.09	7.56	7.04	6.42
59	11.09	7.56	7.04	6.42
60	11.09	7.56	7.04	6.42
61	11.09	7.56	7.04	6.42
62	11.09	7.56	7.04	6.42
63	11.09	7.56	7.04	6.42
64	11.09	7.56	7.04	6.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.78	2.62	2.46	2.32
26	3.78	2.62	2.46	2.32
27	3.78	2.62	2.46	2.32
28	3.78	2.62	2.46	2.32
29	3.78	2.62	2.46	2.32
30	3.78	2.62	2.46	2.32
31	3.78	2.62	2.46	2.32
32	3.78	2.62	2.46	2.32
33	3.78	2.62	2.46	2.32
34	4.00	2.78	2.62	2.48
35	4.25	2.96	2.80	2.66
36	4.60	3.20	3.03	2.87
37	4.96	3.45	3.26	3.08
38	5.35	3.70	3.50	3.31
39	5.73	3.97	3.75	3.53
40	6.11	4.22	3.99	3.75
41	6.57	4.53	4.27	3.99
42	7.07	4.85	4.56	4.24
43	7.58	5.18	4.87	4.52
44	8.11	5.52	5.18	4.79
45	8.53	5.79	5.43	5.00
46	9.06	6.16	5.76	5.30
47	9.55	6.49	6.07	5.56
48	10.09	6.87	6.41	5.86
49	10.62	7.23	6.74	6.15
50	11.09	7.56	7.04	6.42
51	11.09	7.56	7.04	6.42
52	11.09	7.56	7.04	6.42
53	11.09	7.56	7.04	6.42
54	11.09	7.56	7.04	6.42
55	11.09	7.56	7.04	6.42
56	11.09	7.56	7.04	6.42
57	11.09	7.56	7.04	6.42
58	11.09	7.56	7.04	6.42
59	11.09	7.56	7.04	6.42
60	11.09	7.56	7.04	6.42
61	11.09	7.56	7.04	6.42
62	11.09	7.56	7.04	6.42
63	11.09	7.56	7.04	6.42
64	11.09	7.56	7.04	6.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.97	2.74	2.59	2.43
26	3.97	2.74	2.59	2.43
27	3.97	2.74	2.59	2.43
28	3.97	2.74	2.59	2.43
29	3.97	2.74	2.59	2.43
30	3.97	2.74	2.59	2.43
31	3.97	2.74	2.59	2.43
32	3.97	2.74	2.59	2.43
33	3.97	2.74	2.59	2.43
34	4.20	2.91	2.76	2.60
35	4.46	3.11	2.94	2.80
36	4.83	3.36	3.18	3.01
37	5.22	3.62	3.42	3.24
38	5.61	3.89	3.68	3.47
39	6.02	4.16	3.94	3.70
40	6.42	4.43	4.19	3.93
41	6.91	4.75	4.48	4.19
42	7.43	5.09	4.79	4.46
43	7.96	5.43	5.11	4.74
44	8.51	5.79	5.44	5.03
45	8.95	6.08	5.70	5.25
46	9.52	6.47	6.05	5.56
47	10.02	6.81	6.37	5.83
48	10.59	7.22	6.73	6.16
49	11.14	7.60	7.08	6.47
50	11.64	7.94	7.39	6.74
51	11.64	7.94	7.39	6.74
52	11.64	7.94	7.39	6.74
53	11.64	7.94	7.39	6.74
54	11.64	7.94	7.39	6.74
55	11.64	7.94	7.39	6.74
56	11.64	7.94	7.39	6.74
57	11.64	7.94	7.39	6.74
58	11.64	7.94	7.39	6.74
59	11.64	7.94	7.39	6.74
60	11.64	7.94	7.39	6.74
61	11.64	7.94	7.39	6.74
62	11.64	7.94	7.39	6.74
63	11.64	7.94	7.39	6.74
64	11.64	7.94	7.39	6.74

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.38	3.03	2.85	2.68
26	4.38	3.03	2.85	2.68
27	4.38	3.03	2.85	2.68
28	4.38	3.03	2.85	2.68
29	4.38	3.03	2.85	2.68
30	4.38	3.03	2.85	2.68
31	4.38	3.03	2.85	2.68
32	4.38	3.03	2.85	2.68
33	4.38	3.03	2.85	2.68
34	4.62	3.21	3.03	2.87
35	4.91	3.42	3.24	3.08
36	5.31	3.70	3.50	3.31
37	5.74	3.98	3.77	3.56
38	6.17	4.28	4.05	3.82
39	6.62	4.58	4.33	4.08
40	7.06	4.87	4.61	4.33
41	7.60	5.22	4.93	4.61
42	8.17	5.60	5.27	4.91
43	8.76	5.98	5.62	5.21
44	9.36	6.37	5.98	5.53
45	9.85	6.69	6.26	5.77
46	10.47	7.12	6.65	6.12
47	11.02	7.49	7.00	6.43
48	11.65	7.93	7.40	6.78
49	12.26	8.34	7.78	7.11
50	12.81	8.72	8.13	7.42
51	12.81	8.72	8.13	7.42
52	12.81	8.72	8.13	7.42
53	12.81	8.72	8.13	7.42
54	12.81	8.72	8.13	7.42
55	12.81	8.72	8.13	7.42
56	12.81	8.72	8.13	7.42
57	12.81	8.72	8.13	7.42
58	12.81	8.72	8.13	7.42
59	12.81	8.72	8.13	7.42
60	12.81	8.72	8.13	7.42
61	12.81	8.72	8.13	7.42
62	12.81	8.72	8.13	7.42
63	12.81	8.72	8.13	7.42
64	12.81	8.72	8.13	7.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.67	1.85	1.73	1.61
26	2.67	1.85	1.73	1.61
27	2.67	1.85	1.73	1.61
28	2.67	1.85	1.73	1.61
29	2.67	1.85	1.73	1.61
30	2.67	1.85	1.73	1.61
31	2.67	1.85	1.73	1.61
32	2.67	1.85	1.73	1.61
33	2.67	1.85	1.73	1.61
34	2.85	1.98	1.86	1.73
35	3.05	2.13	2.00	1.88
36	3.37	2.35	2.21	2.07
37	3.72	2.58	2.43	2.27
38	4.08	2.82	2.66	2.48
39	4.46	3.09	2.90	2.70
40	4.85	3.35	3.15	2.93
41	5.24	3.60	3.38	3.14
42	5.64	3.87	3.63	3.35
43	6.06	4.14	3.87	3.58
44	6.50	4.42	4.13	3.80
45	6.84	4.64	4.34	3.99
46	7.35	4.99	4.66	4.27
47	7.82	5.30	4.95	4.53
48	8.35	5.67	5.28	4.83
49	8.86	6.02	5.61	5.12
50	9.34	6.35	5.90	5.39
51	9.34	6.35	5.90	5.39
52	9.34	6.35	5.90	5.39
53	9.34	6.35	5.90	5.39
54	9.34	6.35	5.90	5.39
55	9.34	6.35	5.90	5.39
56	9.34	6.35	5.90	5.39
57	9.34	6.35	5.90	5.39
58	9.34	6.35	5.90	5.39
59	9.34	6.35	5.90	5.39
60	9.34	6.35	5.90	5.39
61	9.34	6.35	5.90	5.39
62	9.34	6.35	5.90	5.39
63	9.34	6.35	5.90	5.39
64	9.34	6.35	5.90	5.39

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.67	1.85	1.73	1.61
26	2.67	1.85	1.73	1.61
27	2.67	1.85	1.73	1.61
28	2.67	1.85	1.73	1.61
29	2.67	1.85	1.73	1.61
30	2.67	1.85	1.73	1.61
31	2.67	1.85	1.73	1.61
32	2.67	1.85	1.73	1.61
33	2.67	1.85	1.73	1.61
34	2.85	1.98	1.86	1.73
35	3.05	2.13	2.00	1.88
36	3.37	2.35	2.21	2.07
37	3.72	2.58	2.43	2.27
38	4.08	2.82	2.66	2.48
39	4.46	3.09	2.90	2.70
40	4.85	3.35	3.15	2.93
41	5.24	3.60	3.38	3.14
42	5.64	3.87	3.63	3.35
43	6.06	4.14	3.87	3.58
44	6.50	4.42	4.13	3.80
45	6.84	4.64	4.34	3.99
46	7.35	4.99	4.66	4.27
47	7.82	5.30	4.95	4.53
48	8.35	5.67	5.28	4.83
49	8.86	6.02	5.61	5.12
50	9.34	6.35	5.90	5.39
51	9.34	6.35	5.90	5.39
52	9.34	6.35	5.90	5.39
53	9.34	6.35	5.90	5.39
54	9.34	6.35	5.90	5.39
55	9.34	6.35	5.90	5.39
56	9.34	6.35	5.90	5.39
57	9.34	6.35	5.90	5.39
58	9.34	6.35	5.90	5.39
59	9.34	6.35	5.90	5.39
60	9.34	6.35	5.90	5.39
61	9.34	6.35	5.90	5.39
62	9.34	6.35	5.90	5.39
63	9.34	6.35	5.90	5.39
64	9.34	6.35	5.90	5.39

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.44	2.36	2.20	2.04
26	3.44	2.36	2.20	2.04
27	3.44	2.36	2.20	2.04
28	3.44	2.36	2.20	2.04
29	3.44	2.36	2.20	2.04
30	3.44	2.36	2.20	2.04
31	3.44	2.36	2.20	2.04
32	3.44	2.36	2.20	2.04
33	3.44	2.36	2.20	2.04
34	3.62	2.49	2.34	2.17
35	3.83	2.65	2.49	2.32
36	4.17	2.87	2.70	2.52
37	4.52	3.11	2.92	2.72
38	4.88	3.36	3.15	2.93
39	5.25	3.61	3.39	3.14
40	5.62	3.86	3.62	3.35
41	6.04	4.14	3.87	3.59
42	6.49	4.43	4.15	3.82
43	6.96	4.73	4.43	4.07
44	7.44	5.03	4.71	4.32
45	7.82	5.28	4.94	4.52
46	8.35	5.65	5.28	4.82
47	8.84	5.99	5.57	5.09
48	9.39	6.36	5.92	5.39
49	9.91	6.72	6.24	5.68
50	10.39	7.06	6.55	5.95
51	10.39	7.06	6.55	5.95
52	10.39	7.06	6.55	5.95
53	10.39	7.06	6.55	5.95
54	10.39	7.06	6.55	5.95
55	10.39	7.06	6.55	5.95
56	10.39	7.06	6.55	5.95
57	10.39	7.06	6.55	5.95
58	10.39	7.06	6.55	5.95
59	10.39	7.06	6.55	5.95
60	10.39	7.06	6.55	5.95
61	10.39	7.06	6.55	5.95
62	10.39	7.06	6.55	5.95
63	10.39	7.06	6.55	5.95
64	10.39	7.06	6.55	5.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.92	2.71	2.55	2.40
26	3.92	2.71	2.55	2.40
27	3.92	2.71	2.55	2.40
28	3.92	2.71	2.55	2.40
29	3.92	2.71	2.55	2.40
30	3.92	2.71	2.55	2.40
31	3.92	2.71	2.55	2.40
32	3.92	2.71	2.55	2.40
33	3.92	2.71	2.55	2.40
34	4.15	2.89	2.72	2.57
35	4.42	3.08	2.92	2.77
36	4.80	3.34	3.16	2.99
37	5.19	3.61	3.42	3.22
38	5.61	3.89	3.67	3.47
39	6.03	4.18	3.94	3.71
40	6.44	4.45	4.21	3.95
41	6.96	4.80	4.51	4.23
42	7.51	5.15	4.84	4.52
43	8.07	5.52	5.18	4.81
44	8.65	5.89	5.53	5.11
45	9.13	6.20	5.80	5.35
46	9.76	6.63	6.21	5.71
47	10.34	7.04	6.57	6.03
48	10.99	7.48	6.98	6.40
49	11.62	7.92	7.38	6.74
50	12.19	8.31	7.74	7.07
51	12.19	8.31	7.74	7.07
52	12.19	8.31	7.74	7.07
53	12.19	8.31	7.74	7.07
54	12.19	8.31	7.74	7.07
55	12.19	8.31	7.74	7.07
56	12.19	8.31	7.74	7.07
57	12.19	8.31	7.74	7.07
58	12.19	8.31	7.74	7.07
59	12.19	8.31	7.74	7.07
60	12.19	8.31	7.74	7.07
61	12.19	8.31	7.74	7.07
62	12.19	8.31	7.74	7.07
63	12.19	8.31	7.74	7.07
64	12.19	8.31	7.74	7.07

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.92	2.71	2.55	2.40
26	3.92	2.71	2.55	2.40
27	3.92	2.71	2.55	2.40
28	3.92	2.71	2.55	2.40
29	3.92	2.71	2.55	2.40
30	3.92	2.71	2.55	2.40
31	3.92	2.71	2.55	2.40
32	3.92	2.71	2.55	2.40
33	3.92	2.71	2.55	2.40
34	4.15	2.89	2.72	2.57
35	4.42	3.08	2.92	2.77
36	4.80	3.34	3.16	2.99
37	5.19	3.61	3.42	3.22
38	5.61	3.89	3.67	3.47
39	6.03	4.18	3.94	3.71
40	6.44	4.45	4.21	3.95
41	6.96	4.80	4.51	4.23
42	7.51	5.15	4.84	4.52
43	8.07	5.52	5.18	4.81
44	8.65	5.89	5.53	5.11
45	9.13	6.20	5.80	5.35
46	9.76	6.63	6.21	5.71
47	10.34	7.04	6.57	6.03
48	10.99	7.48	6.98	6.40
49	11.62	7.92	7.38	6.74
50	12.19	8.31	7.74	7.07
51	12.19	8.31	7.74	7.07
52	12.19	8.31	7.74	7.07
53	12.19	8.31	7.74	7.07
54	12.19	8.31	7.74	7.07
55	12.19	8.31	7.74	7.07
56	12.19	8.31	7.74	7.07
57	12.19	8.31	7.74	7.07
58	12.19	8.31	7.74	7.07
59	12.19	8.31	7.74	7.07
60	12.19	8.31	7.74	7.07
61	12.19	8.31	7.74	7.07
62	12.19	8.31	7.74	7.07
63	12.19	8.31	7.74	7.07
64	12.19	8.31	7.74	7.07

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.12	2.85	2.68	2.52
26	4.12	2.85	2.68	2.52
27	4.12	2.85	2.68	2.52
28	4.12	2.85	2.68	2.52
29	4.12	2.85	2.68	2.52
30	4.12	2.85	2.68	2.52
31	4.12	2.85	2.68	2.52
32	4.12	2.85	2.68	2.52
33	4.12	2.85	2.68	2.52
34	4.37	3.03	2.86	2.70
35	4.64	3.23	3.06	2.91
36	5.04	3.51	3.32	3.15
37	5.46	3.79	3.58	3.39
38	5.89	4.08	3.86	3.64
39	6.33	4.38	4.14	3.90
40	6.77	4.68	4.42	4.16
41	7.31	5.03	4.74	4.44
42	7.89	5.41	5.09	4.74
43	8.47	5.79	5.44	5.05
44	9.08	6.18	5.81	5.37
45	9.58	6.50	6.10	5.61
46	10.25	6.96	6.53	5.98
47	10.85	7.38	6.90	6.33
48	11.54	7.85	7.34	6.71
49	12.20	8.31	7.74	7.08
50	12.81	8.72	8.13	7.42
51	12.81	8.72	8.13	7.42
52	12.81	8.72	8.13	7.42
53	12.81	8.72	8.13	7.42
54	12.81	8.72	8.13	7.42
55	12.81	8.72	8.13	7.42
56	12.81	8.72	8.13	7.42
57	12.81	8.72	8.13	7.42
58	12.81	8.72	8.13	7.42
59	12.81	8.72	8.13	7.42
60	12.81	8.72	8.13	7.42
61	12.81	8.72	8.13	7.42
62	12.81	8.72	8.13	7.42
63	12.81	8.72	8.13	7.42
64	12.81	8.72	8.13	7.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.53	3.13	2.95	2.77
26	4.53	3.13	2.95	2.77
27	4.53	3.13	2.95	2.77
28	4.53	3.13	2.95	2.77
29	4.53	3.13	2.95	2.77
30	4.53	3.13	2.95	2.77
31	4.53	3.13	2.95	2.77
32	4.53	3.13	2.95	2.77
33	4.53	3.13	2.95	2.77
34	4.80	3.33	3.15	2.97
35	5.11	3.56	3.37	3.20
36	5.54	3.86	3.65	3.45
37	6.01	4.17	3.94	3.72
38	6.48	4.49	4.25	4.01
39	6.97	4.82	4.56	4.29
40	7.44	5.15	4.86	4.57
41	8.04	5.53	5.22	4.88
42	8.67	5.95	5.60	5.21
43	9.32	6.37	5.98	5.56
44	9.99	6.81	6.38	5.90
45	10.54	7.16	6.71	6.18
46	11.28	7.67	7.17	6.59
47	11.94	8.12	7.59	6.96
48	12.70	8.64	8.07	7.38
49	13.41	9.14	8.52	7.78
50	14.08	9.60	8.94	8.15
51	14.08	9.60	8.94	8.15
52	14.08	9.60	8.94	8.15
53	14.08	9.60	8.94	8.15
54	14.08	9.60	8.94	8.15
55	14.08	9.60	8.94	8.15
56	14.08	9.60	8.94	8.15
57	14.08	9.60	8.94	8.15
58	14.08	9.60	8.94	8.15
59	14.08	9.60	8.94	8.15
60	14.08	9.60	8.94	8.15
61	14.08	9.60	8.94	8.15
62	14.08	9.60	8.94	8.15
63	14.08	9.60	8.94	8.15
64	14.08	9.60	8.94	8.15

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.61	0.46	0.40	0.34
26	0.61	0.46	0.40	0.34
27	0.61	0.46	0.40	0.34
28	0.61	0.46	0.40	0.34
29	0.61	0.46	0.40	0.34
30	0.61	0.46	0.40	0.34
31	0.61	0.46	0.40	0.34
32	0.61	0.46	0.40	0.34
33	0.61	0.46	0.40	0.34
34	0.62	0.47	0.41	0.35
35	0.64	0.48	0.43	0.37
36	0.69	0.52	0.46	0.40
37	0.74	0.56	0.50	0.44
38	0.83	0.63	0.55	0.48
39	0.91	0.69	0.61	0.54
40	1.01	0.77	0.68	0.60
41	1.16	0.89	0.78	0.70
42	1.32	1.02	0.90	0.81
43	1.51	1.16	1.02	0.93
44	1.71	1.32	1.17	1.07
45	1.94	1.51	1.32	1.22
46	2.15	1.67	1.46	1.35
47	2.40	1.85	1.64	1.50
48	2.63	2.03	1.79	1.64
49	2.85	2.19	1.94	1.77
50	3.07	2.35	2.09	1.90
51	3.07	2.35	2.09	1.90
52	3.07	2.35	2.09	1.90
53	3.07	2.35	2.09	1.90
54	3.07	2.35	2.09	1.90
55	3.07	2.35	2.09	1.90
56	3.07	2.35	2.09	1.90
57	3.07	2.35	2.09	1.90
58	3.07	2.35	2.09	1.90
59	3.07	2.35	2.09	1.90
60	3.07	2.35	2.09	1.90
61	3.07	2.35	2.09	1.90
62	3.07	2.35	2.09	1.90
63	3.07	2.35	2.09	1.90
64	3.07	2.35	2.09	1.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.61	0.46	0.40	0.34
26	0.61	0.46	0.40	0.34
27	0.61	0.46	0.40	0.34
28	0.61	0.46	0.40	0.34
29	0.61	0.46	0.40	0.34
30	0.61	0.46	0.40	0.34
31	0.61	0.46	0.40	0.34
32	0.61	0.46	0.40	0.34
33	0.61	0.46	0.40	0.34
34	0.62	0.47	0.41	0.35
35	0.64	0.48	0.43	0.37
36	0.69	0.52	0.46	0.40
37	0.74	0.56	0.50	0.44
38	0.83	0.63	0.55	0.48
39	0.91	0.69	0.61	0.54
40	1.01	0.77	0.68	0.60
41	1.16	0.89	0.78	0.70
42	1.32	1.02	0.90	0.81
43	1.51	1.16	1.02	0.93
44	1.71	1.32	1.17	1.07
45	1.94	1.51	1.32	1.22
46	2.15	1.67	1.46	1.35
47	2.40	1.85	1.64	1.50
48	2.63	2.03	1.79	1.64
49	2.85	2.19	1.94	1.77
50	3.07	2.35	2.09	1.90
51	3.07	2.35	2.09	1.90
52	3.07	2.35	2.09	1.90
53	3.07	2.35	2.09	1.90
54	3.07	2.35	2.09	1.90
55	3.07	2.35	2.09	1.90
56	3.07	2.35	2.09	1.90
57	3.07	2.35	2.09	1.90
58	3.07	2.35	2.09	1.90
59	3.07	2.35	2.09	1.90
60	3.07	2.35	2.09	1.90
61	3.07	2.35	2.09	1.90
62	3.07	2.35	2.09	1.90
63	3.07	2.35	2.09	1.90
64	3.07	2.35	2.09	1.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.75	0.56	0.49	0.43
26	0.75	0.56	0.49	0.43
27	0.75	0.56	0.49	0.43
28	0.75	0.56	0.49	0.43
29	0.75	0.56	0.49	0.43
30	0.75	0.56	0.49	0.43
31	0.75	0.56	0.49	0.43
32	0.75	0.56	0.49	0.43
33	0.75	0.56	0.49	0.43
34	0.77	0.57	0.49	0.43
35	0.79	0.59	0.51	0.45
36	0.84	0.63	0.55	0.48
37	0.91	0.68	0.59	0.52
38	1.00	0.76	0.66	0.58
39	1.11	0.84	0.72	0.64
40	1.22	0.93	0.81	0.71
41	1.40	1.06	0.93	0.83
42	1.59	1.22	1.07	0.95
43	1.81	1.38	1.22	1.10
44	2.04	1.57	1.38	1.25
45	2.30	1.77	1.57	1.43
46	2.55	1.95	1.73	1.57
47	2.82	2.16	1.92	1.74
48	3.07	2.34	2.09	1.88
49	3.30	2.51	2.25	2.02
50	3.54	2.69	2.40	2.17
51	3.54	2.69	2.40	2.17
52	3.54	2.69	2.40	2.17
53	3.54	2.69	2.40	2.17
54	3.54	2.69	2.40	2.17
55	3.54	2.69	2.40	2.17
56	3.54	2.69	2.40	2.17
57	3.54	2.69	2.40	2.17
58	3.54	2.69	2.40	2.17
59	3.54	2.69	2.40	2.17
60	3.54	2.69	2.40	2.17
61	3.54	2.69	2.40	2.17
62	3.54	2.69	2.40	2.17
63	3.54	2.69	2.40	2.17
64	3.54	2.69	2.40	2.17

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
2 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.92	0.72	0.61	0.53
26	0.92	0.72	0.61	0.53
27	0.92	0.72	0.61	0.53
28	0.92	0.72	0.61	0.53
29	0.92	0.72	0.61	0.53
30	0.92	0.72	0.61	0.53
31	0.92	0.72	0.61	0.53
32	0.92	0.72	0.61	0.53
33	0.92	0.72	0.61	0.53
34	0.93	0.73	0.61	0.53
35	0.96	0.75	0.62	0.54
36	1.01	0.79	0.65	0.57
37	1.09	0.86	0.70	0.62
38	1.19	0.93	0.77	0.68
39	1.32	1.03	0.85	0.76
40	1.45	1.14	0.93	0.83
41	1.65	1.30	1.06	0.96
42	1.87	1.47	1.21	1.10
43	2.10	1.66	1.37	1.25
44	2.37	1.87	1.55	1.43
45	2.67	2.11	1.75	1.62
46	2.96	2.32	1.94	1.79
47	3.28	2.57	2.15	1.98
48	3.58	2.79	2.35	2.16
49	3.85	3.00	2.52	2.33
50	4.14	3.21	2.71	2.49
51	4.14	3.21	2.71	2.49
52	4.14	3.21	2.71	2.49
53	4.14	3.21	2.71	2.49
54	4.14	3.21	2.71	2.49
55	4.14	3.21	2.71	2.49
56	4.14	3.21	2.71	2.49
57	4.14	3.21	2.71	2.49
58	4.14	3.21	2.71	2.49
59	4.14	3.21	2.71	2.49
60	4.14	3.21	2.71	2.49
61	4.14	3.21	2.71	2.49
62	4.14	3.21	2.71	2.49
63	4.14	3.21	2.71	2.49
64	4.14	3.21	2.71	2.49

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.92	0.72	0.61	0.53
26	0.92	0.72	0.61	0.53
27	0.92	0.72	0.61	0.53
28	0.92	0.72	0.61	0.53
29	0.92	0.72	0.61	0.53
30	0.92	0.72	0.61	0.53
31	0.92	0.72	0.61	0.53
32	0.92	0.72	0.61	0.53
33	0.92	0.72	0.61	0.53
34	0.93	0.73	0.61	0.53
35	0.96	0.75	0.62	0.54
36	1.01	0.79	0.65	0.57
37	1.09	0.86	0.70	0.62
38	1.19	0.93	0.77	0.68
39	1.32	1.03	0.85	0.76
40	1.45	1.14	0.93	0.83
41	1.65	1.30	1.06	0.96
42	1.87	1.47	1.21	1.10
43	2.10	1.66	1.37	1.25
44	2.37	1.87	1.55	1.43
45	2.67	2.11	1.75	1.62
46	2.96	2.32	1.94	1.79
47	3.28	2.57	2.15	1.98
48	3.58	2.79	2.35	2.16
49	3.85	3.00	2.52	2.33
50	4.14	3.21	2.71	2.49
51	4.14	3.21	2.71	2.49
52	4.14	3.21	2.71	2.49
53	4.14	3.21	2.71	2.49
54	4.14	3.21	2.71	2.49
55	4.14	3.21	2.71	2.49
56	4.14	3.21	2.71	2.49
57	4.14	3.21	2.71	2.49
58	4.14	3.21	2.71	2.49
59	4.14	3.21	2.71	2.49
60	4.14	3.21	2.71	2.49
61	4.14	3.21	2.71	2.49
62	4.14	3.21	2.71	2.49
63	4.14	3.21	2.71	2.49
64	4.14	3.21	2.71	2.49

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 2A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.96	0.75	0.64	0.55
26	0.96	0.75	0.64	0.55
27	0.96	0.75	0.64	0.55
28	0.96	0.75	0.64	0.55
29	0.96	0.75	0.64	0.55
30	0.96	0.75	0.64	0.55
31	0.96	0.75	0.64	0.55
32	0.96	0.75	0.64	0.55
33	0.96	0.75	0.64	0.55
34	0.98	0.76	0.65	0.55
35	1.01	0.79	0.66	0.56
36	1.07	0.83	0.69	0.60
37	1.15	0.90	0.74	0.66
38	1.25	0.98	0.81	0.72
39	1.38	1.08	0.89	0.79
40	1.52	1.19	0.97	0.88
41	1.72	1.35	1.12	1.01
42	1.96	1.53	1.27	1.16
43	2.21	1.74	1.44	1.32
44	2.49	1.96	1.63	1.50
45	2.80	2.21	1.84	1.70
46	3.10	2.43	2.04	1.88
47	3.44	2.69	2.26	2.08
48	3.76	2.94	2.46	2.27
49	4.05	3.15	2.66	2.44
50	4.34	3.37	2.84	2.62
51	4.34	3.37	2.84	2.62
52	4.34	3.37	2.84	2.62
53	4.34	3.37	2.84	2.62
54	4.34	3.37	2.84	2.62
55	4.34	3.37	2.84	2.62
56	4.34	3.37	2.84	2.62
57	4.34	3.37	2.84	2.62
58	4.34	3.37	2.84	2.62
59	4.34	3.37	2.84	2.62
60	4.34	3.37	2.84	2.62
61	4.34	3.37	2.84	2.62
62	4.34	3.37	2.84	2.62
63	4.34	3.37	2.84	2.62
64	4.34	3.37	2.84	2.62

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 1A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.06	0.83	0.70	0.61
26	1.06	0.83	0.70	0.61
27	1.06	0.83	0.70	0.61
28	1.06	0.83	0.70	0.61
29	1.06	0.83	0.70	0.61
30	1.06	0.83	0.70	0.61
31	1.06	0.83	0.70	0.61
32	1.06	0.83	0.70	0.61
33	1.06	0.83	0.70	0.61
34	1.08	0.84	0.71	0.61
35	1.11	0.86	0.72	0.63
36	1.17	0.92	0.76	0.67
37	1.26	0.99	0.82	0.72
38	1.38	1.08	0.89	0.80
39	1.51	1.19	0.97	0.88
40	1.67	1.31	1.07	0.97
41	1.89	1.50	1.23	1.11
42	2.15	1.69	1.40	1.28
43	2.43	1.92	1.58	1.45
44	2.74	2.16	1.79	1.66
45	3.08	2.43	2.03	1.87
46	3.42	2.68	2.24	2.07
47	3.80	2.97	2.48	2.29
48	4.13	3.23	2.71	2.50
49	4.46	3.47	2.92	2.69
50	4.78	3.71	3.13	2.88
51	4.78	3.71	3.13	2.88
52	4.78	3.71	3.13	2.88
53	4.78	3.71	3.13	2.88
54	4.78	3.71	3.13	2.88
55	4.78	3.71	3.13	2.88
56	4.78	3.71	3.13	2.88
57	4.78	3.71	3.13	2.88
58	4.78	3.71	3.13	2.88
59	4.78	3.71	3.13	2.88
60	4.78	3.71	3.13	2.88
61	4.78	3.71	3.13	2.88
62	4.78	3.71	3.13	2.88
63	4.78	3.71	3.13	2.88
64	4.78	3.71	3.13	2.88

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.90	0.66	0.59	0.52
26	0.90	0.66	0.59	0.52
27	0.90	0.66	0.59	0.52
28	0.90	0.66	0.59	0.52
29	0.90	0.66	0.59	0.52
30	0.90	0.66	0.59	0.52
31	0.90	0.66	0.59	0.52
32	0.90	0.66	0.59	0.52
33	0.90	0.66	0.59	0.52
34	0.92	0.68	0.61	0.54
35	0.96	0.71	0.64	0.57
36	1.03	0.76	0.69	0.61
37	1.12	0.83	0.75	0.66
38	1.24	0.92	0.83	0.73
39	1.37	1.02	0.92	0.81
40	1.52	1.13	1.02	0.91
41	1.74	1.31	1.17	1.05
42	1.99	1.49	1.34	1.21
43	2.26	1.71	1.52	1.38
44	2.56	1.94	1.73	1.59
45	2.90	2.20	1.95	1.80
46	3.23	2.43	2.17	1.99
47	3.61	2.70	2.41	2.22
48	3.96	2.95	2.65	2.43
49	4.29	3.18	2.86	2.63
50	4.62	3.42	3.08	2.82
51	4.62	3.42	3.08	2.82
52	4.62	3.42	3.08	2.82
53	4.62	3.42	3.08	2.82
54	4.62	3.42	3.08	2.82
55	4.62	3.42	3.08	2.82
56	4.62	3.42	3.08	2.82
57	4.62	3.42	3.08	2.82
58	4.62	3.42	3.08	2.82
59	4.62	3.42	3.08	2.82
60	4.62	3.42	3.08	2.82
61	4.62	3.42	3.08	2.82
62	4.62	3.42	3.08	2.82
63	4.62	3.42	3.08	2.82
64	4.62	3.42	3.08	2.82

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	0.90	0.66	0.59	0.52
26	0.90	0.66	0.59	0.52
27	0.90	0.66	0.59	0.52
28	0.90	0.66	0.59	0.52
29	0.90	0.66	0.59	0.52
30	0.90	0.66	0.59	0.52
31	0.90	0.66	0.59	0.52
32	0.90	0.66	0.59	0.52
33	0.90	0.66	0.59	0.52
34	0.92	0.68	0.61	0.54
35	0.96	0.71	0.64	0.57
36	1.03	0.76	0.69	0.61
37	1.12	0.83	0.75	0.66
38	1.24	0.92	0.83	0.73
39	1.37	1.02	0.92	0.81
40	1.52	1.13	1.02	0.91
41	1.74	1.31	1.17	1.05
42	1.99	1.49	1.34	1.21
43	2.26	1.71	1.52	1.38
44	2.56	1.94	1.73	1.59
45	2.90	2.20	1.95	1.80
46	3.23	2.43	2.17	1.99
47	3.61	2.70	2.41	2.22
48	3.96	2.95	2.65	2.43
49	4.29	3.18	2.86	2.63
50	4.62	3.42	3.08	2.82
51	4.62	3.42	3.08	2.82
52	4.62	3.42	3.08	2.82
53	4.62	3.42	3.08	2.82
54	4.62	3.42	3.08	2.82
55	4.62	3.42	3.08	2.82
56	4.62	3.42	3.08	2.82
57	4.62	3.42	3.08	2.82
58	4.62	3.42	3.08	2.82
59	4.62	3.42	3.08	2.82
60	4.62	3.42	3.08	2.82
61	4.62	3.42	3.08	2.82
62	4.62	3.42	3.08	2.82
63	4.62	3.42	3.08	2.82
64	4.62	3.42	3.08	2.82

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.12	0.82	0.73	0.64
26	1.12	0.82	0.73	0.64
27	1.12	0.82	0.73	0.64
28	1.12	0.82	0.73	0.64
29	1.12	0.82	0.73	0.64
30	1.12	0.82	0.73	0.64
31	1.12	0.82	0.73	0.64
32	1.12	0.82	0.73	0.64
33	1.12	0.82	0.73	0.64
34	1.15	0.84	0.74	0.66
35	1.19	0.87	0.77	0.69
36	1.27	0.93	0.82	0.73
37	1.38	1.01	0.89	0.80
38	1.51	1.12	0.99	0.88
39	1.67	1.23	1.09	0.98
40	1.84	1.36	1.21	1.08
41	2.10	1.57	1.39	1.25
42	2.39	1.78	1.59	1.44
43	2.71	2.03	1.81	1.65
44	3.06	2.30	2.07	1.87
45	3.45	2.60	2.33	2.13
46	3.82	2.86	2.57	2.34
47	4.24	3.16	2.84	2.59
48	4.62	3.43	3.10	2.81
49	4.97	3.68	3.33	3.02
50	5.33	3.93	3.56	3.23
51	5.33	3.93	3.56	3.23
52	5.33	3.93	3.56	3.23
53	5.33	3.93	3.56	3.23
54	5.33	3.93	3.56	3.23
55	5.33	3.93	3.56	3.23
56	5.33	3.93	3.56	3.23
57	5.33	3.93	3.56	3.23
58	5.33	3.93	3.56	3.23
59	5.33	3.93	3.56	3.23
60	5.33	3.93	3.56	3.23
61	5.33	3.93	3.56	3.23
62	5.33	3.93	3.56	3.23
63	5.33	3.93	3.56	3.23
64	5.33	3.93	3.56	3.23

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3P - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.30	0.99	0.83	0.74
26	1.30	0.99	0.83	0.74
27	1.30	0.99	0.83	0.74
28	1.30	0.99	0.83	0.74
29	1.30	0.99	0.83	0.74
30	1.30	0.99	0.83	0.74
31	1.30	0.99	0.83	0.74
32	1.30	0.99	0.83	0.74
33	1.30	0.99	0.83	0.74
34	1.33	1.01	0.84	0.76
35	1.38	1.05	0.87	0.79
36	1.46	1.11	0.92	0.84
37	1.58	1.20	1.00	0.90
38	1.73	1.31	1.10	0.99
39	1.91	1.45	1.21	1.09
40	2.10	1.59	1.33	1.21
41	2.39	1.82	1.52	1.39
42	2.71	2.06	1.74	1.59
43	3.07	2.34	1.97	1.81
44	3.47	2.65	2.24	2.07
45	3.91	2.98	2.53	2.33
46	4.34	3.29	2.80	2.58
47	4.82	3.64	3.10	2.86
48	5.27	3.96	3.39	3.13
49	5.68	4.26	3.65	3.37
50	6.11	4.56	3.91	3.61
51	6.11	4.56	3.91	3.61
52	6.11	4.56	3.91	3.61
53	6.11	4.56	3.91	3.61
54	6.11	4.56	3.91	3.61
55	6.11	4.56	3.91	3.61
56	6.11	4.56	3.91	3.61
57	6.11	4.56	3.91	3.61
58	6.11	4.56	3.91	3.61
59	6.11	4.56	3.91	3.61
60	6.11	4.56	3.91	3.61
61	6.11	4.56	3.91	3.61
62	6.11	4.56	3.91	3.61
63	6.11	4.56	3.91	3.61
64	6.11	4.56	3.91	3.61

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.30	0.99	0.83	0.74
26	1.30	0.99	0.83	0.74
27	1.30	0.99	0.83	0.74
28	1.30	0.99	0.83	0.74
29	1.30	0.99	0.83	0.74
30	1.30	0.99	0.83	0.74
31	1.30	0.99	0.83	0.74
32	1.30	0.99	0.83	0.74
33	1.30	0.99	0.83	0.74
34	1.33	1.01	0.84	0.76
35	1.38	1.05	0.87	0.79
36	1.46	1.11	0.92	0.84
37	1.58	1.20	1.00	0.90
38	1.73	1.31	1.10	0.99
39	1.91	1.45	1.21	1.09
40	2.10	1.59	1.33	1.21
41	2.39	1.82	1.52	1.39
42	2.71	2.06	1.74	1.59
43	3.07	2.34	1.97	1.81
44	3.47	2.65	2.24	2.07
45	3.91	2.98	2.53	2.33
46	4.34	3.29	2.80	2.58
47	4.82	3.64	3.10	2.86
48	5.27	3.96	3.39	3.13
49	5.68	4.26	3.65	3.37
50	6.11	4.56	3.91	3.61
51	6.11	4.56	3.91	3.61
52	6.11	4.56	3.91	3.61
53	6.11	4.56	3.91	3.61
54	6.11	4.56	3.91	3.61
55	6.11	4.56	3.91	3.61
56	6.11	4.56	3.91	3.61
57	6.11	4.56	3.91	3.61
58	6.11	4.56	3.91	3.61
59	6.11	4.56	3.91	3.61
60	6.11	4.56	3.91	3.61
61	6.11	4.56	3.91	3.61
62	6.11	4.56	3.91	3.61
63	6.11	4.56	3.91	3.61
64	6.11	4.56	3.91	3.61

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 2A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.36	1.04	0.87	0.78
26	1.36	1.04	0.87	0.78
27	1.36	1.04	0.87	0.78
28	1.36	1.04	0.87	0.78
29	1.36	1.04	0.87	0.78
30	1.36	1.04	0.87	0.78
31	1.36	1.04	0.87	0.78
32	1.36	1.04	0.87	0.78
33	1.36	1.04	0.87	0.78
34	1.40	1.06	0.89	0.80
35	1.45	1.10	0.91	0.82
36	1.54	1.17	0.97	0.88
37	1.66	1.26	1.05	0.95
38	1.81	1.38	1.15	1.04
39	2.00	1.52	1.27	1.15
40	2.20	1.67	1.40	1.27
41	2.51	1.91	1.60	1.46
42	2.85	2.17	1.83	1.67
43	3.22	2.46	2.07	1.91
44	3.64	2.77	2.35	2.17
45	4.10	3.13	2.65	2.45
46	4.55	3.45	2.93	2.71
47	5.06	3.82	3.26	3.01
48	5.54	4.15	3.55	3.28
49	5.97	4.47	3.84	3.53
50	6.41	4.78	4.11	3.78
51	6.41	4.78	4.11	3.78
52	6.41	4.78	4.11	3.78
53	6.41	4.78	4.11	3.78
54	6.41	4.78	4.11	3.78
55	6.41	4.78	4.11	3.78
56	6.41	4.78	4.11	3.78
57	6.41	4.78	4.11	3.78
58	6.41	4.78	4.11	3.78
59	6.41	4.78	4.11	3.78
60	6.41	4.78	4.11	3.78
61	6.41	4.78	4.11	3.78
62	6.41	4.78	4.11	3.78
63	6.41	4.78	4.11	3.78
64	6.41	4.78	4.11	3.78

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 1A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.50	1.13	0.96	0.86
26	1.50	1.13	0.96	0.86
27	1.50	1.13	0.96	0.86
28	1.50	1.13	0.96	0.86
29	1.50	1.13	0.96	0.86
30	1.50	1.13	0.96	0.86
31	1.50	1.13	0.96	0.86
32	1.50	1.13	0.96	0.86
33	1.50	1.13	0.96	0.86
34	1.54	1.16	0.98	0.87
35	1.60	1.21	1.01	0.91
36	1.69	1.29	1.07	0.97
37	1.82	1.39	1.16	1.05
38	2.00	1.52	1.27	1.15
39	2.20	1.67	1.40	1.27
40	2.42	1.84	1.54	1.40
41	2.76	2.10	1.76	1.61
42	3.13	2.39	2.01	1.84
43	3.55	2.70	2.28	2.09
44	4.00	3.06	2.59	2.38
45	4.51	3.44	2.92	2.70
46	5.01	3.80	3.23	2.99
47	5.57	4.21	3.59	3.31
48	6.09	4.58	3.90	3.61
49	6.56	4.92	4.20	3.88
50	7.05	5.26	4.51	4.17
51	7.05	5.26	4.51	4.17
52	7.05	5.26	4.51	4.17
53	7.05	5.26	4.51	4.17
54	7.05	5.26	4.51	4.17
55	7.05	5.26	4.51	4.17
56	7.05	5.26	4.51	4.17
57	7.05	5.26	4.51	4.17
58	7.05	5.26	4.51	4.17
59	7.05	5.26	4.51	4.17
60	7.05	5.26	4.51	4.17
61	7.05	5.26	4.51	4.17
62	7.05	5.26	4.51	4.17
63	7.05	5.26	4.51	4.17
64	7.05	5.26	4.51	4.17

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded 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			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.13	0.82	0.72	0.65
26	1.13	0.82	0.72	0.65
27	1.13	0.82	0.72	0.65
28	1.13	0.82	0.72	0.65
29	1.13	0.82	0.72	0.65
30	1.13	0.82	0.72	0.65
31	1.13	0.82	0.72	0.65
32	1.13	0.82	0.72	0.65
33	1.13	0.82	0.72	0.65
34	1.16	0.85	0.75	0.68
35	1.22	0.89	0.79	0.71
36	1.30	0.96	0.84	0.76
37	1.40	1.03	0.91	0.83
38	1.55	1.14	1.00	0.91
39	1.71	1.26	1.11	1.01
40	1.89	1.40	1.23	1.12
41	2.14	1.58	1.39	1.27
42	2.41	1.79	1.57	1.44
43	2.72	2.02	1.76	1.62
44	3.05	2.28	1.98	1.82
45	3.43	2.55	2.22	2.05
46	3.89	2.89	2.53	2.32
47	4.43	3.26	2.87	2.63
48	4.93	3.62	3.20	2.93
49	5.42	3.96	3.51	3.20
50	5.90	4.31	3.84	3.49
51	5.90	4.31	3.84	3.49
52	5.90	4.31	3.84	3.49
53	5.90	4.31	3.84	3.49
54	5.90	4.31	3.84	3.49
55	5.90	4.31	3.84	3.49
56	5.90	4.31	3.84	3.49
57	5.90	4.31	3.84	3.49
58	5.90	4.31	3.84	3.49
59	5.90	4.31	3.84	3.49
60	5.90	4.31	3.84	3.49
61	5.90	4.31	3.84	3.49
62	5.90	4.31	3.84	3.49
63	5.90	4.31	3.84	3.49
64	5.90	4.31	3.84	3.49

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.13	0.82	0.72	0.65
26	1.13	0.82	0.72	0.65
27	1.13	0.82	0.72	0.65
28	1.13	0.82	0.72	0.65
29	1.13	0.82	0.72	0.65
30	1.13	0.82	0.72	0.65
31	1.13	0.82	0.72	0.65
32	1.13	0.82	0.72	0.65
33	1.13	0.82	0.72	0.65
34	1.16	0.85	0.75	0.68
35	1.22	0.89	0.79	0.71
36	1.30	0.96	0.84	0.76
37	1.40	1.03	0.91	0.83
38	1.55	1.14	1.00	0.91
39	1.71	1.26	1.11	1.01
40	1.89	1.40	1.23	1.12
41	2.14	1.58	1.39	1.27
42	2.41	1.79	1.57	1.44
43	2.72	2.02	1.76	1.62
44	3.05	2.28	1.98	1.82
45	3.43	2.55	2.22	2.05
46	3.89	2.89	2.53	2.32
47	4.43	3.26	2.87	2.63
48	4.93	3.62	3.20	2.93
49	5.42	3.96	3.51	3.20
50	5.90	4.31	3.84	3.49
51	5.90	4.31	3.84	3.49
52	5.90	4.31	3.84	3.49
53	5.90	4.31	3.84	3.49
54	5.90	4.31	3.84	3.49
55	5.90	4.31	3.84	3.49
56	5.90	4.31	3.84	3.49
57	5.90	4.31	3.84	3.49
58	5.90	4.31	3.84	3.49
59	5.90	4.31	3.84	3.49
60	5.90	4.31	3.84	3.49
61	5.90	4.31	3.84	3.49
62	5.90	4.31	3.84	3.49
63	5.90	4.31	3.84	3.49
64	5.90	4.31	3.84	3.49

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.41	1.02	0.89	0.81
26	1.41	1.02	0.89	0.81
27	1.41	1.02	0.89	0.81
28	1.41	1.02	0.89	0.81
29	1.41	1.02	0.89	0.81
30	1.41	1.02	0.89	0.81
31	1.41	1.02	0.89	0.81
32	1.41	1.02	0.89	0.81
33	1.41	1.02	0.89	0.81
34	1.45	1.05	0.91	0.83
35	1.51	1.10	0.95	0.87
36	1.60	1.17	1.01	0.93
37	1.73	1.27	1.09	1.01
38	1.90	1.39	1.21	1.10
39	2.10	1.53	1.33	1.22
40	2.31	1.69	1.47	1.35
41	2.61	1.92	1.67	1.53
42	2.93	2.16	1.88	1.72
43	3.30	2.43	2.13	1.94
44	3.70	2.73	2.39	2.18
45	4.13	3.06	2.68	2.44
46	4.67	3.43	3.03	2.75
47	5.26	3.85	3.42	3.09
48	5.82	4.24	3.78	3.42
49	6.34	4.60	4.12	3.72
50	6.86	4.97	4.46	4.02
51	6.86	4.97	4.46	4.02
52	6.86	4.97	4.46	4.02
53	6.86	4.97	4.46	4.02
54	6.86	4.97	4.46	4.02
55	6.86	4.97	4.46	4.02
56	6.86	4.97	4.46	4.02
57	6.86	4.97	4.46	4.02
58	6.86	4.97	4.46	4.02
59	6.86	4.97	4.46	4.02
60	6.86	4.97	4.46	4.02
61	6.86	4.97	4.46	4.02
62	6.86	4.97	4.46	4.02
63	6.86	4.97	4.46	4.02
64	6.86	4.97	4.46	4.02

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
10 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.63	1.20	1.00	0.91
26	1.63	1.20	1.00	0.91
27	1.63	1.20	1.00	0.91
28	1.63	1.20	1.00	0.91
29	1.63	1.20	1.00	0.91
30	1.63	1.20	1.00	0.91
31	1.63	1.20	1.00	0.91
32	1.63	1.20	1.00	0.91
33	1.63	1.20	1.00	0.91
34	1.67	1.24	1.02	0.93
35	1.75	1.31	1.06	0.97
36	1.86	1.38	1.12	1.03
37	2.00	1.48	1.21	1.12
38	2.19	1.63	1.33	1.22
39	2.40	1.79	1.46	1.35
40	2.64	1.96	1.61	1.49
41	2.97	2.21	1.82	1.68
42	3.34	2.49	2.05	1.89
43	3.74	2.78	2.30	2.13
44	4.19	3.12	2.58	2.38
45	4.68	3.49	2.89	2.67
46	5.29	3.92	3.28	3.02
47	5.98	4.41	3.70	3.41
48	6.62	4.87	4.11	3.77
49	7.22	5.30	4.48	4.11
50	7.83	5.73	4.86	4.45
51	7.83	5.73	4.86	4.45
52	7.83	5.73	4.86	4.45
53	7.83	5.73	4.86	4.45
54	7.83	5.73	4.86	4.45
55	7.83	5.73	4.86	4.45
56	7.83	5.73	4.86	4.45
57	7.83	5.73	4.86	4.45
58	7.83	5.73	4.86	4.45
59	7.83	5.73	4.86	4.45
60	7.83	5.73	4.86	4.45
61	7.83	5.73	4.86	4.45
62	7.83	5.73	4.86	4.45
63	7.83	5.73	4.86	4.45
64	7.83	5.73	4.86	4.45

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 3A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.63	1.20	1.00	0.91
26	1.63	1.20	1.00	0.91
27	1.63	1.20	1.00	0.91
28	1.63	1.20	1.00	0.91
29	1.63	1.20	1.00	0.91
30	1.63	1.20	1.00	0.91
31	1.63	1.20	1.00	0.91
32	1.63	1.20	1.00	0.91
33	1.63	1.20	1.00	0.91
34	1.67	1.24	1.02	0.93
35	1.75	1.31	1.06	0.97
36	1.86	1.38	1.12	1.03
37	2.00	1.48	1.21	1.12
38	2.19	1.63	1.33	1.22
39	2.40	1.79	1.46	1.35
40	2.64	1.96	1.61	1.49
41	2.97	2.21	1.82	1.68
42	3.34	2.49	2.05	1.89
43	3.74	2.78	2.30	2.13
44	4.19	3.12	2.58	2.38
45	4.68	3.49	2.89	2.67
46	5.29	3.92	3.28	3.02
47	5.98	4.41	3.70	3.41
48	6.62	4.87	4.11	3.77
49	7.22	5.30	4.48	4.11
50	7.83	5.73	4.86	4.45
51	7.83	5.73	4.86	4.45
52	7.83	5.73	4.86	4.45
53	7.83	5.73	4.86	4.45
54	7.83	5.73	4.86	4.45
55	7.83	5.73	4.86	4.45
56	7.83	5.73	4.86	4.45
57	7.83	5.73	4.86	4.45
58	7.83	5.73	4.86	4.45
59	7.83	5.73	4.86	4.45
60	7.83	5.73	4.86	4.45
61	7.83	5.73	4.86	4.45
62	7.83	5.73	4.86	4.45
63	7.83	5.73	4.86	4.45
64	7.83	5.73	4.86	4.45

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 2A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.71	1.27	1.05	0.95
26	1.71	1.27	1.05	0.95
27	1.71	1.27	1.05	0.95
28	1.71	1.27	1.05	0.95
29	1.71	1.27	1.05	0.95
30	1.71	1.27	1.05	0.95
31	1.71	1.27	1.05	0.95
32	1.71	1.27	1.05	0.95
33	1.71	1.27	1.05	0.95
34	1.76	1.31	1.07	0.98
35	1.84	1.37	1.11	1.02
36	1.95	1.45	1.18	1.08
37	2.10	1.57	1.27	1.17
38	2.29	1.71	1.39	1.28
39	2.52	1.88	1.53	1.42
40	2.77	2.06	1.69	1.56
41	3.12	2.32	1.91	1.76
42	3.51	2.61	2.15	1.99
43	3.92	2.93	2.42	2.23
44	4.40	3.28	2.71	2.51
45	4.91	3.66	3.03	2.81
46	5.56	4.12	3.43	3.17
47	6.28	4.63	3.88	3.58
48	6.96	5.11	4.31	3.95
49	7.58	5.56	4.70	4.31
50	8.23	6.01	5.10	4.67
51	8.23	6.01	5.10	4.67
52	8.23	6.01	5.10	4.67
53	8.23	6.01	5.10	4.67
54	8.23	6.01	5.10	4.67
55	8.23	6.01	5.10	4.67
56	8.23	6.01	5.10	4.67
57	8.23	6.01	5.10	4.67
58	8.23	6.01	5.10	4.67
59	8.23	6.01	5.10	4.67
60	8.23	6.01	5.10	4.67
61	8.23	6.01	5.10	4.67
62	8.23	6.01	5.10	4.67
63	8.23	6.01	5.10	4.67
64	8.23	6.01	5.10	4.67

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 1A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.88	1.39	1.15	1.05
26	1.88	1.39	1.15	1.05
27	1.88	1.39	1.15	1.05
28	1.88	1.39	1.15	1.05
29	1.88	1.39	1.15	1.05
30	1.88	1.39	1.15	1.05
31	1.88	1.39	1.15	1.05
32	1.88	1.39	1.15	1.05
33	1.88	1.39	1.15	1.05
34	1.93	1.43	1.18	1.08
35	2.03	1.51	1.22	1.13
36	2.14	1.59	1.30	1.20
37	2.31	1.71	1.40	1.29
38	2.52	1.87	1.53	1.42
39	2.77	2.06	1.68	1.56
40	3.05	2.27	1.86	1.71
41	3.43	2.55	2.09	1.94
42	3.85	2.87	2.36	2.18
43	4.32	3.22	2.66	2.46
44	4.84	3.61	2.99	2.76
45	5.41	4.03	3.34	3.09
46	6.12	4.54	3.79	3.49
47	6.91	5.10	4.28	3.94
48	7.65	5.63	4.73	4.35
49	8.34	6.12	5.17	4.74
50	9.05	6.62	5.61	5.14
51	9.05	6.62	5.61	5.14
52	9.05	6.62	5.61	5.14
53	9.05	6.62	5.61	5.14
54	9.05	6.62	5.61	5.14
55	9.05	6.62	5.61	5.14
56	9.05	6.62	5.61	5.14
57	9.05	6.62	5.61	5.14
58	9.05	6.62	5.61	5.14
59	9.05	6.62	5.61	5.14
60	9.05	6.62	5.61	5.14
61	9.05	6.62	5.61	5.14
62	9.05	6.62	5.61	5.14
63	9.05	6.62	5.61	5.14
64	9.05	6.62	5.61	5.14

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded 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			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.44	1.05	0.97	0.87
26	1.44	1.05	0.97	0.87
27	1.44	1.05	0.97	0.87
28	1.44	1.05	0.97	0.87
29	1.44	1.05	0.97	0.87
30	1.44	1.05	0.97	0.87
31	1.44	1.05	0.97	0.87
32	1.44	1.05	0.97	0.87
33	1.44	1.05	0.97	0.87
34	1.48	1.09	1.00	0.90
35	1.55	1.14	1.05	0.95
36	1.64	1.21	1.11	1.01
37	1.76	1.30	1.20	1.09
38	1.93	1.42	1.31	1.19
39	2.12	1.57	1.44	1.31
40	2.34	1.73	1.59	1.44
41	2.63	1.95	1.78	1.63
42	2.96	2.20	2.00	1.83
43	3.32	2.47	2.23	2.05
44	3.73	2.78	2.50	2.30
45	4.17	3.11	2.79	2.58
46	4.59	3.40	3.06	2.81
47	5.07	3.74	3.36	3.09
48	5.50	4.06	3.65	3.33
49	5.92	4.34	3.91	3.57
50	6.34	4.63	4.17	3.80
51	6.34	4.63	4.17	3.80
52	6.34	4.63	4.17	3.80
53	6.34	4.63	4.17	3.80
54	6.34	4.63	4.17	3.80
55	6.34	4.63	4.17	3.80
56	6.34	4.63	4.17	3.80
57	6.34	4.63	4.17	3.80
58	6.34	4.63	4.17	3.80
59	6.34	4.63	4.17	3.80
60	6.34	4.63	4.17	3.80
61	6.34	4.63	4.17	3.80
62	6.34	4.63	4.17	3.80
63	6.34	4.63	4.17	3.80
64	6.34	4.63	4.17	3.80

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.44	1.05	0.97	0.87
26	1.44	1.05	0.97	0.87
27	1.44	1.05	0.97	0.87
28	1.44	1.05	0.97	0.87
29	1.44	1.05	0.97	0.87
30	1.44	1.05	0.97	0.87
31	1.44	1.05	0.97	0.87
32	1.44	1.05	0.97	0.87
33	1.44	1.05	0.97	0.87
34	1.48	1.09	1.00	0.90
35	1.55	1.14	1.05	0.95
36	1.64	1.21	1.11	1.01
37	1.76	1.30	1.20	1.09
38	1.93	1.42	1.31	1.19
39	2.12	1.57	1.44	1.31
40	2.34	1.73	1.59	1.44
41	2.63	1.95	1.78	1.63
42	2.96	2.20	2.00	1.83
43	3.32	2.47	2.23	2.05
44	3.73	2.78	2.50	2.30
45	4.17	3.11	2.79	2.58
46	4.59	3.40	3.06	2.81
47	5.07	3.74	3.36	3.09
48	5.50	4.06	3.65	3.33
49	5.92	4.34	3.91	3.57
50	6.34	4.63	4.17	3.80
51	6.34	4.63	4.17	3.80
52	6.34	4.63	4.17	3.80
53	6.34	4.63	4.17	3.80
54	6.34	4.63	4.17	3.80
55	6.34	4.63	4.17	3.80
56	6.34	4.63	4.17	3.80
57	6.34	4.63	4.17	3.80
58	6.34	4.63	4.17	3.80
59	6.34	4.63	4.17	3.80
60	6.34	4.63	4.17	3.80
61	6.34	4.63	4.17	3.80
62	6.34	4.63	4.17	3.80
63	6.34	4.63	4.17	3.80
64	6.34	4.63	4.17	3.80

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.81	1.31	1.20	1.09
26	1.81	1.31	1.20	1.09
27	1.81	1.31	1.20	1.09
28	1.81	1.31	1.20	1.09
29	1.81	1.31	1.20	1.09
30	1.81	1.31	1.20	1.09
31	1.81	1.31	1.20	1.09
32	1.81	1.31	1.20	1.09
33	1.81	1.31	1.20	1.09
34	1.85	1.34	1.22	1.11
35	1.93	1.40	1.26	1.16
36	2.03	1.48	1.34	1.22
37	2.18	1.59	1.44	1.32
38	2.38	1.74	1.57	1.43
39	2.61	1.91	1.72	1.58
40	2.86	2.10	1.90	1.73
41	3.21	2.36	2.14	1.95
42	3.60	2.65	2.40	2.19
43	4.03	2.98	2.69	2.46
44	4.51	3.33	3.01	2.76
45	5.02	3.72	3.37	3.08
46	5.49	4.05	3.67	3.33
47	6.01	4.41	4.01	3.63
48	6.49	4.74	4.30	3.89
49	6.92	5.04	4.57	4.14
50	7.36	5.34	4.85	4.37
51	7.36	5.34	4.85	4.37
52	7.36	5.34	4.85	4.37
53	7.36	5.34	4.85	4.37
54	7.36	5.34	4.85	4.37
55	7.36	5.34	4.85	4.37
56	7.36	5.34	4.85	4.37
57	7.36	5.34	4.85	4.37
58	7.36	5.34	4.85	4.37
59	7.36	5.34	4.85	4.37
60	7.36	5.34	4.85	4.37
61	7.36	5.34	4.85	4.37
62	7.36	5.34	4.85	4.37
63	7.36	5.34	4.85	4.37
64	7.36	5.34	4.85	4.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.08	1.54	1.34	1.22
26	2.08	1.54	1.34	1.22
27	2.08	1.54	1.34	1.22
28	2.08	1.54	1.34	1.22
29	2.08	1.54	1.34	1.22
30	2.08	1.54	1.34	1.22
31	2.08	1.54	1.34	1.22
32	2.08	1.54	1.34	1.22
33	2.08	1.54	1.34	1.22
34	2.14	1.59	1.36	1.25
35	2.23	1.66	1.41	1.30
36	2.35	1.74	1.49	1.37
37	2.51	1.87	1.59	1.47
38	2.73	2.03	1.73	1.60
39	2.98	2.23	1.89	1.75
40	3.27	2.43	2.07	1.92
41	3.66	2.73	2.32	2.15
42	4.09	3.05	2.61	2.41
43	4.57	3.41	2.91	2.70
44	5.10	3.81	3.26	3.01
45	5.69	4.24	3.63	3.36
46	6.22	4.62	3.96	3.66
47	6.83	5.05	4.34	4.00
48	7.39	5.45	4.67	4.29
49	7.89	5.80	4.97	4.57
50	8.40	6.16	5.28	4.84
51	8.40	6.16	5.28	4.84
52	8.40	6.16	5.28	4.84
53	8.40	6.16	5.28	4.84
54	8.40	6.16	5.28	4.84
55	8.40	6.16	5.28	4.84
56	8.40	6.16	5.28	4.84
57	8.40	6.16	5.28	4.84
58	8.40	6.16	5.28	4.84
59	8.40	6.16	5.28	4.84
60	8.40	6.16	5.28	4.84
61	8.40	6.16	5.28	4.84
62	8.40	6.16	5.28	4.84
63	8.40	6.16	5.28	4.84
64	8.40	6.16	5.28	4.84

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.08	1.54	1.34	1.22
26	2.08	1.54	1.34	1.22
27	2.08	1.54	1.34	1.22
28	2.08	1.54	1.34	1.22
29	2.08	1.54	1.34	1.22
30	2.08	1.54	1.34	1.22
31	2.08	1.54	1.34	1.22
32	2.08	1.54	1.34	1.22
33	2.08	1.54	1.34	1.22
34	2.14	1.59	1.36	1.25
35	2.23	1.66	1.41	1.30
36	2.35	1.74	1.49	1.37
37	2.51	1.87	1.59	1.47
38	2.73	2.03	1.73	1.60
39	2.98	2.23	1.89	1.75
40	3.27	2.43	2.07	1.92
41	3.66	2.73	2.32	2.15
42	4.09	3.05	2.61	2.41
43	4.57	3.41	2.91	2.70
44	5.10	3.81	3.26	3.01
45	5.69	4.24	3.63	3.36
46	6.22	4.62	3.96	3.66
47	6.83	5.05	4.34	4.00
48	7.39	5.45	4.67	4.29
49	7.89	5.80	4.97	4.57
50	8.40	6.16	5.28	4.84
51	8.40	6.16	5.28	4.84
52	8.40	6.16	5.28	4.84
53	8.40	6.16	5.28	4.84
54	8.40	6.16	5.28	4.84
55	8.40	6.16	5.28	4.84
56	8.40	6.16	5.28	4.84
57	8.40	6.16	5.28	4.84
58	8.40	6.16	5.28	4.84
59	8.40	6.16	5.28	4.84
60	8.40	6.16	5.28	4.84
61	8.40	6.16	5.28	4.84
62	8.40	6.16	5.28	4.84
63	8.40	6.16	5.28	4.84
64	8.40	6.16	5.28	4.84

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 65 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.18	1.62	1.41	1.28
26	2.18	1.62	1.41	1.28
27	2.18	1.62	1.41	1.28
28	2.18	1.62	1.41	1.28
29	2.18	1.62	1.41	1.28
30	2.18	1.62	1.41	1.28
31	2.18	1.62	1.41	1.28
32	2.18	1.62	1.41	1.28
33	2.18	1.62	1.41	1.28
34	2.24	1.67	1.43	1.31
35	2.34	1.74	1.48	1.37
36	2.46	1.83	1.56	1.44
37	2.64	1.96	1.67	1.54
38	2.86	2.13	1.81	1.68
39	3.13	2.33	1.98	1.84
40	3.43	2.56	2.17	2.01
41	3.84	2.86	2.44	2.26
42	4.30	3.20	2.74	2.53
43	4.80	3.59	3.06	2.82
44	5.36	4.00	3.42	3.16
45	5.97	4.46	3.82	3.52
46	6.54	4.86	4.16	3.83
47	7.17	5.31	4.55	4.19
48	7.76	5.72	4.91	4.51
49	8.28	6.08	5.23	4.80
50	8.82	6.46	5.55	5.09
51	8.82	6.46	5.55	5.09
52	8.82	6.46	5.55	5.09
53	8.82	6.46	5.55	5.09
54	8.82	6.46	5.55	5.09
55	8.82	6.46	5.55	5.09
56	8.82	6.46	5.55	5.09
57	8.82	6.46	5.55	5.09
58	8.82	6.46	5.55	5.09
59	8.82	6.46	5.55	5.09
60	8.82	6.46	5.55	5.09
61	8.82	6.46	5.55	5.09
62	8.82	6.46	5.55	5.09
63	8.82	6.46	5.55	5.09
64	8.82	6.46	5.55	5.09

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.41	1.78	1.54	1.41
26	2.41	1.78	1.54	1.41
27	2.41	1.78	1.54	1.41
28	2.41	1.78	1.54	1.41
29	2.41	1.78	1.54	1.41
30	2.41	1.78	1.54	1.41
31	2.41	1.78	1.54	1.41
32	2.41	1.78	1.54	1.41
33	2.41	1.78	1.54	1.41
34	2.47	1.83	1.57	1.45
35	2.58	1.92	1.63	1.51
36	2.71	2.01	1.71	1.58
37	2.90	2.16	1.84	1.70
38	3.15	2.34	2.00	1.84
39	3.45	2.57	2.19	2.02
40	3.77	2.81	2.39	2.21
41	4.22	3.15	2.69	2.49
42	4.73	3.53	3.01	2.78
43	5.28	3.94	3.37	3.11
44	5.90	4.40	3.76	3.47
45	6.57	4.91	4.20	3.88
46	7.18	5.34	4.57	4.22
47	7.90	5.84	5.00	4.61
48	8.53	6.29	5.39	4.96
49	9.12	6.70	5.74	5.28
50	9.71	7.11	6.10	5.60
51	9.71	7.11	6.10	5.60
52	9.71	7.11	6.10	5.60
53	9.71	7.11	6.10	5.60
54	9.71	7.11	6.10	5.60
55	9.71	7.11	6.10	5.60
56	9.71	7.11	6.10	5.60
57	9.71	7.11	6.10	5.60
58	9.71	7.11	6.10	5.60
59	9.71	7.11	6.10	5.60
60	9.71	7.11	6.10	5.60
61	9.71	7.11	6.10	5.60
62	9.71	7.11	6.10	5.60
63	9.71	7.11	6.10	5.60
64	9.71	7.11	6.10	5.60

For smokers the premium rates are increased by 35 percent.

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Annual Graded 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			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.49	1.09	1.00	0.90
26	1.49	1.09	1.00	0.90
27	1.49	1.09	1.00	0.90
28	1.49	1.09	1.00	0.90
29	1.49	1.09	1.00	0.90
30	1.49	1.09	1.00	0.90
31	1.49	1.09	1.00	0.90
32	1.49	1.09	1.00	0.90
33	1.49	1.09	1.00	0.90
34	1.54	1.13	1.04	0.94
35	1.61	1.18	1.09	0.99
36	1.71	1.26	1.16	1.05
37	1.85	1.36	1.25	1.14
38	2.02	1.49	1.37	1.25
39	2.23	1.65	1.51	1.38
40	2.47	1.82	1.67	1.53
41	2.79	2.06	1.89	1.72
42	3.15	2.33	2.12	1.94
43	3.54	2.63	2.38	2.19
44	3.97	2.96	2.67	2.46
45	4.46	3.32	2.99	2.76
46	4.94	3.67	3.29	3.03
47	5.49	4.06	3.65	3.34
48	6.00	4.41	3.97	3.64
49	6.48	4.75	4.29	3.91
50	6.97	5.09	4.59	4.18
51	6.97	5.09	4.59	4.18
52	6.97	5.09	4.59	4.18
53	6.97	5.09	4.59	4.18
54	6.97	5.09	4.59	4.18
55	6.97	5.09	4.59	4.18
56	6.97	5.09	4.59	4.18
57	6.97	5.09	4.59	4.18
58	6.97	5.09	4.59	4.18
59	6.97	5.09	4.59	4.18
60	6.97	5.09	4.59	4.18
61	6.97	5.09	4.59	4.18
62	6.97	5.09	4.59	4.18
63	6.97	5.09	4.59	4.18
64	6.97	5.09	4.59	4.18

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.49	1.09	1.00	0.90
26	1.49	1.09	1.00	0.90
27	1.49	1.09	1.00	0.90
28	1.49	1.09	1.00	0.90
29	1.49	1.09	1.00	0.90
30	1.49	1.09	1.00	0.90
31	1.49	1.09	1.00	0.90
32	1.49	1.09	1.00	0.90
33	1.49	1.09	1.00	0.90
34	1.54	1.13	1.04	0.94
35	1.61	1.18	1.09	0.99
36	1.71	1.26	1.16	1.05
37	1.85	1.36	1.25	1.14
38	2.02	1.49	1.37	1.25
39	2.23	1.65	1.51	1.38
40	2.47	1.82	1.67	1.53
41	2.79	2.06	1.89	1.72
42	3.15	2.33	2.12	1.94
43	3.54	2.63	2.38	2.19
44	3.97	2.96	2.67	2.46
45	4.46	3.32	2.99	2.76
46	4.94	3.67	3.29	3.03
47	5.49	4.06	3.65	3.34
48	6.00	4.41	3.97	3.64
49	6.48	4.75	4.29	3.91
50	6.97	5.09	4.59	4.18
51	6.97	5.09	4.59	4.18
52	6.97	5.09	4.59	4.18
53	6.97	5.09	4.59	4.18
54	6.97	5.09	4.59	4.18
55	6.97	5.09	4.59	4.18
56	6.97	5.09	4.59	4.18
57	6.97	5.09	4.59	4.18
58	6.97	5.09	4.59	4.18
59	6.97	5.09	4.59	4.18
60	6.97	5.09	4.59	4.18
61	6.97	5.09	4.59	4.18
62	6.97	5.09	4.59	4.18
63	6.97	5.09	4.59	4.18
64	6.97	5.09	4.59	4.18

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.87	1.36	1.24	1.13
26	1.87	1.36	1.24	1.13
27	1.87	1.36	1.24	1.13
28	1.87	1.36	1.24	1.13
29	1.87	1.36	1.24	1.13
30	1.87	1.36	1.24	1.13
31	1.87	1.36	1.24	1.13
32	1.87	1.36	1.24	1.13
33	1.87	1.36	1.24	1.13
34	1.92	1.40	1.27	1.16
35	2.00	1.46	1.31	1.21
36	2.12	1.54	1.39	1.28
37	2.28	1.66	1.50	1.38
38	2.50	1.83	1.65	1.51
39	2.74	2.01	1.81	1.66
40	3.02	2.21	2.00	1.83
41	3.40	2.50	2.26	2.07
42	3.82	2.82	2.55	2.33
43	4.29	3.16	2.86	2.62
44	4.81	3.55	3.22	2.94
45	5.38	3.98	3.61	3.29
46	5.92	4.35	3.94	3.59
47	6.53	4.79	4.34	3.94
48	7.07	5.17	4.69	4.24
49	7.58	5.53	5.01	4.53
50	8.10	5.88	5.33	4.81
51	8.10	5.88	5.33	4.81
52	8.10	5.88	5.33	4.81
53	8.10	5.88	5.33	4.81
54	8.10	5.88	5.33	4.81
55	8.10	5.88	5.33	4.81
56	8.10	5.88	5.33	4.81
57	8.10	5.88	5.33	4.81
58	8.10	5.88	5.33	4.81
59	8.10	5.88	5.33	4.81
60	8.10	5.88	5.33	4.81
61	8.10	5.88	5.33	4.81
62	8.10	5.88	5.33	4.81
63	8.10	5.88	5.33	4.81
64	8.10	5.88	5.33	4.81

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.16	1.60	1.39	1.27
26	2.16	1.60	1.39	1.27
27	2.16	1.60	1.39	1.27
28	2.16	1.60	1.39	1.27
29	2.16	1.60	1.39	1.27
30	2.16	1.60	1.39	1.27
31	2.16	1.60	1.39	1.27
32	2.16	1.60	1.39	1.27
33	2.16	1.60	1.39	1.27
34	2.22	1.65	1.41	1.30
35	2.32	1.73	1.47	1.36
36	2.45	1.82	1.55	1.43
37	2.62	1.96	1.66	1.54
38	2.86	2.13	1.81	1.68
39	3.13	2.34	1.99	1.84
40	3.44	2.57	2.19	2.02
41	3.87	2.89	2.46	2.27
42	4.34	3.24	2.77	2.55
43	4.87	3.64	3.11	2.87
44	5.45	4.06	3.47	3.22
45	6.09	4.54	3.89	3.60
46	6.71	4.98	4.27	3.93
47	7.41	5.48	4.70	4.33
48	8.06	5.94	5.09	4.68
49	8.64	6.36	5.45	5.00
50	9.25	6.77	5.81	5.32
51	9.25	6.77	5.81	5.32
52	9.25	6.77	5.81	5.32
53	9.25	6.77	5.81	5.32
54	9.25	6.77	5.81	5.32
55	9.25	6.77	5.81	5.32
56	9.25	6.77	5.81	5.32
57	9.25	6.77	5.81	5.32
58	9.25	6.77	5.81	5.32
59	9.25	6.77	5.81	5.32
60	9.25	6.77	5.81	5.32
61	9.25	6.77	5.81	5.32
62	9.25	6.77	5.81	5.32
63	9.25	6.77	5.81	5.32
64	9.25	6.77	5.81	5.32

For smokers the premium rates are increased by 35 percent.

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Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.16	1.60	1.39	1.27
26	2.16	1.60	1.39	1.27
27	2.16	1.60	1.39	1.27
28	2.16	1.60	1.39	1.27
29	2.16	1.60	1.39	1.27
30	2.16	1.60	1.39	1.27
31	2.16	1.60	1.39	1.27
32	2.16	1.60	1.39	1.27
33	2.16	1.60	1.39	1.27
34	2.22	1.65	1.41	1.30
35	2.32	1.73	1.47	1.36
36	2.45	1.82	1.55	1.43
37	2.62	1.96	1.66	1.54
38	2.86	2.13	1.81	1.68
39	3.13	2.34	1.99	1.84
40	3.44	2.57	2.19	2.02
41	3.87	2.89	2.46	2.27
42	4.34	3.24	2.77	2.55
43	4.87	3.64	3.11	2.87
44	5.45	4.06	3.47	3.22
45	6.09	4.54	3.89	3.60
46	6.71	4.98	4.27	3.93
47	7.41	5.48	4.70	4.33
48	8.06	5.94	5.09	4.68
49	8.64	6.36	5.45	5.00
50	9.25	6.77	5.81	5.32
51	9.25	6.77	5.81	5.32
52	9.25	6.77	5.81	5.32
53	9.25	6.77	5.81	5.32
54	9.25	6.77	5.81	5.32
55	9.25	6.77	5.81	5.32
56	9.25	6.77	5.81	5.32
57	9.25	6.77	5.81	5.32
58	9.25	6.77	5.81	5.32
59	9.25	6.77	5.81	5.32
60	9.25	6.77	5.81	5.32
61	9.25	6.77	5.81	5.32
62	9.25	6.77	5.81	5.32
63	9.25	6.77	5.81	5.32
64	9.25	6.77	5.81	5.32

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.27	1.68	1.45	1.33
26	2.27	1.68	1.45	1.33
27	2.27	1.68	1.45	1.33
28	2.27	1.68	1.45	1.33
29	2.27	1.68	1.45	1.33
30	2.27	1.68	1.45	1.33
31	2.27	1.68	1.45	1.33
32	2.27	1.68	1.45	1.33
33	2.27	1.68	1.45	1.33
34	2.33	1.73	1.48	1.36
35	2.44	1.82	1.54	1.42
36	2.57	1.92	1.63	1.50
37	2.76	2.05	1.74	1.61
38	3.01	2.24	1.90	1.76
39	3.29	2.45	2.09	1.93
40	3.62	2.70	2.29	2.12
41	4.07	3.03	2.59	2.39
42	4.56	3.41	2.91	2.68
43	5.11	3.81	3.26	3.01
44	5.72	4.27	3.65	3.37
45	6.39	4.77	4.09	3.77
46	7.04	5.23	4.48	4.13
47	7.78	5.76	4.94	4.54
48	8.45	6.23	5.34	4.92
49	9.08	6.67	5.72	5.26
50	9.71	7.11	6.10	5.60
51	9.71	7.11	6.10	5.60
52	9.71	7.11	6.10	5.60
53	9.71	7.11	6.10	5.60
54	9.71	7.11	6.10	5.60
55	9.71	7.11	6.10	5.60
56	9.71	7.11	6.10	5.60
57	9.71	7.11	6.10	5.60
58	9.71	7.11	6.10	5.60
59	9.71	7.11	6.10	5.60
60	9.71	7.11	6.10	5.60
61	9.71	7.11	6.10	5.60
62	9.71	7.11	6.10	5.60
63	9.71	7.11	6.10	5.60
64	9.71	7.11	6.10	5.60

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider
To Age 67 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.49	1.84	1.60	1.46
26	2.49	1.84	1.60	1.46
27	2.49	1.84	1.60	1.46
28	2.49	1.84	1.60	1.46
29	2.49	1.84	1.60	1.46
30	2.49	1.84	1.60	1.46
31	2.49	1.84	1.60	1.46
32	2.49	1.84	1.60	1.46
33	2.49	1.84	1.60	1.46
34	2.56	1.90	1.64	1.50
35	2.68	1.99	1.69	1.57
36	2.83	2.10	1.79	1.65
37	3.03	2.26	1.92	1.78
38	3.31	2.47	2.09	1.93
39	3.62	2.70	2.29	2.12
40	3.98	2.97	2.52	2.33
41	4.47	3.33	2.84	2.63
42	5.02	3.74	3.20	2.95
43	5.63	4.20	3.59	3.31
44	6.30	4.69	4.02	3.71
45	7.03	5.24	4.50	4.15
46	7.75	5.75	4.93	4.55
47	8.56	6.33	5.43	5.00
48	9.30	6.86	5.87	5.41
49	9.99	7.34	6.29	5.78
50	10.68	7.82	6.71	6.16
51	10.68	7.82	6.71	6.16
52	10.68	7.82	6.71	6.16
53	10.68	7.82	6.71	6.16
54	10.68	7.82	6.71	6.16
55	10.68	7.82	6.71	6.16
56	10.68	7.82	6.71	6.16
57	10.68	7.82	6.71	6.16
58	10.68	7.82	6.71	6.16
59	10.68	7.82	6.71	6.16
60	10.68	7.82	6.71	6.16
61	10.68	7.82	6.71	6.16
62	10.68	7.82	6.71	6.16
63	10.68	7.82	6.71	6.16
64	10.68	7.82	6.71	6.16

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.07	0.78	0.70	0.65
26	1.07	0.78	0.70	0.65
27	1.07	0.78	0.70	0.65
28	1.07	0.78	0.70	0.65
29	1.07	0.78	0.70	0.65
30	1.07	0.78	0.70	0.65
31	1.07	0.78	0.70	0.65
32	1.07	0.78	0.70	0.65
33	1.07	0.78	0.70	0.65
34	1.09	0.79	0.72	0.66
35	1.13	0.83	0.75	0.69
36	1.21	0.89	0.80	0.75
37	1.32	0.97	0.88	0.82
38	1.46	1.07	0.97	0.90
39	1.62	1.19	1.09	1.01
40	1.80	1.33	1.21	1.13
41	2.06	1.52	1.39	1.29
42	2.34	1.73	1.58	1.48
43	2.64	1.96	1.80	1.68
44	3.01	2.23	2.05	1.92
45	3.40	2.53	2.33	2.18
46	3.98	2.95	2.72	2.54
47	4.53	3.34	3.09	2.88
48	5.08	3.73	3.46	3.21
49	5.67	4.15	3.86	3.57
50	6.22	4.54	4.23	3.91
51	6.22	4.54	4.23	3.91
52	6.22	4.54	4.23	3.91
53	6.22	4.54	4.23	3.91
54	6.22	4.54	4.23	3.91
55	6.22	4.54	4.23	3.91
56	6.22	4.54	4.23	3.91
57	6.22	4.54	4.23	3.91
58	6.22	4.54	4.23	3.91
59	6.22	4.54	4.23	3.91
60	6.22	4.54	4.23	3.91
61	6.22	4.54	4.23	3.91
62	6.22	4.54	4.23	3.91
63	6.22	4.54	4.23	3.91
64	6.22	4.54	4.23	3.91

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.07	0.78	0.70	0.65
26	1.07	0.78	0.70	0.65
27	1.07	0.78	0.70	0.65
28	1.07	0.78	0.70	0.65
29	1.07	0.78	0.70	0.65
30	1.07	0.78	0.70	0.65
31	1.07	0.78	0.70	0.65
32	1.07	0.78	0.70	0.65
33	1.07	0.78	0.70	0.65
34	1.09	0.79	0.72	0.66
35	1.13	0.83	0.75	0.69
36	1.21	0.89	0.80	0.75
37	1.32	0.97	0.88	0.82
38	1.46	1.07	0.97	0.90
39	1.62	1.19	1.09	1.01
40	1.80	1.33	1.21	1.13
41	2.06	1.52	1.39	1.29
42	2.34	1.73	1.58	1.48
43	2.64	1.96	1.80	1.68
44	3.01	2.23	2.05	1.92
45	3.40	2.53	2.33	2.18
46	3.98	2.95	2.72	2.54
47	4.53	3.34	3.09	2.88
48	5.08	3.73	3.46	3.21
49	5.67	4.15	3.86	3.57
50	6.22	4.54	4.23	3.91
51	6.22	4.54	4.23	3.91
52	6.22	4.54	4.23	3.91
53	6.22	4.54	4.23	3.91
54	6.22	4.54	4.23	3.91
55	6.22	4.54	4.23	3.91
56	6.22	4.54	4.23	3.91
57	6.22	4.54	4.23	3.91
58	6.22	4.54	4.23	3.91
59	6.22	4.54	4.23	3.91
60	6.22	4.54	4.23	3.91
61	6.22	4.54	4.23	3.91
62	6.22	4.54	4.23	3.91
63	6.22	4.54	4.23	3.91
64	6.22	4.54	4.23	3.91

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider with COLA
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.36	0.98	0.89	0.82
26	1.36	0.98	0.89	0.82
27	1.36	0.98	0.89	0.82
28	1.36	0.98	0.89	0.82
29	1.36	0.98	0.89	0.82
30	1.36	0.98	0.89	0.82
31	1.36	0.98	0.89	0.82
32	1.36	0.98	0.89	0.82
33	1.36	0.98	0.89	0.82
34	1.38	0.99	0.90	0.83
35	1.41	1.03	0.93	0.86
36	1.50	1.09	0.99	0.92
37	1.61	1.18	1.07	0.99
38	1.77	1.29	1.18	1.10
39	1.95	1.43	1.30	1.21
40	2.16	1.59	1.45	1.35
41	2.45	1.80	1.65	1.54
42	2.76	2.04	1.86	1.74
43	3.11	2.30	2.11	1.97
44	3.50	2.59	2.38	2.22
45	3.94	2.92	2.69	2.51
46	4.57	3.38	3.12	2.91
47	5.17	3.79	3.51	3.26
48	5.75	4.21	3.91	3.62
49	6.36	4.64	4.31	3.98
50	6.95	5.06	4.71	4.34
51	6.95	5.06	4.71	4.34
52	6.95	5.06	4.71	4.34
53	6.95	5.06	4.71	4.34
54	6.95	5.06	4.71	4.34
55	6.95	5.06	4.71	4.34
56	6.95	5.06	4.71	4.34
57	6.95	5.06	4.71	4.34
58	6.95	5.06	4.71	4.34
59	6.95	5.06	4.71	4.34
60	6.95	5.06	4.71	4.34
61	6.95	5.06	4.71	4.34
62	6.95	5.06	4.71	4.34
63	6.95	5.06	4.71	4.34
64	6.95	5.06	4.71	4.34

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.52	1.11	1.01	0.94
26	1.52	1.11	1.01	0.94
27	1.52	1.11	1.01	0.94
28	1.52	1.11	1.01	0.94
29	1.52	1.11	1.01	0.94
30	1.52	1.11	1.01	0.94
31	1.52	1.11	1.01	0.94
32	1.52	1.11	1.01	0.94
33	1.52	1.11	1.01	0.94
34	1.56	1.15	1.05	0.98
35	1.64	1.21	1.10	1.03
36	1.73	1.28	1.17	1.09
37	1.86	1.37	1.26	1.18
38	2.03	1.51	1.38	1.29
39	2.24	1.65	1.51	1.43
40	2.48	1.83	1.68	1.58
41	2.80	2.08	1.91	1.80
42	3.16	2.35	2.16	2.04
43	3.55	2.65	2.44	2.30
44	4.00	2.98	2.75	2.59
45	4.50	3.35	3.10	2.92
46	5.23	3.88	3.59	3.38
47	5.92	4.37	4.07	3.80
48	6.60	4.86	4.53	4.23
49	7.32	5.37	5.02	4.67
50	8.00	5.85	5.47	5.09
51	8.00	5.85	5.47	5.09
52	8.00	5.85	5.47	5.09
53	8.00	5.85	5.47	5.09
54	8.00	5.85	5.47	5.09
55	8.00	5.85	5.47	5.09
56	8.00	5.85	5.47	5.09
57	8.00	5.85	5.47	5.09
58	8.00	5.85	5.47	5.09
59	8.00	5.85	5.47	5.09
60	8.00	5.85	5.47	5.09
61	8.00	5.85	5.47	5.09
62	8.00	5.85	5.47	5.09
63	8.00	5.85	5.47	5.09
64	8.00	5.85	5.47	5.09

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.52	1.11	1.01	0.94
26	1.52	1.11	1.01	0.94
27	1.52	1.11	1.01	0.94
28	1.52	1.11	1.01	0.94
29	1.52	1.11	1.01	0.94
30	1.52	1.11	1.01	0.94
31	1.52	1.11	1.01	0.94
32	1.52	1.11	1.01	0.94
33	1.52	1.11	1.01	0.94
34	1.56	1.15	1.05	0.98
35	1.64	1.21	1.10	1.03
36	1.73	1.28	1.17	1.09
37	1.86	1.37	1.26	1.18
38	2.03	1.51	1.38	1.29
39	2.24	1.65	1.51	1.43
40	2.48	1.83	1.68	1.58
41	2.80	2.08	1.91	1.80
42	3.16	2.35	2.16	2.04
43	3.55	2.65	2.44	2.30
44	4.00	2.98	2.75	2.59
45	4.50	3.35	3.10	2.92
46	5.23	3.88	3.59	3.38
47	5.92	4.37	4.07	3.80
48	6.60	4.86	4.53	4.23
49	7.32	5.37	5.02	4.67
50	8.00	5.85	5.47	5.09
51	8.00	5.85	5.47	5.09
52	8.00	5.85	5.47	5.09
53	8.00	5.85	5.47	5.09
54	8.00	5.85	5.47	5.09
55	8.00	5.85	5.47	5.09
56	8.00	5.85	5.47	5.09
57	8.00	5.85	5.47	5.09
58	8.00	5.85	5.47	5.09
59	8.00	5.85	5.47	5.09
60	8.00	5.85	5.47	5.09
61	8.00	5.85	5.47	5.09
62	8.00	5.85	5.47	5.09
63	8.00	5.85	5.47	5.09
64	8.00	5.85	5.47	5.09

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 2A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.60	1.17	1.06	0.99
26	1.60	1.17	1.06	0.99
27	1.60	1.17	1.06	0.99
28	1.60	1.17	1.06	0.99
29	1.60	1.17	1.06	0.99
30	1.60	1.17	1.06	0.99
31	1.60	1.17	1.06	0.99
32	1.60	1.17	1.06	0.99
33	1.60	1.17	1.06	0.99
34	1.64	1.21	1.09	1.03
35	1.72	1.27	1.15	1.09
36	1.82	1.34	1.22	1.15
37	1.95	1.44	1.31	1.24
38	2.13	1.58	1.44	1.36
39	2.34	1.74	1.59	1.50
40	2.60	1.93	1.76	1.66
41	2.93	2.18	2.00	1.89
42	3.31	2.46	2.27	2.14
43	3.74	2.79	2.56	2.42
44	4.21	3.14	2.89	2.72
45	4.73	3.53	3.26	3.07
46	5.49	4.08	3.78	3.54
47	6.21	4.59	4.27	3.99
48	6.94	5.11	4.75	4.44
49	7.68	5.64	5.26	4.89
50	8.39	6.14	5.73	5.33
51	8.39	6.14	5.73	5.33
52	8.39	6.14	5.73	5.33
53	8.39	6.14	5.73	5.33
54	8.39	6.14	5.73	5.33
55	8.39	6.14	5.73	5.33
56	8.39	6.14	5.73	5.33
57	8.39	6.14	5.73	5.33
58	8.39	6.14	5.73	5.33
59	8.39	6.14	5.73	5.33
60	8.39	6.14	5.73	5.33
61	8.39	6.14	5.73	5.33
62	8.39	6.14	5.73	5.33
63	8.39	6.14	5.73	5.33
64	8.39	6.14	5.73	5.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 1A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.75	1.29	1.17	1.09
26	1.75	1.29	1.17	1.09
27	1.75	1.29	1.17	1.09
28	1.75	1.29	1.17	1.09
29	1.75	1.29	1.17	1.09
30	1.75	1.29	1.17	1.09
31	1.75	1.29	1.17	1.09
32	1.75	1.29	1.17	1.09
33	1.75	1.29	1.17	1.09
34	1.80	1.33	1.21	1.13
35	1.89	1.40	1.27	1.19
36	1.99	1.48	1.34	1.27
37	2.15	1.59	1.45	1.36
38	2.35	1.74	1.59	1.50
39	2.58	1.91	1.76	1.65
40	2.86	2.12	1.95	1.83
41	3.23	2.40	2.21	2.08
42	3.65	2.71	2.50	2.35
43	4.10	3.06	2.82	2.65
44	4.62	3.45	3.18	3.00
45	5.19	3.88	3.58	3.37
46	6.04	4.49	4.16	3.90
47	6.83	5.05	4.69	4.39
48	7.62	5.61	5.23	4.87
49	8.45	6.20	5.79	5.38
50	9.23	6.75	6.31	5.86
51	9.23	6.75	6.31	5.86
52	9.23	6.75	6.31	5.86
53	9.23	6.75	6.31	5.86
54	9.23	6.75	6.31	5.86
55	9.23	6.75	6.31	5.86
56	9.23	6.75	6.31	5.86
57	9.23	6.75	6.31	5.86
58	9.23	6.75	6.31	5.86
59	9.23	6.75	6.31	5.86
60	9.23	6.75	6.31	5.86
61	9.23	6.75	6.31	5.86
62	9.23	6.75	6.31	5.86
63	9.23	6.75	6.31	5.86
64	9.23	6.75	6.31	5.86

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.46	1.09	1.03	0.96
26	1.46	1.09	1.03	0.96
27	1.46	1.09	1.03	0.96
28	1.46	1.09	1.03	0.96
29	1.46	1.09	1.03	0.96
30	1.46	1.09	1.03	0.96
31	1.46	1.09	1.03	0.96
32	1.46	1.09	1.03	0.96
33	1.46	1.09	1.03	0.96
34	1.49	1.11	1.05	0.99
35	1.54	1.15	1.09	1.02
36	1.63	1.22	1.16	1.08
37	1.76	1.32	1.25	1.17
38	1.93	1.45	1.37	1.29
39	2.12	1.59	1.50	1.41
40	2.36	1.77	1.67	1.57
41	2.66	2.00	1.90	1.78
42	3.01	2.26	2.14	2.01
43	3.39	2.56	2.43	2.27
44	3.82	2.88	2.73	2.56
45	4.30	3.25	3.08	2.89
46	4.84	3.64	3.44	3.22
47	5.34	3.99	3.77	3.52
48	5.82	4.33	4.09	3.80
49	6.32	4.69	4.42	4.10
50	6.80	5.02	4.72	4.38
51	6.80	5.02	4.72	4.38
52	6.80	5.02	4.72	4.38
53	6.80	5.02	4.72	4.38
54	6.80	5.02	4.72	4.38
55	6.80	5.02	4.72	4.38
56	6.80	5.02	4.72	4.38
57	6.80	5.02	4.72	4.38
58	6.80	5.02	4.72	4.38
59	6.80	5.02	4.72	4.38
60	6.80	5.02	4.72	4.38
61	6.80	5.02	4.72	4.38
62	6.80	5.02	4.72	4.38
63	6.80	5.02	4.72	4.38
64	6.80	5.02	4.72	4.38

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.46	1.09	1.03	0.96
26	1.46	1.09	1.03	0.96
27	1.46	1.09	1.03	0.96
28	1.46	1.09	1.03	0.96
29	1.46	1.09	1.03	0.96
30	1.46	1.09	1.03	0.96
31	1.46	1.09	1.03	0.96
32	1.46	1.09	1.03	0.96
33	1.46	1.09	1.03	0.96
34	1.49	1.11	1.05	0.99
35	1.54	1.15	1.09	1.02
36	1.63	1.22	1.16	1.08
37	1.76	1.32	1.25	1.17
38	1.93	1.45	1.37	1.29
39	2.12	1.59	1.50	1.41
40	2.36	1.77	1.67	1.57
41	2.66	2.00	1.90	1.78
42	3.01	2.26	2.14	2.01
43	3.39	2.56	2.43	2.27
44	3.82	2.88	2.73	2.56
45	4.30	3.25	3.08	2.89
46	4.84	3.64	3.44	3.22
47	5.34	3.99	3.77	3.52
48	5.82	4.33	4.09	3.80
49	6.32	4.69	4.42	4.10
50	6.80	5.02	4.72	4.38
51	6.80	5.02	4.72	4.38
52	6.80	5.02	4.72	4.38
53	6.80	5.02	4.72	4.38
54	6.80	5.02	4.72	4.38
55	6.80	5.02	4.72	4.38
56	6.80	5.02	4.72	4.38
57	6.80	5.02	4.72	4.38
58	6.80	5.02	4.72	4.38
59	6.80	5.02	4.72	4.38
60	6.80	5.02	4.72	4.38
61	6.80	5.02	4.72	4.38
62	6.80	5.02	4.72	4.38
63	6.80	5.02	4.72	4.38
64	6.80	5.02	4.72	4.38

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider with COLA
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.86	1.38	1.31	1.22
26	1.86	1.38	1.31	1.22
27	1.86	1.38	1.31	1.22
28	1.86	1.38	1.31	1.22
29	1.86	1.38	1.31	1.22
30	1.86	1.38	1.31	1.22
31	1.86	1.38	1.31	1.22
32	1.86	1.38	1.31	1.22
33	1.86	1.38	1.31	1.22
34	1.88	1.39	1.32	1.23
35	1.92	1.43	1.36	1.27
36	2.01	1.50	1.42	1.33
37	2.15	1.60	1.52	1.43
38	2.34	1.75	1.66	1.55
39	2.56	1.91	1.81	1.70
40	2.82	2.11	2.00	1.88
41	3.17	2.37	2.25	2.11
42	3.54	2.65	2.52	2.37
43	3.98	2.98	2.83	2.65
44	4.44	3.33	3.16	2.97
45	4.97	3.73	3.55	3.33
46	5.56	4.15	3.94	3.68
47	6.09	4.52	4.29	3.99
48	6.59	4.88	4.61	4.30
49	7.11	5.25	4.95	4.60
50	7.60	5.58	5.26	4.87
51	7.60	5.58	5.26	4.87
52	7.60	5.58	5.26	4.87
53	7.60	5.58	5.26	4.87
54	7.60	5.58	5.26	4.87
55	7.60	5.58	5.26	4.87
56	7.60	5.58	5.26	4.87
57	7.60	5.58	5.26	4.87
58	7.60	5.58	5.26	4.87
59	7.60	5.58	5.26	4.87
60	7.60	5.58	5.26	4.87
61	7.60	5.58	5.26	4.87
62	7.60	5.58	5.26	4.87
63	7.60	5.58	5.26	4.87
64	7.60	5.58	5.26	4.87

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.08	1.57	1.49	1.40
26	2.08	1.57	1.49	1.40
27	2.08	1.57	1.49	1.40
28	2.08	1.57	1.49	1.40
29	2.08	1.57	1.49	1.40
30	2.08	1.57	1.49	1.40
31	2.08	1.57	1.49	1.40
32	2.08	1.57	1.49	1.40
33	2.08	1.57	1.49	1.40
34	2.13	1.61	1.54	1.45
35	2.23	1.68	1.61	1.52
36	2.33	1.76	1.68	1.59
37	2.48	1.88	1.79	1.69
38	2.69	2.03	1.94	1.84
39	2.94	2.22	2.11	2.00
40	3.23	2.43	2.32	2.20
41	3.63	2.74	2.61	2.47
42	4.05	3.06	2.92	2.77
43	4.54	3.43	3.28	3.09
44	5.08	3.84	3.67	3.46
45	5.67	4.29	4.10	3.87
46	6.36	4.79	4.56	4.29
47	6.97	5.22	4.96	4.66
48	7.56	5.63	5.35	5.00
49	8.17	6.06	5.74	5.36
50	8.73	6.45	6.10	5.69
51	8.73	6.45	6.10	5.69
52	8.73	6.45	6.10	5.69
53	8.73	6.45	6.10	5.69
54	8.73	6.45	6.10	5.69
55	8.73	6.45	6.10	5.69
56	8.73	6.45	6.10	5.69
57	8.73	6.45	6.10	5.69
58	8.73	6.45	6.10	5.69
59	8.73	6.45	6.10	5.69
60	8.73	6.45	6.10	5.69
61	8.73	6.45	6.10	5.69
62	8.73	6.45	6.10	5.69
63	8.73	6.45	6.10	5.69
64	8.73	6.45	6.10	5.69

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.08	1.57	1.49	1.40
26	2.08	1.57	1.49	1.40
27	2.08	1.57	1.49	1.40
28	2.08	1.57	1.49	1.40
29	2.08	1.57	1.49	1.40
30	2.08	1.57	1.49	1.40
31	2.08	1.57	1.49	1.40
32	2.08	1.57	1.49	1.40
33	2.08	1.57	1.49	1.40
34	2.13	1.61	1.54	1.45
35	2.23	1.68	1.61	1.52
36	2.33	1.76	1.68	1.59
37	2.48	1.88	1.79	1.69
38	2.69	2.03	1.94	1.84
39	2.94	2.22	2.11	2.00
40	3.23	2.43	2.32	2.20
41	3.63	2.74	2.61	2.47
42	4.05	3.06	2.92	2.77
43	4.54	3.43	3.28	3.09
44	5.08	3.84	3.67	3.46
45	5.67	4.29	4.10	3.87
46	6.36	4.79	4.56	4.29
47	6.97	5.22	4.96	4.66
48	7.56	5.63	5.35	5.00
49	8.17	6.06	5.74	5.36
50	8.73	6.45	6.10	5.69
51	8.73	6.45	6.10	5.69
52	8.73	6.45	6.10	5.69
53	8.73	6.45	6.10	5.69
54	8.73	6.45	6.10	5.69
55	8.73	6.45	6.10	5.69
56	8.73	6.45	6.10	5.69
57	8.73	6.45	6.10	5.69
58	8.73	6.45	6.10	5.69
59	8.73	6.45	6.10	5.69
60	8.73	6.45	6.10	5.69
61	8.73	6.45	6.10	5.69
62	8.73	6.45	6.10	5.69
63	8.73	6.45	6.10	5.69
64	8.73	6.45	6.10	5.69

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 2A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.18	1.64	1.56	1.47
26	2.18	1.64	1.56	1.47
27	2.18	1.64	1.56	1.47
28	2.18	1.64	1.56	1.47
29	2.18	1.64	1.56	1.47
30	2.18	1.64	1.56	1.47
31	2.18	1.64	1.56	1.47
32	2.18	1.64	1.56	1.47
33	2.18	1.64	1.56	1.47
34	2.24	1.69	1.61	1.51
35	2.33	1.76	1.68	1.59
36	2.44	1.85	1.76	1.67
37	2.60	1.96	1.87	1.78
38	2.83	2.14	2.04	1.93
39	3.08	2.33	2.21	2.10
40	3.39	2.56	2.44	2.31
41	3.81	2.88	2.74	2.60
42	4.26	3.21	3.07	2.91
43	4.78	3.61	3.45	3.26
44	5.34	4.03	3.85	3.64
45	5.97	4.51	4.31	4.07
46	6.68	5.02	4.79	4.50
47	7.33	5.49	5.21	4.89
48	7.93	5.91	5.61	5.25
49	8.59	6.37	6.03	5.64
50	9.18	6.78	6.41	5.98
51	9.18	6.78	6.41	5.98
52	9.18	6.78	6.41	5.98
53	9.18	6.78	6.41	5.98
54	9.18	6.78	6.41	5.98
55	9.18	6.78	6.41	5.98
56	9.18	6.78	6.41	5.98
57	9.18	6.78	6.41	5.98
58	9.18	6.78	6.41	5.98
59	9.18	6.78	6.41	5.98
60	9.18	6.78	6.41	5.98
61	9.18	6.78	6.41	5.98
62	9.18	6.78	6.41	5.98
63	9.18	6.78	6.41	5.98
64	9.18	6.78	6.41	5.98

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 1A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.40	1.81	1.72	1.62
26	2.40	1.81	1.72	1.62
27	2.40	1.81	1.72	1.62
28	2.40	1.81	1.72	1.62
29	2.40	1.81	1.72	1.62
30	2.40	1.81	1.72	1.62
31	2.40	1.81	1.72	1.62
32	2.40	1.81	1.72	1.62
33	2.40	1.81	1.72	1.62
34	2.47	1.86	1.77	1.67
35	2.57	1.94	1.85	1.75
36	2.69	2.03	1.94	1.83
37	2.86	2.16	2.07	1.95
38	3.11	2.35	2.23	2.12
39	3.39	2.56	2.44	2.31
40	3.73	2.82	2.68	2.54
41	4.18	3.17	3.02	2.86
42	4.69	3.54	3.38	3.20
43	5.25	3.97	3.79	3.58
44	5.88	4.44	4.24	4.01
45	6.56	4.96	4.74	4.48
46	7.35	5.52	5.26	4.96
47	8.06	6.03	5.74	5.39
48	8.72	6.49	6.17	5.78
49	9.44	7.00	6.64	6.19
50	10.09	7.45	7.05	6.57
51	10.09	7.45	7.05	6.57
52	10.09	7.45	7.05	6.57
53	10.09	7.45	7.05	6.57
54	10.09	7.45	7.05	6.57
55	10.09	7.45	7.05	6.57
56	10.09	7.45	7.05	6.57
57	10.09	7.45	7.05	6.57
58	10.09	7.45	7.05	6.57
59	10.09	7.45	7.05	6.57
60	10.09	7.45	7.05	6.57
61	10.09	7.45	7.05	6.57
62	10.09	7.45	7.05	6.57
63	10.09	7.45	7.05	6.57
64	10.09	7.45	7.05	6.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.53	1.14	1.08	1.01
26	1.53	1.14	1.08	1.01
27	1.53	1.14	1.08	1.01
28	1.53	1.14	1.08	1.01
29	1.53	1.14	1.08	1.01
30	1.53	1.14	1.08	1.01
31	1.53	1.14	1.08	1.01
32	1.53	1.14	1.08	1.01
33	1.53	1.14	1.08	1.01
34	1.56	1.16	1.10	1.03
35	1.61	1.21	1.15	1.08
36	1.71	1.28	1.22	1.14
37	1.85	1.39	1.32	1.24
38	2.04	1.53	1.45	1.36
39	2.25	1.69	1.60	1.50
40	2.49	1.88	1.77	1.67
41	2.83	2.13	2.02	1.90
42	3.20	2.41	2.28	2.15
43	3.62	2.72	2.59	2.43
44	4.07	3.07	2.91	2.73
45	4.59	3.46	3.29	3.09
46	5.21	3.92	3.71	3.47
47	5.79	4.32	4.08	3.82
48	6.34	4.72	4.45	4.14
49	6.93	5.13	4.84	4.50
50	7.48	5.51	5.19	4.81
51	7.48	5.51	5.19	4.81
52	7.48	5.51	5.19	4.81
53	7.48	5.51	5.19	4.81
54	7.48	5.51	5.19	4.81
55	7.48	5.51	5.19	4.81
56	7.48	5.51	5.19	4.81
57	7.48	5.51	5.19	4.81
58	7.48	5.51	5.19	4.81
59	7.48	5.51	5.19	4.81
60	7.48	5.51	5.19	4.81
61	7.48	5.51	5.19	4.81
62	7.48	5.51	5.19	4.81
63	7.48	5.51	5.19	4.81
64	7.48	5.51	5.19	4.81

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.53	1.14	1.08	1.01
26	1.53	1.14	1.08	1.01
27	1.53	1.14	1.08	1.01
28	1.53	1.14	1.08	1.01
29	1.53	1.14	1.08	1.01
30	1.53	1.14	1.08	1.01
31	1.53	1.14	1.08	1.01
32	1.53	1.14	1.08	1.01
33	1.53	1.14	1.08	1.01
34	1.56	1.16	1.10	1.03
35	1.61	1.21	1.15	1.08
36	1.71	1.28	1.22	1.14
37	1.85	1.39	1.32	1.24
38	2.04	1.53	1.45	1.36
39	2.25	1.69	1.60	1.50
40	2.49	1.88	1.77	1.67
41	2.83	2.13	2.02	1.90
42	3.20	2.41	2.28	2.15
43	3.62	2.72	2.59	2.43
44	4.07	3.07	2.91	2.73
45	4.59	3.46	3.29	3.09
46	5.21	3.92	3.71	3.47
47	5.79	4.32	4.08	3.82
48	6.34	4.72	4.45	4.14
49	6.93	5.13	4.84	4.50
50	7.48	5.51	5.19	4.81
51	7.48	5.51	5.19	4.81
52	7.48	5.51	5.19	4.81
53	7.48	5.51	5.19	4.81
54	7.48	5.51	5.19	4.81
55	7.48	5.51	5.19	4.81
56	7.48	5.51	5.19	4.81
57	7.48	5.51	5.19	4.81
58	7.48	5.51	5.19	4.81
59	7.48	5.51	5.19	4.81
60	7.48	5.51	5.19	4.81
61	7.48	5.51	5.19	4.81
62	7.48	5.51	5.19	4.81
63	7.48	5.51	5.19	4.81
64	7.48	5.51	5.19	4.81

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider with COLA
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.94	1.45	1.36	1.27
26	1.94	1.45	1.36	1.27
27	1.94	1.45	1.36	1.27
28	1.94	1.45	1.36	1.27
29	1.94	1.45	1.36	1.27
30	1.94	1.45	1.36	1.27
31	1.94	1.45	1.36	1.27
32	1.94	1.45	1.36	1.27
33	1.94	1.45	1.36	1.27
34	1.96	1.47	1.39	1.29
35	2.01	1.51	1.42	1.34
36	2.11	1.59	1.50	1.40
37	2.26	1.70	1.61	1.51
38	2.47	1.85	1.75	1.64
39	2.70	2.03	1.93	1.80
40	2.99	2.24	2.13	1.99
41	3.36	2.52	2.39	2.24
42	3.77	2.84	2.70	2.52
43	4.24	3.18	3.03	2.84
44	4.75	3.57	3.39	3.18
45	5.32	4.00	3.80	3.57
46	6.00	4.48	4.25	3.97
47	6.60	4.90	4.65	4.33
48	7.18	5.32	5.02	4.68
49	7.79	5.75	5.43	5.04
50	8.35	6.14	5.78	5.36
51	8.35	6.14	5.78	5.36
52	8.35	6.14	5.78	5.36
53	8.35	6.14	5.78	5.36
54	8.35	6.14	5.78	5.36
55	8.35	6.14	5.78	5.36
56	8.35	6.14	5.78	5.36
57	8.35	6.14	5.78	5.36
58	8.35	6.14	5.78	5.36
59	8.35	6.14	5.78	5.36
60	8.35	6.14	5.78	5.36
61	8.35	6.14	5.78	5.36
62	8.35	6.14	5.78	5.36
63	8.35	6.14	5.78	5.36
64	8.35	6.14	5.78	5.36

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.18	1.64	1.56	1.47
26	2.18	1.64	1.56	1.47
27	2.18	1.64	1.56	1.47
28	2.18	1.64	1.56	1.47
29	2.18	1.64	1.56	1.47
30	2.18	1.64	1.56	1.47
31	2.18	1.64	1.56	1.47
32	2.18	1.64	1.56	1.47
33	2.18	1.64	1.56	1.47
34	2.23	1.68	1.61	1.52
35	2.34	1.77	1.69	1.60
36	2.45	1.85	1.77	1.67
37	2.62	1.98	1.89	1.79
38	2.84	2.15	2.05	1.94
39	3.10	2.34	2.24	2.12
40	3.42	2.58	2.47	2.33
41	3.85	2.91	2.78	2.62
42	4.32	3.27	3.12	2.95
43	4.85	3.66	3.50	3.32
44	5.43	4.10	3.92	3.71
45	6.08	4.59	4.39	4.15
46	6.85	5.16	4.91	4.63
47	7.56	5.66	5.39	5.06
48	8.24	6.14	5.82	5.45
49	8.95	6.64	6.29	5.87
50	9.60	7.10	6.71	6.26
51	9.60	7.10	6.71	6.26
52	9.60	7.10	6.71	6.26
53	9.60	7.10	6.71	6.26
54	9.60	7.10	6.71	6.26
55	9.60	7.10	6.71	6.26
56	9.60	7.10	6.71	6.26
57	9.60	7.10	6.71	6.26
58	9.60	7.10	6.71	6.26
59	9.60	7.10	6.71	6.26
60	9.60	7.10	6.71	6.26
61	9.60	7.10	6.71	6.26
62	9.60	7.10	6.71	6.26
63	9.60	7.10	6.71	6.26
64	9.60	7.10	6.71	6.26

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.18	1.64	1.56	1.47
26	2.18	1.64	1.56	1.47
27	2.18	1.64	1.56	1.47
28	2.18	1.64	1.56	1.47
29	2.18	1.64	1.56	1.47
30	2.18	1.64	1.56	1.47
31	2.18	1.64	1.56	1.47
32	2.18	1.64	1.56	1.47
33	2.18	1.64	1.56	1.47
34	2.23	1.68	1.61	1.52
35	2.34	1.77	1.69	1.60
36	2.45	1.85	1.77	1.67
37	2.62	1.98	1.89	1.79
38	2.84	2.15	2.05	1.94
39	3.10	2.34	2.24	2.12
40	3.42	2.58	2.47	2.33
41	3.85	2.91	2.78	2.62
42	4.32	3.27	3.12	2.95
43	4.85	3.66	3.50	3.32
44	5.43	4.10	3.92	3.71
45	6.08	4.59	4.39	4.15
46	6.85	5.16	4.91	4.63
47	7.56	5.66	5.39	5.06
48	8.24	6.14	5.82	5.45
49	8.95	6.64	6.29	5.87
50	9.60	7.10	6.71	6.26
51	9.60	7.10	6.71	6.26
52	9.60	7.10	6.71	6.26
53	9.60	7.10	6.71	6.26
54	9.60	7.10	6.71	6.26
55	9.60	7.10	6.71	6.26
56	9.60	7.10	6.71	6.26
57	9.60	7.10	6.71	6.26
58	9.60	7.10	6.71	6.26
59	9.60	7.10	6.71	6.26
60	9.60	7.10	6.71	6.26
61	9.60	7.10	6.71	6.26
62	9.60	7.10	6.71	6.26
63	9.60	7.10	6.71	6.26
64	9.60	7.10	6.71	6.26

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 2A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.28	1.72	1.63	1.54
26	2.28	1.72	1.63	1.54
27	2.28	1.72	1.63	1.54
28	2.28	1.72	1.63	1.54
29	2.28	1.72	1.63	1.54
30	2.28	1.72	1.63	1.54
31	2.28	1.72	1.63	1.54
32	2.28	1.72	1.63	1.54
33	2.28	1.72	1.63	1.54
34	2.34	1.77	1.69	1.60
35	2.45	1.85	1.77	1.67
36	2.57	1.95	1.86	1.76
37	2.75	2.08	1.98	1.88
38	2.98	2.26	2.16	2.04
39	3.26	2.46	2.35	2.23
40	3.59	2.72	2.59	2.45
41	4.04	3.05	2.92	2.76
42	4.54	3.43	3.28	3.09
43	5.09	3.85	3.67	3.48
44	5.70	4.31	4.11	3.89
45	6.38	4.82	4.60	4.35
46	7.21	5.41	5.16	4.86
47	7.95	5.95	5.65	5.30
48	8.65	6.45	6.12	5.73
49	9.40	6.98	6.61	6.17
50	10.09	7.46	7.05	6.57
51	10.09	7.46	7.05	6.57
52	10.09	7.46	7.05	6.57
53	10.09	7.46	7.05	6.57
54	10.09	7.46	7.05	6.57
55	10.09	7.46	7.05	6.57
56	10.09	7.46	7.05	6.57
57	10.09	7.46	7.05	6.57
58	10.09	7.46	7.05	6.57
59	10.09	7.46	7.05	6.57
60	10.09	7.46	7.05	6.57
61	10.09	7.46	7.05	6.57
62	10.09	7.46	7.05	6.57
63	10.09	7.46	7.05	6.57
64	10.09	7.46	7.05	6.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 1A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.51	1.90	1.80	1.69
26	2.51	1.90	1.80	1.69
27	2.51	1.90	1.80	1.69
28	2.51	1.90	1.80	1.69
29	2.51	1.90	1.80	1.69
30	2.51	1.90	1.80	1.69
31	2.51	1.90	1.80	1.69
32	2.51	1.90	1.80	1.69
33	2.51	1.90	1.80	1.69
34	2.58	1.95	1.86	1.75
35	2.70	2.04	1.95	1.85
36	2.83	2.14	2.04	1.94
37	3.02	2.29	2.18	2.07
38	3.28	2.49	2.37	2.25
39	3.59	2.72	2.59	2.45
40	3.95	2.98	2.85	2.70
41	4.44	3.36	3.21	3.03
42	4.99	3.77	3.61	3.41
43	5.60	4.24	4.04	3.82
44	6.28	4.74	4.54	4.29
45	7.02	5.31	5.07	4.79
46	7.91	5.95	5.68	5.33
47	8.73	6.53	6.21	5.83
48	9.51	7.10	6.73	6.30
49	10.34	7.67	7.26	6.79
50	11.09	8.20	7.76	7.22
51	11.09	8.20	7.76	7.22
52	11.09	8.20	7.76	7.22
53	11.09	8.20	7.76	7.22
54	11.09	8.20	7.76	7.22
55	11.09	8.20	7.76	7.22
56	11.09	8.20	7.76	7.22
57	11.09	8.20	7.76	7.22
58	11.09	8.20	7.76	7.22
59	11.09	8.20	7.76	7.22
60	11.09	8.20	7.76	7.22
61	11.09	8.20	7.76	7.22
62	11.09	8.20	7.76	7.22
63	11.09	8.20	7.76	7.22
64	11.09	8.20	7.76	7.22

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.14	1.52	1.37	1.28
26	2.14	1.52	1.37	1.28
27	2.14	1.52	1.37	1.28
28	2.14	1.52	1.37	1.28
29	2.14	1.52	1.37	1.28
30	2.14	1.52	1.37	1.28
31	2.14	1.52	1.37	1.28
32	2.14	1.52	1.37	1.28
33	2.14	1.52	1.37	1.28
34	2.29	1.63	1.48	1.38
35	2.46	1.75	1.59	1.50
36	2.72	1.93	1.75	1.65
37	3.01	2.13	1.94	1.83
38	3.31	2.35	2.14	2.01
39	3.63	2.57	2.35	2.21
40	3.96	2.80	2.56	2.40
41	4.27	3.01	2.75	2.57
42	4.60	3.23	2.95	2.74
43	4.94	3.45	3.15	2.94
44	5.31	3.70	3.38	3.13
45	5.59	3.88	3.54	3.28
46	6.16	4.28	3.92	3.62
47	6.69	4.66	4.27	3.95
48	7.26	5.06	4.67	4.29
49	7.85	5.47	5.05	4.64
50	8.38	5.84	5.41	4.96
51	8.38	5.84	5.41	4.96
52	8.38	5.84	5.41	4.96
53	8.38	5.84	5.41	4.96
54	8.38	5.84	5.41	4.96
55	8.38	5.84	5.41	4.96
56	8.38	5.84	5.41	4.96
57	8.38	5.84	5.41	4.96
58	8.38	5.84	5.41	4.96
59	8.38	5.84	5.41	4.96
60	8.38	5.84	5.41	4.96
61	8.38	5.84	5.41	4.96
62	8.38	5.84	5.41	4.96
63	8.38	5.84	5.41	4.96
64	8.38	5.84	5.41	4.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.14	1.52	1.37	1.28
26	2.14	1.52	1.37	1.28
27	2.14	1.52	1.37	1.28
28	2.14	1.52	1.37	1.28
29	2.14	1.52	1.37	1.28
30	2.14	1.52	1.37	1.28
31	2.14	1.52	1.37	1.28
32	2.14	1.52	1.37	1.28
33	2.14	1.52	1.37	1.28
34	2.29	1.63	1.48	1.38
35	2.46	1.75	1.59	1.50
36	2.72	1.93	1.75	1.65
37	3.01	2.13	1.94	1.83
38	3.31	2.35	2.14	2.01
39	3.63	2.57	2.35	2.21
40	3.96	2.80	2.56	2.40
41	4.27	3.01	2.75	2.57
42	4.60	3.23	2.95	2.74
43	4.94	3.45	3.15	2.94
44	5.31	3.70	3.38	3.13
45	5.59	3.88	3.54	3.28
46	6.16	4.28	3.92	3.62
47	6.69	4.66	4.27	3.95
48	7.26	5.06	4.67	4.29
49	7.85	5.47	5.05	4.64
50	8.38	5.84	5.41	4.96
51	8.38	5.84	5.41	4.96
52	8.38	5.84	5.41	4.96
53	8.38	5.84	5.41	4.96
54	8.38	5.84	5.41	4.96
55	8.38	5.84	5.41	4.96
56	8.38	5.84	5.41	4.96
57	8.38	5.84	5.41	4.96
58	8.38	5.84	5.41	4.96
59	8.38	5.84	5.41	4.96
60	8.38	5.84	5.41	4.96
61	8.38	5.84	5.41	4.96
62	8.38	5.84	5.41	4.96
63	8.38	5.84	5.41	4.96
64	8.38	5.84	5.41	4.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 4A, 4P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.74	1.93	1.74	1.62
26	2.74	1.93	1.74	1.62
27	2.74	1.93	1.74	1.62
28	2.74	1.93	1.74	1.62
29	2.74	1.93	1.74	1.62
30	2.74	1.93	1.74	1.62
31	2.74	1.93	1.74	1.62
32	2.74	1.93	1.74	1.62
33	2.74	1.93	1.74	1.62
34	2.90	2.05	1.85	1.73
35	3.08	2.18	1.98	1.86
36	3.36	2.37	2.15	2.02
37	3.65	2.58	2.34	2.20
38	3.95	2.79	2.53	2.37
39	4.26	3.01	2.74	2.56
40	4.57	3.22	2.93	2.74
41	4.91	3.45	3.14	2.93
42	5.29	3.70	3.37	3.14
43	5.67	3.95	3.60	3.34
44	6.07	4.23	3.85	3.56
45	6.38	4.43	4.03	3.73
46	6.98	4.85	4.43	4.09
47	7.55	5.24	4.81	4.42
48	8.18	5.68	5.24	4.81
49	8.77	6.09	5.62	5.15
50	9.33	6.49	6.00	5.49
51	9.33	6.49	6.00	5.49
52	9.33	6.49	6.00	5.49
53	9.33	6.49	6.00	5.49
54	9.33	6.49	6.00	5.49
55	9.33	6.49	6.00	5.49
56	9.33	6.49	6.00	5.49
57	9.33	6.49	6.00	5.49
58	9.33	6.49	6.00	5.49
59	9.33	6.49	6.00	5.49
60	9.33	6.49	6.00	5.49
61	9.33	6.49	6.00	5.49
62	9.33	6.49	6.00	5.49
63	9.33	6.49	6.00	5.49
64	9.33	6.49	6.00	5.49

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.14	2.22	2.02	1.91
26	3.14	2.22	2.02	1.91
27	3.14	2.22	2.02	1.91
28	3.14	2.22	2.02	1.91
29	3.14	2.22	2.02	1.91
30	3.14	2.22	2.02	1.91
31	3.14	2.22	2.02	1.91
32	3.14	2.22	2.02	1.91
33	3.14	2.22	2.02	1.91
34	3.33	2.37	2.16	2.05
35	3.56	2.54	2.32	2.21
36	3.87	2.76	2.52	2.40
37	4.21	2.99	2.73	2.60
38	4.54	3.23	2.95	2.80
39	4.90	3.48	3.18	3.02
40	5.25	3.72	3.41	3.22
41	5.67	4.01	3.66	3.45
42	6.11	4.30	3.93	3.69
43	6.58	4.62	4.22	3.94
44	7.06	4.94	4.51	4.20
45	7.44	5.20	4.75	4.41
46	8.17	5.70	5.23	4.84
47	8.84	6.16	5.67	5.24
48	9.57	6.68	6.16	5.68
49	10.28	7.17	6.63	6.11
50	10.96	7.64	7.08	6.52
51	10.96	7.64	7.08	6.52
52	10.96	7.64	7.08	6.52
53	10.96	7.64	7.08	6.52
54	10.96	7.64	7.08	6.52
55	10.96	7.64	7.08	6.52
56	10.96	7.64	7.08	6.52
57	10.96	7.64	7.08	6.52
58	10.96	7.64	7.08	6.52
59	10.96	7.64	7.08	6.52
60	10.96	7.64	7.08	6.52
61	10.96	7.64	7.08	6.52
62	10.96	7.64	7.08	6.52
63	10.96	7.64	7.08	6.52
64	10.96	7.64	7.08	6.52

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.14	2.22	2.02	1.91
26	3.14	2.22	2.02	1.91
27	3.14	2.22	2.02	1.91
28	3.14	2.22	2.02	1.91
29	3.14	2.22	2.02	1.91
30	3.14	2.22	2.02	1.91
31	3.14	2.22	2.02	1.91
32	3.14	2.22	2.02	1.91
33	3.14	2.22	2.02	1.91
34	3.33	2.37	2.16	2.05
35	3.56	2.54	2.32	2.21
36	3.87	2.76	2.52	2.40
37	4.21	2.99	2.73	2.60
38	4.54	3.23	2.95	2.80
39	4.90	3.48	3.18	3.02
40	5.25	3.72	3.41	3.22
41	5.67	4.01	3.66	3.45
42	6.11	4.30	3.93	3.69
43	6.58	4.62	4.22	3.94
44	7.06	4.94	4.51	4.20
45	7.44	5.20	4.75	4.41
46	8.17	5.70	5.23	4.84
47	8.84	6.16	5.67	5.24
48	9.57	6.68	6.16	5.68
49	10.28	7.17	6.63	6.11
50	10.96	7.64	7.08	6.52
51	10.96	7.64	7.08	6.52
52	10.96	7.64	7.08	6.52
53	10.96	7.64	7.08	6.52
54	10.96	7.64	7.08	6.52
55	10.96	7.64	7.08	6.52
56	10.96	7.64	7.08	6.52
57	10.96	7.64	7.08	6.52
58	10.96	7.64	7.08	6.52
59	10.96	7.64	7.08	6.52
60	10.96	7.64	7.08	6.52
61	10.96	7.64	7.08	6.52
62	10.96	7.64	7.08	6.52
63	10.96	7.64	7.08	6.52
64	10.96	7.64	7.08	6.52

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 2A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.30	2.34	2.12	2.01
26	3.30	2.34	2.12	2.01
27	3.30	2.34	2.12	2.01
28	3.30	2.34	2.12	2.01
29	3.30	2.34	2.12	2.01
30	3.30	2.34	2.12	2.01
31	3.30	2.34	2.12	2.01
32	3.30	2.34	2.12	2.01
33	3.30	2.34	2.12	2.01
34	3.50	2.49	2.27	2.15
35	3.73	2.66	2.43	2.32
36	4.06	2.90	2.65	2.52
37	4.41	3.14	2.87	2.73
38	4.77	3.39	3.10	2.94
39	5.14	3.65	3.34	3.16
40	5.51	3.91	3.58	3.38
41	5.96	4.21	3.85	3.62
42	6.43	4.52	4.13	3.88
43	6.91	4.85	4.43	4.14
44	7.41	5.19	4.74	4.42
45	7.82	5.46	4.99	4.63
46	8.58	5.98	5.49	5.08
47	9.28	6.47	5.96	5.50
48	10.05	7.02	6.48	5.98
49	10.79	7.54	6.97	6.42
50	11.50	8.03	7.44	6.84
51	11.50	8.03	7.44	6.84
52	11.50	8.03	7.44	6.84
53	11.50	8.03	7.44	6.84
54	11.50	8.03	7.44	6.84
55	11.50	8.03	7.44	6.84
56	11.50	8.03	7.44	6.84
57	11.50	8.03	7.44	6.84
58	11.50	8.03	7.44	6.84
59	11.50	8.03	7.44	6.84
60	11.50	8.03	7.44	6.84
61	11.50	8.03	7.44	6.84
62	11.50	8.03	7.44	6.84
63	11.50	8.03	7.44	6.84
64	11.50	8.03	7.44	6.84

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 1A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.63	2.57	2.33	2.20
26	3.63	2.57	2.33	2.20
27	3.63	2.57	2.33	2.20
28	3.63	2.57	2.33	2.20
29	3.63	2.57	2.33	2.20
30	3.63	2.57	2.33	2.20
31	3.63	2.57	2.33	2.20
32	3.63	2.57	2.33	2.20
33	3.63	2.57	2.33	2.20
34	3.84	2.74	2.49	2.37
35	4.10	2.93	2.67	2.55
36	4.47	3.19	2.91	2.77
37	4.85	3.45	3.16	3.00
38	5.25	3.74	3.41	3.24
39	5.66	4.02	3.67	3.48
40	6.06	4.30	3.93	3.72
41	6.55	4.63	4.23	3.99
42	7.07	4.97	4.55	4.27
43	7.61	5.34	4.88	4.56
44	8.16	5.71	5.22	4.85
45	8.61	6.00	5.49	5.09
46	9.44	6.58	6.04	5.59
47	10.20	7.12	6.55	6.05
48	11.07	7.73	7.13	6.57
49	11.87	8.29	7.66	7.06
50	12.65	8.83	8.18	7.52
51	12.65	8.83	8.18	7.52
52	12.65	8.83	8.18	7.52
53	12.65	8.83	8.18	7.52
54	12.65	8.83	8.18	7.52
55	12.65	8.83	8.18	7.52
56	12.65	8.83	8.18	7.52
57	12.65	8.83	8.18	7.52
58	12.65	8.83	8.18	7.52
59	12.65	8.83	8.18	7.52
60	12.65	8.83	8.18	7.52
61	12.65	8.83	8.18	7.52
62	12.65	8.83	8.18	7.52
63	12.65	8.83	8.18	7.52
64	12.65	8.83	8.18	7.52

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.94	2.14	2.02	1.90
26	2.94	2.14	2.02	1.90
27	2.94	2.14	2.02	1.90
28	2.94	2.14	2.02	1.90
29	2.94	2.14	2.02	1.90
30	2.94	2.14	2.02	1.90
31	2.94	2.14	2.02	1.90
32	2.94	2.14	2.02	1.90
33	2.94	2.14	2.02	1.90
34	3.12	2.27	2.16	2.04
35	3.33	2.44	2.32	2.20
36	3.65	2.67	2.54	2.40
37	4.00	2.91	2.76	2.61
38	4.36	3.17	3.01	2.85
39	4.75	3.44	3.26	3.08
40	5.14	3.71	3.52	3.32
41	5.51	3.96	3.75	3.53
42	5.90	4.22	4.00	3.74
43	6.31	4.50	4.24	3.97
44	6.71	4.76	4.49	4.19
45	7.04	4.98	4.69	4.36
46	7.48	5.28	4.97	4.62
47	7.89	5.56	5.23	4.84
48	8.33	5.87	5.52	5.10
49	8.78	6.18	5.79	5.34
50	9.17	6.45	6.04	5.57
51	9.17	6.45	6.04	5.57
52	9.17	6.45	6.04	5.57
53	9.17	6.45	6.04	5.57
54	9.17	6.45	6.04	5.57
55	9.17	6.45	6.04	5.57
56	9.17	6.45	6.04	5.57
57	9.17	6.45	6.04	5.57
58	9.17	6.45	6.04	5.57
59	9.17	6.45	6.04	5.57
60	9.17	6.45	6.04	5.57
61	9.17	6.45	6.04	5.57
62	9.17	6.45	6.04	5.57
63	9.17	6.45	6.04	5.57
64	9.17	6.45	6.04	5.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.94	2.14	2.02	1.90
26	2.94	2.14	2.02	1.90
27	2.94	2.14	2.02	1.90
28	2.94	2.14	2.02	1.90
29	2.94	2.14	2.02	1.90
30	2.94	2.14	2.02	1.90
31	2.94	2.14	2.02	1.90
32	2.94	2.14	2.02	1.90
33	2.94	2.14	2.02	1.90
34	3.12	2.27	2.16	2.04
35	3.33	2.44	2.32	2.20
36	3.65	2.67	2.54	2.40
37	4.00	2.91	2.76	2.61
38	4.36	3.17	3.01	2.85
39	4.75	3.44	3.26	3.08
40	5.14	3.71	3.52	3.32
41	5.51	3.96	3.75	3.53
42	5.90	4.22	4.00	3.74
43	6.31	4.50	4.24	3.97
44	6.71	4.76	4.49	4.19
45	7.04	4.98	4.69	4.36
46	7.48	5.28	4.97	4.62
47	7.89	5.56	5.23	4.84
48	8.33	5.87	5.52	5.10
49	8.78	6.18	5.79	5.34
50	9.17	6.45	6.04	5.57
51	9.17	6.45	6.04	5.57
52	9.17	6.45	6.04	5.57
53	9.17	6.45	6.04	5.57
54	9.17	6.45	6.04	5.57
55	9.17	6.45	6.04	5.57
56	9.17	6.45	6.04	5.57
57	9.17	6.45	6.04	5.57
58	9.17	6.45	6.04	5.57
59	9.17	6.45	6.04	5.57
60	9.17	6.45	6.04	5.57
61	9.17	6.45	6.04	5.57
62	9.17	6.45	6.04	5.57
63	9.17	6.45	6.04	5.57
64	9.17	6.45	6.04	5.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 4A, 4P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.76	2.72	2.57	2.42
26	3.76	2.72	2.57	2.42
27	3.76	2.72	2.57	2.42
28	3.76	2.72	2.57	2.42
29	3.76	2.72	2.57	2.42
30	3.76	2.72	2.57	2.42
31	3.76	2.72	2.57	2.42
32	3.76	2.72	2.57	2.42
33	3.76	2.72	2.57	2.42
34	3.94	2.86	2.71	2.55
35	4.17	3.03	2.88	2.72
36	4.50	3.26	3.10	2.92
37	4.86	3.52	3.34	3.14
38	5.22	3.76	3.57	3.36
39	5.59	4.03	3.82	3.59
40	5.94	4.27	4.05	3.80
41	6.35	4.54	4.30	4.02
42	6.79	4.83	4.57	4.27
43	7.23	5.14	4.85	4.52
44	7.69	5.43	5.12	4.77
45	8.04	5.67	5.34	4.96
46	8.49	5.98	5.62	5.21
47	8.91	6.27	5.88	5.44
48	9.36	6.57	6.17	5.69
49	9.80	6.88	6.45	5.94
50	10.20	7.15	6.69	6.15
51	10.20	7.15	6.69	6.15
52	10.20	7.15	6.69	6.15
53	10.20	7.15	6.69	6.15
54	10.20	7.15	6.69	6.15
55	10.20	7.15	6.69	6.15
56	10.20	7.15	6.69	6.15
57	10.20	7.15	6.69	6.15
58	10.20	7.15	6.69	6.15
59	10.20	7.15	6.69	6.15
60	10.20	7.15	6.69	6.15
61	10.20	7.15	6.69	6.15
62	10.20	7.15	6.69	6.15
63	10.20	7.15	6.69	6.15
64	10.20	7.15	6.69	6.15

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.30	3.13	2.97	2.83
26	4.30	3.13	2.97	2.83
27	4.30	3.13	2.97	2.83
28	4.30	3.13	2.97	2.83
29	4.30	3.13	2.97	2.83
30	4.30	3.13	2.97	2.83
31	4.30	3.13	2.97	2.83
32	4.30	3.13	2.97	2.83
33	4.30	3.13	2.97	2.83
34	4.54	3.31	3.16	3.01
35	4.81	3.52	3.37	3.23
36	5.20	3.79	3.62	3.46
37	5.59	4.08	3.89	3.71
38	6.01	4.37	4.16	3.97
39	6.42	4.66	4.43	4.22
40	6.83	4.94	4.70	4.46
41	7.32	5.28	5.01	4.73
42	7.85	5.62	5.34	5.02
43	8.39	5.99	5.68	5.32
44	8.95	6.36	6.01	5.62
45	9.39	6.65	6.28	5.85
46	9.93	7.03	6.63	6.17
47	10.42	7.37	6.94	6.43
48	10.97	7.75	7.29	6.74
49	11.50	8.12	7.62	7.04
50	11.96	8.43	7.91	7.29
51	11.96	8.43	7.91	7.29
52	11.96	8.43	7.91	7.29
53	11.96	8.43	7.91	7.29
54	11.96	8.43	7.91	7.29
55	11.96	8.43	7.91	7.29
56	11.96	8.43	7.91	7.29
57	11.96	8.43	7.91	7.29
58	11.96	8.43	7.91	7.29
59	11.96	8.43	7.91	7.29
60	11.96	8.43	7.91	7.29
61	11.96	8.43	7.91	7.29
62	11.96	8.43	7.91	7.29
63	11.96	8.43	7.91	7.29
64	11.96	8.43	7.91	7.29

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.30	3.13	2.97	2.83
26	4.30	3.13	2.97	2.83
27	4.30	3.13	2.97	2.83
28	4.30	3.13	2.97	2.83
29	4.30	3.13	2.97	2.83
30	4.30	3.13	2.97	2.83
31	4.30	3.13	2.97	2.83
32	4.30	3.13	2.97	2.83
33	4.30	3.13	2.97	2.83
34	4.54	3.31	3.16	3.01
35	4.81	3.52	3.37	3.23
36	5.20	3.79	3.62	3.46
37	5.59	4.08	3.89	3.71
38	6.01	4.37	4.16	3.97
39	6.42	4.66	4.43	4.22
40	6.83	4.94	4.70	4.46
41	7.32	5.28	5.01	4.73
42	7.85	5.62	5.34	5.02
43	8.39	5.99	5.68	5.32
44	8.95	6.36	6.01	5.62
45	9.39	6.65	6.28	5.85
46	9.93	7.03	6.63	6.17
47	10.42	7.37	6.94	6.43
48	10.97	7.75	7.29	6.74
49	11.50	8.12	7.62	7.04
50	11.96	8.43	7.91	7.29
51	11.96	8.43	7.91	7.29
52	11.96	8.43	7.91	7.29
53	11.96	8.43	7.91	7.29
54	11.96	8.43	7.91	7.29
55	11.96	8.43	7.91	7.29
56	11.96	8.43	7.91	7.29
57	11.96	8.43	7.91	7.29
58	11.96	8.43	7.91	7.29
59	11.96	8.43	7.91	7.29
60	11.96	8.43	7.91	7.29
61	11.96	8.43	7.91	7.29
62	11.96	8.43	7.91	7.29
63	11.96	8.43	7.91	7.29
64	11.96	8.43	7.91	7.29

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 2A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.51	3.28	3.13	2.97
26	4.51	3.28	3.13	2.97
27	4.51	3.28	3.13	2.97
28	4.51	3.28	3.13	2.97
29	4.51	3.28	3.13	2.97
30	4.51	3.28	3.13	2.97
31	4.51	3.28	3.13	2.97
32	4.51	3.28	3.13	2.97
33	4.51	3.28	3.13	2.97
34	4.76	3.48	3.32	3.16
35	5.05	3.70	3.54	3.39
36	5.45	3.98	3.81	3.64
37	5.88	4.27	4.08	3.90
38	6.30	4.58	4.37	4.16
39	6.74	4.88	4.66	4.42
40	7.17	5.18	4.94	4.69
41	7.69	5.53	5.26	4.97
42	8.24	5.90	5.61	5.27
43	8.81	6.29	5.96	5.59
44	9.39	6.67	6.32	5.90
45	9.85	6.97	6.59	6.14
46	10.43	7.38	6.96	6.47
47	10.94	7.73	7.29	6.75
48	11.52	8.15	7.66	7.09
49	12.06	8.52	8.00	7.39
50	12.56	8.86	8.31	7.66
51	12.56	8.86	8.31	7.66
52	12.56	8.86	8.31	7.66
53	12.56	8.86	8.31	7.66
54	12.56	8.86	8.31	7.66
55	12.56	8.86	8.31	7.66
56	12.56	8.86	8.31	7.66
57	12.56	8.86	8.31	7.66
58	12.56	8.86	8.31	7.66
59	12.56	8.86	8.31	7.66
60	12.56	8.86	8.31	7.66
61	12.56	8.86	8.31	7.66
62	12.56	8.86	8.31	7.66
63	12.56	8.86	8.31	7.66
64	12.56	8.86	8.31	7.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 1A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.98	3.63	3.45	3.28
26	4.98	3.63	3.45	3.28
27	4.98	3.63	3.45	3.28
28	4.98	3.63	3.45	3.28
29	4.98	3.63	3.45	3.28
30	4.98	3.63	3.45	3.28
31	4.98	3.63	3.45	3.28
32	4.98	3.63	3.45	3.28
33	4.98	3.63	3.45	3.28
34	5.25	3.84	3.65	3.49
35	5.56	4.08	3.89	3.73
36	6.00	4.39	4.19	4.00
37	6.46	4.71	4.50	4.29
38	6.94	5.04	4.81	4.58
39	7.42	5.37	5.13	4.87
40	7.88	5.69	5.43	5.15
41	8.46	6.08	5.79	5.47
42	9.06	6.49	6.16	5.80
43	9.69	6.92	6.55	6.15
44	10.32	7.33	6.94	6.49
45	10.83	7.67	7.24	6.75
46	11.47	8.12	7.66	7.13
47	12.03	8.50	8.00	7.43
48	12.67	8.95	8.42	7.79
49	13.28	9.36	8.80	8.13
50	13.82	9.73	9.14	8.43
51	13.82	9.73	9.14	8.43
52	13.82	9.73	9.14	8.43
53	13.82	9.73	9.14	8.43
54	13.82	9.73	9.14	8.43
55	13.82	9.73	9.14	8.43
56	13.82	9.73	9.14	8.43
57	13.82	9.73	9.14	8.43
58	13.82	9.73	9.14	8.43
59	13.82	9.73	9.14	8.43
60	13.82	9.73	9.14	8.43
61	13.82	9.73	9.14	8.43
62	13.82	9.73	9.14	8.43
63	13.82	9.73	9.14	8.43
64	13.82	9.73	9.14	8.43

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.06	2.24	2.12	1.99
26	3.06	2.24	2.12	1.99
27	3.06	2.24	2.12	1.99
28	3.06	2.24	2.12	1.99
29	3.06	2.24	2.12	1.99
30	3.06	2.24	2.12	1.99
31	3.06	2.24	2.12	1.99
32	3.06	2.24	2.12	1.99
33	3.06	2.24	2.12	1.99
34	3.25	2.38	2.27	2.14
35	3.49	2.56	2.44	2.31
36	3.84	2.82	2.68	2.54
37	4.21	3.08	2.93	2.76
38	4.61	3.36	3.19	3.01
39	5.02	3.65	3.46	3.26
40	5.44	3.94	3.74	3.52
41	5.85	4.21	4.00	3.75
42	6.28	4.50	4.26	3.99
43	6.72	4.79	4.53	4.24
44	7.18	5.10	4.81	4.48
45	7.52	5.32	5.02	4.67
46	8.06	5.70	5.36	4.98
47	8.53	6.02	5.66	5.25
48	9.07	6.39	6.00	5.55
49	9.59	6.75	6.34	5.85
50	10.07	7.09	6.64	6.12
51	10.07	7.09	6.64	6.12
52	10.07	7.09	6.64	6.12
53	10.07	7.09	6.64	6.12
54	10.07	7.09	6.64	6.12
55	10.07	7.09	6.64	6.12
56	10.07	7.09	6.64	6.12
57	10.07	7.09	6.64	6.12
58	10.07	7.09	6.64	6.12
59	10.07	7.09	6.64	6.12
60	10.07	7.09	6.64	6.12
61	10.07	7.09	6.64	6.12
62	10.07	7.09	6.64	6.12
63	10.07	7.09	6.64	6.12
64	10.07	7.09	6.64	6.12

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.06	2.24	2.12	1.99
26	3.06	2.24	2.12	1.99
27	3.06	2.24	2.12	1.99
28	3.06	2.24	2.12	1.99
29	3.06	2.24	2.12	1.99
30	3.06	2.24	2.12	1.99
31	3.06	2.24	2.12	1.99
32	3.06	2.24	2.12	1.99
33	3.06	2.24	2.12	1.99
34	3.25	2.38	2.27	2.14
35	3.49	2.56	2.44	2.31
36	3.84	2.82	2.68	2.54
37	4.21	3.08	2.93	2.76
38	4.61	3.36	3.19	3.01
39	5.02	3.65	3.46	3.26
40	5.44	3.94	3.74	3.52
41	5.85	4.21	4.00	3.75
42	6.28	4.50	4.26	3.99
43	6.72	4.79	4.53	4.24
44	7.18	5.10	4.81	4.48
45	7.52	5.32	5.02	4.67
46	8.06	5.70	5.36	4.98
47	8.53	6.02	5.66	5.25
48	9.07	6.39	6.00	5.55
49	9.59	6.75	6.34	5.85
50	10.07	7.09	6.64	6.12
51	10.07	7.09	6.64	6.12
52	10.07	7.09	6.64	6.12
53	10.07	7.09	6.64	6.12
54	10.07	7.09	6.64	6.12
55	10.07	7.09	6.64	6.12
56	10.07	7.09	6.64	6.12
57	10.07	7.09	6.64	6.12
58	10.07	7.09	6.64	6.12
59	10.07	7.09	6.64	6.12
60	10.07	7.09	6.64	6.12
61	10.07	7.09	6.64	6.12
62	10.07	7.09	6.64	6.12
63	10.07	7.09	6.64	6.12
64	10.07	7.09	6.64	6.12

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider with COLA
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	3.93	2.85	2.69	2.53
26	3.93	2.85	2.69	2.53
27	3.93	2.85	2.69	2.53
28	3.93	2.85	2.69	2.53
29	3.93	2.85	2.69	2.53
30	3.93	2.85	2.69	2.53
31	3.93	2.85	2.69	2.53
32	3.93	2.85	2.69	2.53
33	3.93	2.85	2.69	2.53
34	4.14	3.01	2.85	2.69
35	4.37	3.19	3.03	2.87
36	4.74	3.45	3.27	3.09
37	5.12	3.71	3.52	3.32
38	5.50	3.99	3.78	3.56
39	5.91	4.28	4.05	3.80
40	6.30	4.54	4.30	4.04
41	6.74	4.84	4.58	4.29
42	7.22	5.16	4.88	4.55
43	7.71	5.48	5.18	4.82
44	8.21	5.80	5.48	5.09
45	8.60	6.06	5.72	5.30
46	9.15	6.45	6.07	5.62
47	9.64	6.79	6.38	5.89
48	10.20	7.17	6.73	6.20
49	10.74	7.55	7.07	6.51
50	11.21	7.87	7.36	6.76
51	11.21	7.87	7.36	6.76
52	11.21	7.87	7.36	6.76
53	11.21	7.87	7.36	6.76
54	11.21	7.87	7.36	6.76
55	11.21	7.87	7.36	6.76
56	11.21	7.87	7.36	6.76
57	11.21	7.87	7.36	6.76
58	11.21	7.87	7.36	6.76
59	11.21	7.87	7.36	6.76
60	11.21	7.87	7.36	6.76
61	11.21	7.87	7.36	6.76
62	11.21	7.87	7.36	6.76
63	11.21	7.87	7.36	6.76
64	11.21	7.87	7.36	6.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider with COLA
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.49	3.28	3.12	2.97
26	4.49	3.28	3.12	2.97
27	4.49	3.28	3.12	2.97
28	4.49	3.28	3.12	2.97
29	4.49	3.28	3.12	2.97
30	4.49	3.28	3.12	2.97
31	4.49	3.28	3.12	2.97
32	4.49	3.28	3.12	2.97
33	4.49	3.28	3.12	2.97
34	4.75	3.48	3.32	3.17
35	5.05	3.71	3.55	3.40
36	5.46	4.00	3.82	3.65
37	5.89	4.30	4.11	3.92
38	6.34	4.62	4.41	4.20
39	6.79	4.94	4.71	4.47
40	7.23	5.24	4.99	4.74
41	7.78	5.61	5.33	5.04
42	8.35	5.99	5.69	5.36
43	8.95	6.40	6.06	5.68
44	9.56	6.79	6.43	6.01
45	10.04	7.11	6.71	6.26
46	10.70	7.57	7.14	6.65
47	11.29	7.99	7.52	6.98
48	11.95	8.44	7.94	7.35
49	12.58	8.88	8.34	7.70
50	13.15	9.27	8.70	8.03
51	13.15	9.27	8.70	8.03
52	13.15	9.27	8.70	8.03
53	13.15	9.27	8.70	8.03
54	13.15	9.27	8.70	8.03
55	13.15	9.27	8.70	8.03
56	13.15	9.27	8.70	8.03
57	13.15	9.27	8.70	8.03
58	13.15	9.27	8.70	8.03
59	13.15	9.27	8.70	8.03
60	13.15	9.27	8.70	8.03
61	13.15	9.27	8.70	8.03
62	13.15	9.27	8.70	8.03
63	13.15	9.27	8.70	8.03
64	13.15	9.27	8.70	8.03

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.49	3.28	3.12	2.97
26	4.49	3.28	3.12	2.97
27	4.49	3.28	3.12	2.97
28	4.49	3.28	3.12	2.97
29	4.49	3.28	3.12	2.97
30	4.49	3.28	3.12	2.97
31	4.49	3.28	3.12	2.97
32	4.49	3.28	3.12	2.97
33	4.49	3.28	3.12	2.97
34	4.75	3.48	3.32	3.17
35	5.05	3.71	3.55	3.40
36	5.46	4.00	3.82	3.65
37	5.89	4.30	4.11	3.92
38	6.34	4.62	4.41	4.20
39	6.79	4.94	4.71	4.47
40	7.23	5.24	4.99	4.74
41	7.78	5.61	5.33	5.04
42	8.35	5.99	5.69	5.36
43	8.95	6.40	6.06	5.68
44	9.56	6.79	6.43	6.01
45	10.04	7.11	6.71	6.26
46	10.70	7.57	7.14	6.65
47	11.29	7.99	7.52	6.98
48	11.95	8.44	7.94	7.35
49	12.58	8.88	8.34	7.70
50	13.15	9.27	8.70	8.03
51	13.15	9.27	8.70	8.03
52	13.15	9.27	8.70	8.03
53	13.15	9.27	8.70	8.03
54	13.15	9.27	8.70	8.03
55	13.15	9.27	8.70	8.03
56	13.15	9.27	8.70	8.03
57	13.15	9.27	8.70	8.03
58	13.15	9.27	8.70	8.03
59	13.15	9.27	8.70	8.03
60	13.15	9.27	8.70	8.03
61	13.15	9.27	8.70	8.03
62	13.15	9.27	8.70	8.03
63	13.15	9.27	8.70	8.03
64	13.15	9.27	8.70	8.03

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 2A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	4.71	3.44	3.28	3.11
26	4.71	3.44	3.28	3.11
27	4.71	3.44	3.28	3.11
28	4.71	3.44	3.28	3.11
29	4.71	3.44	3.28	3.11
30	4.71	3.44	3.28	3.11
31	4.71	3.44	3.28	3.11
32	4.71	3.44	3.28	3.11
33	4.71	3.44	3.28	3.11
34	4.99	3.65	3.48	3.33
35	5.30	3.89	3.73	3.57
36	5.74	4.20	4.02	3.84
37	6.20	4.53	4.32	4.13
38	6.65	4.84	4.63	4.41
39	7.13	5.18	4.94	4.70
40	7.59	5.50	5.24	4.98
41	8.17	5.89	5.60	5.29
42	8.77	6.29	5.98	5.62
43	9.39	6.70	6.36	5.96
44	10.03	7.13	6.76	6.32
45	10.54	7.46	7.06	6.57
46	11.23	7.94	7.50	6.96
47	11.85	8.38	7.90	7.33
48	12.55	8.86	8.34	7.72
49	13.21	9.32	8.75	8.10
50	13.82	9.73	9.14	8.43
51	13.82	9.73	9.14	8.43
52	13.82	9.73	9.14	8.43
53	13.82	9.73	9.14	8.43
54	13.82	9.73	9.14	8.43
55	13.82	9.73	9.14	8.43
56	13.82	9.73	9.14	8.43
57	13.82	9.73	9.14	8.43
58	13.82	9.73	9.14	8.43
59	13.82	9.73	9.14	8.43
60	13.82	9.73	9.14	8.43
61	13.82	9.73	9.14	8.43
62	13.82	9.73	9.14	8.43
63	13.82	9.73	9.14	8.43
64	13.82	9.73	9.14	8.43

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 1A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	5.19	3.78	3.61	3.42
26	5.19	3.78	3.61	3.42
27	5.19	3.78	3.61	3.42
28	5.19	3.78	3.61	3.42
29	5.19	3.78	3.61	3.42
30	5.19	3.78	3.61	3.42
31	5.19	3.78	3.61	3.42
32	5.19	3.78	3.61	3.42
33	5.19	3.78	3.61	3.42
34	5.49	4.03	3.84	3.67
35	5.84	4.29	4.11	3.93
36	6.30	4.62	4.42	4.22
37	6.81	4.97	4.75	4.53
38	7.32	5.34	5.09	4.85
39	7.85	5.70	5.43	5.17
40	8.35	6.05	5.76	5.47
41	8.98	6.47	6.15	5.82
42	9.64	6.92	6.57	6.18
43	10.33	7.38	6.99	6.56
44	11.04	7.86	7.43	6.94
45	11.59	8.21	7.76	7.23
46	12.36	8.75	8.26	7.68
47	13.03	9.22	8.68	8.05
48	13.80	9.75	9.17	8.49
49	14.53	10.25	9.64	8.90
50	15.19	10.71	10.05	9.26
51	15.19	10.71	10.05	9.26
52	15.19	10.71	10.05	9.26
53	15.19	10.71	10.05	9.26
54	15.19	10.71	10.05	9.26
55	15.19	10.71	10.05	9.26
56	15.19	10.71	10.05	9.26
57	15.19	10.71	10.05	9.26
58	15.19	10.71	10.05	9.26
59	15.19	10.71	10.05	9.26
60	15.19	10.71	10.05	9.26
61	15.19	10.71	10.05	9.26
62	15.19	10.71	10.05	9.26
63	15.19	10.71	10.05	9.26
64	15.19	10.71	10.05	9.26

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded 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			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.20	0.89	0.79	0.72
26	1.20	0.89	0.79	0.72
27	1.20	0.89	0.79	0.72
28	1.20	0.89	0.79	0.72
29	1.20	0.89	0.79	0.72
30	1.20	0.89	0.79	0.72
31	1.20	0.89	0.79	0.72
32	1.20	0.89	0.79	0.72
33	1.20	0.89	0.79	0.72
34	1.24	0.92	0.82	0.75
35	1.30	0.97	0.87	0.79
36	1.39	1.04	0.93	0.85
37	1.50	1.13	1.01	0.92
38	1.65	1.25	1.11	1.01
39	1.82	1.37	1.23	1.12
40	2.02	1.53	1.36	1.25
41	2.28	1.73	1.54	1.41
42	2.57	1.95	1.73	1.60
43	2.90	2.20	1.94	1.79
44	3.26	2.48	2.18	2.03
45	3.65	2.78	2.44	2.27
46	4.15	3.15	2.79	2.59
47	4.72	3.55	3.16	2.92
48	5.25	3.95	3.52	3.25
49	5.77	4.31	3.86	3.55
50	6.28	4.68	4.21	3.87
51	6.28	4.68	4.21	3.87
52	6.28	4.68	4.21	3.87
53	6.28	4.68	4.21	3.87
54	6.28	4.68	4.21	3.87
55	6.28	4.68	4.21	3.87
56	6.28	4.68	4.21	3.87
57	6.28	4.68	4.21	3.87
58	6.28	4.68	4.21	3.87
59	6.28	4.68	4.21	3.87
60	6.28	4.68	4.21	3.87
61	6.28	4.68	4.21	3.87
62	6.28	4.68	4.21	3.87
63	6.28	4.68	4.21	3.87
64	6.28	4.68	4.21	3.87

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.20	0.89	0.79	0.72
26	1.20	0.89	0.79	0.72
27	1.20	0.89	0.79	0.72
28	1.20	0.89	0.79	0.72
29	1.20	0.89	0.79	0.72
30	1.20	0.89	0.79	0.72
31	1.20	0.89	0.79	0.72
32	1.20	0.89	0.79	0.72
33	1.20	0.89	0.79	0.72
34	1.24	0.92	0.82	0.75
35	1.30	0.97	0.87	0.79
36	1.39	1.04	0.93	0.85
37	1.50	1.13	1.01	0.92
38	1.65	1.25	1.11	1.01
39	1.82	1.37	1.23	1.12
40	2.02	1.53	1.36	1.25
41	2.28	1.73	1.54	1.41
42	2.57	1.95	1.73	1.60
43	2.90	2.20	1.94	1.79
44	3.26	2.48	2.18	2.03
45	3.65	2.78	2.44	2.27
46	4.15	3.15	2.79	2.59
47	4.72	3.55	3.16	2.92
48	5.25	3.95	3.52	3.25
49	5.77	4.31	3.86	3.55
50	6.28	4.68	4.21	3.87
51	6.28	4.68	4.21	3.87
52	6.28	4.68	4.21	3.87
53	6.28	4.68	4.21	3.87
54	6.28	4.68	4.21	3.87
55	6.28	4.68	4.21	3.87
56	6.28	4.68	4.21	3.87
57	6.28	4.68	4.21	3.87
58	6.28	4.68	4.21	3.87
59	6.28	4.68	4.21	3.87
60	6.28	4.68	4.21	3.87
61	6.28	4.68	4.21	3.87
62	6.28	4.68	4.21	3.87
63	6.28	4.68	4.21	3.87
64	6.28	4.68	4.21	3.87

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider with COLA
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.50	1.12	0.99	0.91
26	1.50	1.12	0.99	0.91
27	1.50	1.12	0.99	0.91
28	1.50	1.12	0.99	0.91
29	1.50	1.12	0.99	0.91
30	1.50	1.12	0.99	0.91
31	1.50	1.12	0.99	0.91
32	1.50	1.12	0.99	0.91
33	1.50	1.12	0.99	0.91
34	1.54	1.15	1.01	0.92
35	1.61	1.20	1.05	0.97
36	1.71	1.28	1.12	1.03
37	1.85	1.38	1.21	1.12
38	2.03	1.52	1.33	1.23
39	2.24	1.67	1.47	1.36
40	2.47	1.85	1.63	1.51
41	2.78	2.09	1.84	1.70
42	3.13	2.36	2.08	1.92
43	3.51	2.65	2.34	2.16
44	3.94	2.98	2.64	2.42
45	4.41	3.33	2.95	2.72
46	4.97	3.74	3.33	3.05
47	5.60	4.20	3.76	3.43
48	6.19	4.62	4.15	3.80
49	6.75	5.01	4.53	4.13
50	7.29	5.40	4.89	4.45
51	7.29	5.40	4.89	4.45
52	7.29	5.40	4.89	4.45
53	7.29	5.40	4.89	4.45
54	7.29	5.40	4.89	4.45
55	7.29	5.40	4.89	4.45
56	7.29	5.40	4.89	4.45
57	7.29	5.40	4.89	4.45
58	7.29	5.40	4.89	4.45
59	7.29	5.40	4.89	4.45
60	7.29	5.40	4.89	4.45
61	7.29	5.40	4.89	4.45
62	7.29	5.40	4.89	4.45
63	7.29	5.40	4.89	4.45
64	7.29	5.40	4.89	4.45

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.73	1.31	1.11	1.02
26	1.73	1.31	1.11	1.02
27	1.73	1.31	1.11	1.02
28	1.73	1.31	1.11	1.02
29	1.73	1.31	1.11	1.02
30	1.73	1.31	1.11	1.02
31	1.73	1.31	1.11	1.02
32	1.73	1.31	1.11	1.02
33	1.73	1.31	1.11	1.02
34	1.79	1.36	1.13	1.05
35	1.87	1.42	1.17	1.09
36	1.98	1.50	1.25	1.16
37	2.13	1.62	1.34	1.25
38	2.33	1.77	1.47	1.37
39	2.56	1.95	1.61	1.51
40	2.82	2.14	1.78	1.66
41	3.17	2.41	2.02	1.88
42	3.57	2.71	2.27	2.12
43	3.99	3.03	2.54	2.38
44	4.47	3.41	2.86	2.66
45	5.00	3.81	3.21	2.99
46	5.65	4.28	3.63	3.37
47	6.37	4.80	4.09	3.80
48	7.05	5.30	4.54	4.20
49	7.69	5.76	4.94	4.57
50	8.33	6.23	5.36	4.95
51	8.33	6.23	5.36	4.95
52	8.33	6.23	5.36	4.95
53	8.33	6.23	5.36	4.95
54	8.33	6.23	5.36	4.95
55	8.33	6.23	5.36	4.95
56	8.33	6.23	5.36	4.95
57	8.33	6.23	5.36	4.95
58	8.33	6.23	5.36	4.95
59	8.33	6.23	5.36	4.95
60	8.33	6.23	5.36	4.95
61	8.33	6.23	5.36	4.95
62	8.33	6.23	5.36	4.95
63	8.33	6.23	5.36	4.95
64	8.33	6.23	5.36	4.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.73	1.31	1.11	1.02
26	1.73	1.31	1.11	1.02
27	1.73	1.31	1.11	1.02
28	1.73	1.31	1.11	1.02
29	1.73	1.31	1.11	1.02
30	1.73	1.31	1.11	1.02
31	1.73	1.31	1.11	1.02
32	1.73	1.31	1.11	1.02
33	1.73	1.31	1.11	1.02
34	1.79	1.36	1.13	1.05
35	1.87	1.42	1.17	1.09
36	1.98	1.50	1.25	1.16
37	2.13	1.62	1.34	1.25
38	2.33	1.77	1.47	1.37
39	2.56	1.95	1.61	1.51
40	2.82	2.14	1.78	1.66
41	3.17	2.41	2.02	1.88
42	3.57	2.71	2.27	2.12
43	3.99	3.03	2.54	2.38
44	4.47	3.41	2.86	2.66
45	5.00	3.81	3.21	2.99
46	5.65	4.28	3.63	3.37
47	6.37	4.80	4.09	3.80
48	7.05	5.30	4.54	4.20
49	7.69	5.76	4.94	4.57
50	8.33	6.23	5.36	4.95
51	8.33	6.23	5.36	4.95
52	8.33	6.23	5.36	4.95
53	8.33	6.23	5.36	4.95
54	8.33	6.23	5.36	4.95
55	8.33	6.23	5.36	4.95
56	8.33	6.23	5.36	4.95
57	8.33	6.23	5.36	4.95
58	8.33	6.23	5.36	4.95
59	8.33	6.23	5.36	4.95
60	8.33	6.23	5.36	4.95
61	8.33	6.23	5.36	4.95
62	8.33	6.23	5.36	4.95
63	8.33	6.23	5.36	4.95
64	8.33	6.23	5.36	4.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 2A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.82	1.38	1.16	1.07
26	1.82	1.38	1.16	1.07
27	1.82	1.38	1.16	1.07
28	1.82	1.38	1.16	1.07
29	1.82	1.38	1.16	1.07
30	1.82	1.38	1.16	1.07
31	1.82	1.38	1.16	1.07
32	1.82	1.38	1.16	1.07
33	1.82	1.38	1.16	1.07
34	1.88	1.43	1.19	1.10
35	1.96	1.49	1.23	1.15
36	2.08	1.58	1.31	1.21
37	2.24	1.70	1.41	1.31
38	2.44	1.86	1.54	1.43
39	2.69	2.05	1.70	1.59
40	2.96	2.25	1.88	1.75
41	3.33	2.53	2.12	1.97
42	3.74	2.84	2.38	2.22
43	4.19	3.19	2.68	2.50
44	4.69	3.58	3.00	2.81
45	5.24	3.99	3.36	3.13
46	5.93	4.49	3.80	3.54
47	6.69	5.04	4.29	3.99
48	7.41	5.56	4.76	4.40
49	8.07	6.04	5.19	4.80
50	8.75	6.54	5.63	5.20
51	8.75	6.54	5.63	5.20
52	8.75	6.54	5.63	5.20
53	8.75	6.54	5.63	5.20
54	8.75	6.54	5.63	5.20
55	8.75	6.54	5.63	5.20
56	8.75	6.54	5.63	5.20
57	8.75	6.54	5.63	5.20
58	8.75	6.54	5.63	5.20
59	8.75	6.54	5.63	5.20
60	8.75	6.54	5.63	5.20
61	8.75	6.54	5.63	5.20
62	8.75	6.54	5.63	5.20
63	8.75	6.54	5.63	5.20
64	8.75	6.54	5.63	5.20

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 1A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.00	1.51	1.28	1.18
26	2.00	1.51	1.28	1.18
27	2.00	1.51	1.28	1.18
28	2.00	1.51	1.28	1.18
29	2.00	1.51	1.28	1.18
30	2.00	1.51	1.28	1.18
31	2.00	1.51	1.28	1.18
32	2.00	1.51	1.28	1.18
33	2.00	1.51	1.28	1.18
34	2.06	1.56	1.31	1.21
35	2.16	1.64	1.36	1.26
36	2.29	1.74	1.44	1.34
37	2.46	1.87	1.55	1.44
38	2.69	2.04	1.70	1.59
39	2.96	2.24	1.87	1.74
40	3.25	2.47	2.06	1.92
41	3.65	2.78	2.32	2.17
42	4.11	3.13	2.62	2.44
43	4.61	3.51	2.95	2.74
44	5.16	3.94	3.31	3.08
45	5.77	4.40	3.71	3.45
46	6.53	4.94	4.19	3.90
47	7.36	5.56	4.74	4.40
48	8.15	6.13	5.24	4.85
49	8.88	6.66	5.70	5.28
50	9.63	7.20	6.19	5.72
51	9.63	7.20	6.19	5.72
52	9.63	7.20	6.19	5.72
53	9.63	7.20	6.19	5.72
54	9.63	7.20	6.19	5.72
55	9.63	7.20	6.19	5.72
56	9.63	7.20	6.19	5.72
57	9.63	7.20	6.19	5.72
58	9.63	7.20	6.19	5.72
59	9.63	7.20	6.19	5.72
60	9.63	7.20	6.19	5.72
61	9.63	7.20	6.19	5.72
62	9.63	7.20	6.19	5.72
63	9.63	7.20	6.19	5.72
64	9.63	7.20	6.19	5.72

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded 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			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.65	1.26	1.18	1.08
26	1.65	1.26	1.18	1.08
27	1.65	1.26	1.18	1.08
28	1.65	1.26	1.18	1.08
29	1.65	1.26	1.18	1.08
30	1.65	1.26	1.18	1.08
31	1.65	1.26	1.18	1.08
32	1.65	1.26	1.18	1.08
33	1.65	1.26	1.18	1.08
34	1.69	1.30	1.21	1.11
35	1.76	1.35	1.27	1.17
36	1.86	1.43	1.33	1.23
37	2.00	1.54	1.43	1.32
38	2.18	1.68	1.56	1.44
39	2.39	1.83	1.71	1.58
40	2.63	2.02	1.88	1.74
41	2.96	2.28	2.10	1.95
42	3.31	2.55	2.35	2.18
43	3.71	2.86	2.62	2.44
44	4.15	3.20	2.92	2.72
45	4.63	3.57	3.25	3.04
46	5.07	3.88	3.54	3.29
47	5.58	4.25	3.87	3.60
48	6.02	4.58	4.17	3.85
49	6.44	4.87	4.44	4.10
50	6.87	5.17	4.71	4.34
51	6.87	5.17	4.71	4.34
52	6.87	5.17	4.71	4.34
53	6.87	5.17	4.71	4.34
54	6.87	5.17	4.71	4.34
55	6.87	5.17	4.71	4.34
56	6.87	5.17	4.71	4.34
57	6.87	5.17	4.71	4.34
58	6.87	5.17	4.71	4.34
59	6.87	5.17	4.71	4.34
60	6.87	5.17	4.71	4.34
61	6.87	5.17	4.71	4.34
62	6.87	5.17	4.71	4.34
63	6.87	5.17	4.71	4.34
64	6.87	5.17	4.71	4.34

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5A - Class
Unisex | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.65	1.26	1.18	1.08
26	1.65	1.26	1.18	1.08
27	1.65	1.26	1.18	1.08
28	1.65	1.26	1.18	1.08
29	1.65	1.26	1.18	1.08
30	1.65	1.26	1.18	1.08
31	1.65	1.26	1.18	1.08
32	1.65	1.26	1.18	1.08
33	1.65	1.26	1.18	1.08
34	1.69	1.30	1.21	1.11
35	1.76	1.35	1.27	1.17
36	1.86	1.43	1.33	1.23
37	2.00	1.54	1.43	1.32
38	2.18	1.68	1.56	1.44
39	2.39	1.83	1.71	1.58
40	2.63	2.02	1.88	1.74
41	2.96	2.28	2.10	1.95
42	3.31	2.55	2.35	2.18
43	3.71	2.86	2.62	2.44
44	4.15	3.20	2.92	2.72
45	4.63	3.57	3.25	3.04
46	5.07	3.88	3.54	3.29
47	5.58	4.25	3.87	3.60
48	6.02	4.58	4.17	3.85
49	6.44	4.87	4.44	4.10
50	6.87	5.17	4.71	4.34
51	6.87	5.17	4.71	4.34
52	6.87	5.17	4.71	4.34
53	6.87	5.17	4.71	4.34
54	6.87	5.17	4.71	4.34
55	6.87	5.17	4.71	4.34
56	6.87	5.17	4.71	4.34
57	6.87	5.17	4.71	4.34
58	6.87	5.17	4.71	4.34
59	6.87	5.17	4.71	4.34
60	6.87	5.17	4.71	4.34
61	6.87	5.17	4.71	4.34
62	6.87	5.17	4.71	4.34
63	6.87	5.17	4.71	4.34
64	6.87	5.17	4.71	4.34

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider with COLA
To Age 65 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.07	1.57	1.46	1.35
26	2.07	1.57	1.46	1.35
27	2.07	1.57	1.46	1.35
28	2.07	1.57	1.46	1.35
29	2.07	1.57	1.46	1.35
30	2.07	1.57	1.46	1.35
31	2.07	1.57	1.46	1.35
32	2.07	1.57	1.46	1.35
33	2.07	1.57	1.46	1.35
34	2.11	1.60	1.48	1.37
35	2.19	1.67	1.53	1.42
36	2.31	1.76	1.62	1.50
37	2.47	1.88	1.73	1.61
38	2.69	2.04	1.87	1.74
39	2.94	2.24	2.05	1.91
40	3.22	2.45	2.25	2.09
41	3.60	2.76	2.53	2.34
42	4.03	3.08	2.83	2.61
43	4.49	3.44	3.15	2.93
44	5.01	3.83	3.52	3.26
45	5.57	4.27	3.92	3.62
46	6.06	4.62	4.24	3.91
47	6.61	5.01	4.61	4.23
48	7.10	5.35	4.91	4.50
49	7.53	5.66	5.19	4.75
50	7.98	5.96	5.47	4.99
51	7.98	5.96	5.47	4.99
52	7.98	5.96	5.47	4.99
53	7.98	5.96	5.47	4.99
54	7.98	5.96	5.47	4.99
55	7.98	5.96	5.47	4.99
56	7.98	5.96	5.47	4.99
57	7.98	5.96	5.47	4.99
58	7.98	5.96	5.47	4.99
59	7.98	5.96	5.47	4.99
60	7.98	5.96	5.47	4.99
61	7.98	5.96	5.47	4.99
62	7.98	5.96	5.47	4.99
63	7.98	5.96	5.47	4.99
64	7.98	5.96	5.47	4.99

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider with COLA
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.38	1.84	1.64	1.52
26	2.38	1.84	1.64	1.52
27	2.38	1.84	1.64	1.52
28	2.38	1.84	1.64	1.52
29	2.38	1.84	1.64	1.52
30	2.38	1.84	1.64	1.52
31	2.38	1.84	1.64	1.52
32	2.38	1.84	1.64	1.52
33	2.38	1.84	1.64	1.52
34	2.45	1.90	1.67	1.56
35	2.55	1.98	1.73	1.62
36	2.67	2.07	1.81	1.69
37	2.85	2.21	1.93	1.81
38	3.09	2.39	2.09	1.96
39	3.37	2.61	2.28	2.14
40	3.68	2.84	2.48	2.33
41	4.11	3.18	2.77	2.60
42	4.59	3.54	3.10	2.90
43	5.10	3.94	3.44	3.23
44	5.68	4.38	3.83	3.59
45	6.31	4.87	4.26	3.99
46	6.87	5.27	4.61	4.30
47	7.52	5.74	5.02	4.68
48	8.09	6.14	5.36	4.98
49	8.60	6.51	5.68	5.28
50	9.12	6.87	6.00	5.56
51	9.12	6.87	6.00	5.56
52	9.12	6.87	6.00	5.56
53	9.12	6.87	6.00	5.56
54	9.12	6.87	6.00	5.56
55	9.12	6.87	6.00	5.56
56	9.12	6.87	6.00	5.56
57	9.12	6.87	6.00	5.56
58	9.12	6.87	6.00	5.56
59	9.12	6.87	6.00	5.56
60	9.12	6.87	6.00	5.56
61	9.12	6.87	6.00	5.56
62	9.12	6.87	6.00	5.56
63	9.12	6.87	6.00	5.56
64	9.12	6.87	6.00	5.56

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider with COLA
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.38	1.84	1.64	1.52
26	2.38	1.84	1.64	1.52
27	2.38	1.84	1.64	1.52
28	2.38	1.84	1.64	1.52
29	2.38	1.84	1.64	1.52
30	2.38	1.84	1.64	1.52
31	2.38	1.84	1.64	1.52
32	2.38	1.84	1.64	1.52
33	2.38	1.84	1.64	1.52
34	2.45	1.90	1.67	1.56
35	2.55	1.98	1.73	1.62
36	2.67	2.07	1.81	1.69
37	2.85	2.21	1.93	1.81
38	3.09	2.39	2.09	1.96
39	3.37	2.61	2.28	2.14
40	3.68	2.84	2.48	2.33
41	4.11	3.18	2.77	2.60
42	4.59	3.54	3.10	2.90
43	5.10	3.94	3.44	3.23
44	5.68	4.38	3.83	3.59
45	6.31	4.87	4.26	3.99
46	6.87	5.27	4.61	4.30
47	7.52	5.74	5.02	4.68
48	8.09	6.14	5.36	4.98
49	8.60	6.51	5.68	5.28
50	9.12	6.87	6.00	5.56
51	9.12	6.87	6.00	5.56
52	9.12	6.87	6.00	5.56
53	9.12	6.87	6.00	5.56
54	9.12	6.87	6.00	5.56
55	9.12	6.87	6.00	5.56
56	9.12	6.87	6.00	5.56
57	9.12	6.87	6.00	5.56
58	9.12	6.87	6.00	5.56
59	9.12	6.87	6.00	5.56
60	9.12	6.87	6.00	5.56
61	9.12	6.87	6.00	5.56
62	9.12	6.87	6.00	5.56
63	9.12	6.87	6.00	5.56
64	9.12	6.87	6.00	5.56

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 2A - Class
Unisex | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.50	1.94	1.73	1.60
26	2.50	1.94	1.73	1.60
27	2.50	1.94	1.73	1.60
28	2.50	1.94	1.73	1.60
29	2.50	1.94	1.73	1.60
30	2.50	1.94	1.73	1.60
31	2.50	1.94	1.73	1.60
32	2.50	1.94	1.73	1.60
33	2.50	1.94	1.73	1.60
34	2.57	1.99	1.76	1.64
35	2.67	2.08	1.82	1.70
36	2.80	2.17	1.90	1.78
37	2.99	2.32	2.03	1.90
38	3.24	2.51	2.19	2.06
39	3.53	2.73	2.38	2.24
40	3.86	2.99	2.60	2.44
41	4.31	3.33	2.91	2.73
42	4.81	3.72	3.25	3.04
43	5.36	4.15	3.62	3.39
44	5.97	4.61	4.03	3.76
45	6.62	5.11	4.47	4.18
46	7.22	5.54	4.84	4.52
47	7.89	6.02	5.26	4.90
48	8.49	6.45	5.64	5.25
49	9.02	6.82	5.97	5.54
50	9.57	7.21	6.29	5.83
51	9.57	7.21	6.29	5.83
52	9.57	7.21	6.29	5.83
53	9.57	7.21	6.29	5.83
54	9.57	7.21	6.29	5.83
55	9.57	7.21	6.29	5.83
56	9.57	7.21	6.29	5.83
57	9.57	7.21	6.29	5.83
58	9.57	7.21	6.29	5.83
59	9.57	7.21	6.29	5.83
60	9.57	7.21	6.29	5.83
61	9.57	7.21	6.29	5.83
62	9.57	7.21	6.29	5.83
63	9.57	7.21	6.29	5.83
64	9.57	7.21	6.29	5.83

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 1A - Class
Unisex | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.76	2.13	1.90	1.76
26	2.76	2.13	1.90	1.76
27	2.76	2.13	1.90	1.76
28	2.76	2.13	1.90	1.76
29	2.76	2.13	1.90	1.76
30	2.76	2.13	1.90	1.76
31	2.76	2.13	1.90	1.76
32	2.76	2.13	1.90	1.76
33	2.76	2.13	1.90	1.76
34	2.83	2.18	1.92	1.80
35	2.94	2.28	1.99	1.87
36	3.09	2.39	2.08	1.96
37	3.29	2.55	2.23	2.09
38	3.57	2.76	2.41	2.26
39	3.89	3.01	2.63	2.47
40	4.25	3.29	2.87	2.69
41	4.74	3.67	3.21	3.01
42	5.30	4.09	3.57	3.35
43	5.90	4.56	3.99	3.73
44	6.56	5.07	4.43	4.14
45	7.29	5.62	4.91	4.60
46	7.93	6.09	5.32	4.97
47	8.69	6.63	5.79	5.40
48	9.33	7.09	6.19	5.76
49	9.94	7.51	6.56	6.09
50	10.53	7.93	6.92	6.42
51	10.53	7.93	6.92	6.42
52	10.53	7.93	6.92	6.42
53	10.53	7.93	6.92	6.42
54	10.53	7.93	6.92	6.42
55	10.53	7.93	6.92	6.42
56	10.53	7.93	6.92	6.42
57	10.53	7.93	6.92	6.42
58	10.53	7.93	6.92	6.42
59	10.53	7.93	6.92	6.42
60	10.53	7.93	6.92	6.42
61	10.53	7.93	6.92	6.42
62	10.53	7.93	6.92	6.42
63	10.53	7.93	6.92	6.42
64	10.53	7.93	6.92	6.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded 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			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.72	1.32	1.23	1.13
26	1.72	1.32	1.23	1.13
27	1.72	1.32	1.23	1.13
28	1.72	1.32	1.23	1.13
29	1.72	1.32	1.23	1.13
30	1.72	1.32	1.23	1.13
31	1.72	1.32	1.23	1.13
32	1.72	1.32	1.23	1.13
33	1.72	1.32	1.23	1.13
34	1.77	1.36	1.27	1.17
35	1.85	1.42	1.33	1.23
36	1.96	1.51	1.41	1.30
37	2.11	1.62	1.51	1.40
38	2.31	1.77	1.66	1.53
39	2.53	1.95	1.81	1.68
40	2.80	2.15	2.00	1.85
41	3.14	2.41	2.24	2.07
42	3.53	2.72	2.51	2.33
43	3.95	3.05	2.79	2.61
44	4.43	3.41	3.12	2.91
45	4.95	3.81	3.48	3.25
46	5.45	4.18	3.81	3.54
47	6.04	4.61	4.20	3.89
48	6.57	4.97	4.54	4.21
49	7.06	5.32	4.86	4.49
50	7.56	5.68	5.19	4.78
51	7.56	5.68	5.19	4.78
52	7.56	5.68	5.19	4.78
53	7.56	5.68	5.19	4.78
54	7.56	5.68	5.19	4.78
55	7.56	5.68	5.19	4.78
56	7.56	5.68	5.19	4.78
57	7.56	5.68	5.19	4.78
58	7.56	5.68	5.19	4.78
59	7.56	5.68	5.19	4.78
60	7.56	5.68	5.19	4.78
61	7.56	5.68	5.19	4.78
62	7.56	5.68	5.19	4.78
63	7.56	5.68	5.19	4.78
64	7.56	5.68	5.19	4.78

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5A - Class
Unisex | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	1.72	1.32	1.23	1.13
26	1.72	1.32	1.23	1.13
27	1.72	1.32	1.23	1.13
28	1.72	1.32	1.23	1.13
29	1.72	1.32	1.23	1.13
30	1.72	1.32	1.23	1.13
31	1.72	1.32	1.23	1.13
32	1.72	1.32	1.23	1.13
33	1.72	1.32	1.23	1.13
34	1.77	1.36	1.27	1.17
35	1.85	1.42	1.33	1.23
36	1.96	1.51	1.41	1.30
37	2.11	1.62	1.51	1.40
38	2.31	1.77	1.66	1.53
39	2.53	1.95	1.81	1.68
40	2.80	2.15	2.00	1.85
41	3.14	2.41	2.24	2.07
42	3.53	2.72	2.51	2.33
43	3.95	3.05	2.79	2.61
44	4.43	3.41	3.12	2.91
45	4.95	3.81	3.48	3.25
46	5.45	4.18	3.81	3.54
47	6.04	4.61	4.20	3.89
48	6.57	4.97	4.54	4.21
49	7.06	5.32	4.86	4.49
50	7.56	5.68	5.19	4.78
51	7.56	5.68	5.19	4.78
52	7.56	5.68	5.19	4.78
53	7.56	5.68	5.19	4.78
54	7.56	5.68	5.19	4.78
55	7.56	5.68	5.19	4.78
56	7.56	5.68	5.19	4.78
57	7.56	5.68	5.19	4.78
58	7.56	5.68	5.19	4.78
59	7.56	5.68	5.19	4.78
60	7.56	5.68	5.19	4.78
61	7.56	5.68	5.19	4.78
62	7.56	5.68	5.19	4.78
63	7.56	5.68	5.19	4.78
64	7.56	5.68	5.19	4.78

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04
Unisex

Catastrophic Disability Rider with COLA
To Age 67 Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.15	1.64	1.52	1.41
26	2.15	1.64	1.52	1.41
27	2.15	1.64	1.52	1.41
28	2.15	1.64	1.52	1.41
29	2.15	1.64	1.52	1.41
30	2.15	1.64	1.52	1.41
31	2.15	1.64	1.52	1.41
32	2.15	1.64	1.52	1.41
33	2.15	1.64	1.52	1.41
34	2.21	1.68	1.55	1.45
35	2.30	1.75	1.61	1.51
36	2.43	1.85	1.70	1.59
37	2.60	1.99	1.82	1.70
38	2.84	2.17	1.99	1.85
39	3.11	2.38	2.18	2.03
40	3.41	2.60	2.39	2.22
41	3.83	2.93	2.69	2.49
42	4.28	3.28	3.01	2.79
43	4.80	3.67	3.37	3.12
44	5.35	4.10	3.76	3.48
45	5.96	4.56	4.19	3.87
46	6.53	4.96	4.55	4.20
47	7.17	5.43	4.99	4.59
48	7.73	5.82	5.34	4.90
49	8.25	6.20	5.68	5.20
50	8.78	6.57	6.02	5.50
51	8.78	6.57	6.02	5.50
52	8.78	6.57	6.02	5.50
53	8.78	6.57	6.02	5.50
54	8.78	6.57	6.02	5.50
55	8.78	6.57	6.02	5.50
56	8.78	6.57	6.02	5.50
57	8.78	6.57	6.02	5.50
58	8.78	6.57	6.02	5.50
59	8.78	6.57	6.02	5.50
60	8.78	6.57	6.02	5.50
61	8.78	6.57	6.02	5.50
62	8.78	6.57	6.02	5.50
63	8.78	6.57	6.02	5.50
64	8.78	6.57	6.02	5.50

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3P - Class
Unisex | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.49	1.93	1.72	1.60
26	2.49	1.93	1.72	1.60
27	2.49	1.93	1.72	1.60
28	2.49	1.93	1.72	1.60
29	2.49	1.93	1.72	1.60
30	2.49	1.93	1.72	1.60
31	2.49	1.93	1.72	1.60
32	2.49	1.93	1.72	1.60
33	2.49	1.93	1.72	1.60
34	2.56	1.99	1.75	1.64
35	2.67	2.08	1.82	1.71
36	2.81	2.19	1.91	1.79
37	3.00	2.34	2.04	1.92
38	3.27	2.54	2.22	2.08
39	3.56	2.77	2.42	2.26
40	3.89	3.02	2.64	2.47
41	4.37	3.38	2.96	2.76
42	4.87	3.77	3.29	3.08
43	5.45	4.21	3.68	3.45
44	6.07	4.69	4.10	3.84
45	6.76	5.21	4.56	4.27
46	7.41	5.68	4.97	4.64
47	8.15	6.22	5.44	5.07
48	8.82	6.70	5.85	5.44
49	9.42	7.13	6.23	5.78
50	10.03	7.56	6.60	6.11
51	10.03	7.56	6.60	6.11
52	10.03	7.56	6.60	6.11
53	10.03	7.56	6.60	6.11
54	10.03	7.56	6.60	6.11
55	10.03	7.56	6.60	6.11
56	10.03	7.56	6.60	6.11
57	10.03	7.56	6.60	6.11
58	10.03	7.56	6.60	6.11
59	10.03	7.56	6.60	6.11
60	10.03	7.56	6.60	6.11
61	10.03	7.56	6.60	6.11
62	10.03	7.56	6.60	6.11
63	10.03	7.56	6.60	6.11
64	10.03	7.56	6.60	6.11

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 3A - Class
Unisex | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.49	1.93	1.72	1.60
26	2.49	1.93	1.72	1.60
27	2.49	1.93	1.72	1.60
28	2.49	1.93	1.72	1.60
29	2.49	1.93	1.72	1.60
30	2.49	1.93	1.72	1.60
31	2.49	1.93	1.72	1.60
32	2.49	1.93	1.72	1.60
33	2.49	1.93	1.72	1.60
34	2.56	1.99	1.75	1.64
35	2.67	2.08	1.82	1.71
36	2.81	2.19	1.91	1.79
37	3.00	2.34	2.04	1.92
38	3.27	2.54	2.22	2.08
39	3.56	2.77	2.42	2.26
40	3.89	3.02	2.64	2.47
41	4.37	3.38	2.96	2.76
42	4.87	3.77	3.29	3.08
43	5.45	4.21	3.68	3.45
44	6.07	4.69	4.10	3.84
45	6.76	5.21	4.56	4.27
46	7.41	5.68	4.97	4.64
47	8.15	6.22	5.44	5.07
48	8.82	6.70	5.85	5.44
49	9.42	7.13	6.23	5.78
50	10.03	7.56	6.60	6.11
51	10.03	7.56	6.60	6.11
52	10.03	7.56	6.60	6.11
53	10.03	7.56	6.60	6.11
54	10.03	7.56	6.60	6.11
55	10.03	7.56	6.60	6.11
56	10.03	7.56	6.60	6.11
57	10.03	7.56	6.60	6.11
58	10.03	7.56	6.60	6.11
59	10.03	7.56	6.60	6.11
60	10.03	7.56	6.60	6.11
61	10.03	7.56	6.60	6.11
62	10.03	7.56	6.60	6.11
63	10.03	7.56	6.60	6.11
64	10.03	7.56	6.60	6.11

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 2A - Class
Unisex | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.62	2.03	1.80	1.68
26	2.62	2.03	1.80	1.68
27	2.62	2.03	1.80	1.68
28	2.62	2.03	1.80	1.68
29	2.62	2.03	1.80	1.68
30	2.62	2.03	1.80	1.68
31	2.62	2.03	1.80	1.68
32	2.62	2.03	1.80	1.68
33	2.62	2.03	1.80	1.68
34	2.69	2.09	1.84	1.72
35	2.81	2.19	1.91	1.79
36	2.95	2.30	2.01	1.88
37	3.15	2.45	2.14	2.01
38	3.43	2.66	2.33	2.18
39	3.74	2.90	2.53	2.37
40	4.09	3.17	2.77	2.60
41	4.58	3.55	3.10	2.90
42	5.12	3.97	3.47	3.24
43	5.72	4.42	3.87	3.62
44	6.38	4.93	4.31	4.03
45	7.09	5.47	4.79	4.47
46	7.78	5.97	5.22	4.87
47	8.56	6.54	5.72	5.32
48	9.25	7.03	6.14	5.72
49	9.90	7.49	6.54	6.07
50	10.53	7.93	6.92	6.42
51	10.53	7.93	6.92	6.42
52	10.53	7.93	6.92	6.42
53	10.53	7.93	6.92	6.42
54	10.53	7.93	6.92	6.42
55	10.53	7.93	6.92	6.42
56	10.53	7.93	6.92	6.42
57	10.53	7.93	6.92	6.42
58	10.53	7.93	6.92	6.42
59	10.53	7.93	6.92	6.42
60	10.53	7.93	6.92	6.42
61	10.53	7.93	6.92	6.42
62	10.53	7.93	6.92	6.42
63	10.53	7.93	6.92	6.42
64	10.53	7.93	6.92	6.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Graded Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 1A - Class
Unisex | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
18 - 25	2.88	2.23	1.98	1.85
26	2.88	2.23	1.98	1.85
27	2.88	2.23	1.98	1.85
28	2.88	2.23	1.98	1.85
29	2.88	2.23	1.98	1.85
30	2.88	2.23	1.98	1.85
31	2.88	2.23	1.98	1.85
32	2.88	2.23	1.98	1.85
33	2.88	2.23	1.98	1.85
34	2.96	2.29	2.03	1.90
35	3.09	2.40	2.10	1.98
36	3.25	2.52	2.21	2.07
37	3.47	2.69	2.36	2.22
38	3.77	2.93	2.56	2.40
39	4.11	3.19	2.78	2.61
40	4.50	3.49	3.05	2.86
41	5.04	3.90	3.41	3.20
42	5.64	4.35	3.81	3.57
43	6.29	4.86	4.25	3.98
44	7.02	5.41	4.74	4.43
45	7.80	6.01	5.27	4.92
46	8.56	6.56	5.75	5.36
47	9.42	7.18	6.29	5.85
48	10.18	7.74	6.75	6.29
49	10.88	8.23	7.18	6.68
50	11.59	8.74	7.62	7.07
51	11.59	8.74	7.62	7.07
52	11.59	8.74	7.62	7.07
53	11.59	8.74	7.62	7.07
54	11.59	8.74	7.62	7.07
55	11.59	8.74	7.62	7.07
56	11.59	8.74	7.62	7.07
57	11.59	8.74	7.62	7.07
58	11.59	8.74	7.62	7.07
59	11.59	8.74	7.62	7.07
60	11.59	8.74	7.62	7.07
61	11.59	8.74	7.62	7.07
62	11.59	8.74	7.62	7.07
63	11.59	8.74	7.62	7.07
64	11.59	8.74	7.62	7.07

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-AS-92 | Base Rates | 5P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.59	8.30	7.52	6.47
26	11.76	8.49	7.72	6.64
27	11.93	8.67	7.89	6.81
28	12.10	8.85	8.07	7.00
29	12.26	9.03	8.25	7.16
30	12.43	9.20	8.43	7.32
31	12.52	9.37	8.68	7.59
32	12.65	9.53	8.91	7.84
33	12.76	9.72	8.91	8.07
34	12.88	9.87	8.92	8.32
35	13.45	9.94	8.93	8.38
36	14.27	10.58	9.53	8.47
37	15.11	11.22	10.13	9.03
38	15.94	11.85	10.74	9.59
39	16.77	12.50	11.33	10.16
40	17.60	13.13	11.93	10.72
41	18.69	14.00	12.79	11.56
42	19.79	14.87	13.64	12.41
43	20.88	15.73	14.48	13.25
44	21.98	16.61	15.34	14.10
45	23.07	17.48	16.19	14.94
46	24.59	18.55	17.16	15.81
47	26.11	19.62	18.14	16.68
48	27.61	20.69	19.10	17.55
49	29.12	21.75	20.06	18.41
50	30.62	22.81	21.01	19.27
51	33.20	24.56	22.59	20.64
52	35.78	26.31	24.15	22.04
53	38.34	28.06	25.71	23.40
54	40.90	29.81	27.26	24.77
55	43.45	31.53	28.82	26.14
56	48.80	35.23	32.32	29.59
57	54.15	38.91	35.82	33.04
58	59.49	42.59	39.32	36.48
59	64.83	46.28	42.81	39.92
60	70.15	49.96	46.31	43.36
61	79.53	56.05	51.13	47.17
62	88.91	62.13	55.97	50.97
63	98.28	68.22	60.80	54.77
64	107.65	74.30	65.63	58.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-AS-92 | Base Rates | 5P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	14.73	10.61	10.47	9.10
26	15.13	10.95	10.79	9.40
27	15.55	11.26	11.08	9.69
28	15.94	11.58	11.38	9.97
29	16.34	11.87	11.68	10.27
30	16.73	12.19	11.97	10.52
31	17.32	12.70	12.45	11.04
32	17.89	13.22	12.93	11.53
33	18.46	13.72	13.40	12.00
34	19.03	14.22	13.86	12.50
35	20.34	14.72	14.10	12.71
36	21.63	15.69	14.39	12.98
37	22.92	16.65	15.30	13.83
38	24.21	17.62	16.21	14.69
39	25.50	18.58	17.12	15.54
40	26.80	19.54	18.03	16.39
41	28.55	20.88	19.33	17.66
42	30.29	22.22	20.64	18.93
43	32.04	23.55	21.94	20.19
44	33.78	24.89	23.24	21.45
45	35.53	26.22	24.54	22.72
46	37.90	27.83	26.02	24.07
47	40.28	29.42	27.48	25.40
48	42.63	31.01	28.95	26.73
49	44.98	32.59	30.40	28.05
50	47.31	34.16	31.86	29.37
51	51.37	36.78	34.24	31.52
52	55.43	39.37	36.61	33.66
53	59.47	41.97	38.98	35.78
54	63.50	44.55	41.33	37.90
55	67.51	47.13	43.68	40.02
56	73.33	51.00	46.82	42.67
57	79.13	54.89	49.95	45.31
58	84.93	58.76	53.08	47.96
59	90.72	62.64	56.21	50.60
60	96.51	66.50	59.33	53.25
61	99.30	68.45	60.91	54.58
62	102.08	70.40	62.48	55.91
63	104.87	72.34	64.06	57.24
64	107.65	74.30	65.63	58.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-AS-92 | Base Rates | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	17.87	12.32	11.88	10.64
26	18.52	12.81	12.34	11.08
27	19.18	13.29	12.78	11.52
28	19.81	13.77	13.24	11.93
29	20.44	14.23	13.68	12.36
30	21.06	14.72	14.10	12.76
31	22.04	15.49	14.82	13.48
32	23.02	16.24	15.51	14.18
33	24.00	16.98	16.20	14.88
34	24.95	17.72	16.89	15.55
35	25.75	18.32	17.15	15.82
36	27.39	19.52	17.49	16.16
37	29.01	20.72	18.59	17.19
38	30.65	21.90	19.71	18.22
39	32.28	23.10	20.82	19.25
40	33.92	24.30	21.93	20.29
41	35.85	25.76	23.30	21.59
42	37.78	27.22	24.68	22.88
43	39.71	28.67	26.06	24.16
44	41.64	30.13	27.44	25.46
45	43.58	31.59	28.81	26.75
46	47.21	34.06	31.17	28.84
47	50.84	36.50	33.52	30.91
48	54.45	38.95	35.84	32.98
49	58.04	41.38	38.17	35.04
50	61.61	43.81	40.50	37.09
51	66.22	46.71	43.11	39.28
52	70.80	49.61	45.72	41.47
53	75.37	52.49	48.32	43.64
54	79.93	55.37	50.92	45.80
55	84.47	58.24	53.50	47.96
56	86.88	59.88	54.67	49.02
57	89.29	61.55	55.83	50.08
58	91.70	63.19	57.00	51.13
59	94.11	64.86	58.17	52.18
60	96.51	66.50	59.33	53.25
61	99.30	68.45	60.91	54.58
62	102.08	70.40	62.48	55.91
63	104.87	72.34	64.06	57.24
64	107.65	74.30	65.63	58.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-AS-92 | Base Rates | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	23.81	16.41	15.69	14.86
26	24.53	16.96	16.24	15.37
27	25.24	17.49	16.75	15.88
28	25.92	18.04	17.27	16.39
29	26.62	18.56	17.77	16.89
30	27.30	19.10	18.28	17.37
31	28.44	20.00	19.14	18.24
32	29.58	20.88	20.01	19.11
33	30.70	21.77	20.86	19.98
34	31.81	22.62	20.90	20.82
35	32.74	23.31	21.83	21.05
36	34.58	24.66	23.11	21.35
37	36.41	26.01	24.38	22.54
38	38.26	27.36	25.67	23.73
39	40.10	28.71	26.95	24.92
40	41.94	30.06	28.22	26.11
41	44.14	31.73	29.82	27.61
42	46.34	33.40	31.42	29.12
43	48.55	35.07	33.03	30.62
44	50.75	36.74	34.63	32.12
45	52.95	38.41	36.23	33.62
46	55.59	40.16	37.80	34.99
47	58.22	41.91	39.36	36.34
48	60.85	43.63	40.93	37.70
49	63.47	45.36	42.48	39.05
50	66.06	47.08	44.02	40.39
51	69.77	49.32	45.93	41.91
52	73.46	51.57	47.83	43.44
53	77.14	53.79	49.72	44.94
54	80.82	56.02	51.61	46.46
55	84.47	58.24	53.50	47.96
56	86.88	59.88	54.67	49.02
57	89.29	61.55	55.83	50.08
58	91.70	63.19	57.00	51.13
59	94.11	64.86	58.17	52.18
60	96.51	66.50	59.33	53.25
61	99.30	68.45	60.91	54.58
62	102.08	70.40	62.48	55.91
63	104.87	72.34	64.06	57.24
64	107.65	74.30	65.63	58.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-AS-92 | Base Rates | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	24.28	16.72	16.02	15.17
26	25.07	17.33	16.62	15.73
27	25.85	17.90	17.18	16.30
28	26.63	18.51	17.76	16.83
29	27.39	19.08	18.30	17.36
30	28.12	19.67	18.86	17.90
31	29.37	20.64	19.80	18.85
32	30.60	21.60	20.73	19.78
33	31.82	22.55	21.67	20.71
34	33.04	23.50	22.56	21.60
35	34.04	24.24	22.87	21.90
36	36.08	25.73	24.12	22.29
37	38.12	27.23	25.54	23.60
38	40.16	28.72	26.95	24.92
39	42.20	30.22	28.36	26.23
40	44.25	31.72	29.77	27.55
41	46.73	33.59	31.57	29.23
42	49.21	35.47	33.37	30.92
43	51.69	37.35	35.16	32.60
44	54.17	39.23	36.97	34.29
45	56.65	41.10	38.76	35.97
46	59.88	43.26	40.72	37.67
47	63.10	45.41	42.65	39.38
48	66.31	47.54	44.58	41.07
49	69.48	49.67	46.50	42.76
50	72.67	51.80	48.42	44.43
51	77.26	54.61	50.84	46.39
52	81.83	57.43	53.26	48.36
53	86.39	60.23	55.66	50.31
54	90.93	63.03	58.06	52.26
55	95.45	65.81	60.45	54.20
56	98.18	67.68	61.77	55.40
57	100.90	69.56	63.10	56.59
58	103.62	71.41	64.41	57.78
59	106.34	73.29	65.73	58.98
60	109.06	75.15	67.05	60.17
61	112.21	77.35	68.82	61.68
62	115.35	79.55	70.60	63.18
63	118.49	81.74	72.38	64.69
64	121.64	83.94	74.16	66.19

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-AS-92 | Base Rates | 5P - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	15.09	10.33	8.86	7.39
26	15.46	10.60	9.10	7.59
27	15.84	10.87	9.34	7.80
28	16.21	11.14	9.57	8.01
29	16.59	11.40	9.81	8.21
30	16.96	11.68	10.05	8.41
31	17.31	11.95	10.30	8.64
32	17.66	12.22	10.55	8.87
33	18.00	12.50	10.81	9.10
34	18.36	12.77	11.05	9.33
35	18.71	13.04	11.31	9.56
36	19.66	13.73	11.93	10.12
37	20.61	14.41	12.56	10.68
38	21.55	15.09	13.19	11.25
39	22.50	15.77	13.82	11.81
40	23.45	16.46	14.44	12.37
41	24.43	17.20	15.17	13.09
42	25.41	17.95	15.91	13.79
43	26.39	18.69	16.64	14.50
44	27.38	19.44	17.38	15.21
45	28.35	20.19	18.11	15.92
46	29.96	21.31	19.14	16.86
47	31.57	22.45	20.17	17.80
48	33.18	23.58	21.20	18.74
49	34.78	24.71	22.23	19.68
50	36.39	25.84	23.26	20.62
51	38.81	27.52	24.81	22.07
52	41.23	29.21	26.36	23.52
53	43.66	30.89	27.90	24.97
54	46.08	32.58	29.45	26.43
55	48.50	34.26	31.00	27.88
56	54.63	38.46	34.95	31.73
57	60.76	42.65	38.90	35.59
58	66.90	46.84	42.86	39.45
59	73.03	51.04	46.82	43.30
60	79.16	55.24	50.77	47.16
61	89.77	62.19	56.34	51.60
62	100.36	69.14	61.91	56.05
63	110.97	76.09	67.47	60.49
64	121.56	83.05	73.04	64.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-AS-92 | Base Rates | 5P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	22.06	14.97	13.23	11.40
26	22.71	15.44	13.66	11.78
27	23.37	15.89	14.09	12.18
28	24.02	16.36	14.51	12.57
29	24.68	16.82	14.94	12.96
30	25.34	17.28	15.37	13.35
31	26.14	17.90	15.96	13.92
32	26.96	18.51	16.56	14.49
33	27.77	19.12	17.15	15.07
34	28.59	19.73	17.75	15.64
35	29.40	20.35	18.34	16.21
36	30.92	21.42	19.33	17.11
37	32.44	22.49	20.33	18.00
38	33.96	23.57	21.31	18.91
39	35.47	24.64	22.31	19.81
40	37.00	25.71	23.30	20.71
41	38.62	26.89	24.44	21.76
42	40.26	28.07	25.57	22.82
43	41.89	29.26	26.70	23.87
44	43.52	30.44	27.83	24.92
45	45.15	31.62	28.97	25.98
46	47.71	33.38	30.60	27.47
47	50.27	35.15	32.23	28.97
48	52.83	36.91	33.85	30.46
49	55.38	38.68	35.48	31.95
50	57.94	40.44	37.11	33.45
51	61.78	43.06	39.54	35.72
52	65.63	45.68	41.98	37.99
53	69.48	48.29	44.40	40.26
54	73.32	50.92	46.84	42.53
55	77.17	53.54	49.27	44.80
56	83.66	57.79	52.67	47.68
57	90.16	62.04	56.06	50.56
58	96.66	66.29	59.46	53.43
59	103.16	70.54	62.86	56.31
60	109.66	74.79	66.26	59.19
61	112.63	76.86	67.95	60.62
62	115.61	78.92	69.65	62.07
63	118.59	80.99	71.34	63.50
64	121.56	83.05	73.04	64.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-AS-92 | Base Rates | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	29.49	19.81	17.35	15.65
26	30.57	20.57	18.06	16.32
27	31.65	21.35	18.76	17.00
28	32.74	22.11	19.47	17.68
29	33.82	22.89	20.18	18.36
30	34.90	23.65	20.88	19.03
31	36.25	24.67	21.87	20.04
32	37.58	25.69	22.84	21.05
33	38.93	26.70	23.83	22.05
34	40.27	27.72	24.81	23.06
35	41.62	28.73	25.79	24.07
36	43.81	30.19	27.14	25.29
37	46.00	31.66	28.49	26.51
38	48.20	33.12	29.84	27.75
39	50.39	34.59	31.20	28.97
40	52.58	36.05	32.54	30.19
41	54.52	37.25	33.62	31.11
42	56.45	38.45	34.71	32.02
43	58.38	39.64	35.80	32.95
44	60.32	40.84	36.88	33.86
45	62.25	42.04	37.96	34.78
46	66.32	44.81	40.63	37.13
47	70.38	47.58	43.30	39.48
48	74.44	50.36	45.97	41.84
49	78.50	53.13	48.64	44.18
50	82.57	55.91	51.30	46.53
51	85.65	58.16	53.32	48.17
52	88.72	60.40	55.33	49.82
53	91.80	62.66	57.35	51.45
54	94.87	64.90	59.36	53.10
55	97.95	67.15	61.38	54.74
56	100.29	68.68	62.36	55.62
57	102.63	70.21	63.33	56.51
58	104.98	71.74	64.30	57.41
59	107.32	73.26	65.28	58.30
60	109.66	74.79	66.26	59.19
61	112.63	76.86	67.95	60.62
62	115.61	78.92	69.65	62.07
63	118.59	80.99	71.34	63.50
64	121.56	83.05	73.04	64.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-AS-92 | Base Rates | 5P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	39.28	26.40	24.25	21.87
26	40.48	27.25	25.08	22.67
27	41.67	28.11	25.91	23.48
28	42.86	28.97	26.74	24.28
29	44.05	29.82	27.57	25.09
30	45.25	30.68	28.40	25.89
31	46.78	31.86	29.59	27.13
32	48.31	33.03	30.79	28.37
33	49.84	34.21	31.99	29.61
34	51.37	35.38	33.18	30.85
35	52.91	36.56	34.38	32.09
36	55.33	38.17	35.88	33.45
37	57.75	39.78	37.37	34.80
38	60.18	41.40	38.88	36.15
39	62.60	43.01	40.37	37.50
40	65.03	44.62	41.87	38.85
41	67.15	45.92	43.04	39.83
42	69.27	47.22	44.22	40.80
43	71.39	48.51	45.39	41.77
44	73.52	49.82	46.57	42.74
45	75.64	51.12	47.74	43.72
46	78.21	52.91	49.34	45.11
47	80.79	54.71	50.95	46.49
48	83.37	56.50	52.55	47.88
49	85.95	58.29	54.16	49.26
50	88.53	60.09	55.77	50.65
51	90.41	61.50	56.89	51.47
52	92.29	62.91	58.01	52.29
53	94.19	64.33	59.14	53.10
54	96.07	65.74	60.25	53.92
55	97.95	67.15	61.38	54.74
56	100.29	68.68	62.36	55.62
57	102.63	70.21	63.33	56.51
58	104.98	71.74	64.30	57.41
59	107.32	73.26	65.28	58.30
60	109.66	74.79	66.26	59.19
61	112.63	76.86	67.95	60.62
62	115.61	78.92	69.65	62.07
63	118.59	80.99	71.34	63.50
64	121.56	83.05	73.04	64.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-AS-92 | Base Rates | 5P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	40.08	26.93	24.74	22.31
26	41.38	27.86	25.63	23.18
27	42.69	28.79	26.54	24.05
28	43.99	29.74	27.44	24.93
29	45.30	30.67	28.34	25.80
30	46.60	31.60	29.24	26.67
31	48.29	32.89	30.54	28.02
32	49.97	34.17	31.85	29.36
33	51.66	35.46	33.15	30.70
34	53.34	36.74	34.45	32.04
35	55.02	38.02	35.75	33.39
36	57.74	39.84	37.44	34.91
37	60.46	41.64	39.12	36.43
38	63.17	43.45	40.81	37.95
39	65.89	45.26	42.50	39.47
40	68.60	47.07	44.18	40.99
41	71.07	48.59	45.56	42.15
42	73.53	50.12	46.94	43.30
43	76.01	51.65	48.32	44.47
44	78.47	53.18	49.70	45.62
45	80.93	54.70	51.08	46.78
46	84.22	56.98	53.13	48.57
47	87.52	59.26	55.18	50.35
48	90.80	61.55	57.24	52.15
49	94.09	63.83	59.29	53.94
50	97.38	66.11	61.34	55.72
51	100.04	68.06	62.94	56.94
52	102.70	70.01	64.54	58.18
53	105.36	71.98	66.15	59.40
54	108.03	73.93	67.75	60.63
55	110.69	75.88	69.35	61.86
56	113.34	77.61	70.45	62.86
57	115.98	79.33	71.55	63.87
58	118.62	81.06	72.66	64.87
59	121.26	82.78	73.76	65.89
60	123.91	84.51	74.86	66.89
61	127.27	86.84	76.78	68.51
62	130.64	89.17	78.70	70.14
63	134.00	91.50	80.62	71.76
64	137.36	93.83	82.54	73.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-GS-92
Unisex

Base Rates
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.16	8.20	7.48	6.34
26	11.47	8.43	7.66	6.52
27	11.77	8.67	7.85	6.67
28	12.06	8.89	8.02	6.84
29	12.36	9.13	8.21	7.00
30	12.67	9.35	8.39	7.17
31	12.98	9.62	8.54	7.34
32	13.30	9.88	8.71	7.52
33	13.63	10.16	8.87	7.68
34	13.95	10.43	9.03	7.86
35	14.27	10.69	9.20	8.03
36	15.15	11.38	9.80	8.60
37	16.02	12.06	10.43	9.17
38	16.90	12.75	11.04	9.74
39	17.77	13.43	11.66	10.31
40	18.64	14.12	12.28	10.88
41	19.79	15.05	13.15	11.72
42	20.93	15.99	14.02	12.57
43	22.07	16.92	14.90	13.42
44	23.21	17.86	15.77	14.27
45	24.36	18.79	16.65	15.11
46	25.96	19.95	17.71	16.04
47	27.54	21.11	18.77	16.98
48	29.14	22.26	19.84	17.91
49	30.73	23.42	20.89	18.86
50	32.33	24.57	21.95	19.79
51	34.97	26.41	23.68	21.28
52	37.63	28.25	25.41	22.77
53	40.27	30.08	27.15	24.26
54	42.93	31.91	28.88	25.74
55	45.57	33.75	30.62	27.23
56	51.46	37.87	34.24	31.01
57	57.36	42.00	37.87	34.77
58	63.26	46.13	41.51	38.56
59	69.16	50.25	45.14	42.33
60	75.05	54.38	48.76	46.10
61	85.20	61.05	53.72	50.16
62	95.35	67.71	58.69	54.22
63	105.50	74.38	63.65	58.27
64	115.65	81.04	68.62	62.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-GS-92
Unisex

Base Rates
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	15.77	11.37	10.58	9.12
26	16.26	11.73	10.88	9.39
27	16.76	12.10	11.17	9.67
28	17.24	12.47	11.48	9.94
29	17.74	12.84	11.77	10.23
30	18.23	13.21	12.07	10.51
31	18.87	13.71	12.42	10.88
32	19.51	14.22	12.77	11.23
33	20.15	14.72	13.13	11.61
34	20.80	15.22	13.47	11.97
35	21.44	15.73	13.82	12.34
36	22.75	16.74	14.73	13.17
37	24.06	17.74	15.64	14.01
38	25.37	18.75	16.55	14.84
39	26.68	19.76	17.46	15.68
40	28.00	20.76	18.37	16.51
41	29.72	22.12	19.64	17.71
42	31.44	23.47	20.91	18.91
43	33.16	24.83	22.18	20.11
44	34.89	26.19	23.45	21.32
45	36.61	27.54	24.72	22.52
46	39.04	29.22	26.28	23.92
47	41.46	30.89	27.85	25.32
48	43.91	32.56	29.41	26.73
49	46.34	34.23	30.98	28.13
50	48.77	35.91	32.55	29.54
51	52.84	38.56	35.10	31.80
52	56.92	41.20	37.65	34.07
53	61.00	43.84	40.21	36.33
54	65.08	46.48	42.75	38.60
55	69.15	49.13	45.31	40.86
56	75.79	53.69	48.64	43.93
57	82.43	58.25	51.97	47.00
58	89.08	62.81	55.29	50.06
59	95.72	67.36	58.61	53.13
60	102.36	71.92	61.94	56.19
61	105.68	74.20	63.61	57.72
62	109.01	76.48	65.28	59.26
63	112.33	78.76	66.95	60.80
64	115.65	81.04	68.62	62.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-GS-92 | Base Rates | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	19.22	13.23	12.48	11.10
26	19.93	13.84	12.91	11.51
27	20.65	14.45	13.34	11.91
28	21.35	15.05	13.77	12.32
29	22.06	15.65	14.20	12.72
30	22.77	16.35	14.63	13.13
31	23.66	17.03	15.11	13.62
32	24.54	17.73	15.60	14.13
33	25.43	18.42	16.08	14.62
34	26.32	19.11	16.56	15.13
35	27.20	19.80	17.04	15.63
36	28.81	20.99	18.12	16.60
37	30.42	22.20	19.18	17.58
38	32.02	23.40	20.26	18.57
39	33.62	24.60	21.32	19.54
40	35.22	25.80	22.39	20.51
41	36.94	27.14	23.59	21.60
42	38.67	28.46	24.80	22.68
43	40.39	29.79	26.00	23.78
44	42.13	31.11	27.20	24.86
45	43.85	32.44	28.40	25.93
46	47.63	35.05	30.88	28.10
47	51.43	37.65	33.36	30.27
48	55.20	40.26	35.86	32.44
49	58.99	42.86	38.34	34.61
50	62.79	45.47	40.83	36.77
51	67.67	48.57	43.80	39.23
52	72.55	51.68	46.78	41.69
53	77.41	54.78	49.76	44.14
54	82.29	57.88	52.74	46.60
55	87.17	60.99	55.71	49.06
56	90.21	63.17	56.95	50.49
57	93.25	65.36	58.20	51.91
58	96.29	67.55	59.45	53.33
59	99.33	69.74	60.70	54.76
60	102.36	71.92	61.94	56.19
61	105.68	74.20	63.61	57.72
62	109.01	76.48	65.28	59.26
63	112.33	78.76	66.95	60.80
64	115.65	81.04	68.62	62.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-GS-92
Unisex

Base Rates
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	25.60	17.63	17.43	15.52
26	26.38	18.32	17.92	15.99
27	27.17	19.01	18.42	16.45
28	27.95	19.72	18.91	16.92
29	28.74	20.42	19.40	17.38
30	29.53	21.20	19.89	17.85
31	30.54	22.00	20.45	18.45
32	31.55	22.79	21.02	19.05
33	32.56	23.59	21.58	19.64
34	33.57	24.39	22.15	20.25
35	34.58	25.20	22.72	20.85
36	36.37	26.54	23.94	21.95
37	38.18	27.89	25.16	23.06
38	39.97	29.23	26.38	24.19
39	41.77	30.58	27.60	25.29
40	43.56	31.93	28.82	26.40
41	45.51	33.43	30.20	27.64
42	47.45	34.94	31.57	28.88
43	49.38	36.44	32.96	30.13
44	51.33	37.95	34.33	31.37
45	53.27	39.45	35.70	32.62
46	56.07	41.33	37.44	34.10
47	58.89	43.21	39.18	35.57
48	61.69	45.11	40.91	37.06
49	64.50	46.99	42.65	38.54
50	67.31	48.87	44.38	40.02
51	71.29	51.30	46.64	41.83
52	75.26	53.71	48.91	43.63
53	79.23	56.15	51.17	45.44
54	83.21	58.57	53.44	47.24
55	87.17	60.99	55.71	49.06
56	90.21	63.17	56.95	50.49
57	93.25	65.36	58.20	51.91
58	96.29	67.55	59.45	53.33
59	99.33	69.74	60.70	54.76
60	102.36	71.92	61.94	56.19
61	105.68	74.20	63.61	57.72
62	109.01	76.48	65.28	59.26
63	112.33	78.76	66.95	60.80
64	115.65	81.04	68.62	62.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-GS-92
Unisex

Base Rates
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	26.11	17.97	17.78	15.83
26	26.97	18.73	18.32	16.35
27	27.83	19.46	18.87	16.86
28	28.69	20.24	19.41	17.37
29	29.55	20.98	19.95	17.88
30	30.42	21.84	20.49	18.39
31	31.52	22.71	21.12	19.05
32	32.63	23.59	21.75	19.71
33	33.75	24.46	22.37	20.37
34	34.86	25.33	23.00	21.02
35	35.97	26.20	23.63	21.68
36	37.97	27.70	24.99	22.92
37	39.96	29.20	26.34	24.14
38	41.96	30.69	27.69	25.39
39	43.95	32.19	29.05	26.62
40	45.95	33.69	30.42	27.86
41	48.16	35.39	31.97	29.27
42	50.37	37.10	33.54	30.67
43	52.58	38.79	35.10	32.08
44	54.78	40.50	36.66	33.48
45	56.99	42.20	38.22	34.90
46	60.40	44.51	40.34	36.72
47	63.81	46.83	42.46	38.55
48	67.23	49.14	44.57	40.37
49	70.64	51.45	46.68	42.20
50	74.05	53.76	48.81	44.02
51	78.94	56.79	51.63	46.30
52	83.83	59.83	54.47	48.59
53	88.72	62.86	57.29	50.87
54	93.62	65.89	60.13	53.15
55	98.51	68.92	62.95	55.43
56	101.95	71.39	64.36	57.05
57	105.37	73.86	65.76	58.66
58	108.80	76.33	67.17	60.26
59	112.23	78.81	68.58	61.87
60	115.67	81.28	69.99	63.49
61	119.42	83.85	71.87	65.23
62	123.18	86.43	73.76	66.96
63	126.93	89.00	75.64	68.70
64	130.69	91.57	77.53	70.44

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.52	1.18	0.82	0.70
26	1.68	1.25	0.87	0.75
27	1.85	1.33	0.94	0.80
28	1.99	1.40	0.99	0.84
29	2.15	1.47	1.05	0.91
30	2.29	1.54	1.10	0.95
31	2.65	1.77	1.23	1.07
32	2.99	2.00	1.37	1.20
33	3.33	2.21	1.50	1.33
34	3.66	2.42	1.65	1.45
35	3.53	2.74	2.46	2.24
36	3.72	2.88	2.60	2.38
37	3.92	3.02	2.74	2.52
38	4.10	3.17	2.89	2.65
39	4.29	3.31	3.03	2.79
40	4.49	3.45	3.17	2.93
41	4.70	3.61	3.34	3.12
42	4.92	3.77	3.52	3.30
43	5.13	3.93	3.69	3.48
44	5.35	4.09	3.86	3.67
45	5.56	4.25	4.04	3.85
46	5.84	4.42	4.18	3.97
47	6.12	4.58	4.31	4.08
48	6.40	4.76	4.45	4.19
49	6.67	4.92	4.58	4.30
50	6.94	5.09	4.73	4.42
51	7.34	5.27	4.85	4.48
52	7.73	5.46	4.97	4.54
53	8.12	5.62	5.10	4.60
54	8.51	5.81	5.23	4.66
55	8.90	5.99	5.35	4.73
56	9.87	6.56	5.89	5.27
57	10.84	7.14	6.44	5.81
58	11.81	7.71	6.98	6.35
59	12.78	8.28	7.53	6.89
60	13.75	8.85	8.07	7.44
61	15.87	10.15	9.18	8.36
62	17.98	11.45	10.29	9.28
63	20.10	12.74	11.40	10.19
64	22.21	14.04	12.50	11.11

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.89	2.53	1.31	1.17
26	4.04	2.63	1.40	1.26
27	4.18	2.73	1.50	1.35
28	4.32	2.82	1.59	1.43
29	4.46	2.92	1.68	1.50
30	4.59	3.02	1.77	1.61
31	4.89	3.22	1.98	1.80
32	5.19	3.41	2.20	2.01
33	5.49	3.60	2.41	2.21
34	5.78	3.79	2.64	2.40
35	5.32	3.98	3.70	3.44
36	5.64	4.21	3.92	3.67
37	5.95	4.44	4.15	3.89
38	6.27	4.67	4.37	4.12
39	6.57	4.91	4.60	4.34
40	6.89	5.14	4.83	4.57
41	7.29	5.46	5.15	4.88
42	7.68	5.78	5.47	5.19
43	8.08	6.10	5.79	5.50
44	8.47	6.42	6.12	5.82
45	8.87	6.74	6.43	6.12
46	9.40	7.02	6.69	6.38
47	9.92	7.31	6.96	6.62
48	10.45	7.59	7.22	6.86
49	10.96	7.88	7.48	7.10
50	11.48	8.16	7.74	7.36
51	12.33	8.58	8.10	7.63
52	13.16	9.00	8.46	7.90
53	14.01	9.42	8.82	8.18
54	14.85	9.85	9.18	8.45
55	15.67	10.27	9.53	8.72
56	16.72	10.94	10.12	9.20
57	17.77	11.60	10.72	9.68
58	18.82	12.27	11.32	10.16
59	19.87	12.93	11.91	10.64
60	20.91	13.59	12.50	11.11
61	21.24	13.70	12.50	11.11
62	21.57	13.82	12.50	11.11
63	21.89	13.93	12.50	11.11
64	22.21	14.04	12.50	11.11

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.73	3.28	1.79	1.65
26	4.94	3.41	1.92	1.77
27	5.13	3.57	2.06	1.90
28	5.33	3.70	2.18	2.03
29	5.53	3.85	2.31	2.16
30	5.73	3.97	2.44	2.29
31	6.09	4.29	2.74	2.59
32	6.43	4.58	3.04	2.89
33	6.78	4.90	3.36	3.19
34	7.13	5.21	3.67	3.50
35	7.63	5.66	5.15	4.91
36	8.08	6.00	5.46	5.22
37	8.53	6.34	5.79	5.52
38	8.97	6.68	6.11	5.83
39	9.42	7.02	6.43	6.12
40	9.86	7.37	6.75	6.43
41	10.35	7.74	7.10	6.77
42	10.83	8.12	7.45	7.11
43	11.32	8.49	7.81	7.44
44	11.80	8.87	8.17	7.79
45	12.28	9.25	8.52	8.12
46	13.15	9.72	9.00	8.57
47	14.02	10.20	9.49	9.03
48	14.87	10.67	9.97	9.48
49	15.73	11.15	10.45	9.93
50	16.58	11.62	10.92	10.37
51	17.42	11.99	11.23	10.51
52	18.25	12.38	11.53	10.64
53	19.08	12.76	11.83	10.78
54	19.91	13.15	12.13	10.90
55	20.74	13.53	12.43	11.04
56	20.78	13.53	12.44	11.05
57	20.81	13.55	12.45	11.07
58	20.85	13.57	12.47	11.09
59	20.88	13.58	12.49	11.11
60	20.91	13.59	12.50	11.11
61	21.24	13.70	12.50	11.11
62	21.57	13.82	12.50	11.11
63	21.89	13.93	12.50	11.11
64	22.21	14.04	12.50	11.11

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

Extended Partial Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.30	4.37	2.50	2.31
26	6.53	4.53	2.66	2.48
27	6.75	4.70	2.83	2.64
28	7.00	4.86	2.99	2.80
29	7.21	5.01	3.15	2.97
30	7.43	5.15	3.31	3.12
31	7.84	5.53	3.71	3.50
32	8.26	5.90	4.10	3.89
33	8.69	6.27	4.50	4.28
34	9.10	6.65	4.90	4.66
35	9.69	7.21	6.86	6.55
36	10.19	7.59	7.22	6.89
37	10.69	7.96	7.59	7.24
38	11.20	8.35	7.96	7.59
39	11.70	8.73	8.32	7.94
40	12.21	9.11	8.69	8.28
41	12.75	9.53	9.09	8.67
42	13.30	9.96	9.50	9.05
43	13.83	10.38	9.90	9.43
44	14.38	10.82	10.30	9.81
45	14.92	11.24	10.71	10.20
46	15.50	11.48	10.95	10.42
47	16.08	11.74	11.18	10.64
48	16.64	11.99	11.41	10.86
49	17.20	12.24	11.64	11.08
50	17.78	12.49	11.87	11.29
51	18.37	12.69	11.99	11.24
52	18.96	12.90	12.10	11.19
53	19.56	13.11	12.21	11.14
54	20.15	13.32	12.32	11.10
55	20.74	13.53	12.43	11.04
56	20.78	13.53	12.44	11.05
57	20.81	13.55	12.45	11.07
58	20.85	13.57	12.47	11.09
59	20.88	13.58	12.49	11.11
60	20.91	13.59	12.50	11.11
61	21.24	13.70	12.50	11.11
62	21.57	13.82	12.50	11.11
63	21.89	13.93	12.50	11.11
64	22.21	14.04	12.50	11.11

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

Extended Partial Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.43	4.46	2.55	2.36
26	6.68	4.64	2.71	2.53
27	6.93	4.82	2.90	2.69
28	7.16	4.99	3.06	2.87
29	7.40	5.16	3.24	3.04
30	7.65	5.31	3.41	3.20
31	8.10	5.71	3.82	3.61
32	8.55	6.11	4.25	4.02
33	9.00	6.51	4.66	4.44
34	9.43	6.90	5.10	4.86
35	10.08	7.49	7.15	6.80
36	10.64	7.91	7.55	7.19
37	11.20	8.33	7.96	7.58
38	11.76	8.76	8.35	7.96
39	12.32	9.19	8.76	8.34
40	12.88	9.61	9.16	8.73
41	13.50	10.09	9.62	9.17
42	14.12	10.58	10.08	9.61
43	14.74	11.06	10.54	10.04
44	15.36	11.55	11.01	10.48
45	15.97	12.03	11.47	10.92
46	16.69	12.37	11.78	11.22
47	17.42	12.72	12.10	11.53
48	18.13	13.05	12.43	11.82
49	18.84	13.39	12.74	12.12
50	19.55	13.73	13.06	12.42
51	20.34	14.04	13.25	12.43
52	21.11	14.35	13.46	12.44
53	21.89	14.66	13.66	12.46
54	22.66	14.98	13.85	12.47
55	23.43	15.28	14.04	12.49
56	23.48	15.29	14.05	12.50
57	23.51	15.31	14.07	12.52
58	23.56	15.33	14.09	12.53
59	23.58	15.34	14.11	12.55
60	23.63	15.36	14.12	12.57
61	24.00	15.49	14.12	12.57
62	24.37	15.61	14.12	12.57
63	24.74	15.73	14.12	12.57
64	25.11	15.86	14.12	12.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.83	1.84	1.54	1.24
26	2.93	1.91	1.61	1.31
27	3.03	1.99	1.68	1.39
28	3.12	2.06	1.75	1.46
29	3.22	2.14	1.82	1.54
30	3.32	2.21	1.89	1.61
31	3.45	2.33	2.02	1.75
32	3.59	2.46	2.16	1.90
33	3.72	2.59	2.30	2.04
34	3.86	2.71	2.43	2.19
35	4.00	2.83	2.56	2.33
36	4.26	3.02	2.73	2.48
37	4.53	3.21	2.90	2.62
38	4.80	3.40	3.06	2.77
39	5.07	3.59	3.23	2.91
40	5.33	3.78	3.40	3.06
41	5.70	4.04	3.63	3.26
42	6.08	4.30	3.86	3.47
43	6.45	4.57	4.10	3.66
44	6.83	4.83	4.33	3.86
45	7.20	5.10	4.57	4.07
46	7.50	5.28	4.73	4.22
47	7.80	5.46	4.89	4.36
48	8.10	5.65	5.05	4.51
49	8.40	5.83	5.22	4.66
50	8.69	6.02	5.38	4.80
51	9.02	6.18	5.51	4.93
52	9.35	6.34	5.64	5.05
53	9.66	6.50	5.78	5.17
54	9.99	6.66	5.91	5.30
55	10.31	6.82	6.05	5.42
56	11.08	7.29	6.50	5.87
57	11.84	7.74	6.96	6.33
58	12.60	8.21	7.42	6.78
59	13.36	8.67	7.88	7.23
60	14.12	9.13	8.33	7.68
61	16.85	10.92	9.98	9.19
62	19.58	12.71	11.62	10.70
63	22.30	14.49	13.26	12.21
64	25.03	16.28	14.91	13.71

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.15	2.69	2.33	2.00
26	4.33	2.82	2.46	2.12
27	4.51	2.96	2.58	2.24
28	4.68	3.08	2.70	2.36
29	4.86	3.21	2.82	2.47
30	5.03	3.34	2.95	2.60
31	5.33	3.59	3.19	2.84
32	5.63	3.83	3.42	3.08
33	5.92	4.07	3.67	3.33
34	6.22	4.31	3.91	3.56
35	6.52	4.56	4.14	3.81
36	6.97	4.87	4.44	4.07
37	7.41	5.17	4.73	4.34
38	7.86	5.49	5.01	4.59
39	8.30	5.80	5.30	4.86
40	8.75	6.11	5.59	5.12
41	9.39	6.55	6.01	5.50
42	10.03	7.00	6.42	5.89
43	10.67	7.44	6.85	6.27
44	11.31	7.88	7.26	6.65
45	11.95	8.32	7.68	7.03
46	12.52	8.69	8.01	7.33
47	13.09	9.05	8.33	7.62
48	13.67	9.40	8.66	7.92
49	14.24	9.76	8.98	8.21
50	14.81	10.12	9.31	8.51
51	15.54	10.52	9.67	8.84
52	16.28	10.93	10.03	9.17
53	17.01	11.34	10.40	9.50
54	17.75	11.75	10.76	9.83
55	18.48	12.15	11.12	10.16
56	19.79	12.98	11.88	10.87
57	21.10	13.81	12.64	11.58
58	22.40	14.63	13.39	12.28
59	23.72	15.45	14.15	13.00
60	25.03	16.28	14.91	13.71
61	25.03	16.28	14.91	13.71
62	25.03	16.28	14.91	13.71
63	25.03	16.28	14.91	13.71
64	25.03	16.28	14.91	13.71

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.23	4.00	3.51	3.20
26	6.57	4.25	3.75	3.45
27	6.92	4.50	3.99	3.69
28	7.25	4.75	4.23	3.93
29	7.59	5.00	4.47	4.17
30	7.94	5.25	4.71	4.42
31	8.55	5.84	5.25	4.95
32	9.16	6.42	5.80	5.49
33	9.78	7.01	6.34	6.02
34	10.38	7.59	6.89	6.56
35	11.00	8.18	7.44	7.09
36	11.71	8.59	7.81	7.45
37	12.43	8.98	8.19	7.81
38	13.13	9.39	8.58	8.18
39	13.84	9.79	8.96	8.54
40	14.56	10.19	9.34	8.91
41	15.43	10.66	9.76	9.28
42	16.31	11.13	10.18	9.64
43	17.18	11.60	10.60	10.01
44	18.06	12.07	11.02	10.38
45	18.93	12.54	11.44	10.74
46	19.91	13.17	12.06	11.31
47	20.90	13.81	12.68	11.88
48	21.89	14.43	13.30	12.44
49	22.88	15.07	13.92	13.02
50	23.87	15.70	14.54	13.58
51	24.08	15.80	14.59	13.59
52	24.29	15.89	14.64	13.59
53	24.51	15.99	14.70	13.60
54	24.72	16.09	14.75	13.60
55	24.93	16.18	14.80	13.60
56	24.95	16.20	14.82	13.62
57	24.97	16.22	14.85	13.65
58	24.99	16.24	14.86	13.67
59	25.01	16.26	14.89	13.69
60	25.03	16.28	14.91	13.71
61	25.03	16.28	14.91	13.71
62	25.03	16.28	14.91	13.71
63	25.03	16.28	14.91	13.71
64	25.03	16.28	14.91	13.71

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.31	5.33	4.91	4.47
26	8.70	5.62	5.21	4.78
27	9.11	5.92	5.51	5.09
28	9.50	6.21	5.81	5.39
29	9.91	6.51	6.11	5.70
30	10.30	6.80	6.41	6.01
31	11.04	7.52	7.11	6.70
32	11.77	8.25	7.81	7.38
33	12.50	8.97	8.51	8.08
34	13.24	9.69	9.21	8.76
35	13.97	10.41	9.92	9.45
36	14.78	10.85	10.34	9.85
37	15.59	11.29	10.76	10.25
38	16.39	11.73	11.18	10.65
39	17.20	12.17	11.60	11.05
40	18.01	12.61	12.02	11.45
41	19.01	13.14	12.50	11.86
42	20.00	13.67	12.97	12.28
43	21.01	14.19	13.45	12.68
44	22.00	14.72	13.92	13.09
45	22.99	15.25	14.40	13.51
46	23.51	15.58	14.68	13.76
47	24.03	15.90	14.96	14.02
48	24.55	16.23	15.24	14.26
49	25.07	16.55	15.52	14.52
50	25.59	16.88	15.80	14.78
51	25.46	16.74	15.60	14.54
52	25.33	16.60	15.40	14.31
53	25.19	16.46	15.21	14.07
54	25.06	16.32	15.00	13.84
55	24.93	16.18	14.80	13.60
56	24.95	16.20	14.82	13.62
57	24.97	16.22	14.85	13.65
58	24.99	16.24	14.86	13.67
59	25.01	16.26	14.89	13.69
60	25.03	16.28	14.91	13.71
61	25.03	16.28	14.91	13.71
62	25.03	16.28	14.91	13.71
63	25.03	16.28	14.91	13.71
64	25.03	16.28	14.91	13.71

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.47	5.44	5.01	4.56
26	8.91	5.76	5.32	4.88
27	9.33	6.07	5.64	5.21
28	9.76	6.38	5.97	5.54
29	10.18	6.70	6.28	5.86
30	10.61	7.01	6.60	6.19
31	11.40	7.78	7.34	6.92
32	12.18	8.54	8.08	7.65
33	12.97	9.30	8.83	8.37
34	13.75	10.06	9.57	9.10
35	14.54	10.82	10.30	9.83
36	15.44	11.32	10.78	10.28
37	16.32	11.82	11.26	10.73
38	17.22	12.31	11.73	11.18
39	18.11	12.81	12.21	11.62
40	19.01	13.31	12.68	12.07
41	20.13	13.90	13.23	12.55
42	21.24	14.51	13.77	13.02
43	22.37	15.11	14.32	13.51
44	23.49	15.72	14.86	13.98
45	24.60	16.32	15.41	14.46
46	25.32	16.76	15.80	14.82
47	26.02	17.21	16.20	15.18
48	26.73	17.67	16.60	15.53
49	27.44	18.12	16.99	15.89
50	28.15	18.57	17.39	16.25
51	28.15	18.52	17.26	16.08
52	28.15	18.45	17.12	15.90
53	28.16	18.40	16.99	15.73
54	28.16	18.34	16.86	15.56
55	28.16	18.29	16.73	15.38
56	28.19	18.31	16.76	15.40
57	28.21	18.33	16.77	15.43
58	28.23	18.36	16.80	15.44
59	28.26	18.37	16.82	15.47
60	28.28	18.40	16.84	15.49
61	28.28	18.40	16.84	15.49
62	28.28	18.40	16.84	15.49
63	28.28	18.40	16.84	15.49
64	28.28	18.40	16.84	15.49

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	1.47	1.17	0.82	0.68
26	1.64	1.24	0.87	0.73
27	1.82	1.32	0.93	0.78
28	1.98	1.41	0.98	0.83
29	2.17	1.49	1.04	0.88
30	2.33	1.57	1.10	0.93
31	2.74	1.82	1.22	1.04
32	3.15	2.07	1.34	1.15
33	3.55	2.31	1.45	1.26
34	3.96	2.56	1.58	1.37
35	4.37	2.80	1.70	1.47
36	4.60	2.92	1.81	1.59
37	4.84	3.04	1.93	1.71
38	5.07	3.14	2.05	1.83
39	5.31	3.25	2.18	1.95
40	5.55	3.38	2.29	2.07
41	5.81	3.45	2.49	2.27
42	6.08	3.52	2.67	2.48
43	6.35	3.59	2.86	2.69
44	6.62	3.67	3.05	2.90
45	6.89	3.74	3.25	3.10
46	7.25	3.98	3.35	3.19
47	7.61	4.19	3.45	3.29
48	7.97	4.43	3.55	3.39
49	8.33	4.65	3.65	3.49
50	8.70	4.88	3.75	3.58
51	8.91	5.26	3.82	3.65
52	9.12	5.64	3.88	3.71
53	9.33	6.02	3.95	3.76
54	9.53	6.39	4.01	3.83
55	9.74	6.77	4.07	3.89
56	9.78	6.78	4.43	4.14
57	9.81	6.79	4.78	4.39
58	9.86	6.79	5.14	4.65
59	9.89	6.80	5.49	4.90
60	9.93	6.81	5.85	5.16
61	13.12	8.91	6.81	6.19
62	16.30	11.01	7.79	7.20
63	19.49	13.09	8.75	8.24
64	22.67	15.18	9.72	9.26

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	4.17	2.71	1.32	1.17
26	4.34	2.82	1.41	1.26
27	4.51	2.94	1.51	1.34
28	4.67	3.04	1.60	1.43
29	4.84	3.16	1.70	1.51
30	5.00	3.27	1.78	1.60
31	5.33	3.47	1.97	1.77
32	5.66	3.66	2.18	1.95
33	5.99	3.86	2.37	2.13
34	6.32	4.05	2.57	2.31
35	6.65	4.25	2.76	2.49
36	6.83	4.43	2.95	2.68
37	7.02	4.60	3.13	2.87
38	7.21	4.78	3.31	3.06
39	7.40	4.96	3.50	3.25
40	7.59	5.14	3.68	3.45
41	7.85	5.27	3.98	3.75
42	8.10	5.41	4.30	4.05
43	8.35	5.55	4.59	4.36
44	8.60	5.69	4.91	4.66
45	8.87	5.82	5.21	4.96
46	9.30	6.23	5.43	5.18
47	9.74	6.64	5.66	5.39
48	10.17	7.04	5.88	5.61
49	10.61	7.45	6.12	5.82
50	11.04	7.86	6.33	6.04
51	12.23	8.55	6.59	6.28
52	13.41	9.26	6.85	6.53
53	14.60	9.95	7.11	6.77
54	15.78	10.66	7.37	7.02
55	16.96	11.36	7.62	7.26
56	18.11	12.12	8.04	7.66
57	19.24	12.88	8.46	8.06
58	20.39	13.66	8.88	8.46
59	21.53	14.42	9.30	8.86
60	22.67	15.18	9.72	9.26
61	22.67	15.18	9.72	9.26
62	22.67	15.18	9.72	9.26
63	22.67	15.18	9.72	9.26
64	22.67	15.18	9.72	9.26

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	5.08	3.52	1.87	1.72
26	5.31	3.70	2.01	1.84
27	5.52	3.88	2.14	1.97
28	5.75	4.05	2.26	2.11
29	5.97	4.24	2.39	2.23
30	6.19	4.41	2.53	2.35
31	6.53	4.72	2.79	2.61
32	6.86	5.01	3.06	2.87
33	7.19	5.32	3.34	3.13
34	7.53	5.62	3.60	3.40
35	7.86	5.92	3.87	3.65
36	8.22	6.18	4.13	3.92
37	8.58	6.44	4.39	4.17
38	8.93	6.68	4.66	4.42
39	9.30	6.94	4.92	4.68
40	9.66	7.19	5.19	4.93
41	9.87	7.33	5.52	5.25
42	10.10	7.46	5.86	5.58
43	10.31	7.59	6.19	5.90
44	10.54	7.72	6.52	6.22
45	10.75	7.86	6.86	6.54
46	11.74	8.50	7.27	6.93
47	12.74	9.15	7.68	7.33
48	13.72	9.80	8.10	7.72
49	14.71	10.46	8.51	8.11
50	15.69	11.10	8.93	8.50
51	17.10	11.91	9.07	8.64
52	18.48	12.73	9.23	8.80
53	19.87	13.54	9.39	8.93
54	21.25	14.35	9.54	9.08
55	22.65	15.16	9.69	9.23
56	22.65	15.16	9.70	9.24
57	22.65	15.16	9.70	9.24
58	22.66	15.17	9.71	9.25
59	22.66	15.17	9.71	9.25
60	22.67	15.18	9.72	9.26
61	22.67	15.18	9.72	9.26
62	22.67	15.18	9.72	9.26
63	22.67	15.18	9.72	9.26
64	22.67	15.18	9.72	9.26

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	6.78	4.70	2.62	2.41
26	7.03	4.90	2.78	2.58
27	7.27	5.11	2.95	2.73
28	7.53	5.31	3.11	2.89
29	7.79	5.51	3.27	3.04
30	8.03	5.72	3.44	3.20
31	8.42	6.08	3.78	3.54
32	8.81	6.45	4.12	3.88
33	9.21	6.80	4.46	4.20
34	9.60	7.17	4.81	4.54
35	10.00	7.53	5.16	4.88
36	10.38	7.81	5.45	5.18
37	10.77	8.08	5.76	5.46
38	11.16	8.37	6.06	5.77
39	11.55	8.64	6.36	6.06
40	11.95	8.92	6.66	6.35
41	12.16	9.04	7.06	6.73
42	12.39	9.17	7.46	7.10
43	12.62	9.30	7.85	7.48
44	12.84	9.42	8.25	7.86
45	13.06	9.55	8.63	8.23
46	13.82	10.03	8.85	8.43
47	14.57	10.51	9.06	8.63
48	15.33	10.98	9.28	8.84
49	16.08	11.46	9.49	9.04
50	16.83	11.94	9.71	9.25
51	18.00	12.58	9.71	9.25
52	19.16	13.22	9.70	9.24
53	20.32	13.87	9.70	9.24
54	21.48	14.51	9.69	9.23
55	22.65	15.16	9.69	9.23
56	22.65	15.16	9.70	9.24
57	22.65	15.16	9.70	9.24
58	22.66	15.17	9.71	9.25
59	22.66	15.17	9.71	9.25
60	22.67	15.18	9.72	9.26
61	22.67	15.18	9.72	9.26
62	22.67	15.18	9.72	9.26
63	22.67	15.18	9.72	9.26
64	22.67	15.18	9.72	9.26

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	6.92	4.79	2.67	2.46
26	7.19	5.01	2.84	2.63
27	7.46	5.24	3.02	2.79
28	7.73	5.45	3.18	2.97
29	8.00	5.67	3.37	3.13
30	8.27	5.89	3.53	3.30
31	8.70	6.28	3.90	3.65
32	9.12	6.67	4.27	4.01
33	9.54	7.06	4.63	4.37
34	9.95	7.45	5.00	4.72
35	10.38	7.84	5.37	5.07
36	10.82	8.14	5.71	5.40
37	11.27	8.47	6.04	5.72
38	11.71	8.78	6.37	6.06
39	12.15	9.10	6.70	6.37
40	12.60	9.40	7.04	6.70
41	12.88	9.57	7.48	7.12
42	13.15	9.73	7.92	7.54
43	13.42	9.89	8.36	7.96
44	13.70	10.06	8.80	8.39
45	13.98	10.21	9.24	8.80
46	14.89	10.80	9.53	9.07
47	15.79	11.38	9.81	9.35
48	16.70	11.96	10.11	9.62
49	17.61	12.54	10.39	9.89
50	18.51	13.13	10.68	10.17
51	19.93	13.92	10.74	10.22
52	21.34	14.72	10.79	10.27
53	22.76	15.53	10.84	10.32
54	24.17	16.33	10.90	10.37
55	25.60	17.13	10.95	10.43
56	25.60	17.14	10.96	10.44
57	25.60	17.15	10.96	10.45
58	25.61	17.15	10.97	10.45
59	25.61	17.16	10.97	10.46
60	25.62	17.17	10.98	10.47
61	25.62	17.17	10.98	10.47
62	25.62	17.17	10.98	10.47
63	25.62	17.17	10.98	10.47
64	25.62	17.17	10.98	10.47

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Male

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	3.81	2.62	2.51	2.38
26	3.92	2.71	2.60	2.46
27	4.04	2.80	2.68	2.54
28	4.14	2.89	2.76	2.62
29	4.26	2.97	2.84	2.70
30	4.36	3.05	2.92	2.78
31	4.55	3.20	3.06	2.92
32	4.73	3.34	3.20	3.06
33	4.91	3.48	3.34	3.19
34	5.09	3.62	3.34	3.34
35	5.24	3.73	3.49	3.37
36	5.54	3.94	3.70	3.41
37	5.83	4.16	3.90	3.61
38	6.12	4.37	4.11	3.80
39	6.42	4.59	4.31	3.99
40	6.71	4.81	4.51	4.18
41	7.07	5.08	4.77	4.42
42	7.42	5.34	5.02	4.66
43	7.77	5.61	5.28	4.90
44	8.12	5.88	5.54	5.14
45	8.47	6.14	5.80	5.38
46	8.90	6.42	6.05	5.60
47	9.32	6.71	6.30	5.82
48	9.73	6.98	6.55	6.03
49	10.16	7.26	6.79	6.25
50	10.57	7.53	7.04	6.46
51	11.16	7.89	7.35	6.71
52	11.76	8.25	7.66	6.95
53	12.35	8.61	7.96	7.19
54	12.93	8.97	8.25	7.44
55	13.52	9.32	8.56	7.67
56	13.90	9.58	8.75	7.84
57	14.29	9.85	8.93	8.02
58	14.67	10.11	9.12	8.18
59	15.06	10.38	9.31	8.35
60	15.44	10.64	9.50	8.52
61	15.88	10.95	9.75	8.73
62	16.33	11.26	10.00	8.94
63	16.78	11.57	10.25	9.16
64	17.22	11.89	10.50	9.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Male

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	3.88	2.68	2.56	2.43
26	4.01	2.77	2.66	2.52
27	4.14	2.86	2.75	2.60
28	4.26	2.96	2.84	2.69
29	4.38	3.05	2.93	2.78
30	4.50	3.15	3.02	2.86
31	4.70	3.30	3.17	3.02
32	4.89	3.46	3.32	3.17
33	5.10	3.61	3.47	3.31
34	5.29	3.76	3.61	3.46
35	5.45	3.88	3.66	3.50
36	5.77	4.12	3.86	3.56
37	6.10	4.36	4.08	3.78
38	6.42	4.59	4.31	3.99
39	6.75	4.83	4.54	4.20
40	7.08	5.08	4.76	4.41
41	7.48	5.38	5.05	4.68
42	7.88	5.68	5.34	4.95
43	8.27	5.98	5.62	5.22
44	8.67	6.27	5.91	5.49
45	9.06	6.57	6.20	5.76
46	9.58	6.93	6.51	6.03
47	10.09	7.27	6.83	6.30
48	10.61	7.60	7.14	6.57
49	11.11	7.95	7.44	6.84
50	11.62	8.29	7.74	7.11
51	12.36	8.74	8.13	7.43
52	13.09	9.19	8.52	7.74
53	13.82	9.64	8.91	8.05
54	14.55	10.08	9.29	8.36
55	15.28	10.52	9.67	8.67
56	15.71	10.83	9.88	8.86
57	16.15	11.13	10.09	9.06
58	16.58	11.42	10.30	9.25
59	17.01	11.72	10.52	9.43
60	17.45	12.02	10.73	9.63
61	17.95	12.37	11.01	9.86
62	18.45	12.72	11.30	10.11
63	18.96	13.08	11.58	10.35
64	19.47	13.43	11.86	10.60

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Female

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	6.28	4.22	3.88	3.50
26	6.48	4.36	4.01	3.63
27	6.67	4.50	4.14	3.76
28	6.86	4.64	4.28	3.88
29	7.05	4.77	4.41	4.01
30	7.24	4.91	4.54	4.14
31	7.49	5.10	4.73	4.34
32	7.73	5.28	4.93	4.54
33	7.97	5.47	5.12	4.73
34	8.22	5.66	5.31	4.94
35	8.47	5.85	5.50	5.14
36	8.85	6.11	5.74	5.35
37	9.24	6.36	5.98	5.57
38	9.63	6.63	6.22	5.78
39	10.01	6.88	6.46	6.00
40	10.40	7.14	6.70	6.21
41	10.74	7.35	6.89	6.37
42	11.09	7.56	7.08	6.53
43	11.42	7.76	7.26	6.69
44	11.77	7.97	7.45	6.84
45	12.10	8.18	7.64	7.00
46	12.51	8.47	7.89	7.22
47	12.93	8.76	8.15	7.44
48	13.34	9.04	8.41	7.66
49	13.75	9.33	8.67	7.88
50	14.17	9.61	8.92	8.10
51	14.47	9.84	9.10	8.24
52	14.77	10.07	9.28	8.37
53	15.07	10.30	9.46	8.49
54	15.37	10.52	9.64	8.62
55	15.67	10.74	9.82	8.76
56	16.05	10.99	9.98	8.90
57	16.42	11.23	10.14	9.05
58	16.80	11.48	10.29	9.19
59	17.17	11.72	10.45	9.33
60	17.55	11.97	10.60	9.47
61	18.02	12.29	10.88	9.70
62	18.50	12.63	11.14	9.93
63	18.97	12.95	11.41	10.16
64	19.45	13.29	11.69	10.39

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Female

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	6.42	4.31	3.96	3.57
26	6.62	4.46	4.10	3.70
27	6.83	4.61	4.25	3.85
28	7.04	4.76	4.39	3.99
29	7.25	4.91	4.53	4.13
30	7.45	5.06	4.68	4.27
31	7.73	5.26	4.88	4.48
32	7.99	5.46	5.10	4.70
33	8.26	5.68	5.31	4.91
34	8.54	5.88	5.51	5.13
35	8.80	6.08	5.72	5.34
36	9.24	6.37	5.99	5.59
37	9.67	6.66	6.26	5.83
38	10.10	6.95	6.53	6.07
39	10.54	7.24	6.80	6.32
40	10.97	7.53	7.07	6.56
41	11.37	7.78	7.29	6.74
42	11.77	8.02	7.51	6.93
43	12.16	8.26	7.74	7.11
44	12.56	8.51	7.96	7.30
45	12.95	8.76	8.18	7.49
46	13.47	9.12	8.50	7.77
47	14.00	9.48	8.83	8.06
48	14.53	9.85	9.16	8.34
49	15.06	10.21	9.49	8.63
50	15.58	10.58	9.81	8.91
51	16.01	10.89	10.07	9.11
52	16.43	11.20	10.32	9.31
53	16.86	11.52	10.59	9.50
54	17.28	11.83	10.84	9.70
55	17.71	12.14	11.10	9.90
56	18.14	12.42	11.27	10.06
57	18.56	12.69	11.45	10.22
58	18.98	12.97	11.62	10.38
59	19.40	13.24	11.80	10.54
60	19.83	13.52	11.98	10.70
61	20.36	13.90	12.28	10.96
62	20.90	14.26	12.59	11.22
63	21.44	14.64	12.90	11.48
64	21.97	15.01	13.21	11.74

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
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	4.10	2.82	2.79	2.48
26	4.22	2.93	2.87	2.56
27	4.35	3.04	2.95	2.64
28	4.47	3.16	3.03	2.71
29	4.60	3.27	3.11	2.78
30	4.72	3.39	3.18	2.85
31	4.89	3.52	3.27	2.95
32	5.05	3.65	3.37	3.04
33	5.21	3.78	3.45	3.14
34	5.37	3.91	3.54	3.24
35	5.53	4.03	3.64	3.33
36	5.82	4.25	3.83	3.51
37	6.11	4.46	4.03	3.69
38	6.39	4.68	4.22	3.87
39	6.68	4.89	4.42	4.05
40	6.97	5.11	4.61	4.23
41	7.28	5.35	4.83	4.42
42	7.60	5.59	5.05	4.62
43	7.90	5.83	5.27	4.82
44	8.21	6.07	5.49	5.02
45	8.53	6.32	5.72	5.22
46	8.97	6.61	5.99	5.45
47	9.42	6.92	6.26	5.69
48	9.87	7.22	6.54	5.93
49	10.32	7.52	6.82	6.17
50	10.77	7.82	7.10	6.40
51	11.41	8.20	7.46	6.69
52	12.04	8.60	7.83	6.98
53	12.68	8.99	8.19	7.27
54	13.31	9.37	8.55	7.56
55	13.95	9.76	8.92	7.85
56	14.43	10.11	9.11	8.07
57	14.92	10.46	9.31	8.31
58	15.41	10.81	9.51	8.53
59	15.89	11.16	9.71	8.76
60	16.38	11.51	9.91	8.99
61	16.91	11.88	10.18	9.24
62	17.44	12.24	10.44	9.48
63	17.97	12.60	10.71	9.73
64	18.50	12.96	10.98	9.97

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
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	4.18	2.88	2.84	2.53
26	4.32	2.99	2.93	2.62
27	4.45	3.11	3.02	2.70
28	4.59	3.24	3.11	2.78
29	4.73	3.36	3.19	2.86
30	4.86	3.50	3.28	2.94
31	5.05	3.64	3.38	3.04
32	5.22	3.78	3.48	3.15
33	5.40	3.92	3.58	3.26
34	5.58	4.05	3.68	3.37
35	5.75	4.19	3.78	3.47
36	6.07	4.43	4.00	3.66
37	6.39	4.67	4.21	3.86
38	6.72	4.91	4.43	4.06
39	7.03	5.15	4.65	4.26
40	7.35	5.39	4.86	4.45
41	7.71	5.66	5.12	4.68
42	8.06	5.93	5.37	4.91
43	8.41	6.20	5.61	5.13
44	8.77	6.48	5.86	5.36
45	9.12	6.75	6.12	5.59
46	9.67	7.13	6.46	5.87
47	10.21	7.49	6.79	6.17
48	10.75	7.86	7.13	6.46
49	11.30	8.23	7.47	6.75
50	11.85	8.60	7.81	7.05
51	12.63	9.08	8.26	7.41
52	13.42	9.57	8.72	7.78
53	14.20	10.06	9.17	8.14
54	14.98	10.54	9.62	8.50
55	15.76	11.03	10.07	8.87
56	16.31	11.42	10.30	9.13
57	16.86	11.81	10.52	9.39
58	17.41	12.21	10.74	9.64
59	17.96	12.61	10.97	9.90
60	18.50	13.01	11.20	10.16
61	19.11	13.42	11.50	10.44
62	19.71	13.82	11.80	10.72
63	20.31	14.24	12.10	11.00
64	20.91	14.65	12.41	11.27

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Male

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	4.05	2.79	2.67	2.53
26	4.17	2.89	2.76	2.61
27	4.29	2.97	2.85	2.70
28	4.41	3.06	2.94	2.79
29	4.52	3.16	3.02	2.87
30	4.64	3.25	3.11	2.96
31	4.83	3.40	3.26	3.10
32	5.02	3.55	3.41	3.25
33	5.22	3.70	3.55	3.40
34	5.41	3.85	3.56	3.54
35	5.56	3.96	3.71	3.58
36	5.88	4.19	3.92	3.63
37	6.19	4.43	4.14	3.83
38	6.50	4.66	4.36	4.03
39	6.82	4.88	4.58	4.23
40	7.13	5.11	4.80	4.44
41	7.51	5.39	5.07	4.69
42	7.88	5.68	5.34	4.95
43	8.25	5.96	5.61	5.20
44	8.62	6.25	5.89	5.46
45	9.00	6.53	6.16	5.72
46	9.45	6.83	6.42	5.95
47	9.90	7.13	6.69	6.18
48	10.35	7.42	6.96	6.41
49	10.79	7.71	7.22	6.64
50	11.23	8.01	7.48	6.86
51	11.86	8.39	7.81	7.13
52	12.49	8.76	8.13	7.38
53	13.11	9.14	8.45	7.64
54	13.74	9.52	8.77	7.89
55	14.36	9.90	9.09	8.15
56	14.77	10.18	9.29	8.33
57	15.18	10.46	9.49	8.51
58	15.59	10.74	9.69	8.69
59	16.00	11.03	9.89	8.87
60	16.40	11.31	10.08	9.06
61	16.88	11.63	10.36	9.28
62	17.35	11.97	10.62	9.50
63	17.83	12.30	10.89	9.73
64	18.30	12.63	11.16	9.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Male

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	4.13	2.84	2.73	2.58
26	4.26	2.95	2.82	2.68
27	4.39	3.04	2.92	2.77
28	4.52	3.15	3.02	2.86
29	4.66	3.25	3.12	2.95
30	4.78	3.34	3.20	3.04
31	4.99	3.51	3.36	3.20
32	5.20	3.67	3.53	3.36
33	5.41	3.84	3.69	3.52
34	5.61	4.00	3.84	3.67
35	5.79	4.12	3.89	3.72
36	6.13	4.37	4.10	3.79
37	6.48	4.63	4.34	4.01
38	6.83	4.88	4.58	4.23
39	7.17	5.14	4.82	4.46
40	7.52	5.39	5.06	4.68
41	7.95	5.71	5.37	4.97
42	8.37	6.03	5.68	5.25
43	8.79	6.34	5.98	5.54
44	9.21	6.67	6.28	5.83
45	9.63	6.99	6.59	6.12
46	10.18	7.36	6.93	6.41
47	10.73	7.72	7.25	6.70
48	11.27	8.08	7.58	6.98
49	11.81	8.44	7.90	7.27
50	12.36	8.81	8.23	7.55
51	13.13	9.28	8.64	7.88
52	13.91	9.76	9.06	8.22
53	14.69	10.23	9.46	8.55
54	15.46	10.72	9.87	8.89
55	16.23	11.18	10.28	9.21
56	16.69	11.50	10.50	9.42
57	17.15	11.83	10.73	9.62
58	17.62	12.14	10.95	9.82
59	18.08	12.46	11.18	10.02
60	18.54	12.78	11.40	10.23
61	19.08	13.15	11.70	10.49
62	19.61	13.53	12.00	10.74
63	20.14	13.90	12.30	11.00
64	20.68	14.27	12.61	11.26

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Female

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	6.68	4.49	4.13	3.71
26	6.88	4.63	4.26	3.85
27	7.08	4.78	4.40	4.00
28	7.29	4.93	4.55	4.13
29	7.49	5.07	4.69	4.27
30	7.69	5.22	4.83	4.40
31	7.96	5.41	5.03	4.61
32	8.21	5.61	5.24	4.82
33	8.47	5.82	5.44	5.03
34	8.73	6.01	5.64	5.24
35	8.99	6.21	5.84	5.46
36	9.41	6.49	6.10	5.68
37	9.82	6.76	6.35	5.91
38	10.23	7.04	6.61	6.14
39	10.64	7.31	6.86	6.37
40	11.05	7.59	7.12	6.61
41	11.41	7.81	7.31	6.77
42	11.77	8.03	7.52	6.93
43	12.14	8.25	7.72	7.10
44	12.50	8.47	7.92	7.27
45	12.86	8.69	8.11	7.44
46	13.30	8.99	8.39	7.66
47	13.74	9.30	8.66	7.90
48	14.18	9.60	8.93	8.14
49	14.61	9.91	9.20	8.38
50	15.05	10.22	9.48	8.62
51	15.37	10.45	9.67	8.75
52	15.69	10.69	9.86	8.89
53	16.02	10.94	10.05	9.03
54	16.33	11.18	10.24	9.17
55	16.65	11.41	10.44	9.30
56	17.05	11.68	10.60	9.46
57	17.45	11.93	10.76	9.61
58	17.85	12.20	10.93	9.76
59	18.24	12.45	11.10	9.91
60	18.64	12.72	11.26	10.06
61	19.15	13.07	11.55	10.30
62	19.65	13.42	11.84	10.55
63	20.16	13.77	12.13	10.80
64	20.66	14.12	12.42	11.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Female

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	6.81	4.58	4.21	3.79
26	7.03	4.73	4.36	3.94
27	7.26	4.89	4.51	4.09
28	7.48	5.05	4.66	4.24
29	7.70	5.21	4.82	4.38
30	7.92	5.37	4.97	4.53
31	8.21	5.59	5.19	4.76
32	8.49	5.81	5.41	4.99
33	8.78	6.03	5.63	5.22
34	9.06	6.25	5.86	5.45
35	9.35	6.47	6.08	5.68
36	9.81	6.78	6.36	5.93
37	10.28	7.08	6.65	6.20
38	10.74	7.38	6.93	6.45
39	11.20	7.69	7.22	6.71
40	11.66	8.00	7.51	6.97
41	12.08	8.26	7.74	7.16
42	12.50	8.52	7.98	7.37
43	12.92	8.78	8.21	7.56
44	13.34	9.04	8.45	7.75
45	13.75	9.30	8.69	7.96
46	14.32	9.69	9.03	8.25
47	14.88	10.08	9.38	8.56
48	15.44	10.46	9.73	8.86
49	16.00	10.85	10.08	9.17
50	16.55	11.24	10.43	9.47
51	17.01	11.57	10.70	9.68
52	17.46	11.91	10.97	9.89
53	17.91	12.23	11.25	10.10
54	18.37	12.57	11.52	10.30
55	18.81	12.90	11.79	10.52
56	19.26	13.19	11.98	10.68
57	19.71	13.49	12.16	10.86
58	20.17	13.78	12.36	11.03
59	20.62	14.07	12.54	11.20
60	21.07	14.37	12.72	11.37
61	21.64	14.77	13.05	11.64
62	22.21	15.16	13.38	11.92
63	22.78	15.56	13.70	12.20
64	23.36	15.95	14.03	12.47

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
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	4.35	3.00	2.97	2.64
26	4.48	3.11	3.04	2.71
27	4.62	3.23	3.13	2.79
28	4.75	3.35	3.22	2.88
29	4.89	3.47	3.30	2.96
30	5.02	3.60	3.38	3.04
31	5.19	3.74	3.48	3.14
32	5.36	3.87	3.58	3.24
33	5.53	4.01	3.67	3.34
34	5.71	4.15	3.77	3.45
35	5.88	4.28	3.86	3.54
36	6.19	4.52	4.07	3.73
37	6.49	4.74	4.28	3.92
38	6.79	4.97	4.48	4.12
39	7.10	5.20	4.69	4.30
40	7.40	5.43	4.90	4.49
41	7.73	5.68	5.13	4.70
42	8.06	5.94	5.37	4.91
43	8.40	6.19	5.60	5.12
44	8.73	6.46	5.84	5.33
45	9.06	6.71	6.07	5.54
46	9.54	7.03	6.37	5.79
47	10.01	7.34	6.66	6.05
48	10.48	7.66	6.95	6.30
49	10.96	7.99	7.25	6.55
50	11.44	8.31	7.54	6.80
51	12.12	8.72	7.93	7.11
52	12.80	9.14	8.32	7.42
53	13.47	9.54	8.70	7.73
54	14.15	9.95	9.08	8.03
55	14.82	10.37	9.47	8.34
56	15.34	10.74	9.68	8.59
57	15.85	11.11	9.89	8.82
58	16.37	11.48	10.11	9.07
59	16.89	11.86	10.32	9.31
60	17.40	12.22	10.53	9.55
61	17.97	12.62	10.81	9.81
62	18.53	13.00	11.10	10.07
63	19.10	13.39	11.38	10.34
64	19.66	13.78	11.67	10.60

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
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	4.44	3.05	3.02	2.69
26	4.58	3.18	3.11	2.78
27	4.73	3.31	3.21	2.86
28	4.88	3.44	3.30	2.95
29	5.02	3.57	3.39	3.04
30	5.17	3.71	3.48	3.12
31	5.36	3.86	3.59	3.24
32	5.55	4.01	3.70	3.35
33	5.73	4.16	3.80	3.46
34	5.92	4.31	3.91	3.58
35	6.12	4.45	4.02	3.69
36	6.46	4.71	4.25	3.90
37	6.79	4.97	4.48	4.11
38	7.13	5.22	4.71	4.32
39	7.47	5.47	4.94	4.52
40	7.81	5.72	5.17	4.73
41	8.19	6.02	5.44	4.98
42	8.56	6.31	5.70	5.21
43	8.93	6.59	5.97	5.45
44	9.31	6.88	6.23	5.69
45	9.69	7.18	6.50	5.93
46	10.27	7.57	6.86	6.25
47	10.85	7.96	7.22	6.55
48	11.43	8.35	7.58	6.86
49	12.01	8.74	7.93	7.17
50	12.59	9.14	8.30	7.48
51	13.42	9.66	8.78	7.87
52	14.25	10.17	9.26	8.26
53	15.09	10.68	9.74	8.65
54	15.91	11.21	10.22	9.04
55	16.75	11.72	10.70	9.42
56	17.33	12.14	10.94	9.70
57	17.91	12.55	11.18	9.97
58	18.50	12.98	11.42	10.25
59	19.08	13.40	11.66	10.52
60	19.66	13.82	11.90	10.80
61	20.30	14.25	12.21	11.09
62	20.94	14.69	12.54	11.38
63	21.58	15.13	12.86	11.68
64	22.22	15.56	13.18	11.97

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Male

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	3.34	2.30	2.20	2.08
26	3.43	2.38	2.27	2.16
27	3.54	2.45	2.34	2.23
28	3.63	2.53	2.42	2.30
29	3.73	2.60	2.49	2.37
30	3.82	2.68	2.56	2.43
31	3.98	2.80	2.68	2.55
32	4.14	2.92	2.80	2.68
33	4.29	3.04	2.92	2.80
34	4.45	3.17	2.92	2.91
35	4.58	3.26	3.05	2.95
36	4.84	3.45	3.24	2.99
37	5.10	3.64	3.41	3.16
38	5.36	3.83	3.59	3.33
39	5.61	4.02	3.78	3.48
40	5.87	4.21	3.95	3.65
41	6.18	4.44	4.17	3.86
42	6.49	4.67	4.40	4.07
43	6.79	4.91	4.62	4.29
44	7.10	5.14	4.85	4.50
45	7.41	5.38	5.07	4.71
46	7.78	5.62	5.29	4.90
47	8.15	5.87	5.51	5.09
48	8.52	6.11	5.73	5.28
49	8.89	6.35	5.95	5.46
50	9.25	6.59	6.16	5.66
51	9.77	6.91	6.43	5.87
52	10.29	7.22	6.70	6.08
53	10.80	7.53	6.96	6.29
54	11.32	7.84	7.22	6.50
55	11.83	8.16	7.49	6.71
56	12.16	8.39	7.66	6.86
57	12.50	8.62	7.81	7.01
58	12.84	8.84	7.98	7.15
59	13.17	9.08	8.14	7.30
60	13.51	9.31	8.31	7.45
61	13.90	9.58	8.53	7.64
62	14.29	9.86	8.75	7.82
63	14.68	10.13	8.97	8.02
64	15.07	10.40	9.19	8.20

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Male

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	3.40	2.34	2.24	2.12
26	3.51	2.43	2.32	2.20
27	3.62	2.51	2.40	2.28
28	3.73	2.59	2.49	2.36
29	3.84	2.68	2.56	2.43
30	3.93	2.75	2.64	2.51
31	4.11	2.89	2.77	2.64
32	4.29	3.03	2.90	2.77
33	4.45	3.16	3.04	2.90
34	4.63	3.29	3.16	3.03
35	4.77	3.40	3.20	3.06
36	5.05	3.60	3.38	3.12
37	5.33	3.81	3.57	3.30
38	5.62	4.02	3.78	3.48
39	5.90	4.23	3.97	3.67
40	6.20	4.44	4.17	3.85
41	6.54	4.70	4.42	4.09
42	6.89	4.96	4.67	4.33
43	7.23	5.23	4.92	4.57
44	7.59	5.49	5.17	4.80
45	7.93	5.76	5.43	5.03
46	8.39	6.05	5.70	5.27
47	8.84	6.35	5.98	5.51
48	9.28	6.65	6.24	5.75
49	9.72	6.95	6.51	5.98
50	10.17	7.25	6.78	6.22
51	10.82	7.65	7.12	6.49
52	11.46	8.04	7.45	6.77
53	12.09	8.43	7.80	7.04
54	12.73	8.83	8.13	7.31
55	13.37	9.21	8.47	7.59
56	13.75	9.48	8.65	7.75
57	14.12	9.74	8.84	7.92
58	14.50	10.00	9.02	8.09
59	14.89	10.26	9.20	8.25
60	15.27	10.52	9.39	8.42
61	15.71	10.83	9.64	8.63
62	16.15	11.14	9.88	8.84
63	16.59	11.44	10.14	9.06
64	17.03	11.75	10.38	9.27

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Female

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	5.50	3.70	3.40	3.06
26	5.67	3.82	3.51	3.18
27	5.83	3.93	3.63	3.29
28	6.00	4.06	3.74	3.40
29	6.17	4.17	3.86	3.51
30	6.34	4.29	3.98	3.63
31	6.55	4.46	4.14	3.80
32	6.77	4.62	4.31	3.97
33	6.98	4.79	4.48	4.14
34	7.19	4.95	4.65	4.32
35	7.41	5.12	4.81	4.50
36	7.74	5.34	5.02	4.68
37	8.09	5.57	5.24	4.88
38	8.42	5.80	5.45	5.06
39	8.76	6.02	5.65	5.25
40	9.11	6.25	5.86	5.44
41	9.40	6.43	6.03	5.58
42	9.70	6.61	6.20	5.71
43	10.00	6.79	6.35	5.85
44	10.30	6.98	6.52	5.98
45	10.59	7.15	6.69	6.12
46	10.95	7.41	6.91	6.32
47	11.31	7.66	7.14	6.51
48	11.67	7.91	7.36	6.71
49	12.03	8.16	7.59	6.90
50	12.39	8.41	7.81	7.09
51	12.65	8.61	7.96	7.21
52	12.92	8.81	8.12	7.32
53	13.18	9.00	8.28	7.44
54	13.45	9.20	8.44	7.55
55	13.71	9.40	8.59	7.66
56	14.04	9.62	8.73	7.79
57	14.37	9.83	8.87	7.91
58	14.70	10.04	9.00	8.03
59	15.02	10.26	9.14	8.17
60	15.36	10.47	9.28	8.29
61	15.77	10.76	9.51	8.48
62	16.18	11.05	9.75	8.69
63	16.61	11.33	9.99	8.89
64	17.02	11.62	10.23	9.09

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Female

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	5.61	3.77	3.47	3.12
26	5.79	3.90	3.59	3.25
27	5.98	4.03	3.71	3.37
28	6.16	4.16	3.85	3.49
29	6.34	4.29	3.97	3.61
30	6.52	4.43	4.09	3.73
31	6.76	4.60	4.28	3.92
32	7.00	4.79	4.46	4.11
33	7.23	4.96	4.64	4.29
34	7.47	5.14	4.82	4.49
35	7.70	5.32	5.01	4.67
36	8.09	5.58	5.24	4.88
37	8.47	5.83	5.47	5.10
38	8.84	6.08	5.71	5.32
39	9.22	6.34	5.95	5.53
40	9.60	6.59	6.19	5.74
41	9.95	6.80	6.38	5.90
42	10.30	7.01	6.57	6.06
43	10.64	7.23	6.77	6.22
44	10.98	7.44	6.96	6.39
45	11.33	7.66	7.15	6.55
46	11.79	7.97	7.44	6.80
47	12.25	8.30	7.73	7.05
48	12.72	8.62	8.02	7.30
49	13.17	8.93	8.30	7.55
50	13.63	9.26	8.59	7.80
51	14.01	9.53	8.81	7.97
52	14.38	9.80	9.04	8.15
53	14.75	10.08	9.26	8.32
54	15.13	10.35	9.49	8.49
55	15.50	10.62	9.71	8.66
56	15.87	10.87	9.86	8.80
57	16.24	11.11	10.01	8.94
58	16.61	11.35	10.17	9.08
59	16.98	11.59	10.32	9.22
60	17.34	11.83	10.48	9.36
61	17.82	12.16	10.75	9.59
62	18.29	12.49	11.02	9.82
63	18.76	12.81	11.29	10.05
64	19.23	13.14	11.55	10.27

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
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	3.58	2.47	2.44	2.18
26	3.69	2.57	2.51	2.24
27	3.80	2.66	2.58	2.31
28	3.92	2.76	2.64	2.37
29	4.03	2.86	2.71	2.44
30	4.13	2.97	2.78	2.50
31	4.27	3.08	2.86	2.58
32	4.42	3.19	2.94	2.67
33	4.56	3.31	3.02	2.75
34	4.70	3.42	3.10	2.84
35	4.84	3.52	3.18	2.91
36	5.09	3.71	3.35	3.07
37	5.34	3.91	3.52	3.23
38	5.59	4.09	3.69	3.38
39	5.85	4.28	3.86	3.54
40	6.10	4.47	4.04	3.70
41	6.37	4.68	4.23	3.87
42	6.65	4.89	4.42	4.05
43	6.92	5.10	4.61	4.22
44	7.19	5.32	4.80	4.39
45	7.46	5.52	5.00	4.57
46	7.85	5.79	5.24	4.78
47	8.25	6.05	5.48	4.98
48	8.64	6.32	5.72	5.19
49	9.03	6.58	5.97	5.39
50	9.42	6.84	6.21	5.60
51	9.98	7.18	6.53	5.86
52	10.54	7.52	6.85	6.11
53	11.09	7.86	7.16	6.36
54	11.65	8.20	7.48	6.61
55	12.21	8.53	7.80	6.86
56	12.63	8.85	7.97	7.06
57	13.06	9.15	8.15	7.26
58	13.48	9.46	8.33	7.46
59	13.90	9.76	8.50	7.66
60	14.33	10.07	8.67	7.86
61	14.80	10.39	8.91	8.08
62	15.26	10.71	9.14	8.30
63	15.73	11.02	9.37	8.51
64	16.19	11.34	9.60	8.73

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
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	3.65	2.51	2.49	2.22
26	3.78	2.62	2.57	2.29
27	3.90	2.72	2.64	2.36
28	4.02	2.84	2.71	2.43
29	4.14	2.94	2.79	2.51
30	4.25	3.05	2.87	2.58
31	4.41	3.18	2.96	2.67
32	4.57	3.31	3.04	2.76
33	4.72	3.43	3.13	2.85
34	4.88	3.55	3.22	2.94
35	5.04	3.67	3.31	3.04
36	5.32	3.88	3.50	3.21
37	5.59	4.09	3.69	3.38
38	5.87	4.30	3.88	3.56
39	6.15	4.51	4.06	3.72
40	6.43	4.72	4.25	3.90
41	6.74	4.96	4.47	4.10
42	7.06	5.19	4.70	4.30
43	7.36	5.43	4.92	4.49
44	7.67	5.67	5.13	4.69
45	7.98	5.91	5.35	4.89
46	8.46	6.23	5.65	5.14
47	8.93	6.56	5.94	5.39
48	9.41	6.88	6.24	5.66
49	9.89	7.20	6.53	5.91
50	10.37	7.53	6.83	6.16
51	11.05	7.95	7.23	6.48
52	11.74	8.38	7.63	6.80
53	12.42	8.80	8.02	7.13
54	13.11	9.22	8.42	7.44
55	13.79	9.65	8.81	7.76
56	14.28	10.00	9.01	7.99
57	14.76	10.34	9.20	8.21
58	15.23	10.68	9.40	8.44
59	15.71	11.03	9.60	8.67
60	16.19	11.38	9.80	8.89
61	16.72	11.74	10.07	9.14
62	17.24	12.10	10.33	9.38
63	17.77	12.46	10.59	9.62
64	18.30	12.82	10.86	9.86

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Male

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	3.57	2.46	2.35	2.23
26	3.68	2.54	2.44	2.31
27	3.78	2.62	2.51	2.38
28	3.89	2.71	2.59	2.46
29	4.00	2.78	2.67	2.53
30	4.09	2.87	2.75	2.60
31	4.27	3.00	2.87	2.74
32	4.44	3.13	3.00	2.87
33	4.60	3.26	3.13	2.99
34	4.77	3.40	3.13	3.12
35	4.91	3.49	3.27	3.16
36	5.18	3.70	3.47	3.20
37	5.46	3.90	3.66	3.38
38	5.74	4.10	3.85	3.56
39	6.02	4.30	4.04	3.74
40	6.29	4.51	4.23	3.92
41	6.62	4.76	4.47	4.14
42	6.95	5.01	4.72	4.36
43	7.29	5.26	4.95	4.59
44	7.61	5.51	5.19	4.82
45	7.95	5.76	5.44	5.04
46	8.34	6.03	5.67	5.24
47	8.73	6.28	5.90	5.46
48	9.13	6.55	6.14	5.66
49	9.52	6.80	6.37	5.86
50	9.91	7.06	6.60	6.05
51	10.46	7.40	6.89	6.28
52	11.02	7.74	7.17	6.51
53	11.57	8.07	7.46	6.74
54	12.13	8.40	7.74	6.97
55	12.67	8.74	8.03	7.20
56	13.03	8.98	8.20	7.36
57	13.39	9.23	8.38	7.52
58	13.75	9.48	8.55	7.67
59	14.12	9.73	8.73	7.83
60	14.48	9.98	8.90	7.99
61	14.90	10.27	9.13	8.18
62	15.31	10.56	9.37	8.39
63	15.73	10.85	9.61	8.59
64	16.15	11.14	9.85	8.78

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Male

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	3.64	2.51	2.40	2.28
26	3.76	2.60	2.49	2.36
27	3.88	2.68	2.58	2.45
28	4.00	2.77	2.67	2.53
29	4.11	2.86	2.75	2.60
30	4.22	2.95	2.82	2.68
31	4.41	3.10	2.97	2.82
32	4.59	3.24	3.11	2.97
33	4.77	3.38	3.25	3.11
34	4.95	3.52	3.39	3.24
35	5.10	3.63	3.43	3.28
36	5.41	3.86	3.62	3.34
37	5.72	4.08	3.83	3.54
38	6.03	4.31	4.04	3.74
39	6.33	4.53	4.25	3.93
40	6.64	4.76	4.46	4.14
41	7.00	5.04	4.73	4.38
42	7.38	5.32	5.01	4.64
43	7.75	5.61	5.27	4.89
44	8.12	5.89	5.54	5.15
45	8.50	6.17	5.82	5.39
46	8.98	6.49	6.11	5.65
47	9.47	6.81	6.40	5.90
48	9.94	7.13	6.69	6.16
49	10.42	7.45	6.98	6.42
50	10.90	7.77	7.26	6.66
51	11.59	8.19	7.63	6.96
52	12.28	8.62	7.99	7.25
53	12.96	9.04	8.35	7.55
54	13.64	9.45	8.71	7.84
55	14.32	9.87	9.06	8.13
56	14.73	10.16	9.27	8.31
57	15.14	10.44	9.47	8.49
58	15.54	10.71	9.66	8.67
59	15.95	10.99	9.86	8.84
60	16.36	11.27	10.06	9.03
61	16.83	11.60	10.32	9.25
62	17.30	11.93	10.59	9.48
63	17.78	12.26	10.86	9.71
64	18.24	12.59	11.12	9.93

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Female

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	5.90	3.96	3.63	3.28
26	6.07	4.09	3.77	3.40
27	6.25	4.22	3.89	3.52
28	6.43	4.35	4.01	3.64
29	6.61	4.47	4.14	3.77
30	6.78	4.60	4.26	3.88
31	7.01	4.78	4.44	4.07
32	7.25	4.95	4.62	4.26
33	7.48	5.13	4.80	4.44
34	7.71	5.31	4.98	4.63
35	7.94	5.48	5.16	4.81
36	8.30	5.73	5.39	5.02
37	8.66	5.97	5.61	5.22
38	9.03	6.21	5.83	5.42
39	9.39	6.45	6.05	5.62
40	9.75	6.69	6.28	5.83
41	10.08	6.89	6.46	5.98
42	10.39	7.08	6.64	6.12
43	10.71	7.28	6.81	6.27
44	11.03	7.47	6.99	6.42
45	11.34	7.66	7.16	6.56
46	11.73	7.94	7.40	6.77
47	12.12	8.21	7.64	6.97
48	12.50	8.47	7.88	7.18
49	12.89	8.75	8.12	7.39
50	13.28	9.01	8.37	7.59
51	13.56	9.22	8.54	7.72
52	13.84	9.43	8.70	7.84
53	14.12	9.64	8.87	7.96
54	14.41	9.86	9.04	8.09
55	14.70	10.08	9.20	8.21
56	15.05	10.30	9.35	8.34
57	15.39	10.53	9.50	8.47
58	15.74	10.76	9.64	8.62
59	16.10	10.99	9.79	8.75
60	16.45	11.22	9.94	8.88
61	16.90	11.53	10.19	9.09
62	17.34	11.84	10.45	9.31
63	17.78	12.14	10.70	9.52
64	18.23	12.46	10.96	9.74

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
Female

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	6.01	4.04	3.71	3.34
26	6.20	4.18	3.85	3.48
27	6.41	4.32	3.98	3.61
28	6.60	4.46	4.12	3.74
29	6.79	4.60	4.25	3.87
30	6.99	4.74	4.38	4.00
31	7.24	4.94	4.58	4.21
32	7.50	5.12	4.78	4.40
33	7.74	5.32	4.97	4.60
34	8.00	5.51	5.17	4.80
35	8.25	5.70	5.36	5.01
36	8.66	5.98	5.61	5.24
37	9.06	6.25	5.87	5.46
38	9.48	6.52	6.12	5.69
39	9.88	6.78	6.37	5.92
40	10.29	7.06	6.63	6.15
41	10.66	7.29	6.84	6.32
42	11.03	7.52	7.04	6.49
43	11.40	7.74	7.25	6.67
44	11.77	7.97	7.45	6.85
45	12.14	8.20	7.66	7.01
46	12.64	8.54	7.97	7.29
47	13.13	8.89	8.28	7.55
48	13.62	9.23	8.59	7.82
49	14.12	9.57	8.90	8.09
50	14.61	9.92	9.20	8.36
51	15.00	10.21	9.44	8.54
52	15.41	10.50	9.68	8.73
53	15.80	10.80	9.93	8.91
54	16.20	11.09	10.16	9.10
55	16.61	11.38	10.40	9.28
56	17.00	11.64	10.57	9.42
57	17.40	11.90	10.74	9.58
58	17.79	12.16	10.90	9.73
59	18.19	12.42	11.06	9.88
60	18.59	12.67	11.23	10.03
61	19.09	13.02	11.52	10.28
62	19.60	13.38	11.80	10.52
63	20.10	13.73	12.09	10.76
64	20.60	14.07	12.38	11.01

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
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	3.84	2.64	2.62	2.33
26	3.96	2.75	2.69	2.40
27	4.07	2.85	2.77	2.47
28	4.19	2.96	2.84	2.54
29	4.32	3.06	2.91	2.61
30	4.43	3.18	2.98	2.68
31	4.58	3.30	3.07	2.77
32	4.73	3.42	3.15	2.85
33	4.88	3.54	3.24	2.95
34	5.04	3.66	3.32	3.04
35	5.19	3.78	3.41	3.12
36	5.45	3.98	3.59	3.29
37	5.72	4.18	3.78	3.46
38	5.99	4.38	3.96	3.63
39	6.26	4.58	4.14	3.79
40	6.53	4.78	4.32	3.96
41	6.83	5.01	4.53	4.15
42	7.12	5.24	4.73	4.33
43	7.40	5.46	4.94	4.52
44	7.70	5.69	5.15	4.71
45	7.99	5.92	5.36	4.89
46	8.41	6.20	5.61	5.12
47	8.83	6.48	5.87	5.33
48	9.26	6.77	6.13	5.56
49	9.67	7.05	6.39	5.78
50	10.10	7.33	6.66	6.00
51	10.69	7.69	6.99	6.27
52	11.29	8.06	7.33	6.54
53	11.88	8.42	7.67	6.81
54	12.48	8.79	8.01	7.08
55	13.08	9.15	8.36	7.36
56	13.53	9.47	8.54	7.57
57	13.99	9.80	8.73	7.79
58	14.44	10.14	8.92	8.00
59	14.90	10.46	9.11	8.21
60	15.36	10.79	9.29	8.43
61	15.85	11.13	9.54	8.66
62	16.36	11.48	9.79	8.89
63	16.85	11.81	10.04	9.12
64	17.35	12.15	10.29	9.35

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

ES-92
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	3.92	2.70	2.67	2.38
26	4.05	2.81	2.75	2.45
27	4.18	2.92	2.83	2.53
28	4.31	3.04	2.91	2.60
29	4.44	3.15	2.99	2.68
30	4.56	3.27	3.07	2.76
31	4.72	3.41	3.17	2.85
32	4.90	3.54	3.26	2.96
33	5.06	3.67	3.36	3.05
34	5.23	3.80	3.45	3.15
35	5.39	3.93	3.54	3.25
36	5.70	4.16	3.75	3.44
37	5.99	4.38	3.95	3.62
38	6.29	4.60	4.15	3.81
39	6.59	4.83	4.36	3.99
40	6.89	5.05	4.56	4.18
41	7.22	5.31	4.79	4.39
42	7.55	5.57	5.03	4.60
43	7.89	5.82	5.26	4.81
44	8.22	6.07	5.50	5.02
45	8.55	6.33	5.73	5.24
46	9.06	6.67	6.06	5.51
47	9.57	7.02	6.37	5.79
48	10.08	7.37	6.68	6.06
49	10.60	7.72	7.00	6.33
50	11.11	8.06	7.33	6.60
51	11.84	8.52	7.74	6.94
52	12.57	8.98	8.17	7.29
53	13.31	9.43	8.60	7.63
54	14.04	9.88	9.02	7.97
55	14.77	10.34	9.44	8.32
56	15.29	10.71	9.66	8.56
57	15.81	11.08	9.87	8.80
58	16.32	11.45	10.07	9.04
59	16.83	11.82	10.28	9.28
60	17.35	12.19	10.50	9.53
61	17.91	12.58	10.78	9.79
62	18.48	12.96	11.07	10.05
63	19.04	13.35	11.34	10.31
64	19.60	13.74	11.63	10.56

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider | 5P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	9.96	7.50	6.64	5.89
26	10.22	7.68	6.82	6.06
27	10.48	7.88	7.00	6.23
28	10.74	8.07	7.18	6.41
29	10.99	8.28	7.37	6.57
30	11.25	8.47	7.56	6.75
31	11.42	8.65	7.73	6.91
32	11.62	8.84	7.90	7.08
33	11.82	9.02	8.08	7.25
34	11.99	9.20	8.25	7.41
35	12.06	9.30	8.34	7.51
36	12.74	9.83	8.84	7.96
37	13.42	10.36	9.33	8.42
38	14.11	10.89	9.81	8.88
39	14.78	11.42	10.30	9.34
40	15.46	11.95	10.80	9.79
41	16.28	12.58	11.42	10.39
42	17.09	13.23	12.04	10.99
43	17.91	13.86	12.66	11.59
44	18.72	14.50	13.28	12.19
45	19.54	15.14	13.90	12.79
46	20.70	15.95	14.63	13.43
47	21.86	16.77	15.36	14.07
48	23.02	17.60	16.09	14.70
49	24.17	18.41	16.82	15.33
50	25.32	19.22	17.53	15.96
51	27.18	20.46	18.60	16.86
52	29.05	21.69	19.68	17.75
53	30.90	22.92	20.74	18.64
54	32.75	24.14	21.81	19.53
55	34.59	25.36	22.86	20.41
56	38.61	28.08	25.40	22.84
57	42.63	30.79	27.91	25.26
58	46.65	33.50	30.44	27.68
59	50.66	36.21	32.96	30.10
60	54.67	38.92	35.48	32.52
61	61.71	43.41	39.02	35.18
62	68.75	47.90	42.56	37.87
63	75.79	52.40	46.10	40.54
64	82.83	56.87	49.64	43.22

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider | 5P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	13.60	9.94	8.92	7.91
26	14.00	10.23	9.20	8.17
27	14.40	10.52	9.48	8.42
28	14.79	10.83	9.75	8.67
29	15.20	11.13	10.04	8.92
30	15.60	11.43	10.31	9.17
31	15.99	11.76	10.63	9.50
32	16.38	12.09	10.96	9.81
33	16.77	12.43	11.28	10.13
34	17.18	12.77	11.62	10.45
35	17.40	12.97	11.83	10.67
36	18.42	13.74	12.54	11.33
37	19.44	14.50	13.25	11.99
38	20.46	15.26	13.97	12.65
39	21.48	16.02	14.68	13.31
40	22.50	16.79	15.39	13.97
41	23.78	17.76	16.32	14.85
42	25.06	18.73	17.25	15.71
43	26.34	19.69	18.17	16.58
44	27.62	20.65	19.10	17.44
45	28.90	21.62	20.03	18.31
46	30.66	22.80	21.08	19.25
47	32.40	23.97	22.12	20.17
48	34.15	25.13	23.17	21.10
49	35.88	26.29	24.21	22.02
50	37.61	27.45	25.24	22.93
51	40.46	29.22	26.80	24.26
52	43.30	30.98	28.36	25.58
53	46.14	32.74	29.91	26.89
54	48.96	34.50	31.46	28.21
55	51.78	36.25	33.00	29.52
56	56.24	39.20	35.38	31.48
57	60.70	42.13	37.74	33.43
58	65.15	45.08	40.10	35.38
59	69.60	48.02	42.47	37.33
60	74.04	50.96	44.83	39.28
61	76.24	52.44	46.03	40.27
62	78.43	53.92	47.23	41.25
63	80.63	55.40	48.44	42.23
64	82.83	56.87	49.64	43.22

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	16.38	11.60	10.14	9.11
26	16.98	12.05	10.53	9.48
27	17.60	12.50	10.96	9.86
28	18.22	12.96	11.36	10.23
29	18.84	13.43	11.77	10.61
30	19.47	13.89	12.19	11.00
31	20.09	14.38	12.66	11.45
32	20.72	14.88	13.14	11.92
33	21.36	15.39	13.61	12.39
34	21.99	15.90	14.09	12.87
35	22.41	16.25	14.43	13.21
36	23.61	17.15	15.26	13.96
37	24.82	18.05	16.08	14.70
38	26.01	18.95	16.90	15.45
39	27.22	19.84	17.72	16.20
40	28.42	20.74	18.55	16.95
41	29.74	21.75	19.50	17.79
42	31.07	22.77	20.44	18.64
43	32.39	23.79	21.39	19.48
44	33.72	24.81	22.33	20.33
45	35.05	25.82	23.28	21.17
46	37.66	27.59	24.96	22.62
47	40.29	29.34	26.63	24.05
48	42.88	31.09	28.28	25.48
49	45.47	32.82	29.94	26.89
50	48.05	34.56	31.58	28.32
51	51.30	36.53	33.33	29.68
52	54.54	38.49	35.06	31.06
53	57.76	40.44	36.78	32.43
54	60.98	42.40	38.50	33.79
55	64.20	44.34	40.22	35.15
56	66.17	45.67	41.14	35.97
57	68.15	46.99	42.06	36.80
58	70.11	48.32	42.98	37.63
59	72.08	49.63	43.90	38.46
60	74.04	50.96	44.83	39.28
61	76.24	52.44	46.03	40.27
62	78.43	53.92	47.23	41.25
63	80.63	55.40	48.44	42.23
64	82.83	56.87	49.64	43.22

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	20.43	14.46	13.28	11.92
26	21.04	14.92	13.70	12.32
27	21.65	15.36	14.13	12.72
28	22.25	15.83	14.56	13.12
29	22.86	16.28	15.00	13.53
30	23.47	16.74	15.42	13.93
31	24.09	17.24	15.92	14.42
32	24.68	17.75	16.41	14.92
33	25.31	18.25	16.92	15.40
34	25.92	18.78	17.42	15.90
35	26.29	19.10	17.76	16.24
36	27.68	20.13	18.73	17.12
37	29.07	21.17	19.69	18.00
38	30.47	22.20	20.65	18.87
39	31.86	23.24	21.62	19.75
40	33.25	24.28	22.59	20.62
41	34.79	25.46	23.70	21.61
42	36.33	26.64	24.81	22.61
43	37.86	27.83	25.92	23.59
44	39.40	29.00	27.03	24.59
45	40.94	30.18	28.14	25.58
46	42.92	31.48	29.29	26.55
47	44.90	32.77	30.43	27.50
48	46.87	34.06	31.57	28.46
49	48.82	35.34	32.70	29.41
50	50.78	36.61	33.83	30.36
51	53.48	38.17	35.11	31.32
52	56.17	39.72	36.40	32.29
53	58.86	41.26	37.68	33.24
54	61.53	42.80	38.95	34.20
55	64.20	44.34	40.22	35.15
56	66.17	45.67	41.14	35.97
57	68.15	46.99	42.06	36.80
58	70.11	48.32	42.98	37.63
59	72.08	49.63	43.90	38.46
60	74.04	50.96	44.83	39.28
61	76.24	52.44	46.03	40.27
62	78.43	53.92	47.23	41.25
63	80.63	55.40	48.44	42.23
64	82.83	56.87	49.64	43.22

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	20.85	14.76	13.53	12.17
26	21.50	15.25	14.00	12.60
27	22.16	15.73	14.48	13.03
28	22.84	16.24	14.94	13.46
29	23.50	16.74	15.41	13.90
30	24.17	17.24	15.88	14.34
31	24.84	17.79	16.43	14.89
32	25.53	18.36	16.98	15.43
33	26.22	18.92	17.53	15.96
34	26.92	19.49	18.08	16.51
35	27.34	19.86	18.46	16.90
36	28.89	21.01	19.54	17.86
37	30.44	22.17	20.61	18.84
38	31.98	23.31	21.68	19.81
39	33.53	24.46	22.76	20.79
40	35.08	25.62	23.83	21.75
41	36.82	26.95	25.09	22.88
42	38.57	28.29	26.35	24.00
43	40.31	29.62	27.60	25.12
44	42.06	30.96	28.86	26.24
45	43.81	32.30	30.11	27.37
46	46.24	33.90	31.55	28.58
47	48.66	35.50	32.97	29.80
48	51.07	37.10	34.38	31.00
49	53.46	38.68	35.80	32.20
50	55.85	40.26	37.21	33.40
51	59.22	42.24	38.87	34.67
52	62.57	44.21	40.52	35.93
53	65.90	46.18	42.17	37.20
54	69.23	48.14	43.82	38.46
55	72.55	50.10	45.45	39.71
56	74.78	51.59	46.50	40.64
57	77.00	53.09	47.54	41.58
58	79.24	54.60	48.58	42.51
59	81.45	56.09	49.61	43.45
60	83.68	57.58	50.65	44.39
61	86.16	59.26	52.01	45.50
62	88.63	60.93	53.36	46.61
63	91.12	62.59	54.73	47.71
64	93.60	64.27	56.08	48.83

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider | 5P - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	13.51	9.51	8.13	6.93
26	13.81	9.73	8.32	7.08
27	14.11	9.94	8.50	7.25
28	14.40	10.16	8.69	7.41
29	14.70	10.38	8.88	7.58
30	15.00	10.60	9.06	7.74
31	15.21	10.77	9.24	7.90
32	15.42	10.96	9.41	8.07
33	15.62	11.13	9.58	8.23
34	15.83	11.32	9.75	8.40
35	16.04	11.49	9.93	8.56
36	16.81	12.07	10.45	9.03
37	17.56	12.65	10.97	9.50
38	18.33	13.23	11.49	9.96
39	19.09	13.80	12.02	10.43
40	19.85	14.38	12.54	10.89
41	20.63	14.97	13.11	11.42
42	21.39	15.56	13.68	11.95
43	22.17	16.14	14.26	12.49
44	22.93	16.73	14.84	13.02
45	23.71	17.32	15.41	13.54
46	24.92	18.17	16.17	14.22
47	26.14	19.02	16.92	14.90
48	27.34	19.87	17.68	15.57
49	28.56	20.72	18.44	16.24
50	29.77	21.57	19.19	16.92
51	31.51	22.70	20.24	17.90
52	33.26	23.82	21.30	18.88
53	35.00	24.94	22.34	19.86
54	36.74	26.07	23.40	20.85
55	38.48	27.19	24.45	21.82
56	43.12	30.31	27.24	24.43
57	47.76	33.42	30.04	27.02
58	52.40	36.54	32.85	29.63
59	57.04	39.65	35.65	32.23
60	61.68	42.77	38.45	34.83
61	69.65	48.00	42.58	37.98
62	77.63	53.21	46.73	41.12
63	85.61	58.44	50.86	44.27
64	93.58	63.66	55.00	47.41

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider | 5P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	19.07	13.22	11.62	10.08
26	19.55	13.57	11.93	10.38
27	20.04	13.92	12.25	10.66
28	20.51	14.27	12.57	10.95
29	21.00	14.63	12.88	11.23
30	21.48	14.98	13.20	11.52
31	21.96	15.36	13.56	11.88
32	22.44	15.73	13.91	12.23
33	22.92	16.10	14.27	12.59
34	23.40	16.47	14.63	12.94
35	23.87	16.85	14.99	13.31
36	25.05	17.70	15.77	14.00
37	26.22	18.54	16.55	14.70
38	27.40	19.39	17.33	15.38
39	28.57	20.23	18.11	16.08
40	29.75	21.08	18.89	16.77
41	30.92	21.97	19.75	17.52
42	32.09	22.87	20.60	18.27
43	33.27	23.78	21.45	19.02
44	34.44	24.68	22.31	19.76
45	35.61	25.57	23.16	20.51
46	37.52	26.86	24.32	21.55
47	39.43	28.13	25.49	22.60
48	41.35	29.42	26.66	23.64
49	43.26	30.69	27.83	24.68
50	45.17	31.98	28.99	25.72
51	47.93	33.78	30.62	27.17
52	50.71	35.59	32.23	28.61
53	53.47	37.38	33.86	30.04
54	56.24	39.19	35.48	31.49
55	59.00	40.99	37.11	32.93
56	64.03	44.24	39.66	35.00
57	69.05	47.48	42.22	37.07
58	74.09	50.73	44.77	39.13
59	79.11	53.98	47.34	41.20
60	84.14	57.23	49.89	43.27
61	86.50	58.84	51.16	44.31
62	88.86	60.45	52.45	45.35
63	91.22	62.05	53.72	46.38
64	93.58	63.66	55.00	47.41

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	25.56	17.47	15.17	13.58
26	26.42	18.09	15.73	14.11
27	27.27	18.71	16.29	14.63
28	28.13	19.33	16.85	15.17
29	28.99	19.95	17.41	15.70
30	29.85	20.57	17.97	16.23
31	30.72	21.26	18.63	16.90
32	31.59	21.95	19.29	17.59
33	32.47	22.63	19.95	18.27
34	33.34	23.32	20.61	18.96
35	34.21	24.01	21.27	19.63
36	35.78	25.05	22.22	20.47
37	37.35	26.09	23.18	21.31
38	38.90	27.14	24.13	22.15
39	40.47	28.18	25.09	22.99
40	42.04	29.22	26.04	23.83
41	43.37	30.00	26.74	24.38
42	44.70	30.77	27.45	24.94
43	46.02	31.56	28.15	25.49
44	47.35	32.33	28.86	26.05
45	48.68	33.11	29.56	26.60
46	51.57	35.08	31.44	28.20
47	54.45	37.06	33.33	29.81
48	57.34	39.03	35.21	31.41
49	60.23	41.01	37.09	33.01
50	63.11	42.98	38.98	34.61
51	65.31	44.56	40.37	35.68
52	67.51	46.16	41.76	36.74
53	69.72	47.74	43.16	37.81
54	71.92	49.33	44.55	38.88
55	74.12	50.92	45.94	39.94
56	76.13	52.18	46.74	40.61
57	78.13	53.44	47.52	41.27
58	80.13	54.70	48.31	41.94
59	82.13	55.97	49.10	42.60
60	84.14	57.23	49.89	43.27
61	86.50	58.84	51.16	44.31
62	88.86	60.45	52.45	45.35
63	91.22	62.05	53.72	46.38
64	93.58	63.66	55.00	47.41

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98
Female

Social Insurance Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	31.89	21.81	19.88	17.79
26	32.71	22.40	20.45	18.35
27	33.53	23.00	21.02	18.89
28	34.36	23.61	21.60	19.45
29	35.17	24.21	22.17	19.99
30	35.99	24.81	22.74	20.55
31	36.82	25.48	23.43	21.27
32	37.65	26.16	24.11	21.99
33	38.48	26.85	24.80	22.71
34	39.31	27.53	25.48	23.43
35	40.14	28.20	26.17	24.16
36	41.95	29.41	27.28	25.12
37	43.76	30.62	28.38	26.09
38	45.57	31.81	29.49	27.07
39	47.38	33.02	30.59	28.04
40	49.19	34.22	31.70	29.00
41	50.73	35.12	32.51	29.63
42	52.26	36.02	33.32	30.25
43	53.80	36.91	34.12	30.89
44	55.33	37.80	34.93	31.51
45	56.87	38.70	35.74	32.14
46	58.84	40.07	36.93	33.13
47	60.80	41.43	38.13	34.13
48	62.77	42.79	39.34	35.11
49	64.73	44.16	40.53	36.11
50	66.70	45.52	41.73	37.10
51	68.18	46.60	42.57	37.67
52	69.67	47.68	43.42	38.24
53	71.15	48.76	44.26	38.81
54	72.64	49.83	45.10	39.37
55	74.12	50.92	45.94	39.94
56	76.13	52.18	46.74	40.61
57	78.13	53.44	47.52	41.27
58	80.13	54.70	48.31	41.94
59	82.13	55.97	49.10	42.60
60	84.14	57.23	49.89	43.27
61	86.50	58.84	51.16	44.31
62	88.86	60.45	52.45	45.35
63	91.22	62.05	53.72	46.38
64	93.58	63.66	55.00	47.41

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98
Female

Social Insurance Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	32.52	22.25	20.27	18.15
26	33.43	22.91	20.90	18.75
27	34.35	23.58	21.52	19.35
28	35.25	24.24	22.16	19.96
29	36.17	24.90	22.78	20.56
30	37.07	25.56	23.42	21.16
31	38.01	26.32	24.17	21.96
32	38.94	27.07	24.94	22.75
33	39.88	27.83	25.70	23.54
34	40.81	28.57	26.46	24.33
35	41.75	29.33	27.22	25.12
36	43.78	30.69	28.47	26.22
37	45.81	32.04	29.71	27.32
38	47.84	33.40	30.96	28.42
39	49.87	34.75	32.20	29.51
40	51.90	36.11	33.45	30.61
41	53.69	37.17	34.41	31.36
42	55.48	38.23	35.37	32.12
43	57.27	39.29	36.32	32.88
44	59.07	40.35	37.28	33.63
45	60.85	41.41	38.24	34.39
46	63.35	43.15	39.77	35.68
47	65.86	44.88	41.30	36.96
48	68.36	46.60	42.84	38.24
49	70.87	48.34	44.37	39.53
50	73.37	50.07	45.90	40.81
51	75.44	51.57	47.11	41.68
52	77.52	53.06	48.31	42.55
53	79.60	54.55	49.51	43.41
54	81.68	56.04	50.71	44.28
55	83.76	57.53	51.92	45.14
56	86.02	58.96	52.81	45.89
57	88.28	60.39	53.70	46.65
58	90.54	61.82	54.60	47.40
59	92.80	63.25	55.48	48.15
60	95.07	64.67	56.37	48.90
61	97.74	66.49	57.82	50.07
62	100.41	68.31	59.27	51.24
63	103.08	70.13	60.71	52.40
64	105.75	71.94	62.15	53.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98
Unisex

Social Insurance Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	10.03	7.58	6.90	6.00
26	10.27	7.79	7.06	6.15
27	10.54	7.99	7.23	6.31
28	10.78	8.18	7.41	6.46
29	11.04	8.39	7.58	6.62
30	11.28	8.59	7.74	6.77
31	11.55	8.83	7.93	6.94
32	11.83	9.07	8.11	7.10
33	12.09	9.32	8.29	7.26
34	12.37	9.57	8.47	7.43
35	12.63	9.80	8.66	7.60
36	13.37	10.39	9.16	8.07
37	14.12	10.98	9.67	8.55
38	14.85	11.55	10.18	9.02
39	15.60	12.14	10.68	9.50
40	16.34	12.73	11.19	9.99
41	17.26	13.47	11.82	10.62
42	18.17	14.22	12.45	11.25
43	19.10	14.97	13.07	11.89
44	20.01	15.71	13.70	12.52
45	20.93	16.46	14.33	13.16
46	22.09	17.29	15.09	13.80
47	23.24	18.11	15.84	14.44
48	24.39	18.94	16.60	15.08
49	25.55	19.77	17.36	15.71
50	26.70	20.58	18.11	16.36
51	28.53	21.74	19.18	17.20
52	30.35	22.90	20.26	18.04
53	32.18	24.05	21.33	18.88
54	34.00	25.20	22.41	19.71
55	35.83	26.35	23.48	20.56
56	38.91	28.38	25.35	22.32
57	41.99	30.42	27.21	24.08
58	45.07	32.43	29.09	25.85
59	48.15	34.47	30.95	27.61
60	51.22	36.49	32.83	29.37
61	57.22	40.36	35.77	31.47
62	63.21	44.24	38.72	33.57
63	69.22	48.10	41.66	35.66
64	75.22	51.97	44.60	37.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98
Unisex

Social Insurance Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	13.42	9.92	9.21	8.03
26	13.82	10.22	9.47	8.27
27	14.21	10.54	9.73	8.51
28	14.61	10.83	10.00	8.74
29	15.00	11.14	10.25	8.98
30	15.40	11.45	10.51	9.22
31	15.90	11.88	10.84	9.53
32	16.41	12.29	11.18	9.84
33	16.92	12.72	11.51	10.15
34	17.43	13.14	11.85	10.47
35	17.93	13.56	12.18	10.77
36	19.00	14.38	12.90	11.44
37	20.07	15.22	13.62	12.10
38	21.14	16.04	14.33	12.78
39	22.21	16.88	15.05	13.44
40	23.27	17.70	15.77	14.11
41	24.63	18.78	16.68	14.99
42	25.99	19.86	17.58	15.86
43	27.34	20.94	18.50	16.74
44	28.69	22.02	19.40	17.61
45	30.04	23.10	20.31	18.49
46	31.76	24.26	21.37	19.40
47	33.48	25.40	22.44	20.31
48	35.19	26.55	23.50	21.22
49	36.91	27.69	24.56	22.12
50	38.64	28.85	25.63	23.04
51	41.42	30.53	27.24	24.35
52	44.21	32.21	28.86	25.67
53	47.01	33.87	30.48	26.99
54	49.79	35.55	32.09	28.31
55	52.58	37.23	33.70	29.62
56	56.02	39.44	35.35	30.86
57	59.46	41.65	36.98	32.09
58	62.90	43.87	38.64	33.31
59	66.34	46.08	40.28	34.55
60	69.77	48.28	41.92	35.78
61	71.13	49.21	42.60	36.28
62	72.50	50.13	43.27	36.77
63	73.85	51.05	43.94	37.26
64	75.22	51.97	44.60	37.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	16.35	11.89	10.79	9.60
26	16.96	12.35	11.17	9.94
27	17.57	12.81	11.55	10.28
28	18.17	13.26	11.94	10.63
29	18.78	13.72	12.32	10.98
30	19.40	14.17	12.70	11.33
31	20.12	14.75	13.15	11.74
32	20.85	15.33	13.60	12.17
33	21.59	15.91	14.05	12.59
34	22.32	16.49	14.49	13.02
35	23.05	17.06	14.95	13.44
36	24.22	17.96	15.71	14.15
37	25.38	18.86	16.49	14.84
38	26.55	19.75	17.26	15.56
39	27.71	20.65	18.04	16.26
40	28.88	21.54	18.80	16.96
41	30.08	22.51	19.56	17.67
42	31.27	23.48	20.32	18.37
43	32.46	24.45	21.08	19.08
44	33.66	25.42	21.84	19.78
45	34.85	26.39	22.59	20.49
46	37.58	28.20	24.35	21.93
47	40.30	30.01	26.11	23.39
48	43.03	31.81	27.86	24.82
49	45.75	33.62	29.61	26.27
50	48.48	35.42	31.37	27.71
51	51.96	37.53	33.38	29.26
52	55.44	39.64	35.40	30.80
53	58.93	41.76	37.42	32.36
54	62.41	43.87	39.44	33.90
55	65.88	45.99	41.45	35.44
56	66.66	46.45	41.55	35.51
57	67.44	46.91	41.64	35.57
58	68.22	47.36	41.73	35.64
59	69.00	47.82	41.82	35.70
60	69.77	48.28	41.92	35.78
61	71.13	49.21	42.60	36.28
62	72.50	50.13	43.27	36.77
63	73.85	51.05	43.94	37.26
64	75.22	51.97	44.60	37.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98
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	20.40	14.83	14.14	12.56
26	20.99	15.29	14.52	12.92
27	21.59	15.73	14.91	13.28
28	22.19	16.18	15.29	13.63
29	22.79	16.63	15.68	13.99
30	23.39	17.09	16.06	14.34
31	24.11	17.68	16.52	14.78
32	24.84	18.27	16.99	15.22
33	25.58	18.87	17.45	15.66
34	26.30	19.46	17.92	16.10
35	27.03	20.05	18.38	16.54
36	28.39	21.09	19.28	17.36
37	29.74	22.12	20.19	18.18
38	31.09	23.15	21.09	19.00
39	32.44	24.19	21.99	19.83
40	33.80	25.22	22.89	20.65
41	35.18	26.34	23.78	21.46
42	36.56	27.47	24.66	22.29
43	37.95	28.59	25.55	23.11
44	39.32	29.72	26.44	23.93
45	40.71	30.85	27.33	24.76
46	42.80	32.18	28.57	25.74
47	44.91	33.51	29.83	26.74
48	47.02	34.85	31.09	27.72
49	49.13	36.18	32.35	28.72
50	51.23	37.51	33.60	29.70
51	54.16	39.20	35.17	30.85
52	57.09	40.90	36.74	32.00
53	60.02	42.60	38.31	33.15
54	62.95	44.29	39.88	34.30
55	65.88	45.99	41.45	35.44
56	66.66	46.45	41.55	35.51
57	67.44	46.91	41.64	35.57
58	68.22	47.36	41.73	35.64
59	69.00	47.82	41.82	35.70
60	69.77	48.28	41.92	35.78
61	71.13	49.21	42.60	36.28
62	72.50	50.13	43.27	36.77
63	73.85	51.05	43.94	37.26
64	75.22	51.97	44.60	37.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98
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	20.81	15.14	14.41	12.82
26	21.46	15.63	14.83	13.22
27	22.12	16.12	15.26	13.61
28	22.77	16.61	15.69	13.99
29	23.43	17.11	16.11	14.37
30	24.08	17.60	16.54	14.76
31	24.89	18.24	17.05	15.25
32	25.70	18.91	17.57	15.74
33	26.50	19.55	18.10	16.23
34	27.31	20.21	18.61	16.71
35	28.11	20.85	19.12	17.20
36	29.62	22.01	20.12	18.11
37	31.13	23.15	21.13	19.03
38	32.64	24.31	22.14	19.95
39	34.15	25.45	23.14	20.86
40	35.65	26.60	24.14	21.78
41	37.24	27.88	25.17	22.72
42	38.81	29.16	26.18	23.66
43	40.39	30.45	27.20	24.60
44	41.98	31.73	28.21	25.56
45	43.55	33.00	29.23	26.50
46	46.11	34.65	30.77	27.74
47	48.68	36.31	32.32	28.96
48	51.23	37.97	33.87	30.20
49	53.79	39.61	35.42	31.43
50	56.35	41.26	36.96	32.67
51	59.97	43.40	38.93	34.14
52	63.59	45.54	40.91	35.61
53	67.20	47.68	42.88	37.10
54	70.83	49.82	44.86	38.57
55	74.45	51.97	46.83	40.04
56	75.32	52.48	46.94	40.12
57	76.20	53.00	47.04	40.20
58	77.09	53.52	47.15	40.27
59	77.97	54.04	47.27	40.35
60	78.85	54.56	47.37	40.43
61	80.39	55.60	48.13	40.99
62	81.93	56.65	48.89	41.55
63	83.47	57.69	49.65	42.10
64	85.01	58.73	50.41	42.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

KS-04 | Cost of Living Adjustment Rider | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25		1.11		
26		1.15		
27		1.20		
28		1.24		
29		1.28		
30		1.33		
31		1.39		
32		1.46		
33		1.53		
34		1.59		
35		1.65		
36		1.76		
37		1.87		
38		1.97		
39		2.08		
40		2.18		
41		2.31		
42		2.45		
43		2.58		
44		2.71		
45		2.84		
46		3.06		
47		3.25		
48		3.47		
49		3.64		
50		3.84		
51		4.07		
52		4.31		
53		4.51		
54		4.76		
55		4.95		
56		4.73		
57		4.50		
58		4.17		
59		3.89		
60		3.59		
61		3.28		
62		2.96		
63		1.66		
64		1.12		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

KS-04
Male

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		3.66		
26		3.73		
27		3.79		
28		3.85		
29		3.90		
30		3.95		
31		4.08		
32		4.20		
33		4.29		
34		4.39		
35		4.45		
36		4.61		
37		4.73		
38		4.87		
39		4.96		
40		5.08		
41		5.24		
42		5.34		
43		5.47		
44		5.54		
45		5.65		
46		5.67		
47		5.66		
48		5.59		
49		5.54		
50		5.46		
51		5.43		
52		5.36		
53		5.22		
54		5.10		
55		4.95		
56		4.73		
57		4.50		
58		4.17		
59		3.89		
60		3.59		
61		3.28		
62		2.96		
63		1.66		
64		1.12		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

KS-04
Male

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		3.73		
26		3.83		
27		3.92		
28		4.03		
29		4.12		
30		4.21		
31		4.37		
32		4.53		
33		4.71		
34		4.87		
35		4.97		
36		5.12		
37		5.25		
38		5.40		
39		5.50		
40		5.58		
41		5.71		
42		5.82		
43		5.94		
44		6.00		
45		6.05		
46		6.10		
47		6.13		
48		6.08		
49		6.06		
50		6.01		
51		6.01		
52		5.98		
53		5.84		
54		5.74		
55		5.60		
56		5.35		
57		5.08		
58		4.72		
59		4.40		
60		4.06		
61		3.71		
62		3.34		
63		1.88		
64		1.26		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

KS-04
Female

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		1.79		
26		1.85		
27		1.92		
28		1.99		
29		2.06		
30		2.13		
31		2.22		
32		2.31		
33		2.40		
34		2.50		
35		2.59		
36		2.72		
37		2.85		
38		2.98		
39		3.12		
40		3.25		
41		3.35		
42		3.46		
43		3.56		
44		3.68		
45		3.78		
46		4.03		
47		4.23		
48		4.48		
49		4.67		
50		4.89		
51		5.06		
52		5.25		
53		5.39		
54		5.58		
55		5.71		
56		5.43		
57		5.12		
58		4.73		
59		4.40		
60		4.04		
61		3.69		
62		3.32		
63		1.87		
64		1.25		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

KS-04
Female

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		5.89		
26		5.99		
27		6.10		
28		6.17		
29		6.27		
30		6.35		
31		6.49		
32		6.64		
33		6.74		
34		6.86		
35		6.98		
36		7.14		
37		7.24		
38		7.37		
39		7.44		
40		7.54		
41		7.58		
42		7.56		
43		7.57		
44		7.52		
45		7.52		
46		7.46		
47		7.38		
48		7.23		
49		7.11		
50		6.97		
51		6.77		
52		6.54		
53		6.24		
54		5.98		
55		5.71		
56		5.43		
57		5.12		
58		4.73		
59		4.40		
60		4.04		
61		3.69		
62		3.32		
63		1.87		
64		1.25		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

KS-04
Female

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		6.00		
26		6.16		
27		6.31		
28		6.49		
29		6.63		
30		6.76		
31		6.97		
32		7.17		
33		7.41		
34		7.60		
35		7.80		
36		7.93		
37		8.03		
38		8.17		
39		8.24		
40		8.28		
41		8.26		
42		8.22		
43		8.21		
44		8.14		
45		8.04		
46		8.03		
47		8.00		
48		7.88		
49		7.79		
50		7.66		
51		7.49		
52		7.28		
53		6.98		
54		6.72		
55		6.45		
56		6.13		
57		5.79		
58		5.35		
59		4.96		
60		4.57		
61		4.17		
62		3.75		
63		2.10		
64		1.41		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

KS-04 | Cost of Living Adjustment Rider | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25		1.19		
26		1.24		
27		1.30		
28		1.36		
29		1.41		
30		1.47		
31		1.53		
32		1.59		
33		1.66		
34		1.72		
35		1.78		
36		1.89		
37		2.00		
38		2.11		
39		2.22		
40		2.32		
41		2.44		
42		2.56		
43		2.68		
44		2.80		
45		2.92		
46		3.16		
47		3.35		
48		3.58		
49		3.78		
50		3.98		
51		4.23		
52		4.50		
53		4.71		
54		4.98		
55		5.19		
56		4.99		
57		4.77		
58		4.45		
59		4.18		
60		3.88		
61		3.56		
62		3.21		
63		1.81		
64		1.22		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

KS-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		3.93		
26		4.03		
27		4.12		
28		4.20		
29		4.29		
30		4.38		
31		4.49		
32		4.58		
33		4.65		
34		4.73		
35		4.81		
36		4.97		
37		5.07		
38		5.20		
39		5.29		
40		5.39		
41		5.52		
42		5.59		
43		5.68		
44		5.73		
45		5.80		
46		5.83		
47		5.84		
48		5.78		
49		5.73		
50		5.67		
51		5.65		
52		5.59		
53		5.45		
54		5.33		
55		5.19		
56		4.99		
57		4.77		
58		4.45		
59		4.18		
60		3.88		
61		3.56		
62		3.21		
63		1.81		
64		1.22		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

KS-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		4.01		
26		4.14		
27		4.26		
28		4.41		
29		4.53		
30		4.67		
31		4.81		
32		4.95		
33		5.11		
34		5.25		
35		5.37		
36		5.52		
37		5.64		
38		5.77		
39		5.86		
40		5.92		
41		6.02		
42		6.08		
43		6.17		
44		6.19		
45		6.20		
46		6.27		
47		6.32		
48		6.29		
49		6.28		
50		6.24		
51		6.25		
52		6.22		
53		6.10		
54		5.99		
55		5.86		
56		5.64		
57		5.39		
58		5.04		
59		4.73		
60		4.38		
61		4.03		
62		3.63		
63		2.04		
64		1.37		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.02	3.58	2.09	1.95
26	5.24	3.72	2.23	2.08
27	5.46	3.90	2.38	2.23
28	5.67	4.04	2.52	2.37
29	5.87	4.20	2.65	2.51
30	6.09	4.33	2.80	2.65
31	6.48	4.67	3.12	2.97
32	6.85	5.00	3.46	3.30
33	7.22	5.34	3.80	3.63
34	7.59	5.68	4.14	3.97
35	8.14	6.17	5.66	5.42
36	8.62	6.54	6.00	5.76
37	9.10	6.92	6.36	6.09
38	9.57	7.28	6.71	6.42
39	10.05	7.66	7.07	6.76
40	10.52	8.03	7.41	7.09
41	11.04	8.44	7.80	7.46
42	11.56	8.85	8.18	7.84
43	12.08	9.26	8.58	8.21
44	12.60	9.67	8.97	8.59
45	13.12	10.08	9.35	8.96
46	14.02	10.60	9.87	9.44
47	14.92	11.11	10.39	9.94
48	15.82	11.62	10.92	10.43
49	16.71	12.13	11.42	10.90
50	17.59	12.63	11.93	11.38
51	18.46	13.04	12.28	11.55
52	19.32	13.46	12.60	11.71
53	20.18	13.86	12.93	11.88
54	21.04	14.27	13.25	12.03
55	21.89	14.68	13.58	12.20
56	21.85	14.61	13.52	12.13
57	21.80	14.54	13.44	12.06
58	21.74	14.47	13.37	11.99
59	21.70	14.40	13.31	11.92
60	21.64	14.32	13.23	11.84
61	21.90	14.36	13.16	11.77
62	22.15	14.40	13.08	11.70
63	22.20	14.25	12.81	11.43
64	22.42	14.25	12.71	11.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

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	7.28	5.35	3.48	3.28
26	7.52	5.53	3.65	3.48
27	7.77	5.72	3.85	3.66
28	8.03	5.90	4.03	3.84
29	8.25	6.05	4.20	4.01
30	8.49	6.21	4.37	4.18
31	8.97	6.65	4.84	4.63
32	9.45	7.09	5.29	5.08
33	9.92	7.51	5.73	5.51
34	10.39	7.95	6.20	5.96
35	11.06	8.58	8.24	7.92
36	11.61	9.00	8.64	8.31
37	12.14	9.42	9.05	8.69
38	12.69	9.84	9.44	9.07
39	13.22	10.24	9.84	9.45
40	13.75	10.65	10.23	9.82
41	14.33	11.11	10.67	10.24
42	14.89	11.55	11.09	10.64
43	15.45	12.00	11.52	11.05
44	16.02	12.45	11.94	11.45
45	16.58	12.89	12.36	11.85
46	17.12	13.10	12.57	12.04
47	17.66	13.32	12.76	12.22
48	18.17	13.53	12.94	12.39
49	18.70	13.74	13.14	12.58
50	19.23	13.94	13.32	12.74
51	19.77	14.09	13.38	12.64
52	20.30	14.24	13.44	12.53
53	20.84	14.39	13.48	12.42
54	21.37	14.54	13.53	12.31
55	21.89	14.68	13.58	12.20
56	21.85	14.61	13.52	12.13
57	21.80	14.54	13.44	12.06
58	21.74	14.47	13.37	11.99
59	21.70	14.40	13.31	11.92
60	21.64	14.32	13.23	11.84
61	21.90	14.36	13.16	11.77
62	22.15	14.40	13.08	11.70
63	22.20	14.25	12.81	11.43
64	22.42	14.25	12.71	11.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.43	5.46	3.55	3.35
26	7.70	5.66	3.73	3.55
27	7.98	5.88	3.95	3.75
28	8.25	6.08	4.15	3.96
29	8.52	6.27	4.36	4.16
30	8.78	6.44	4.54	4.34
31	9.31	6.93	5.03	4.82
32	9.84	7.39	5.54	5.31
33	10.37	7.88	6.03	5.80
34	10.86	8.32	6.52	6.28
35	11.61	9.02	8.68	8.33
36	12.21	9.49	9.13	8.76
37	12.81	9.94	9.57	9.19
38	13.40	10.41	10.00	9.60
39	13.99	10.86	10.43	10.01
40	14.57	11.30	10.85	10.42
41	15.22	11.81	11.33	10.89
42	15.85	12.31	11.82	11.34
43	16.50	12.82	12.30	11.80
44	17.12	13.31	12.78	12.25
45	17.74	13.80	13.24	12.69
46	18.44	14.12	13.53	12.96
47	19.13	14.43	13.82	13.24
48	19.80	14.72	14.10	13.49
49	20.48	15.03	14.38	13.75
50	21.15	15.32	14.65	14.01
51	21.88	15.58	14.79	13.97
52	22.61	15.85	14.95	13.94
53	23.32	16.09	15.08	13.89
54	24.02	16.34	15.22	13.83
55	24.74	16.58	15.35	13.79
56	24.68	16.50	15.26	13.70
57	24.63	16.43	15.19	13.64
58	24.57	16.34	15.10	13.54
59	24.51	16.26	15.03	13.47
60	24.46	16.18	14.94	13.39
61	24.74	16.23	14.85	13.31
62	25.03	16.27	14.78	13.23
63	25.10	16.10	14.48	12.93
64	25.34	16.10	14.35	12.80

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.59	4.36	3.87	3.56
26	6.95	4.63	4.13	3.83
27	7.32	4.90	4.39	4.09
28	7.68	5.18	4.66	4.36
29	8.04	5.45	4.92	4.62
30	8.41	5.73	5.18	4.89
31	9.08	6.37	5.78	5.48
32	9.74	7.00	6.38	6.07
33	10.41	7.65	6.98	6.65
34	11.07	8.28	7.58	7.24
35	11.74	8.92	8.18	7.83
36	12.49	9.36	8.59	8.23
37	13.24	9.79	9.00	8.62
38	13.97	10.23	9.42	9.03
39	14.72	10.67	9.84	9.42
40	15.47	11.11	10.25	9.82
41	16.39	11.62	10.72	10.23
42	17.31	12.14	11.18	10.65
43	18.22	12.65	11.64	11.05
44	19.14	13.16	12.10	11.46
45	20.06	13.67	12.57	11.87
46	21.10	14.36	13.24	12.50
47	22.13	15.04	13.91	13.11
48	23.18	15.72	14.58	13.73
49	24.21	16.39	15.25	14.34
50	25.24	17.07	15.91	14.95
51	25.45	17.17	15.96	14.96
52	25.67	17.27	16.02	14.97
53	25.88	17.36	16.07	14.97
54	26.10	17.47	16.13	14.98
55	26.30	17.56	16.17	14.98
56	26.22	17.48	16.10	14.90
57	26.15	17.41	16.03	14.84
58	26.07	17.32	15.94	14.74
59	25.99	17.24	15.87	14.67
60	25.91	17.16	15.79	14.59
61	25.81	17.06	15.69	14.49
62	25.71	16.97	15.59	14.40
63	25.41	16.66	15.29	14.09
64	25.27	16.53	15.15	13.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 5P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	9.50	6.52	6.10	5.66
26	9.94	6.86	6.45	6.02
27	10.39	7.21	6.79	6.37
28	10.82	7.53	7.13	6.71
29	11.27	7.88	7.47	7.07
30	11.71	8.21	7.81	7.42
31	12.57	9.06	8.64	8.23
32	13.43	9.90	9.47	9.04
33	14.27	10.74	10.28	9.85
34	15.13	11.57	11.10	10.65
35	15.96	12.40	11.91	11.44
36	16.82	12.88	12.37	11.88
37	17.65	13.35	12.82	12.31
38	18.48	13.82	13.26	12.73
39	19.31	14.27	13.70	13.16
40	20.14	14.74	14.15	13.58
41	21.17	15.30	14.66	14.03
42	22.18	15.85	15.15	14.46
43	23.22	16.41	15.66	14.90
44	24.23	16.95	16.15	15.32
45	25.24	17.49	16.64	15.75
46	25.71	17.78	16.88	15.96
47	26.18	18.05	17.11	16.17
48	26.63	18.30	17.32	16.34
49	27.09	18.57	17.54	16.54
50	27.54	18.83	17.76	16.73
51	27.30	18.58	17.44	16.38
52	27.05	18.32	17.12	16.03
53	26.79	18.06	16.80	15.66
54	26.55	17.81	16.49	15.33
55	26.30	17.56	16.17	14.98
56	26.22	17.48	16.10	14.90
57	26.15	17.41	16.03	14.84
58	26.07	17.32	15.94	14.74
59	25.99	17.24	15.87	14.67
60	25.91	17.16	15.79	14.59
61	25.81	17.06	15.69	14.49
62	25.71	16.97	15.59	14.40
63	25.41	16.66	15.29	14.09
64	25.27	16.53	15.15	13.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

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	9.69	6.65	6.22	5.77
26	10.18	7.03	6.60	6.16
27	10.66	7.40	6.97	6.54
28	11.15	7.77	7.36	6.93
29	11.62	8.14	7.73	7.30
30	12.12	8.52	8.10	7.69
31	13.04	9.42	8.98	8.56
32	13.97	10.33	9.87	9.44
33	14.92	11.25	10.77	10.31
34	15.84	12.14	11.65	11.18
35	16.76	13.04	12.52	12.05
36	17.69	13.57	13.03	12.53
37	18.60	14.10	13.53	13.01
38	19.54	14.63	14.04	13.49
39	20.44	15.14	14.54	13.96
40	21.35	15.65	15.02	14.41
41	22.49	16.27	15.59	14.92
42	23.62	16.89	16.15	15.40
43	24.77	17.51	16.72	15.91
44	25.89	18.12	17.27	16.39
45	27.01	18.72	17.81	16.86
46	27.68	19.13	18.17	17.19
47	28.34	19.54	18.52	17.50
48	29.00	19.93	18.86	17.79
49	29.65	20.33	19.20	18.10
50	30.31	20.72	19.54	18.41
51	30.18	20.55	19.29	18.11
52	30.07	20.37	19.04	17.82
53	29.95	20.19	18.78	17.52
54	29.83	20.01	18.53	17.23
55	29.72	19.84	18.29	16.94
56	29.63	19.76	18.20	16.84
57	29.55	19.67	18.11	16.76
58	29.44	19.57	18.01	16.66
59	29.36	19.47	17.92	16.57
60	29.28	19.40	17.84	16.48
61	29.16	19.28	17.72	16.37
62	29.06	19.18	17.62	16.26
63	28.71	18.82	17.27	15.91
64	28.56	18.67	17.12	15.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	5.39	3.84	2.18	2.04
26	5.64	4.03	2.34	2.18
27	5.87	4.23	2.49	2.31
28	6.12	4.42	2.63	2.47
29	6.35	4.62	2.78	2.61
30	6.59	4.81	2.93	2.75
31	6.96	5.14	3.22	3.04
32	7.31	5.46	3.51	3.32
33	7.67	5.79	3.82	3.61
34	8.03	6.12	4.11	3.91
35	8.40	6.45	4.40	4.18
36	8.78	6.73	4.69	4.47
37	9.16	7.02	4.98	4.75
38	9.54	7.28	5.26	5.02
39	9.93	7.57	5.54	5.31
40	10.30	7.84	5.83	5.58
41	10.54	8.00	6.18	5.92
42	10.77	8.13	6.52	6.25
43	10.99	8.26	6.86	6.58
44	11.23	8.41	7.22	6.92
45	11.46	8.56	7.56	7.25
46	12.50	9.27	8.04	7.70
47	13.55	9.97	8.50	8.14
48	14.59	10.67	8.97	8.59
49	15.63	11.38	9.43	9.03
50	16.67	12.08	9.90	9.47
51	18.13	12.95	10.11	9.67
52	19.58	13.83	10.34	9.90
53	21.04	14.70	10.55	10.10
54	22.49	15.58	10.78	10.32
55	23.93	16.44	10.98	10.52
56	23.86	16.36	10.90	10.44
57	23.76	16.27	10.81	10.34
58	23.66	16.17	10.71	10.25
59	23.58	16.09	10.62	10.16
60	23.49	16.00	10.54	10.07
61	23.40	15.91	10.45	9.99
62	23.31	15.82	10.35	9.89
63	23.02	15.53	10.07	9.60
64	22.90	15.41	9.94	9.48

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	7.82	5.74	3.66	3.45
26	8.11	5.98	3.85	3.65
27	8.38	6.21	4.05	3.84
28	8.67	6.44	4.24	4.02
29	8.94	6.66	4.43	4.20
30	9.21	6.90	4.62	4.38
31	9.67	7.33	5.03	4.78
32	10.11	7.74	5.42	5.18
33	10.55	8.14	5.80	5.54
34	11.00	8.56	6.20	5.93
35	11.43	8.97	6.59	6.32
36	11.84	9.27	6.92	6.64
37	12.24	9.55	7.23	6.93
38	12.65	9.86	7.55	7.26
39	13.05	10.14	7.86	7.56
40	13.45	10.42	8.17	7.86
41	13.65	10.53	8.54	8.21
42	13.86	10.64	8.93	8.57
43	14.07	10.75	9.30	8.93
44	14.27	10.85	9.67	9.28
45	14.46	10.95	10.03	9.63
46	15.23	11.45	10.27	9.85
47	15.99	11.93	10.47	10.05
48	16.74	12.39	10.69	10.25
49	17.48	12.86	10.89	10.44
50	18.22	13.32	11.09	10.63
51	19.38	13.96	11.09	10.63
52	20.53	14.60	11.08	10.61
53	21.67	15.22	11.05	10.59
54	22.80	15.83	11.01	10.55
55	23.93	16.44	10.98	10.52
56	23.86	16.36	10.90	10.44
57	23.76	16.27	10.81	10.34
58	23.66	16.17	10.71	10.25
59	23.58	16.09	10.62	10.16
60	23.49	16.00	10.54	10.07
61	23.40	15.91	10.45	9.99
62	23.31	15.82	10.35	9.89
63	23.02	15.53	10.07	9.60
64	22.90	15.41	9.94	9.48

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	7.99	5.86	3.74	3.53
26	8.29	6.12	3.94	3.73
27	8.60	6.39	4.17	3.94
28	8.91	6.63	4.37	4.15
29	9.22	6.90	4.59	4.36
30	9.54	7.15	4.79	4.56
31	10.03	7.61	5.23	4.99
32	10.52	8.07	5.67	5.41
33	11.01	8.53	6.10	5.84
34	11.49	8.99	6.54	6.26
35	11.99	9.45	6.98	6.68
36	12.44	9.76	7.33	7.02
37	12.90	10.10	7.67	7.36
38	13.36	10.43	8.02	7.71
39	13.81	10.75	8.35	8.02
40	14.25	11.06	8.69	8.35
41	14.50	11.20	9.11	8.74
42	14.75	11.32	9.51	9.14
43	15.00	11.47	9.94	9.54
44	15.24	11.60	10.34	9.93
45	15.49	11.72	10.74	10.31
46	16.41	12.32	11.05	10.60
47	17.33	12.92	11.35	10.89
48	18.24	13.49	11.64	11.15
49	19.14	14.07	11.92	11.42
50	20.04	14.65	12.21	11.69
51	21.46	15.45	12.27	11.75
52	22.87	16.25	12.32	11.81
53	24.26	17.03	12.35	11.82
54	25.66	17.82	12.39	11.86
55	27.05	18.58	12.41	11.88
56	26.96	18.50	12.32	11.80
57	26.86	18.40	12.21	11.70
58	26.74	18.28	12.10	11.58
59	26.64	18.18	12.00	11.48
60	26.55	18.10	11.91	11.40
61	26.45	17.99	11.81	11.29
62	26.34	17.89	11.70	11.19
63	26.01	17.56	11.37	10.86
64	25.88	17.43	11.24	10.73

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider with COLA | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	17.42	12.65	11.18	10.16
26	18.06	13.13	11.62	10.56
27	18.73	13.63	12.08	10.98
28	19.39	14.13	12.53	11.40
29	20.05	14.63	12.98	11.82
30	20.72	15.14	13.44	12.25
31	21.38	15.67	13.96	12.74
32	22.06	16.22	14.48	13.26
33	22.74	16.77	15.00	13.77
34	23.43	17.34	15.52	14.30
35	23.87	17.71	15.89	14.67
36	25.15	18.69	16.80	15.50
37	26.44	19.68	17.71	16.33
38	27.72	20.65	18.61	17.16
39	29.00	21.63	19.51	17.99
40	30.28	22.61	20.42	18.81
41	31.70	23.71	21.45	19.75
42	33.12	24.82	22.49	20.69
43	34.53	25.92	23.53	21.62
44	35.96	27.04	24.57	22.56
45	37.37	28.14	25.61	23.50
46	40.15	30.07	27.44	25.10
47	42.90	31.95	29.24	26.66
48	45.65	33.85	31.05	28.24
49	48.36	35.71	32.82	29.78
50	51.08	37.58	34.61	31.35
51	54.48	39.71	36.50	32.86
52	57.90	41.84	38.41	34.42
53	61.24	43.92	40.25	35.90
54	64.63	46.04	42.14	37.44
55	67.96	48.11	43.98	38.91
56	69.78	49.28	44.75	39.58
57	71.58	50.42	45.50	40.23
58	73.30	51.51	46.16	40.81
59	75.06	52.61	46.88	41.43
60	76.80	53.72	47.58	42.04
61	78.76	54.96	48.55	42.79
62	80.70	56.18	49.49	43.51
63	81.91	56.68	49.72	43.51
64	83.68	57.73	50.49	44.07

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider with COLA | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	23.65	17.68	16.50	15.14
26	24.32	18.20	16.98	15.60
27	24.98	18.70	17.47	16.06
28	25.62	19.20	17.93	16.49
29	26.28	19.69	18.41	16.94
30	26.94	20.20	18.88	17.40
31	27.61	20.76	19.44	17.94
32	28.25	21.31	19.98	18.48
33	28.91	21.85	20.52	19.00
34	29.57	22.42	21.07	19.54
35	29.93	22.74	21.40	19.89
36	31.44	23.90	22.49	20.88
37	32.92	25.03	23.55	21.85
38	34.42	26.15	24.60	22.82
39	35.88	27.26	25.64	23.77
40	37.35	28.38	26.69	24.72
41	38.98	29.66	27.90	25.81
42	40.59	30.90	29.07	26.87
43	42.20	32.16	30.26	27.93
44	43.78	33.39	31.42	28.97
45	45.37	34.62	32.58	30.02
46	47.35	35.91	33.72	30.98
47	49.32	37.20	34.86	31.93
48	51.22	38.41	35.92	32.82
49	53.13	39.65	37.01	33.72
50	55.03	40.86	38.08	34.61
51	57.68	42.36	39.31	35.52
52	60.30	43.85	40.52	36.41
53	62.87	45.27	41.69	37.24
54	65.43	46.70	42.85	38.10
55	67.96	48.11	43.98	38.91
56	69.78	49.28	44.75	39.58
57	71.58	50.42	45.50	40.23
58	73.30	51.51	46.16	40.81
59	75.06	52.61	46.88	41.43
60	76.80	53.72	47.58	42.04
61	78.76	54.96	48.55	42.79
62	80.70	56.18	49.49	43.51
63	81.91	56.68	49.72	43.51
64	83.68	57.73	50.49	44.07

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider with COLA | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	24.14	18.05	16.83	15.46
26	24.87	18.62	17.37	15.97
27	25.61	19.18	17.93	16.48
28	26.37	19.78	18.48	17.00
29	27.12	20.35	19.03	17.52
30	27.86	20.93	19.57	18.03
31	28.62	21.57	20.20	18.66
32	29.38	22.21	20.84	19.28
33	30.18	22.87	21.48	19.91
34	30.96	23.53	22.12	20.55
35	31.42	23.94	22.54	20.97
36	33.07	25.19	23.72	22.04
37	34.72	26.44	24.89	23.12
38	36.36	27.69	26.07	24.19
39	37.98	28.92	27.21	25.24
40	39.58	30.12	28.34	26.26
41	41.40	31.54	29.67	27.46
42	43.21	32.93	30.98	28.64
43	45.02	34.33	32.30	29.83
44	46.80	35.69	33.59	30.98
45	48.55	37.04	34.86	32.11
46	51.01	38.68	36.33	33.36
47	53.45	40.30	37.77	34.59
48	55.82	41.85	39.13	35.75
49	58.18	43.40	40.52	36.92
50	60.53	44.93	41.88	38.08
51	63.86	46.89	43.52	39.32
52	67.16	48.80	45.12	40.52
53	70.38	50.66	46.65	41.68
54	73.61	52.53	48.20	42.84
55	76.81	54.36	49.71	43.96
56	78.86	55.67	50.57	44.71
57	80.87	56.96	51.41	45.45
58	82.83	58.19	52.18	46.11
59	84.81	59.45	52.97	46.82
60	86.79	60.68	53.76	47.49
61	89.00	62.10	54.85	48.34
62	91.19	63.49	55.92	49.17
63	92.57	64.04	56.17	49.16
64	94.56	65.23	57.05	49.80

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider with COLA | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	27.13	19.04	16.75	15.15
26	28.05	19.72	17.36	15.73
27	28.95	20.39	17.97	16.32
28	29.88	21.08	18.59	16.91
29	30.78	21.74	19.20	17.49
30	31.70	22.42	19.82	18.08
31	32.63	23.17	20.54	18.81
32	33.56	23.92	21.26	19.56
33	34.50	24.67	21.98	20.30
34	35.44	25.41	22.70	21.05
35	36.38	26.17	23.43	21.80
36	38.03	27.31	24.47	22.72
37	39.70	28.44	25.53	23.66
38	41.35	29.59	26.58	24.60
39	43.01	30.71	27.62	25.53
40	44.67	31.86	28.67	26.46
41	46.07	32.70	29.44	27.09
42	47.47	33.55	30.22	27.71
43	48.87	34.40	30.99	28.34
44	50.27	35.24	31.77	28.96
45	51.66	36.09	32.54	29.59
46	54.73	38.24	34.60	31.36
47	57.75	40.36	36.63	33.11
48	60.82	42.50	38.68	34.88
49	63.84	44.62	40.70	36.62
50	66.87	46.74	42.73	38.37
51	69.19	48.44	44.25	39.56
52	71.53	50.17	45.78	40.75
53	73.83	51.85	47.26	41.92
54	76.16	53.57	48.80	43.12
55	78.45	55.25	50.27	44.27
56	80.25	56.29	50.86	44.73
57	82.02	57.34	51.42	45.17
58	83.74	58.31	51.92	45.55
59	85.49	59.33	52.46	45.96
60	87.23	60.32	52.98	46.36
61	89.32	61.66	53.99	47.13
62	91.40	62.98	54.98	47.88
63	92.65	63.47	55.15	47.80
64	94.54	64.62	55.96	48.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider with COLA | 5P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	36.76	26.67	24.75	22.66
26	37.64	27.33	25.38	23.28
27	38.52	27.99	26.01	23.88
28	39.38	28.64	26.62	24.47
29	40.26	29.30	27.25	25.08
30	41.13	29.95	27.88	25.69
31	42.02	30.69	28.63	26.47
32	42.91	31.42	29.37	27.25
33	43.77	32.14	30.09	28.00
34	44.65	32.87	30.83	28.78
35	45.52	33.59	31.56	29.54
36	47.45	34.91	32.78	30.62
37	49.33	36.19	33.95	31.66
38	51.22	37.47	35.15	32.73
39	53.09	38.73	36.30	33.75
40	54.97	40.00	37.48	34.79
41	56.53	40.92	38.31	35.43
42	58.03	41.78	39.08	36.02
43	59.56	42.66	39.87	36.64
44	61.05	43.52	40.64	37.22
45	62.57	44.40	41.43	37.83
46	64.49	45.72	42.58	38.78
47	66.40	47.03	43.73	39.72
48	68.24	48.27	44.81	40.59
49	70.12	49.54	45.92	41.49
50	71.98	50.80	47.01	42.38
51	73.31	51.74	47.70	42.80
52	74.62	52.63	48.37	43.19
53	75.87	53.49	48.98	43.53
54	77.17	54.37	49.63	43.90
55	78.45	55.25	50.27	44.27
56	80.25	56.29	50.86	44.73
57	82.02	57.34	51.42	45.17
58	83.74	58.31	51.92	45.55
59	85.49	59.33	52.46	45.96
60	87.23	60.32	52.98	46.36
61	89.32	61.66	53.99	47.13
62	91.40	62.98	54.98	47.88
63	92.65	63.47	55.15	47.80
64	94.54	64.62	55.96	48.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance Rider with COLA | 5P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	37.49	27.21	25.23	23.11
26	38.49	27.97	25.96	23.81
27	39.51	28.74	26.69	24.52
28	40.53	29.52	27.44	25.24
29	41.54	30.28	28.16	25.93
30	42.55	31.04	28.89	26.64
31	43.59	31.90	29.75	27.54
32	44.62	32.75	30.62	28.43
33	45.70	33.64	31.51	29.36
34	46.73	34.49	32.38	30.25
35	47.76	35.34	33.23	31.13
36	49.89	36.79	34.58	32.33
37	52.00	38.23	35.90	33.50
38	54.11	39.67	37.23	34.69
39	56.20	41.08	38.53	35.83
40	58.26	42.46	39.80	36.96
41	60.01	43.49	40.73	37.68
42	61.75	44.49	41.63	38.39
43	63.52	45.54	42.57	39.12
44	65.24	46.53	43.45	39.81
45	66.94	47.50	44.33	40.48
46	69.43	49.23	45.85	41.76
47	71.91	50.93	47.35	43.01
48	74.32	52.57	48.80	44.21
49	76.76	54.23	50.27	45.43
50	79.17	55.88	51.71	46.62
51	81.12	57.24	52.78	47.35
52	83.04	58.57	53.83	48.07
53	84.89	59.84	54.80	48.70
54	86.78	61.13	55.81	49.38
55	88.65	62.43	56.81	50.04
56	90.68	63.62	57.46	50.55
57	92.69	64.79	58.11	51.06
58	94.63	65.90	58.68	51.48
59	96.60	67.04	59.28	51.95
60	98.56	68.16	59.87	52.40
61	100.94	69.69	61.01	53.27
62	103.28	71.17	62.14	54.11
63	104.69	71.74	62.32	54.01
64	106.83	73.02	63.24	54.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | 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	17.42	12.96	11.86	10.67
26	18.07	13.46	12.28	11.05
27	18.72	13.95	12.70	11.43
28	19.37	14.45	13.13	11.82
29	20.02	14.96	13.55	12.21
30	20.68	15.45	13.98	12.61
31	21.45	16.08	14.49	13.08
32	22.24	16.71	14.98	13.55
33	23.03	17.35	15.49	14.02
34	23.80	17.97	15.98	14.50
35	24.58	18.59	16.48	14.97
36	25.84	19.58	17.33	15.76
37	27.07	20.56	18.18	16.54
38	28.33	21.52	19.04	17.33
39	29.57	22.51	19.90	18.12
40	30.82	23.48	20.74	18.90
41	32.10	24.53	21.58	19.70
42	33.38	25.60	22.44	20.48
43	34.66	26.65	23.28	21.28
44	35.95	27.71	24.13	22.07
45	37.23	28.76	24.97	22.86
46	40.12	30.74	26.89	24.47
47	42.97	32.68	28.78	26.06
48	45.86	34.63	30.68	27.65
49	48.71	36.57	32.57	29.22
50	51.57	38.51	34.47	30.81
51	55.22	40.79	36.64	32.52
52	58.88	43.08	38.85	34.24
53	62.52	45.35	41.01	35.95
54	66.18	47.65	43.21	37.67
55	69.78	49.89	45.35	39.35
56	70.33	50.12	45.22	39.18
57	70.87	50.34	45.07	39.00
58	71.34	50.49	44.86	38.77
59	71.87	50.69	44.69	38.58
60	72.38	50.90	44.53	38.39
61	73.49	51.56	44.95	38.64
62	74.60	52.23	45.37	38.88
63	75.03	52.23	45.11	38.44
64	76.00	52.76	45.39	38.54

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98 | Social Insurance 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	23.71	18.14	17.44	15.87
26	24.36	18.65	17.89	16.29
27	25.00	19.14	18.32	16.69
28	25.64	19.63	18.73	17.08
29	26.27	20.11	19.17	17.48
30	26.93	20.63	19.60	17.88
31	27.72	21.29	20.13	18.39
32	28.51	21.94	20.66	18.89
33	29.29	22.59	21.17	19.37
34	30.08	23.24	21.70	19.87
35	30.86	23.88	22.21	20.37
36	32.33	25.03	23.22	21.30
37	33.76	26.15	24.22	22.21
38	35.22	27.27	25.21	23.12
39	36.63	28.38	26.18	24.01
40	38.06	29.48	27.15	24.91
41	39.53	30.69	28.13	25.81
42	40.95	31.87	29.06	26.68
43	42.41	33.05	30.02	27.57
44	43.81	34.21	30.93	28.42
45	45.24	35.38	31.86	29.29
46	47.35	36.72	33.11	30.28
47	49.43	38.04	34.36	31.26
48	51.49	39.32	35.55	32.18
49	53.54	40.59	36.76	33.13
50	55.58	41.86	37.95	34.05
51	58.47	43.52	39.48	35.17
52	61.34	45.15	40.99	36.25
53	64.15	46.73	42.44	37.28
54	66.98	48.32	43.91	38.32
55	69.78	49.89	45.35	39.35
56	70.33	50.12	45.22	39.18
57	70.87	50.34	45.07	39.00
58	71.34	50.49	44.86	38.77
59	71.87	50.69	44.69	38.58
60	72.38	50.90	44.53	38.39
61	73.49	51.56	44.95	38.64
62	74.60	52.23	45.37	38.88
63	75.03	52.23	45.11	38.44
64	76.00	52.76	45.39	38.54

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

SI-98
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	24.19	18.51	17.78	16.20
26	24.92	19.08	18.29	16.67
27	25.66	19.65	18.79	17.14
28	26.39	20.23	19.31	17.61
29	27.13	20.81	19.81	18.07
30	27.85	21.37	20.31	18.53
31	28.76	22.12	20.92	19.12
32	29.67	22.87	21.54	19.71
33	30.59	23.64	22.18	20.31
34	31.49	24.39	22.79	20.90
35	32.38	25.13	23.39	21.47
36	34.00	26.39	24.50	22.49
37	35.60	27.62	25.60	23.50
38	37.21	28.88	26.71	24.52
39	38.78	30.08	27.77	25.49
40	40.33	31.29	28.82	26.46
41	41.98	32.62	29.91	27.46
42	43.60	33.95	30.96	28.45
43	45.23	35.29	32.03	29.44
44	46.83	36.58	33.07	30.42
45	48.41	37.85	34.09	31.35
46	51.00	39.54	35.66	32.62
47	53.57	41.20	37.22	33.86
48	56.09	42.83	38.73	35.06
49	58.62	44.44	40.25	36.26
50	61.13	46.05	41.74	37.45
51	64.75	48.18	43.71	38.92
52	68.32	50.28	45.64	40.34
53	71.83	52.31	47.51	41.73
54	75.36	54.36	49.39	43.10
55	78.87	56.38	51.25	44.46
56	79.47	56.63	51.09	44.27
57	80.07	56.87	50.91	44.07
58	80.62	57.05	50.69	43.80
59	81.21	57.29	50.51	43.60
60	81.80	57.51	50.32	43.38
61	83.06	58.27	50.80	43.66
62	84.31	59.04	51.27	43.94
63	84.80	59.02	50.98	43.43
64	85.89	59.61	51.29	43.53

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

PS-92
Male

Partial Disability Rider
6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.99	1.12	0.85	0.55
26	2.04	1.14	0.87	0.58
27	2.09	1.18	0.91	0.59
28	2.14	1.20	0.92	0.62
29	2.18	1.23	0.96	0.63
30	2.24	1.26	0.98	0.65
31	2.30	1.30	1.02	0.70
32	2.37	1.36	1.06	0.73
33	2.43	1.39	1.10	0.77
34	2.50	1.44	1.14	0.80
35	2.56	1.49	1.18	0.84
36	2.69	1.57	1.24	0.90
37	2.82	1.65	1.31	0.95
38	2.95	1.72	1.37	1.00
39	3.08	1.80	1.44	1.06
40	3.21	1.87	1.50	1.11
41	3.35	1.96	1.58	1.18
42	3.50	2.05	1.66	1.25
43	3.64	2.15	1.74	1.32
44	3.79	2.24	1.82	1.39
45	3.93	2.32	1.90	1.46
46	4.14	2.45	2.02	1.56
47	4.35	2.58	2.12	1.64
48	4.56	2.70	2.22	1.73
49	4.76	2.82	2.33	1.81
50	4.96	2.96	2.44	1.91
51	5.27	3.14	2.61	2.05
52	5.59	3.33	2.78	2.21
53	5.89	3.52	2.95	2.35
54	6.20	3.70	3.12	2.50
55	6.49	3.89	3.28	2.64
56	6.80	4.07	3.46	2.80
57	7.10	4.27	3.63	2.95
58	7.39	4.46	3.81	3.10
59	7.69	4.65	3.99	3.25
60	7.98	4.84	4.15	3.40
61	8.29	5.02	4.33	3.56
62	8.58	5.23	4.51	3.70
63	8.88	5.41	4.68	3.86
64	9.18	5.61	4.86	4.02

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

PS-92
Female

Partial Disability Rider
6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.41	1.85	1.37	0.85
26	3.51	1.92	1.43	0.89
27	3.63	1.99	1.48	0.92
28	3.73	2.05	1.53	0.97
29	3.85	2.12	1.58	1.00
30	3.95	2.19	1.64	1.04
31	4.10	2.29	1.72	1.11
32	4.24	2.38	1.80	1.17
33	4.39	2.49	1.88	1.24
34	4.53	2.59	1.97	1.30
35	4.68	2.68	2.05	1.37
36	4.85	2.78	2.13	1.43
37	5.02	2.88	2.22	1.50
38	5.19	2.98	2.30	1.57
39	5.36	3.08	2.38	1.64
40	5.53	3.18	2.46	1.70
41	5.60	3.22	2.52	1.76
42	5.68	3.26	2.56	1.82
43	5.75	3.30	2.61	1.87
44	5.83	3.34	2.66	1.94
45	5.90	3.39	2.71	2.00
46	6.12	3.52	2.82	2.09
47	6.33	3.65	2.93	2.18
48	6.55	3.79	3.04	2.27
49	6.76	3.92	3.15	2.37
50	6.98	4.06	3.26	2.46
51	7.16	4.18	3.39	2.57
52	7.36	4.31	3.51	2.68
53	7.54	4.44	3.63	2.81
54	7.74	4.57	3.76	2.92
55	7.92	4.69	3.88	3.04
56	8.16	4.83	4.01	3.16
57	8.39	4.97	4.14	3.28
58	8.62	5.11	4.28	3.41
59	8.85	5.25	4.41	3.53
60	9.09	5.39	4.54	3.65
61	9.33	5.54	4.67	3.78
62	9.57	5.68	4.80	3.89
63	9.80	5.82	4.94	4.01
64	10.04	5.96	5.07	4.13

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

PS-92
Unisex

Partial Disability Rider
6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.34	1.32	1.01	0.64
26	2.41	1.36	1.04	0.68
27	2.49	1.40	1.08	0.71
28	2.57	1.44	1.11	0.74
29	2.64	1.48	1.15	0.77
30	2.71	1.51	1.18	0.80
31	2.79	1.58	1.24	0.84
32	2.89	1.64	1.29	0.90
33	2.98	1.71	1.35	0.94
34	3.07	1.77	1.40	0.99
35	3.16	1.84	1.45	1.04
36	3.33	1.93	1.53	1.10
37	3.49	2.04	1.62	1.17
38	3.65	2.12	1.71	1.24
39	3.82	2.22	1.78	1.30
40	3.98	2.31	1.86	1.36
41	4.11	2.39	1.93	1.42
42	4.24	2.48	2.00	1.48
43	4.35	2.55	2.07	1.54
44	4.47	2.63	2.13	1.61
45	4.59	2.71	2.20	1.67
46	4.82	2.84	2.31	1.77
47	5.05	2.98	2.44	1.86
48	5.27	3.11	2.56	1.96
49	5.50	3.25	2.68	2.06
50	5.72	3.39	2.79	2.16
51	6.03	3.58	2.97	2.31
52	6.33	3.76	3.13	2.46
53	6.64	3.95	3.30	2.61
54	6.95	4.13	3.47	2.76
55	7.25	4.32	3.64	2.91
56	7.56	4.52	3.82	3.07
57	7.87	4.72	3.99	3.23
58	8.17	4.90	4.16	3.38
59	8.48	5.09	4.34	3.54
60	8.80	5.29	4.52	3.70
61	9.11	5.48	4.70	3.86
62	9.41	5.68	4.87	4.02
63	9.73	5.87	5.05	4.18
64	10.04	6.07	5.23	4.34

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CS-92
Male

Short Term Rider
To 12 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25			1.74	
26			1.75	
27			1.77	
28			1.78	
29			1.80	
30			1.80	
31			1.81	
32			1.82	
33			1.83	
34			1.84	
35			1.85	
36			1.90	
37			1.95	
38			2.01	
39			2.06	
40			2.11	
41			2.21	
42			2.31	
43			2.41	
44			2.51	
45			2.60	
46			2.81	
47			3.02	
48			3.23	
49			3.43	
50			3.63	
51			4.01	
52			4.39	
53			4.78	
54			5.16	
55			5.53	
56			5.64	
57			5.75	
58			5.87	
59			5.98	
60			6.09	
61			6.33	
62			6.57	
63			6.81	
64			7.06	

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CS-92
Male

Short Term Rider
To 6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.12	1.21		
26	8.30	1.23		
27	8.49	1.24		
28	8.67	1.26		
29	8.84	1.28		
30	9.02	1.29		
31	9.30	1.33		
32	9.57	1.37		
33	9.84	1.40		
34	10.91	1.44		
35	11.19	1.48		
36	11.47	1.55		
37	12.03	1.63		
38	12.59	1.69		
39	13.16	1.77		
40	13.72	1.84		
41	14.32	1.91		
42	14.92	1.98		
43	15.52	2.04		
44	16.12	2.11		
45	16.72	2.18		
46	17.79	2.36		
47	18.86	2.54		
48	19.92	2.70		
49	20.99	2.88		
50	22.04	3.05		
51	23.84	3.40		
52	25.63	3.73		
53	27.42	4.07		
54	29.21	4.41		
55	30.98	4.74		
56	32.22	5.23		
57	33.46	5.72		
58	34.71	6.20		
59	35.94	6.69		
60	37.18	7.16		
61	38.39	7.54		
62	39.60	7.92		
63	40.81	8.29		
64	42.03	8.67		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CS-92
Female

Short Term Rider
To 12 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25			2.38	
26			2.41	
27			2.43	
28			2.46	
29			2.48	
30			2.51	
31			2.53	
32			2.54	
33			2.56	
34			2.58	
35			2.60	
36			2.68	
37			2.76	
38			2.85	
39			2.93	
40			3.02	
41			3.21	
42			3.42	
43			3.62	
44			3.83	
45			4.02	
46			4.23	
47			4.46	
48			4.67	
49			4.90	
50			5.11	
51			5.42	
52			5.72	
53			6.04	
54			6.34	
55			6.64	
56			6.73	
57			6.82	
58			6.89	
59			6.98	
60			7.07	
61			7.33	
62			7.59	
63			7.84	
64			8.10	

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CS-92
Female

Short Term Rider
To 6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	15.03	2.15		
26	15.40	2.17		
27	15.76	2.20		
28	16.12	2.23		
29	16.48	2.25		
30	16.85	2.28		
31	17.19	2.29		
32	17.52	2.30		
33	17.86	2.31		
34	18.19	2.32		
35	18.52	2.33		
36	19.46	2.41		
37	20.38	2.50		
38	21.30	2.58		
39	22.23	2.67		
40	23.16	2.75		
41	24.11	2.88		
42	25.05	3.00		
43	26.00	3.12		
44	26.95	3.25		
45	27.90	3.38		
46	28.87	3.57		
47	29.84	3.76		
48	30.82	3.94		
49	31.79	4.13		
50	32.76	4.32		
51	33.52	4.61		
52	34.28	4.90		
53	35.05	5.19		
54	35.82	5.48		
55	36.57	5.77		
56	37.94	6.33		
57	39.30	6.87		
58	40.67	7.44		
59	42.04	7.98		
60	43.40	8.54		
61	44.68	8.91		
62	45.96	9.27		
63	47.25	9.64		
64	48.52	10.01		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CS-92
Unisex

Short Term Rider
To 12 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25			1.82	
26			1.84	
27			1.86	
28			1.88	
29			1.91	
30			1.92	
31			1.94	
32			1.96	
33			1.97	
34			1.98	
35			2.00	
36			2.04	
37			2.09	
38			2.12	
39			2.17	
40			2.21	
41			2.31	
42			2.41	
43			2.51	
44			2.61	
45			2.71	
46			2.92	
47			3.14	
48			3.37	
49			3.58	
50			3.80	
51			4.21	
52			4.61	
53			5.02	
54			5.42	
55			5.83	
56			5.95	
57			6.07	
58			6.20	
59			6.32	
60			6.45	
61			6.70	
62			6.96	
63			7.21	
64			7.46	

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CS-92
Unisex

Short Term Rider
To 6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.59	1.27		
26	7.80	1.29		
27	8.01	1.30		
28	8.23	1.32		
29	8.44	1.34		
30	8.66	1.36		
31	9.30	1.41		
32	9.94	1.45		
33	10.58	1.51		
34	11.22	1.55		
35	11.87	1.60		
36	12.43	1.66		
37	13.02	1.72		
38	13.59	1.78		
39	14.17	1.84		
40	14.74	1.91		
41	15.31	1.97		
42	15.88	2.04		
43	16.43	2.11		
44	17.00	2.18		
45	17.57	2.24		
46	18.64	2.44		
47	19.71	2.63		
48	20.78	2.82		
49	21.85	3.01		
50	22.93	3.20		
51	24.65	3.56		
52	26.35	3.91		
53	28.06	4.26		
54	29.76	4.61		
55	31.46	4.97		
56	33.26	5.48		
57	35.04	5.99		
58	36.84	6.50		
59	38.63	7.00		
60	40.42	7.52		
61	42.07	7.92		
62	43.73	8.33		
63	45.38	8.73		
64	47.03	9.13		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CS-92
Male

Short Term Rider with Extended Partial
To 12 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25			1.93	
26			1.94	
27			1.96	
28			1.97	
29			1.99	
30			2.00	
31			2.01	
32			2.02	
33			2.02	
34			2.02	
35			2.02	
36			2.12	
37			2.22	
38			2.32	
39			2.42	
40			2.52	
41			2.63	
42			2.75	
43			2.88	
44			3.00	
45			3.12	
46			3.34	
47			3.55	
48			3.78	
49			4.00	
50			4.22	
51			4.76	
52			5.30	
53			5.84	
54			6.38	
55			6.92	
56			7.02	
57			7.13	
58			7.25	
59			7.36	
60			7.47	
61			7.71	
62			7.96	
63			8.19	
64			8.43	

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CS-92
Male

Short Term Rider with Extended Partial
To 6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.01	1.67		
26	11.26	1.69		
27	11.51	1.71		
28	11.75	1.72		
29	12.00	1.74		
30	12.23	1.76		
31	12.53	1.77		
32	12.84	1.78		
33	13.14	1.80		
34	13.44	1.81		
35	13.73	1.82		
36	14.43	1.91		
37	15.14	2.00		
38	15.83	2.09		
39	16.54	2.17		
40	17.24	2.26		
41	17.98	2.35		
42	18.72	2.45		
43	19.46	2.53		
44	20.20	2.62		
45	20.94	2.71		
46	22.35	2.90		
47	23.76	3.11		
48	25.15	3.28		
49	26.55	3.48		
50	27.94	3.67		
51	30.23	4.11		
52	32.51	4.54		
53	34.78	4.98		
54	37.04	5.41		
55	39.29	5.84		
56	40.56	6.33		
57	41.82	6.81		
58	43.08	7.30		
59	44.33	7.78		
60	45.59	8.26		
61	47.13	8.75		
62	48.67	9.24		
63	50.20	9.72		
64	51.74	10.21		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CS-92
Female

Short Term Rider with Extended Partial
To 12 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25			2.82	
26			2.84	
27			2.85	
28			2.88	
29			2.89	
30			2.90	
31			2.92	
32			2.94	
33			2.96	
34			2.97	
35			2.99	
36			3.12	
37			3.23	
38			3.35	
39			3.47	
40			3.59	
41			3.85	
42			4.12	
43			4.38	
44			4.66	
45			4.91	
46			5.15	
47			5.40	
48			5.65	
49			5.90	
50			6.14	
51			6.49	
52			6.81	
53			7.17	
54			7.50	
55			7.84	
56			7.93	
57			8.02	
58			8.09	
59			8.18	
60			8.26	
61			8.53	
62			8.78	
63			9.04	
64			9.30	

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CS-92
Female

Short Term Rider with Extended Partial
To 6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	18.43	2.57		
26	18.89	2.59		
27	19.36	2.61		
28	19.82	2.63		
29	20.28	2.66		
30	20.75	2.68		
31	21.11	2.74		
32	21.48	2.80		
33	21.85	2.87		
34	22.22	2.93		
35	22.58	2.99		
36	23.90	3.06		
37	25.21	3.13		
38	26.52	3.19		
39	27.83	3.26		
40	29.15	3.34		
41	30.62	3.52		
42	32.08	3.70		
43	33.56	3.87		
44	35.02	4.05		
45	36.49	4.23		
46	37.71	4.47		
47	38.91	4.70		
48	40.13	4.93		
49	41.33	5.16		
50	42.55	5.39		
51	43.38	5.75		
52	44.21	6.10		
53	45.04	6.45		
54	45.87	6.80		
55	46.70	7.15		
56	48.07	7.71		
57	49.42	8.25		
58	50.80	8.82		
59	52.16	9.35		
60	53.52	9.91		
61	54.80	10.28		
62	56.08	10.64		
63	57.37	11.02		
64	58.64	11.38		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CS-92
Unisex

Short Term Rider with Extended Partial
To 12 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25			2.01	
26			2.03	
27			2.05	
28			2.07	
29			2.10	
30			2.11	
31			2.12	
32			2.14	
33			2.15	
34			2.17	
35			2.18	
36			2.29	
37			2.40	
38			2.51	
39			2.62	
40			2.73	
41			2.89	
42			3.04	
43			3.19	
44			3.35	
45			3.49	
46			3.76	
47			4.03	
48			4.29	
49			4.56	
50			4.82	
51			5.16	
52			5.50	
53			5.85	
54			6.19	
55			6.52	
56			6.64	
57			6.75	
58			6.87	
59			6.99	
60			7.10	
61			7.35	
62			7.60	
63			7.85	
64			8.09	

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CS-92
Unisex

Short Term Rider with Extended Partial
To 6 Month Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.96	1.75		
26	12.19	1.77		
27	12.41	1.81		
28	12.63	1.84		
29	12.85	1.87		
30	13.08	1.90		
31	13.43	1.91		
32	13.80	1.93		
33	14.15	1.94		
34	14.52	1.96		
35	14.88	1.97		
36	15.59	2.06		
37	16.30	2.15		
38	17.01	2.24		
39	17.72	2.33		
40	18.44	2.42		
41	19.15	2.51		
42	19.86	2.60		
43	20.57	2.69		
44	21.28	2.78		
45	21.99	2.87		
46	23.60	3.07		
47	25.23	3.27		
48	26.83	3.47		
49	28.44	3.67		
50	30.06	3.87		
51	32.94	4.32		
52	35.81	4.78		
53	38.68	5.24		
54	41.55	5.69		
55	44.41	6.14		
56	46.21	6.63		
57	48.00	7.13		
58	49.80	7.61		
59	51.58	8.11		
60	53.37	8.60		
61	55.03	9.11		
62	56.69	9.62		
63	58.33	10.14		
64	59.99	10.65		

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01 | Retireguard Rider | 5P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.59	8.30	7.52	6.47
26	11.76	8.49	7.72	6.64
27	11.93	8.67	7.89	6.81
28	12.10	8.85	8.07	7.00
29	12.26	9.03	8.25	7.16
30	12.43	9.20	8.43	7.32
31	12.52	9.37	8.68	7.59
32	12.65	9.53	8.91	7.84
33	12.76	9.72	8.91	8.07
34	12.88	9.87	8.92	8.32
35	13.45	9.94	8.93	8.38
36	14.27	10.58	9.53	8.47
37	15.11	11.22	10.13	9.03
38	15.94	11.85	10.74	9.59
39	16.77	12.50	11.33	10.16
40	17.60	13.13	11.93	10.72
41	18.69	14.00	12.79	11.56
42	19.79	14.87	13.64	12.41
43	20.88	15.73	14.48	13.25
44	21.98	16.61	15.34	14.10
45	23.07	17.48	16.19	14.94
46	24.59	18.55	17.16	15.81
47	26.11	19.62	18.14	16.68
48	27.61	20.69	19.10	17.55
49	29.12	21.75	20.06	18.41
50	30.62	22.81	21.01	19.27
51	33.20	24.56	22.59	20.64
52	35.78	26.31	24.15	22.04
53	38.34	28.06	25.71	23.40
54	40.90	29.81	27.26	24.77
55	43.45	31.53	28.82	26.14
56	48.80	35.23	32.32	29.59
57	54.15	38.91	35.82	33.04
58	59.49	42.59	39.32	36.48
59	64.83	46.28	42.81	39.92
60	70.15	49.96	46.31	43.36
61	79.53	56.05	51.13	47.17
62	88.91	62.13	55.97	50.97
63	98.28	68.22	60.80	54.77
64	107.65	74.30	65.63	58.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01 | Retireguard Rider | 5P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	14.73	10.61	10.47	9.10
26	15.13	10.95	10.79	9.40
27	15.55	11.26	11.08	9.69
28	15.94	11.58	11.38	9.97
29	16.34	11.87	11.68	10.27
30	16.73	12.19	11.97	10.52
31	17.32	12.70	12.45	11.04
32	17.89	13.22	12.93	11.53
33	18.46	13.72	13.40	12.00
34	19.03	14.22	13.86	12.50
35	20.34	14.72	14.10	12.71
36	21.63	15.69	14.39	12.98
37	22.92	16.65	15.30	13.83
38	24.21	17.62	16.21	14.69
39	25.50	18.58	17.12	15.54
40	26.80	19.54	18.03	16.39
41	28.55	20.88	19.33	17.66
42	30.29	22.22	20.64	18.93
43	32.04	23.55	21.94	20.19
44	33.78	24.89	23.24	21.45
45	35.53	26.22	24.54	22.72
46	37.90	27.83	26.02	24.07
47	40.28	29.42	27.48	25.40
48	42.63	31.01	28.95	26.73
49	44.98	32.59	30.40	28.05
50	47.31	34.16	31.86	29.37
51	51.37	36.78	34.24	31.52
52	55.43	39.37	36.61	33.66
53	59.47	41.97	38.98	35.78
54	63.50	44.55	41.33	37.90
55	67.51	47.13	43.68	40.02
56	73.33	51.00	46.82	42.67
57	79.13	54.89	49.95	45.31
58	84.93	58.76	53.08	47.96
59	90.72	62.64	56.21	50.60
60	96.51	66.50	59.33	53.25
61	99.30	68.45	60.91	54.58
62	102.08	70.40	62.48	55.91
63	104.87	72.34	64.06	57.24
64	107.65	74.30	65.63	58.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01 | Retireguard Rider | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	17.87	12.32	11.88	10.64
26	18.52	12.81	12.34	11.08
27	19.18	13.29	12.78	11.52
28	19.81	13.77	13.24	11.93
29	20.44	14.23	13.68	12.36
30	21.06	14.72	14.10	12.76
31	22.04	15.49	14.82	13.48
32	23.02	16.24	15.51	14.18
33	24.00	16.98	16.20	14.88
34	24.95	17.72	16.89	15.55
35	25.75	18.32	17.15	15.82
36	27.39	19.52	17.49	16.16
37	29.01	20.72	18.59	17.19
38	30.65	21.90	19.71	18.22
39	32.28	23.10	20.82	19.25
40	33.92	24.30	21.93	20.29
41	35.85	25.76	23.30	21.59
42	37.78	27.22	24.68	22.88
43	39.71	28.67	26.06	24.16
44	41.64	30.13	27.44	25.46
45	43.58	31.59	28.81	26.75
46	47.21	34.06	31.17	28.84
47	50.84	36.50	33.52	30.91
48	54.45	38.95	35.84	32.98
49	58.04	41.38	38.17	35.04
50	61.61	43.81	40.50	37.09
51	66.22	46.71	43.11	39.28
52	70.80	49.61	45.72	41.47
53	75.37	52.49	48.32	43.64
54	79.93	55.37	50.92	45.80
55	84.47	58.24	53.50	47.96
56	86.88	59.88	54.67	49.02
57	89.29	61.55	55.83	50.08
58	91.70	63.19	57.00	51.13
59	94.11	64.86	58.17	52.18
60	96.51	66.50	59.33	53.25
61	99.30	68.45	60.91	54.58
62	102.08	70.40	62.48	55.91
63	104.87	72.34	64.06	57.24
64	107.65	74.30	65.63	58.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01
Male

Retireguard Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	23.81	16.41	15.69	14.86
26	24.53	16.96	16.24	15.37
27	25.24	17.49	16.75	15.88
28	25.92	18.04	17.27	16.39
29	26.62	18.56	17.77	16.89
30	27.30	19.10	18.28	17.37
31	28.44	20.00	19.14	18.24
32	29.58	20.88	20.01	19.11
33	30.70	21.77	20.86	19.98
34	31.81	22.62	20.90	20.82
35	32.74	23.31	21.83	21.05
36	34.58	24.66	23.11	21.35
37	36.41	26.01	24.38	22.54
38	38.26	27.36	25.67	23.73
39	40.10	28.71	26.95	24.92
40	41.94	30.06	28.22	26.11
41	44.14	31.73	29.82	27.61
42	46.34	33.40	31.42	29.12
43	48.55	35.07	33.03	30.62
44	50.75	36.74	34.63	32.12
45	52.95	38.41	36.23	33.62
46	55.59	40.16	37.80	34.99
47	58.22	41.91	39.36	36.34
48	60.85	43.63	40.93	37.70
49	63.47	45.36	42.48	39.05
50	66.06	47.08	44.02	40.39
51	69.77	49.32	45.93	41.91
52	73.46	51.57	47.83	43.44
53	77.14	53.79	49.72	44.94
54	80.82	56.02	51.61	46.46
55	84.47	58.24	53.50	47.96
56	86.88	59.88	54.67	49.02
57	89.29	61.55	55.83	50.08
58	91.70	63.19	57.00	51.13
59	94.11	64.86	58.17	52.18
60	96.51	66.50	59.33	53.25
61	99.30	68.45	60.91	54.58
62	102.08	70.40	62.48	55.91
63	104.87	72.34	64.06	57.24
64	107.65	74.30	65.63	58.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01 | Retireguard Rider | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	24.28	16.72	16.02	15.17
26	25.07	17.33	16.62	15.73
27	25.85	17.90	17.18	16.30
28	26.63	18.51	17.76	16.83
29	27.39	19.08	18.30	17.36
30	28.12	19.67	18.86	17.90
31	29.37	20.64	19.80	18.85
32	30.60	21.60	20.73	19.78
33	31.82	22.55	21.67	20.71
34	33.04	23.50	22.56	21.60
35	34.04	24.24	22.87	21.90
36	36.08	25.73	24.12	22.29
37	38.12	27.23	25.54	23.60
38	40.16	28.72	26.95	24.92
39	42.20	30.22	28.36	26.23
40	44.25	31.72	29.77	27.55
41	46.73	33.59	31.57	29.23
42	49.21	35.47	33.37	30.92
43	51.69	37.35	35.16	32.60
44	54.17	39.23	36.97	34.29
45	56.65	41.10	38.76	35.97
46	59.88	43.26	40.72	37.67
47	63.10	45.41	42.65	39.38
48	66.31	47.54	44.58	41.07
49	69.48	49.67	46.50	42.76
50	72.67	51.80	48.42	44.43
51	77.26	54.61	50.84	46.39
52	81.83	57.43	53.26	48.36
53	86.39	60.23	55.66	50.31
54	90.93	63.03	58.06	52.26
55	95.45	65.81	60.45	54.20
56	98.18	67.68	61.77	55.40
57	100.90	69.56	63.10	56.59
58	103.62	71.41	64.41	57.78
59	106.34	73.29	65.73	58.98
60	109.06	75.15	67.05	60.17
61	112.21	77.35	68.82	61.68
62	115.35	79.55	70.60	63.18
63	118.49	81.74	72.38	64.69
64	121.64	83.94	74.16	66.19

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	15.09	10.33	8.86	7.39
26	15.46	10.60	9.10	7.59
27	15.84	10.87	9.34	7.80
28	16.21	11.14	9.57	8.01
29	16.59	11.40	9.81	8.21
30	16.96	11.68	10.05	8.41
31	17.31	11.95	10.30	8.64
32	17.66	12.22	10.55	8.87
33	18.00	12.50	10.81	9.10
34	18.36	12.77	11.05	9.33
35	18.71	13.04	11.31	9.56
36	19.66	13.73	11.93	10.12
37	20.61	14.41	12.56	10.68
38	21.55	15.09	13.19	11.25
39	22.50	15.77	13.82	11.81
40	23.45	16.46	14.44	12.37
41	24.43	17.20	15.17	13.09
42	25.41	17.95	15.91	13.79
43	26.39	18.69	16.64	14.50
44	27.38	19.44	17.38	15.21
45	28.35	20.19	18.11	15.92
46	29.96	21.31	19.14	16.86
47	31.57	22.45	20.17	17.80
48	33.18	23.58	21.20	18.74
49	34.78	24.71	22.23	19.68
50	36.39	25.84	23.26	20.62
51	38.81	27.52	24.81	22.07
52	41.23	29.21	26.36	23.52
53	43.66	30.89	27.90	24.97
54	46.08	32.58	29.45	26.43
55	48.50	34.26	31.00	27.88
56	54.63	38.46	34.95	31.73
57	60.76	42.65	38.90	35.59
58	66.90	46.84	42.86	39.45
59	73.03	51.04	46.82	43.30
60	79.16	55.24	50.77	47.16
61	89.77	62.19	56.34	51.60
62	100.36	69.14	61.91	56.05
63	110.97	76.09	67.47	60.49
64	121.56	83.05	73.04	64.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	22.06	14.97	13.23	11.40
26	22.71	15.44	13.66	11.78
27	23.37	15.89	14.09	12.18
28	24.02	16.36	14.51	12.57
29	24.68	16.82	14.94	12.96
30	25.34	17.28	15.37	13.35
31	26.14	17.90	15.96	13.92
32	26.96	18.51	16.56	14.49
33	27.77	19.12	17.15	15.07
34	28.59	19.73	17.75	15.64
35	29.40	20.35	18.34	16.21
36	30.92	21.42	19.33	17.11
37	32.44	22.49	20.33	18.00
38	33.96	23.57	21.31	18.91
39	35.47	24.64	22.31	19.81
40	37.00	25.71	23.30	20.71
41	38.62	26.89	24.44	21.76
42	40.26	28.07	25.57	22.82
43	41.89	29.26	26.70	23.87
44	43.52	30.44	27.83	24.92
45	45.15	31.62	28.97	25.98
46	47.71	33.38	30.60	27.47
47	50.27	35.15	32.23	28.97
48	52.83	36.91	33.85	30.46
49	55.38	38.68	35.48	31.95
50	57.94	40.44	37.11	33.45
51	61.78	43.06	39.54	35.72
52	65.63	45.68	41.98	37.99
53	69.48	48.29	44.40	40.26
54	73.32	50.92	46.84	42.53
55	77.17	53.54	49.27	44.80
56	83.66	57.79	52.67	47.68
57	90.16	62.04	56.06	50.56
58	96.66	66.29	59.46	53.43
59	103.16	70.54	62.86	56.31
60	109.66	74.79	66.26	59.19
61	112.63	76.86	67.95	60.62
62	115.61	78.92	69.65	62.07
63	118.59	80.99	71.34	63.50
64	121.56	83.05	73.04	64.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	29.49	19.81	17.35	15.65
26	30.57	20.57	18.06	16.32
27	31.65	21.35	18.76	17.00
28	32.74	22.11	19.47	17.68
29	33.82	22.89	20.18	18.36
30	34.90	23.65	20.88	19.03
31	36.25	24.67	21.87	20.04
32	37.58	25.69	22.84	21.05
33	38.93	26.70	23.83	22.05
34	40.27	27.72	24.81	23.06
35	41.62	28.73	25.79	24.07
36	43.81	30.19	27.14	25.29
37	46.00	31.66	28.49	26.51
38	48.20	33.12	29.84	27.75
39	50.39	34.59	31.20	28.97
40	52.58	36.05	32.54	30.19
41	54.52	37.25	33.62	31.11
42	56.45	38.45	34.71	32.02
43	58.38	39.64	35.80	32.95
44	60.32	40.84	36.88	33.86
45	62.25	42.04	37.96	34.78
46	66.32	44.81	40.63	37.13
47	70.38	47.58	43.30	39.48
48	74.44	50.36	45.97	41.84
49	78.50	53.13	48.64	44.18
50	82.57	55.91	51.30	46.53
51	85.65	58.16	53.32	48.17
52	88.72	60.40	55.33	49.82
53	91.80	62.66	57.35	51.45
54	94.87	64.90	59.36	53.10
55	97.95	67.15	61.38	54.74
56	100.29	68.68	62.36	55.62
57	102.63	70.21	63.33	56.51
58	104.98	71.74	64.30	57.41
59	107.32	73.26	65.28	58.30
60	109.66	74.79	66.26	59.19
61	112.63	76.86	67.95	60.62
62	115.61	78.92	69.65	62.07
63	118.59	80.99	71.34	63.50
64	121.56	83.05	73.04	64.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	39.28	26.40	24.25	21.87
26	40.48	27.25	25.08	22.67
27	41.67	28.11	25.91	23.48
28	42.86	28.97	26.74	24.28
29	44.05	29.82	27.57	25.09
30	45.25	30.68	28.40	25.89
31	46.78	31.86	29.59	27.13
32	48.31	33.03	30.79	28.37
33	49.84	34.21	31.99	29.61
34	51.37	35.38	33.18	30.85
35	52.91	36.56	34.38	32.09
36	55.33	38.17	35.88	33.45
37	57.75	39.78	37.37	34.80
38	60.18	41.40	38.88	36.15
39	62.60	43.01	40.37	37.50
40	65.03	44.62	41.87	38.85
41	67.15	45.92	43.04	39.83
42	69.27	47.22	44.22	40.80
43	71.39	48.51	45.39	41.77
44	73.52	49.82	46.57	42.74
45	75.64	51.12	47.74	43.72
46	78.21	52.91	49.34	45.11
47	80.79	54.71	50.95	46.49
48	83.37	56.50	52.55	47.88
49	85.95	58.29	54.16	49.26
50	88.53	60.09	55.77	50.65
51	90.41	61.50	56.89	51.47
52	92.29	62.91	58.01	52.29
53	94.19	64.33	59.14	53.10
54	96.07	65.74	60.25	53.92
55	97.95	67.15	61.38	54.74
56	100.29	68.68	62.36	55.62
57	102.63	70.21	63.33	56.51
58	104.98	71.74	64.30	57.41
59	107.32	73.26	65.28	58.30
60	109.66	74.79	66.26	59.19
61	112.63	76.86	67.95	60.62
62	115.61	78.92	69.65	62.07
63	118.59	80.99	71.34	63.50
64	121.56	83.05	73.04	64.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01
Female

Retireguard Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	40.08	26.93	24.74	22.31
26	41.38	27.86	25.63	23.18
27	42.69	28.79	26.54	24.05
28	43.99	29.74	27.44	24.93
29	45.30	30.67	28.34	25.80
30	46.60	31.60	29.24	26.67
31	48.29	32.89	30.54	28.02
32	49.97	34.17	31.85	29.36
33	51.66	35.46	33.15	30.70
34	53.34	36.74	34.45	32.04
35	55.02	38.02	35.75	33.39
36	57.74	39.84	37.44	34.91
37	60.46	41.64	39.12	36.43
38	63.17	43.45	40.81	37.95
39	65.89	45.26	42.50	39.47
40	68.60	47.07	44.18	40.99
41	71.07	48.59	45.56	42.15
42	73.53	50.12	46.94	43.30
43	76.01	51.65	48.32	44.47
44	78.47	53.18	49.70	45.62
45	80.93	54.70	51.08	46.78
46	84.22	56.98	53.13	48.57
47	87.52	59.26	55.18	50.35
48	90.80	61.55	57.24	52.15
49	94.09	63.83	59.29	53.94
50	97.38	66.11	61.34	55.72
51	100.04	68.06	62.94	56.94
52	102.70	70.01	64.54	58.18
53	105.36	71.98	66.15	59.40
54	108.03	73.93	67.75	60.63
55	110.69	75.88	69.35	61.86
56	113.34	77.61	70.45	62.86
57	115.98	79.33	71.55	63.87
58	118.62	81.06	72.66	64.87
59	121.26	82.78	73.76	65.89
60	123.91	84.51	74.86	66.89
61	127.27	86.84	76.78	68.51
62	130.64	89.17	78.70	70.14
63	134.00	91.50	80.62	71.76
64	137.36	93.83	82.54	73.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
2 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.16	8.20	7.48	6.34
26	11.47	8.43	7.66	6.52
27	11.77	8.67	7.85	6.67
28	12.06	8.89	8.02	6.84
29	12.36	9.13	8.21	7.00
30	12.67	9.35	8.39	7.17
31	12.98	9.62	8.54	7.34
32	13.30	9.88	8.71	7.52
33	13.63	10.16	8.87	7.68
34	13.95	10.43	9.03	7.86
35	14.27	10.69	9.20	8.03
36	15.15	11.38	9.80	8.60
37	16.02	12.06	10.43	9.17
38	16.90	12.75	11.04	9.74
39	17.77	13.43	11.66	10.31
40	18.64	14.12	12.28	10.88
41	19.79	15.05	13.15	11.72
42	20.93	15.99	14.02	12.57
43	22.07	16.92	14.90	13.42
44	23.21	17.86	15.77	14.27
45	24.36	18.79	16.65	15.11
46	25.96	19.95	17.71	16.04
47	27.54	21.11	18.77	16.98
48	29.14	22.26	19.84	17.91
49	30.73	23.42	20.89	18.86
50	32.33	24.57	21.95	19.79
51	34.97	26.41	23.68	21.28
52	37.63	28.25	25.41	22.77
53	40.27	30.08	27.15	24.26
54	42.93	31.91	28.88	25.74
55	45.57	33.75	30.62	27.23
56	51.46	37.87	34.24	31.01
57	57.36	42.00	37.87	34.77
58	63.26	46.13	41.51	38.56
59	69.16	50.25	45.14	42.33
60	75.05	54.38	48.76	46.10
61	85.20	61.05	53.72	50.16
62	95.35	67.71	58.69	54.22
63	105.50	74.38	63.65	58.27
64	115.65	81.04	68.62	62.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
5 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	15.77	11.37	10.58	9.12
26	16.26	11.73	10.88	9.39
27	16.76	12.10	11.17	9.67
28	17.24	12.47	11.48	9.94
29	17.74	12.84	11.77	10.23
30	18.23	13.21	12.07	10.51
31	18.87	13.71	12.42	10.88
32	19.51	14.22	12.77	11.23
33	20.15	14.72	13.13	11.61
34	20.80	15.22	13.47	11.97
35	21.44	15.73	13.82	12.34
36	22.75	16.74	14.73	13.17
37	24.06	17.74	15.64	14.01
38	25.37	18.75	16.55	14.84
39	26.68	19.76	17.46	15.68
40	28.00	20.76	18.37	16.51
41	29.72	22.12	19.64	17.71
42	31.44	23.47	20.91	18.91
43	33.16	24.83	22.18	20.11
44	34.89	26.19	23.45	21.32
45	36.61	27.54	24.72	22.52
46	39.04	29.22	26.28	23.92
47	41.46	30.89	27.85	25.32
48	43.91	32.56	29.41	26.73
49	46.34	34.23	30.98	28.13
50	48.77	35.91	32.55	29.54
51	52.84	38.56	35.10	31.80
52	56.92	41.20	37.65	34.07
53	61.00	43.84	40.21	36.33
54	65.08	46.48	42.75	38.60
55	69.15	49.13	45.31	40.86
56	75.79	53.69	48.64	43.93
57	82.43	58.25	51.97	47.00
58	89.08	62.81	55.29	50.06
59	95.72	67.36	58.61	53.13
60	102.36	71.92	61.94	56.19
61	105.68	74.20	63.61	57.72
62	109.01	76.48	65.28	59.26
63	112.33	78.76	66.95	60.80
64	115.65	81.04	68.62	62.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
10 Year Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	19.22	13.23	12.48	11.10
26	19.93	13.84	12.91	11.51
27	20.65	14.45	13.34	11.91
28	21.35	15.05	13.77	12.32
29	22.06	15.65	14.20	12.72
30	22.77	16.35	14.63	13.13
31	23.66	17.03	15.11	13.62
32	24.54	17.73	15.60	14.13
33	25.43	18.42	16.08	14.62
34	26.32	19.11	16.56	15.13
35	27.20	19.80	17.04	15.63
36	28.81	20.99	18.12	16.60
37	30.42	22.20	19.18	17.58
38	32.02	23.40	20.26	18.57
39	33.62	24.60	21.32	19.54
40	35.22	25.80	22.39	20.51
41	36.94	27.14	23.59	21.60
42	38.67	28.46	24.80	22.68
43	40.39	29.79	26.00	23.78
44	42.13	31.11	27.20	24.86
45	43.85	32.44	28.40	25.93
46	47.63	35.05	30.88	28.10
47	51.43	37.65	33.36	30.27
48	55.20	40.26	35.86	32.44
49	58.99	42.86	38.34	34.61
50	62.79	45.47	40.83	36.77
51	67.67	48.57	43.80	39.23
52	72.55	51.68	46.78	41.69
53	77.41	54.78	49.76	44.14
54	82.29	57.88	52.74	46.60
55	87.17	60.99	55.71	49.06
56	90.21	63.17	56.95	50.49
57	93.25	65.36	58.20	51.91
58	96.29	67.55	59.45	53.33
59	99.33	69.74	60.70	54.76
60	102.36	71.92	61.94	56.19
61	105.68	74.20	63.61	57.72
62	109.01	76.48	65.28	59.26
63	112.33	78.76	66.95	60.80
64	115.65	81.04	68.62	62.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	25.60	17.63	17.43	15.52
26	26.38	18.32	17.92	15.99
27	27.17	19.01	18.42	16.45
28	27.95	19.72	18.91	16.92
29	28.74	20.42	19.40	17.38
30	29.53	21.20	19.89	17.85
31	30.54	22.00	20.45	18.45
32	31.55	22.79	21.02	19.05
33	32.56	23.59	21.58	19.64
34	33.57	24.39	22.15	20.25
35	34.58	25.20	22.72	20.85
36	36.37	26.54	23.94	21.95
37	38.18	27.89	25.16	23.06
38	39.97	29.23	26.38	24.19
39	41.77	30.58	27.60	25.29
40	43.56	31.93	28.82	26.40
41	45.51	33.43	30.20	27.64
42	47.45	34.94	31.57	28.88
43	49.38	36.44	32.96	30.13
44	51.33	37.95	34.33	31.37
45	53.27	39.45	35.70	32.62
46	56.07	41.33	37.44	34.10
47	58.89	43.21	39.18	35.57
48	61.69	45.11	40.91	37.06
49	64.50	46.99	42.65	38.54
50	67.31	48.87	44.38	40.02
51	71.29	51.30	46.64	41.83
52	75.26	53.71	48.91	43.63
53	79.23	56.15	51.17	45.44
54	83.21	58.57	53.44	47.24
55	87.17	60.99	55.71	49.06
56	90.21	63.17	56.95	50.49
57	93.25	65.36	58.20	51.91
58	96.29	67.55	59.45	53.33
59	99.33	69.74	60.70	54.76
60	102.36	71.92	61.94	56.19
61	105.68	74.20	63.61	57.72
62	109.01	76.48	65.28	59.26
63	112.33	78.76	66.95	60.80
64	115.65	81.04	68.62	62.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

RG-01
Unisex

Retireguard Rider
To Age 67 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	26.11	17.97	17.78	15.83
26	26.97	18.73	18.32	16.35
27	27.83	19.46	18.87	16.86
28	28.69	20.24	19.41	17.37
29	29.55	20.98	19.95	17.88
30	30.42	21.84	20.49	18.39
31	31.52	22.71	21.12	19.05
32	32.63	23.59	21.75	19.71
33	33.75	24.46	22.37	20.37
34	34.86	25.33	23.00	21.02
35	35.97	26.20	23.63	21.68
36	37.97	27.70	24.99	22.92
37	39.96	29.20	26.34	24.14
38	41.96	30.69	27.69	25.39
39	43.95	32.19	29.05	26.62
40	45.95	33.69	30.42	27.86
41	48.16	35.39	31.97	29.27
42	50.37	37.10	33.54	30.67
43	52.58	38.79	35.10	32.08
44	54.78	40.50	36.66	33.48
45	56.99	42.20	38.22	34.90
46	60.40	44.51	40.34	36.72
47	63.81	46.83	42.46	38.55
48	67.23	49.14	44.57	40.37
49	70.64	51.45	46.68	42.20
50	74.05	53.76	48.81	44.02
51	78.94	56.79	51.63	46.30
52	83.83	59.83	54.47	48.59
53	88.72	62.86	57.29	50.87
54	93.62	65.89	60.13	53.15
55	98.51	68.92	62.95	55.43
56	101.95	71.39	64.36	57.05
57	105.37	73.86	65.76	58.66
58	108.80	76.33	67.17	60.26
59	112.23	78.81	68.58	61.87
60	115.67	81.28	69.99	63.49
61	119.42	83.85	71.87	65.23
62	123.18	86.43	73.76	66.96
63	126.93	89.00	75.64	68.70
64	130.69	91.57	77.53	70.44

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.97	1.43	1.25	1.07
26	2.02	1.46	1.28	1.11
27	2.07	1.50	1.33	1.14
28	2.11	1.54	1.36	1.18
29	2.16	1.58	1.40	1.21
30	2.21	1.61	1.43	1.24
31	2.28	1.67	1.49	1.30
32	2.35	1.72	1.54	1.36
33	2.41	1.79	1.56	1.41
34	2.48	1.85	1.58	1.47
35	2.54	1.90	1.71	1.59
36	2.70	2.02	1.82	1.63
37	2.85	2.14	1.93	1.73
38	3.01	2.25	2.04	1.84
39	3.16	2.37	2.16	1.94
40	3.31	2.49	2.26	2.05
41	3.51	2.64	2.42	2.20
42	3.70	2.80	2.57	2.36
43	3.90	2.95	2.73	2.51
44	4.10	3.11	2.88	2.67
45	4.29	3.26	3.04	2.82
46	4.57	3.45	3.20	2.97
47	4.83	3.63	3.37	3.12
48	5.10	3.82	3.53	3.26
49	5.37	4.00	3.70	3.41
50	5.63	4.19	3.86	3.56
51	6.08	4.47	4.12	3.77
52	6.53	4.77	4.36	3.99
53	6.97	5.05	4.62	4.20
54	7.41	5.34	4.88	4.42
55	7.85	5.63	5.12	4.63
56	8.80	6.27	5.73	5.23
57	9.75	6.91	6.34	5.83
58	10.69	7.54	6.94	6.42
59	11.64	8.18	7.55	7.02
60	12.58	8.82	8.16	7.62
61	14.31	9.93	9.05	8.32
62	16.03	11.04	9.94	9.04
63	17.76	12.14	10.83	9.74
64	19.48	13.25	11.72	10.45

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.79	1.97	1.77	1.54
26	2.88	2.03	1.83	1.60
27	2.96	2.09	1.88	1.65
28	3.04	2.16	1.94	1.71
29	3.12	2.22	2.01	1.77
30	3.19	2.28	2.06	1.82
31	3.34	2.38	2.16	1.93
32	3.46	2.49	2.27	2.03
33	3.59	2.60	2.38	2.13
34	3.72	2.70	2.47	2.24
35	3.85	2.81	2.67	2.42
36	4.09	2.98	2.75	2.50
37	4.33	3.17	2.92	2.66
38	4.57	3.34	3.09	2.82
39	4.81	3.52	3.26	2.98
40	5.05	3.70	3.43	3.14
41	5.38	3.95	3.67	3.38
42	5.69	4.20	3.92	3.62
43	6.02	4.44	4.16	3.85
44	6.34	4.70	4.40	4.09
45	6.66	4.95	4.65	4.33
46	7.09	5.23	4.91	4.57
47	7.53	5.51	5.17	4.80
48	7.96	5.79	5.42	5.04
49	8.40	6.07	5.68	5.27
50	8.82	6.34	5.94	5.51
51	9.56	6.80	6.35	5.87
52	10.29	7.26	6.76	6.23
53	11.02	7.71	7.17	6.59
54	11.75	8.16	7.58	6.95
55	12.48	8.61	7.98	7.31
56	13.51	9.29	8.54	7.78
57	14.54	9.97	9.10	8.25
58	15.56	10.66	9.66	8.72
59	16.59	11.33	10.22	9.19
60	17.61	12.01	10.77	9.65
61	18.08	12.32	11.01	9.86
62	18.55	12.64	11.25	10.05
63	19.02	12.94	11.48	10.25
64	19.48	13.25	11.72	10.45

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.39	2.34	2.05	1.85
26	3.52	2.44	2.14	1.93
27	3.64	2.53	2.23	2.02
28	3.78	2.62	2.31	2.09
29	3.90	2.71	2.39	2.18
30	4.02	2.81	2.48	2.25
31	4.22	2.97	2.63	2.41
32	4.42	3.12	2.78	2.56
33	4.62	3.28	2.93	2.71
34	4.81	3.44	3.08	2.86
35	5.01	3.60	3.34	3.11
36	5.32	3.83	3.44	3.20
37	5.63	4.06	3.66	3.41
38	5.94	4.29	3.87	3.61
39	6.26	4.51	4.09	3.81
40	6.56	4.75	4.30	4.01
41	6.93	5.02	4.56	4.25
42	7.30	5.30	4.82	4.50
43	7.66	5.57	5.08	4.74
44	8.02	5.85	5.34	4.99
45	8.38	6.12	5.60	5.23
46	9.06	6.56	6.03	5.61
47	9.73	7.00	6.45	5.99
48	10.40	7.44	6.87	6.37
49	11.06	7.88	7.30	6.74
50	11.73	8.32	7.71	7.12
51	12.55	8.81	8.15	7.47
52	13.36	9.30	8.59	7.81
53	14.17	9.79	9.02	8.17
54	14.98	10.28	9.46	8.51
55	15.78	10.76	9.89	8.85
56	16.15	11.01	10.07	9.01
57	16.52	11.26	10.24	9.17
58	16.88	11.51	10.42	9.33
59	17.25	11.77	10.60	9.50
60	17.61	12.01	10.77	9.65
61	18.08	12.32	11.01	9.86
62	18.55	12.64	11.25	10.05
63	19.02	12.94	11.48	10.25
64	19.48	13.25	11.72	10.45

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.51	3.12	2.73	2.58
26	4.66	3.22	2.83	2.68
27	4.80	3.33	2.94	2.78
28	4.94	3.43	3.04	2.88
29	5.08	3.54	3.14	2.97
30	5.21	3.63	3.24	3.07
31	5.44	3.83	3.43	3.26
32	5.68	4.02	3.62	3.45
33	5.90	4.21	3.80	3.63
34	6.13	4.39	3.87	3.82
35	6.36	4.58	4.30	4.14
36	6.71	4.84	4.55	4.23
37	7.07	5.10	4.80	4.47
38	7.42	5.36	5.04	4.70
39	7.77	5.61	5.29	4.93
40	8.12	5.88	5.54	5.16
41	8.54	6.19	5.83	5.44
42	8.95	6.50	6.14	5.73
43	9.35	6.82	6.44	6.01
44	9.77	7.14	6.74	6.29
45	10.18	7.44	7.04	6.57
46	10.67	7.74	7.31	6.81
47	11.14	8.04	7.58	7.05
48	11.62	8.34	7.85	7.29
49	12.10	8.64	8.11	7.52
50	12.58	8.93	8.39	7.75
51	13.22	9.30	8.69	7.97
52	13.86	9.67	8.99	8.19
53	14.50	10.03	9.29	8.41
54	15.14	10.40	9.59	8.63
55	15.78	10.76	9.89	8.85
56	16.15	11.01	10.07	9.01
57	16.52	11.26	10.24	9.17
58	16.88	11.51	10.42	9.33
59	17.25	11.77	10.60	9.50
60	17.61	12.01	10.77	9.65
61	18.08	12.32	11.01	9.86
62	18.55	12.64	11.25	10.05
63	19.02	12.94	11.48	10.25
64	19.48	13.25	11.72	10.45

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.61	3.18	2.79	2.63
26	4.76	3.29	2.90	2.74
27	4.92	3.41	3.01	2.85
28	5.07	3.52	3.12	2.96
29	5.22	3.63	3.23	3.06
30	5.37	3.75	3.34	3.17
31	5.62	3.95	3.55	3.37
32	5.87	4.15	3.75	3.57
33	6.12	4.36	3.95	3.78
34	6.37	4.56	4.14	3.97
35	6.62	4.76	4.51	4.30
36	7.00	5.04	4.75	4.42
37	7.40	5.33	5.02	4.67
38	7.79	5.62	5.30	4.93
39	8.18	5.91	5.57	5.18
40	8.57	6.20	5.84	5.44
41	9.04	6.56	6.18	5.76
42	9.50	6.91	6.52	6.08
43	9.96	7.26	6.86	6.40
44	10.43	7.62	7.20	6.71
45	10.89	7.97	7.53	7.03
46	11.48	8.34	7.88	7.33
47	12.07	8.72	8.21	7.64
48	12.66	9.09	8.55	7.94
49	13.25	9.46	8.89	8.23
50	13.83	9.83	9.22	8.53
51	14.64	10.30	9.61	8.83
52	15.44	10.77	10.01	9.12
53	16.24	11.23	10.40	9.42
54	17.04	11.70	10.79	9.71
55	17.83	12.16	11.18	10.01
56	18.25	12.44	11.37	10.18
57	18.66	12.73	11.57	10.37
58	19.08	13.02	11.77	10.54
59	19.49	13.30	11.98	10.73
60	19.91	13.58	12.17	10.91
61	20.43	13.92	12.44	11.14
62	20.96	14.27	12.71	11.36
63	21.48	14.63	12.97	11.59
64	22.01	14.97	13.24	11.81

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.69	1.82	1.56	1.29
26	2.76	1.87	1.61	1.34
27	2.83	1.93	1.65	1.38
28	2.90	1.98	1.70	1.42
29	2.97	2.03	1.74	1.46
30	3.04	2.09	1.80	1.50
31	3.12	2.14	1.85	1.56
32	3.19	2.20	1.91	1.62
33	3.26	2.26	1.96	1.67
34	3.34	2.32	2.02	1.72
35	3.41	2.38	2.08	1.79
36	3.59	2.51	2.20	1.89
37	3.78	2.64	2.31	2.00
38	3.95	2.77	2.44	2.10
39	4.14	2.90	2.56	2.21
40	4.32	3.04	2.68	2.31
41	4.52	3.19	2.82	2.46
42	4.73	3.34	2.97	2.59
43	4.93	3.48	3.12	2.73
44	5.13	3.64	3.26	2.86
45	5.33	3.79	3.41	3.00
46	5.62	3.99	3.58	3.16
47	5.90	4.19	3.76	3.33
48	6.20	4.38	3.93	3.48
49	6.48	4.58	4.12	3.65
50	6.76	4.78	4.29	3.81
51	7.17	5.05	4.55	4.05
52	7.59	5.33	4.80	4.29
53	8.00	5.61	5.05	4.52
54	8.41	5.89	5.31	4.76
55	8.82	6.16	5.56	5.00
56	9.86	6.86	6.22	5.64
57	10.89	7.56	6.88	6.28
58	11.92	8.25	7.54	6.93
59	12.96	8.96	8.20	7.58
60	13.99	9.65	8.86	8.23
61	15.99	10.96	9.94	9.12
62	17.99	12.28	11.03	10.01
63	19.99	13.59	12.11	10.90
64	21.99	14.90	13.19	11.80

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.93	2.65	2.33	2.01
26	4.06	2.74	2.42	2.09
27	4.18	2.82	2.50	2.16
28	4.30	2.91	2.58	2.24
29	4.44	3.00	2.67	2.31
30	4.56	3.10	2.75	2.39
31	4.73	3.22	2.87	2.52
32	4.89	3.35	3.00	2.64
33	5.05	3.48	3.12	2.76
34	5.22	3.61	3.25	2.88
35	5.39	3.73	3.37	3.00
36	5.68	3.94	3.56	3.18
37	5.98	4.15	3.76	3.35
38	6.27	4.36	3.95	3.53
39	6.56	4.57	4.14	3.70
40	6.86	4.77	4.33	3.87
41	7.20	5.02	4.57	4.09
42	7.54	5.26	4.80	4.30
43	7.88	5.51	5.03	4.52
44	8.23	5.75	5.26	4.73
45	8.56	5.99	5.50	4.95
46	9.04	6.31	5.79	5.22
47	9.50	6.63	6.08	5.49
48	9.97	6.94	6.38	5.76
49	10.45	7.27	6.67	6.03
50	10.91	7.59	6.96	6.29
51	11.60	8.03	7.38	6.68
52	12.28	8.49	7.80	7.08
53	12.97	8.95	8.22	7.46
54	13.66	9.40	8.64	7.85
55	14.34	9.86	9.06	8.25
56	15.51	10.61	9.68	8.78
57	16.69	11.38	10.30	9.32
58	17.86	12.14	10.93	9.86
59	19.03	12.90	11.55	10.39
60	20.20	13.66	12.17	10.94
61	20.64	13.97	12.43	11.15
62	21.09	14.28	12.68	11.37
63	21.54	14.59	12.94	11.58
64	21.99	14.90	13.19	11.80

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.36	3.57	3.13	2.82
26	5.57	3.72	3.27	2.97
27	5.78	3.88	3.41	3.11
28	6.00	4.03	3.56	3.24
29	6.21	4.18	3.70	3.38
30	6.42	4.34	3.84	3.52
31	6.72	4.58	4.07	3.75
32	7.01	4.81	4.29	3.98
33	7.30	5.06	4.52	4.21
34	7.59	5.30	4.75	4.44
35	7.89	5.54	4.98	4.67
36	8.32	5.82	5.24	4.91
37	8.76	6.10	5.50	5.15
38	9.20	6.38	5.76	5.39
39	9.64	6.65	6.02	5.62
40	10.07	6.93	6.28	5.86
41	10.49	7.19	6.51	6.05
42	10.91	7.44	6.73	6.25
43	11.33	7.68	6.96	6.44
44	11.76	7.94	7.18	6.64
45	12.18	8.18	7.41	6.83
46	12.94	8.69	7.90	7.27
47	13.69	9.20	8.40	7.70
48	14.45	9.72	8.89	8.14
49	15.21	10.23	9.38	8.58
50	15.96	10.74	9.87	9.02
51	16.46	11.10	10.19	9.27
52	16.95	11.44	10.50	9.51
53	17.45	11.80	10.81	9.76
54	17.93	12.14	11.11	10.01
55	18.44	12.50	11.43	10.25
56	18.79	12.73	11.58	10.38
57	19.14	12.96	11.73	10.52
58	19.49	13.20	11.87	10.67
59	19.85	13.43	12.02	10.80
60	20.20	13.66	12.17	10.94
61	20.64	13.97	12.43	11.15
62	21.09	14.28	12.68	11.37
63	21.54	14.59	12.94	11.58
64	21.99	14.90	13.19	11.80

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.14	4.76	4.37	3.95
26	7.37	4.93	4.54	4.12
27	7.62	5.10	4.72	4.29
28	7.86	5.28	4.88	4.45
29	8.10	5.45	5.05	4.62
30	8.33	5.62	5.22	4.79
31	8.68	5.90	5.51	5.08
32	9.01	6.20	5.79	5.36
33	9.35	6.48	6.07	5.65
34	9.69	6.76	6.36	5.94
35	10.03	7.05	6.64	6.23
36	10.52	7.36	6.93	6.49
37	11.00	7.66	7.22	6.76
38	11.48	7.97	7.51	7.02
39	11.97	8.27	7.80	7.29
40	12.46	8.58	8.09	7.54
41	12.93	8.86	8.33	7.75
42	13.39	9.13	8.58	7.96
43	13.86	9.41	8.83	8.17
44	14.33	9.68	9.07	8.38
45	14.79	9.95	9.32	8.58
46	15.26	10.27	9.60	8.84
47	15.73	10.60	9.89	9.07
48	16.19	10.91	10.17	9.32
49	16.65	11.23	10.45	9.57
50	17.12	11.55	10.74	9.81
51	17.38	11.74	10.88	9.90
52	17.64	11.92	11.01	9.99
53	17.91	12.12	11.15	10.08
54	18.17	12.31	11.29	10.16
55	18.44	12.50	11.43	10.25
56	18.79	12.73	11.58	10.38
57	19.14	12.96	11.73	10.52
58	19.49	13.20	11.87	10.67
59	19.85	13.43	12.02	10.80
60	20.20	13.66	12.17	10.94
61	20.64	13.97	12.43	11.15
62	21.09	14.28	12.68	11.37
63	21.54	14.59	12.94	11.58
64	21.99	14.90	13.19	11.80

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.29	4.86	4.46	4.03
26	7.54	5.04	4.65	4.21
27	7.81	5.23	4.83	4.39
28	8.06	5.42	5.01	4.57
29	8.32	5.61	5.19	4.75
30	8.58	5.79	5.38	4.93
31	8.95	6.10	5.68	5.24
32	9.32	6.41	5.99	5.55
33	9.70	6.71	6.30	5.86
34	10.07	7.02	6.60	6.17
35	10.44	7.33	6.91	6.49
36	10.97	7.67	7.23	6.78
37	11.52	8.02	7.56	7.08
38	12.06	8.37	7.88	7.37
39	12.60	8.71	8.20	7.66
40	13.14	9.06	8.53	7.96
41	13.68	9.37	8.82	8.20
42	14.22	9.70	9.11	8.45
43	14.76	10.01	9.40	8.69
44	15.29	10.33	9.69	8.94
45	15.83	10.65	9.97	9.19
46	16.43	11.06	10.34	9.50
47	17.03	11.48	10.71	9.83
48	17.63	11.88	11.07	10.16
49	18.23	12.29	11.44	10.47
50	18.83	12.70	11.81	10.80
51	19.23	12.99	12.03	10.96
52	19.62	13.27	12.25	11.11
53	20.03	13.55	12.47	11.27
54	20.42	13.84	12.69	11.43
55	20.83	14.12	12.91	11.59
56	21.23	14.39	13.08	11.74
57	21.63	14.65	13.25	11.90
58	22.03	14.92	13.42	12.05
59	22.43	15.17	13.59	12.21
60	22.83	15.44	13.75	12.36
61	23.34	15.79	14.04	12.60
62	23.84	16.14	14.34	12.85
63	24.34	16.48	14.62	13.09
64	24.84	16.83	14.91	13.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.90	1.40	1.24	1.05
26	1.97	1.45	1.28	1.09
27	2.04	1.50	1.31	1.12
28	2.11	1.55	1.35	1.15
29	2.18	1.59	1.39	1.18
30	2.25	1.64	1.43	1.22
31	2.36	1.71	1.46	1.25
32	2.47	1.79	1.51	1.30
33	2.58	1.87	1.55	1.34
34	2.69	1.95	1.59	1.38
35	2.79	2.03	1.64	1.43
36	2.96	2.15	1.74	1.53
37	3.13	2.26	1.85	1.64
38	3.30	2.38	1.97	1.74
39	3.46	2.51	2.07	1.84
40	3.63	2.63	2.18	1.94
41	3.84	2.78	2.35	2.10
42	4.05	2.92	2.51	2.26
43	4.26	3.08	2.66	2.42
44	4.47	3.23	2.83	2.58
45	4.69	3.38	2.98	2.73
46	4.99	3.58	3.16	2.89
47	5.27	3.79	3.33	3.04
48	5.57	4.00	3.51	3.19
49	5.86	4.21	3.68	3.35
50	6.15	4.42	3.85	3.51
51	6.59	4.75	4.12	3.74
52	7.01	5.08	4.39	3.97
53	7.44	5.41	4.66	4.20
54	7.86	5.74	4.93	4.44
55	8.30	6.08	5.20	4.67
56	9.19	6.70	5.80	5.27
57	10.07	7.32	6.39	5.87
58	10.97	7.93	6.99	6.48
59	11.86	8.56	7.60	7.08
60	12.75	9.18	8.20	7.69
61	14.75	10.49	9.08	8.45
62	16.75	11.81	9.97	9.21
63	18.75	13.12	10.86	9.98
64	20.75	14.43	11.75	10.74

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.99	2.11	1.78	1.54
26	3.09	2.18	1.84	1.60
27	3.19	2.25	1.91	1.65
28	3.29	2.32	1.96	1.71
29	3.38	2.40	2.02	1.76
30	3.48	2.47	2.08	1.82
31	3.63	2.58	2.16	1.90
32	3.78	2.68	2.24	1.97
33	3.92	2.78	2.32	2.06
34	4.07	2.89	2.40	2.14
35	4.21	3.00	2.49	2.23
36	4.44	3.18	2.65	2.38
37	4.66	3.35	2.82	2.53
38	4.89	3.53	2.98	2.69
39	5.12	3.71	3.14	2.84
40	5.34	3.89	3.31	2.99
41	5.64	4.11	3.54	3.22
42	5.93	4.33	3.78	3.45
43	6.23	4.56	4.02	3.67
44	6.52	4.78	4.25	3.90
45	6.82	5.00	4.49	4.12
46	7.25	5.32	4.76	4.37
47	7.68	5.63	5.03	4.60
48	8.11	5.94	5.30	4.85
49	8.54	6.26	5.57	5.09
50	8.97	6.57	5.83	5.33
51	9.76	7.06	6.26	5.72
52	10.54	7.57	6.67	6.09
53	11.34	8.06	7.10	6.46
54	12.13	8.57	7.52	6.85
55	12.92	9.07	7.94	7.22
56	14.09	9.87	8.50	7.74
57	15.25	10.67	9.07	8.26
58	16.42	11.47	9.62	8.78
59	17.59	12.27	10.19	9.30
60	18.76	13.07	10.75	9.81
61	19.25	13.41	11.00	10.05
62	19.75	13.75	11.25	10.27
63	20.25	14.09	11.50	10.51
64	20.75	14.43	11.75	10.74

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.65	2.51	2.15	1.92
26	3.78	2.63	2.24	2.00
27	3.92	2.75	2.32	2.08
28	4.06	2.86	2.40	2.17
29	4.20	2.98	2.49	2.24
30	4.34	3.11	2.58	2.32
31	4.52	3.26	2.69	2.44
32	4.71	3.41	2.80	2.55
33	4.89	3.56	2.91	2.66
34	5.08	3.71	3.03	2.78
35	5.26	3.85	3.14	2.89
36	5.56	4.07	3.34	3.08
37	5.85	4.30	3.53	3.26
38	6.14	4.52	3.74	3.45
39	6.44	4.73	3.93	3.64
40	6.73	4.95	4.14	3.82
41	7.02	5.17	4.37	4.03
42	7.32	5.39	4.59	4.24
43	7.60	5.60	4.83	4.45
44	7.90	5.82	5.05	4.66
45	8.19	6.05	5.29	4.87
46	8.91	6.53	5.72	5.25
47	9.62	7.02	6.16	5.64
48	10.34	7.51	6.59	6.02
49	11.06	8.00	7.03	6.40
50	11.77	8.48	7.46	6.79
51	12.71	9.07	7.93	7.18
52	13.65	9.66	8.40	7.57
53	14.59	10.25	8.87	7.96
54	15.53	10.83	9.34	8.35
55	16.47	11.42	9.81	8.74
56	16.93	11.75	10.00	8.96
57	17.38	12.08	10.19	9.17
58	17.84	12.41	10.37	9.39
59	18.30	12.74	10.56	9.60
60	18.76	13.07	10.75	9.81
61	19.25	13.41	11.00	10.05
62	19.75	13.75	11.25	10.27
63	20.25	14.09	11.50	10.51
64	20.75	14.43	11.75	10.74

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider | 5P - Class
Unisex | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.85	3.35	3.01	2.69
26	5.01	3.48	3.11	2.78
27	5.17	3.62	3.20	2.88
28	5.32	3.76	3.31	2.98
29	5.48	3.89	3.40	3.06
30	5.64	4.04	3.50	3.16
31	5.85	4.21	3.64	3.30
32	6.06	4.38	3.78	3.44
33	6.26	4.56	3.91	3.58
34	6.47	4.73	4.05	3.72
35	6.69	4.91	4.18	3.86
36	7.01	5.15	4.41	4.07
37	7.34	5.39	4.64	4.28
38	7.67	5.64	4.86	4.49
39	8.00	5.88	5.09	4.71
40	8.33	6.12	5.32	4.92
41	8.65	6.37	5.59	5.15
42	8.98	6.61	5.86	5.39
43	9.30	6.86	6.12	5.64
44	9.62	7.11	6.39	5.88
45	9.95	7.35	6.65	6.12
46	10.48	7.71	6.94	6.38
47	11.02	8.06	7.24	6.63
48	11.55	8.41	7.53	6.88
49	12.08	8.77	7.82	7.13
50	12.62	9.12	8.12	7.39
51	13.39	9.58	8.46	7.66
52	14.16	10.04	8.80	7.93
53	14.93	10.50	9.14	8.20
54	15.70	10.96	9.47	8.47
55	16.47	11.42	9.81	8.74
56	16.93	11.75	10.00	8.96
57	17.38	12.08	10.19	9.17
58	17.84	12.41	10.37	9.39
59	18.30	12.74	10.56	9.60
60	18.76	13.07	10.75	9.81
61	19.25	13.41	11.00	10.05
62	19.75	13.75	11.25	10.27
63	20.25	14.09	11.50	10.51
64	20.75	14.43	11.75	10.74

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-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	4.95	3.42	3.07	2.74
26	5.12	3.56	3.18	2.84
27	5.29	3.71	3.28	2.95
28	5.46	3.85	3.39	3.05
29	5.63	3.99	3.50	3.15
30	5.80	4.16	3.60	3.25
31	6.03	4.35	3.75	3.41
32	6.26	4.54	3.91	3.56
33	6.49	4.72	4.05	3.71
34	6.73	4.92	4.20	3.86
35	6.95	5.11	4.35	4.01
36	7.32	5.38	4.60	4.25
37	7.68	5.65	4.85	4.48
38	8.05	5.92	5.11	4.72
39	8.41	6.19	5.36	4.95
40	8.79	6.46	5.62	5.19
41	9.15	6.74	5.92	5.45
42	9.53	7.02	6.22	5.73
43	9.90	7.30	6.52	6.00
44	10.27	7.59	6.82	6.28
45	10.65	7.86	7.12	6.55
46	11.29	8.30	7.48	6.87
47	11.94	8.73	7.84	7.19
48	12.59	9.16	8.20	7.50
49	13.23	9.60	8.56	7.81
50	13.89	10.03	8.93	8.13
51	14.83	10.61	9.35	8.48
52	15.77	11.18	9.79	8.83
53	16.72	11.76	10.22	9.18
54	17.67	12.34	10.66	9.53
55	18.62	12.91	11.08	9.88
56	19.13	13.28	11.30	10.13
57	19.64	13.65	11.51	10.36
58	20.17	14.02	11.72	10.61
59	20.68	14.40	11.94	10.85
60	21.19	14.76	12.15	11.09
61	21.76	15.16	12.42	11.35
62	22.32	15.54	12.71	11.61
63	22.88	15.92	12.99	11.88
64	23.45	16.31	13.28	12.14

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.60	2.55	2.26	2.06
26	3.74	2.66	2.36	2.15
27	3.87	2.75	2.46	2.24
28	4.01	2.86	2.55	2.33
29	4.14	2.96	2.64	2.43
30	4.28	3.06	2.74	2.51
31	4.48	3.23	2.90	2.68
32	4.70	3.41	3.06	2.84
33	4.92	3.58	3.23	3.01
34	5.12	3.75	3.39	3.17
35	5.33	3.92	3.67	3.43
36	5.66	4.17	3.78	3.55
37	5.99	4.42	4.02	3.77
38	6.33	4.67	4.26	4.00
39	6.66	4.92	4.50	4.22
40	7.00	5.18	4.73	4.44
41	7.38	5.47	5.01	4.70
42	7.77	5.77	5.30	4.97
43	8.16	6.07	5.58	5.24
44	8.54	6.38	5.87	5.52
45	8.93	6.68	6.15	5.78
46	9.64	7.15	6.62	6.20
47	10.36	7.63	7.08	6.62
48	11.06	8.10	7.53	7.03
49	11.76	8.57	7.99	7.44
50	12.46	9.05	8.44	7.85
51	13.31	9.57	8.91	8.24
52	14.17	10.11	9.40	8.62
53	15.01	10.63	9.86	9.01
54	15.86	11.16	10.34	9.39
55	16.69	11.68	10.81	9.77
56	17.02	11.88	10.94	9.88
57	17.34	12.08	11.06	9.99
58	17.64	12.27	11.18	10.08
59	17.95	12.47	11.30	10.20
60	18.26	12.66	11.42	10.30
61	18.67	12.91	11.60	10.45
62	19.08	13.16	11.77	10.58
63	19.32	13.24	11.78	10.55
64	19.69	13.46	11.92	10.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.21	3.81	3.42	3.27
26	5.37	3.93	3.55	3.39
27	5.52	4.05	3.66	3.50
28	5.67	4.16	3.77	3.61
29	5.82	4.28	3.88	3.71
30	5.96	4.38	3.99	3.82
31	6.22	4.61	4.22	4.05
32	6.49	4.83	4.43	4.26
33	6.73	5.03	4.63	4.46
34	6.99	5.24	4.73	4.67
35	7.23	5.45	5.17	5.01
36	7.62	5.75	5.46	5.14
37	7.99	6.02	5.72	5.39
38	8.37	6.31	5.99	5.65
39	8.74	6.58	6.26	5.90
40	9.12	6.87	6.53	6.15
41	9.56	7.21	6.86	6.46
42	9.99	7.54	7.18	6.77
43	10.42	7.88	7.51	7.08
44	10.84	8.21	7.81	7.37
45	11.27	8.54	8.13	7.66
46	11.76	8.84	8.40	7.90
47	12.22	9.13	8.66	8.13
48	12.69	9.41	8.91	8.35
49	13.16	9.70	9.17	8.57
50	13.61	9.97	9.42	8.79
51	14.24	10.32	9.71	8.99
52	14.86	10.67	10.00	9.20
53	15.48	11.01	10.27	9.39
54	16.10	11.35	10.54	9.58
55	16.69	11.68	10.81	9.77
56	17.02	11.88	10.94	9.88
57	17.34	12.08	11.06	9.99
58	17.64	12.27	11.18	10.08
59	17.95	12.47	11.30	10.20
60	18.26	12.66	11.42	10.30
61	18.67	12.91	11.60	10.45
62	19.08	13.16	11.77	10.58
63	19.32	13.24	11.78	10.55
64	19.69	13.46	11.92	10.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.32	3.89	3.50	3.34
26	5.49	4.02	3.63	3.47
27	5.67	4.15	3.76	3.60
28	5.83	4.29	3.89	3.72
29	6.00	4.42	4.01	3.85
30	6.17	4.55	4.14	3.97
31	6.46	4.79	4.38	4.21
32	6.74	5.02	4.62	4.44
33	7.03	5.26	4.86	4.68
34	7.31	5.50	5.09	4.91
35	7.59	5.74	5.48	5.28
36	8.01	6.05	5.76	5.42
37	8.43	6.36	6.05	5.70
38	8.84	6.68	6.35	5.98
39	9.25	6.99	6.64	6.26
40	9.66	7.29	6.93	6.53
41	10.16	7.67	7.30	6.88
42	10.63	8.04	7.66	7.22
43	11.11	8.41	8.01	7.55
44	11.59	8.78	8.36	7.88
45	12.06	9.14	8.70	8.20
46	12.66	9.52	9.06	8.51
47	13.25	9.90	9.39	8.82
48	13.82	10.25	9.72	9.10
49	14.41	10.61	10.04	9.38
50	14.98	10.97	10.37	9.67
51	15.78	11.43	10.74	9.96
52	16.56	11.89	11.12	10.23
53	17.34	12.32	11.49	10.51
54	18.10	12.77	11.85	10.77
55	18.86	13.19	12.21	11.04
56	19.24	13.43	12.36	11.17
57	19.60	13.67	12.50	11.30
58	19.94	13.88	12.64	11.40
59	20.29	14.10	12.78	11.53
60	20.64	14.31	12.90	11.64
61	21.10	14.59	13.11	11.81
62	21.56	14.87	13.31	11.96
63	21.82	14.96	13.31	11.92
64	22.24	15.20	13.47	12.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.68	3.90	3.46	3.15
26	5.90	4.06	3.61	3.30
27	6.13	4.23	3.77	3.46
28	6.36	4.39	3.92	3.60
29	6.59	4.56	4.07	3.76
30	6.81	4.73	4.22	3.91
31	7.14	4.99	4.48	4.16
32	7.44	5.24	4.73	4.41
33	7.76	5.52	4.98	4.66
34	8.07	5.77	5.23	4.92
35	8.40	6.04	5.48	5.17
36	8.84	6.34	5.76	5.43
37	9.31	6.64	6.05	5.69
38	9.77	6.95	6.34	5.96
39	10.23	7.25	6.62	6.22
40	10.69	7.56	6.91	6.49
41	11.14	7.84	7.16	6.71
42	11.58	8.10	7.40	6.92
43	12.03	8.38	7.66	7.14
44	12.47	8.65	7.89	7.35
45	12.92	8.92	8.15	7.57
46	13.72	9.48	8.69	8.05
47	14.51	10.02	9.21	8.52
48	15.31	10.58	9.75	9.00
49	16.10	11.12	10.28	9.48
50	16.90	11.69	10.82	9.96
51	17.42	12.06	11.16	10.23
52	17.94	12.43	11.49	10.51
53	18.46	12.81	11.82	10.77
54	18.98	13.19	12.16	11.05
55	19.50	13.56	12.50	11.32
56	19.79	13.74	12.58	11.39
57	20.09	13.91	12.68	11.48
58	20.36	14.07	12.74	11.54
59	20.66	14.24	12.83	11.61
60	20.94	14.40	12.91	11.68
61	21.31	14.64	13.09	11.82
62	21.69	14.88	13.28	11.97
63	21.88	14.92	13.27	11.92
64	22.21	15.12	13.41	12.02

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.20	5.83	5.44	5.02
26	8.46	6.01	5.62	5.20
27	8.73	6.21	5.83	5.39
28	8.98	6.41	6.01	5.58
29	9.24	6.59	6.20	5.76
30	9.50	6.78	6.38	5.95
31	9.88	7.11	6.71	6.28
32	10.26	7.44	7.04	6.61
33	10.63	7.75	7.35	6.93
34	11.00	8.07	7.67	7.25
35	11.38	8.40	7.99	7.58
36	11.89	8.73	8.31	7.87
37	12.39	9.05	8.61	8.15
38	12.90	9.39	8.92	8.44
39	13.40	9.71	9.23	8.72
40	13.91	10.03	9.54	8.99
41	14.39	10.32	9.79	9.21
42	14.85	10.60	10.04	9.42
43	15.33	10.88	10.30	9.64
44	15.79	11.14	10.53	9.84
45	16.25	11.41	10.78	10.04
46	16.71	11.72	11.05	10.29
47	17.16	12.03	11.33	10.51
48	17.59	12.31	11.57	10.72
49	18.02	12.60	11.83	10.94
50	18.45	12.88	12.07	11.15
51	18.67	13.03	12.17	11.19
52	18.88	13.16	12.25	11.23
53	19.09	13.30	12.33	11.26
54	19.29	13.43	12.41	11.28
55	19.50	13.56	12.50	11.32
56	19.79	13.74	12.58	11.39
57	20.09	13.91	12.68	11.48
58	20.36	14.07	12.74	11.54
59	20.66	14.24	12.83	11.61
60	20.94	14.40	12.91	11.68
61	21.31	14.64	13.09	11.82
62	21.69	14.88	13.28	11.97
63	21.88	14.92	13.27	11.92
64	22.21	15.12	13.41	12.02

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation Rider with COLA | 5P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.37	5.94	5.54	5.11
26	8.66	6.16	5.76	5.32
27	8.95	6.37	5.98	5.54
28	9.24	6.60	6.19	5.75
29	9.54	6.82	6.41	5.97
30	9.82	7.03	6.62	6.17
31	10.24	7.39	6.98	6.54
32	10.67	7.75	7.34	6.90
33	11.10	8.11	7.70	7.26
34	11.52	8.47	8.05	7.62
35	11.94	8.84	8.41	7.99
36	12.50	9.20	8.76	8.31
37	13.07	9.57	9.11	8.62
38	13.63	9.94	9.46	8.94
39	14.19	10.30	9.79	9.25
40	14.73	10.65	10.12	9.55
41	15.27	10.96	10.41	9.79
42	15.81	11.29	10.70	10.04
43	16.35	11.61	10.99	10.29
44	16.88	11.92	11.27	10.52
45	17.40	12.21	11.54	10.75
46	17.99	12.62	11.90	11.06
47	18.58	13.02	12.26	11.38
48	19.15	13.40	12.59	11.68
49	19.73	13.79	12.94	11.97
50	20.30	14.17	13.28	12.27
51	20.65	14.41	13.46	12.38
52	21.01	14.65	13.63	12.50
53	21.34	14.86	13.78	12.58
54	21.68	15.10	13.95	12.69
55	22.03	15.32	14.11	12.79
56	22.36	15.52	14.21	12.87
57	22.70	15.73	14.33	12.97
58	23.01	15.90	14.41	13.03
59	23.34	16.08	14.49	13.11
60	23.66	16.27	14.59	13.19
61	24.09	16.54	14.80	13.36
62	24.52	16.82	15.01	13.53
63	24.72	16.86	15.00	13.46
64	25.10	17.09	15.16	13.59

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-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	3.87	2.74	2.38	2.15
26	4.02	2.86	2.47	2.24
27	4.17	2.99	2.57	2.32
28	4.32	3.12	2.66	2.43
29	4.47	3.25	2.76	2.51
30	4.62	3.39	2.85	2.60
31	4.82	3.56	2.98	2.73
32	5.01	3.71	3.11	2.85
33	5.21	3.88	3.24	2.98
34	5.41	4.04	3.36	3.11
35	5.61	4.20	3.49	3.24
36	5.92	4.44	3.71	3.45
37	6.23	4.68	3.92	3.65
38	6.55	4.92	4.15	3.85
39	6.86	5.16	4.36	4.06
40	7.18	5.39	4.58	4.26
41	7.48	5.63	4.83	4.49
42	7.80	5.87	5.08	4.72
43	8.11	6.11	5.33	4.96
44	8.42	6.34	5.58	5.19
45	8.73	6.59	5.84	5.42
46	9.50	7.13	6.32	5.85
47	10.25	7.65	6.79	6.26
48	11.01	8.18	7.26	6.69
49	11.76	8.70	7.73	7.11
50	12.51	9.22	8.20	7.53
51	13.50	9.87	8.73	7.97
52	14.49	10.50	9.25	8.41
53	15.47	11.13	9.75	8.84
54	16.46	11.76	10.27	9.28
55	17.44	12.40	10.79	9.72
56	17.86	12.68	10.93	9.89
57	18.26	12.95	11.07	10.05
58	18.66	13.22	11.19	10.21
59	19.06	13.50	11.33	10.37
60	19.46	13.77	11.46	10.52
61	19.90	14.05	11.64	10.69
62	20.32	14.32	11.82	10.85
63	20.58	14.42	11.82	10.83
64	20.97	14.65	11.97	10.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-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	5.60	4.10	3.76	3.44
26	5.78	4.25	3.87	3.55
27	5.95	4.40	3.98	3.66
28	6.12	4.56	4.11	3.78
29	6.30	4.71	4.22	3.88
30	6.47	4.87	4.33	3.99
31	6.71	5.07	4.50	4.16
32	6.93	5.26	4.65	4.32
33	7.16	5.45	4.80	4.47
34	7.40	5.66	4.97	4.65
35	7.63	5.85	5.12	4.80
36	7.98	6.12	5.38	5.04
37	8.33	6.38	5.62	5.26
38	8.67	6.64	5.86	5.49
39	9.01	6.90	6.11	5.72
40	9.36	7.16	6.36	5.95
41	9.70	7.42	6.64	6.20
42	10.04	7.67	6.92	6.46
43	10.37	7.93	7.19	6.71
44	10.69	8.18	7.46	6.95
45	11.03	8.43	7.73	7.20
46	11.57	8.80	8.03	7.46
47	12.11	9.14	8.33	7.72
48	12.63	9.49	8.60	7.96
49	13.15	9.84	8.89	8.20
50	13.69	10.18	9.18	8.45
51	14.44	10.63	9.51	8.72
52	15.21	11.08	9.84	8.98
53	15.95	11.52	10.15	9.22
54	16.70	11.96	10.47	9.47
55	17.44	12.40	10.79	9.72
56	17.86	12.68	10.93	9.89
57	18.26	12.95	11.07	10.05
58	18.66	13.22	11.19	10.21
59	19.06	13.50	11.33	10.37
60	19.46	13.77	11.46	10.52
61	19.90	14.05	11.64	10.69
62	20.32	14.32	11.82	10.85
63	20.58	14.42	11.82	10.83
64	20.97	14.65	11.97	10.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

OO-R-07 | Own Occupation 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	5.72	4.18	3.84	3.51
26	5.91	4.34	3.96	3.63
27	6.10	4.52	4.09	3.76
28	6.31	4.70	4.24	3.90
29	6.49	4.85	4.36	4.01
30	6.69	5.05	4.49	4.14
31	6.95	5.27	4.67	4.33
32	7.22	5.50	4.86	4.52
33	7.47	5.71	5.03	4.69
34	7.74	5.93	5.22	4.88
35	8.00	6.15	5.39	5.05
36	8.39	6.45	5.67	5.32
37	8.77	6.73	5.94	5.57
38	9.16	7.04	6.22	5.83
39	9.54	7.33	6.49	6.08
40	9.93	7.60	6.76	6.32
41	10.30	7.89	7.06	6.60
42	10.67	8.17	7.37	6.88
43	11.06	8.46	7.67	7.16
44	11.43	8.74	7.98	7.44
45	11.81	9.02	8.27	7.71
46	12.47	9.47	8.66	8.05
47	13.12	9.92	9.02	8.37
48	13.76	10.34	9.38	8.67
49	14.41	10.77	9.74	8.99
50	15.05	11.20	10.09	9.29
51	16.00	11.77	10.52	9.65
52	16.94	12.35	10.95	10.00
53	17.86	12.90	11.36	10.32
54	18.79	13.46	11.78	10.65
55	19.71	14.01	12.18	10.98
56	20.18	14.33	12.35	11.18
57	20.65	14.65	12.51	11.36
58	21.09	14.95	12.64	11.53
59	21.54	15.26	12.80	11.71
60	21.99	15.56	12.95	11.89
61	22.49	15.89	13.15	12.08
62	22.98	16.19	13.36	12.27
63	23.25	16.29	13.35	12.24
64	23.69	16.56	13.52	12.38

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.09	0.80	0.71	0.62
26	1.10	0.81	0.72	0.63
27	1.11	0.81	0.72	0.63
28	1.11	0.82	0.73	0.64
29	1.12	0.82	0.73	0.64
30	1.13	0.83	0.74	0.65
31	1.14	0.84	0.75	0.66
32	1.15	0.85	0.76	0.67
33	1.15	0.85	0.76	0.67
34	1.16	0.86	0.77	0.68
35	1.17	0.87	0.78	0.69
36	1.23	0.92	0.83	0.73
37	1.30	0.97	0.87	0.78
38	1.36	1.02	0.92	0.82
39	1.43	1.07	0.96	0.87
40	1.49	1.12	1.01	0.91
41	1.60	1.21	1.10	0.99
42	1.71	1.30	1.18	1.08
43	1.83	1.38	1.27	1.16
44	1.94	1.47	1.35	1.25
45	2.05	1.56	1.44	1.33
46	2.23	1.69	1.56	1.44
47	2.42	1.82	1.68	1.55
48	2.60	1.96	1.81	1.66
49	2.79	2.09	1.93	1.77
50	2.97	2.22	2.05	1.88
51	3.31	2.46	2.27	2.07
52	3.66	2.70	2.48	2.26
53	4.00	2.94	2.70	2.46
54	4.35	3.18	2.91	2.65
55	4.69	3.42	3.13	2.84
56	5.80	4.20	3.87	3.55
57	6.92	4.99	4.60	4.26
58	8.03	5.77	5.34	4.98
59	9.15	6.56	6.07	5.69
60	10.26	7.34	6.81	6.40
61	11.65	8.24	7.53	6.97
62	13.03	9.14	8.24	7.53
63	14.42	10.04	8.96	8.10
64	15.80	10.94	9.67	8.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.56	1.11	1.00	0.88
26	1.58	1.12	1.01	0.89
27	1.59	1.14	1.03	0.90
28	1.61	1.15	1.04	0.92
29	1.62	1.17	1.06	0.93
30	1.64	1.18	1.07	0.94
31	1.67	1.20	1.09	0.97
32	1.70	1.22	1.11	0.99
33	1.72	1.25	1.14	1.02
34	1.75	1.27	1.16	1.04
35	1.78	1.29	1.18	1.07
36	1.88	1.36	1.25	1.14
37	1.98	1.44	1.32	1.20
38	2.07	1.51	1.39	1.27
39	2.17	1.59	1.46	1.33
40	2.27	1.66	1.53	1.40
41	2.45	1.79	1.66	1.52
42	2.62	1.93	1.79	1.65
43	2.80	2.06	1.92	1.77
44	2.97	2.20	2.05	1.90
45	3.15	2.33	2.18	2.02
46	3.43	2.53	2.36	2.19
47	3.72	2.72	2.54	2.36
48	4.00	2.92	2.73	2.52
49	4.29	3.11	2.91	2.69
50	4.57	3.31	3.09	2.86
51	5.11	3.67	3.42	3.16
52	5.65	4.02	3.75	3.45
53	6.19	4.38	4.07	3.75
54	6.73	4.73	4.40	4.04
55	7.27	5.09	4.73	4.34
56	8.64	6.03	5.53	5.04
57	10.01	6.97	6.33	5.75
58	11.39	7.90	7.14	6.45
59	12.76	8.84	7.94	7.16
60	14.13	9.78	8.74	7.86
61	14.55	10.07	8.97	8.06
62	14.97	10.36	9.21	8.26
63	15.38	10.65	9.44	8.46
64	15.80	10.94	9.67	8.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.85	1.29	1.13	1.02
26	1.88	1.31	1.15	1.04
27	1.91	1.34	1.17	1.06
28	1.95	1.36	1.20	1.09
29	1.98	1.39	1.22	1.11
30	2.01	1.41	1.24	1.13
31	2.06	1.45	1.28	1.17
32	2.10	1.49	1.32	1.21
33	2.15	1.52	1.35	1.24
34	2.19	1.56	1.39	1.28
35	2.24	1.60	1.43	1.32
36	2.36	1.69	1.51	1.40
37	2.48	1.78	1.60	1.48
38	2.61	1.87	1.68	1.55
39	2.73	1.96	1.77	1.63
40	2.85	2.05	1.85	1.71
41	3.04	2.20	1.99	1.84
42	3.24	2.34	2.13	1.97
43	3.43	2.49	2.26	2.10
44	3.63	2.63	2.40	2.23
45	3.82	2.78	2.54	2.36
46	4.24	3.07	2.81	2.61
47	4.66	3.36	3.09	2.85
48	5.09	3.65	3.36	3.10
49	5.51	3.94	3.64	3.34
50	5.93	4.23	3.91	3.59
51	6.57	4.65	4.29	3.92
52	7.21	5.07	4.67	4.24
53	7.85	5.48	5.05	4.57
54	8.49	5.90	5.43	4.89
55	9.13	6.32	5.81	5.22
56	10.13	7.01	6.40	5.75
57	11.13	7.70	6.98	6.28
58	12.13	8.40	7.57	6.80
59	13.13	9.09	8.15	7.33
60	14.13	9.78	8.74	7.86
61	14.55	10.07	8.97	8.06
62	14.97	10.36	9.21	8.26
63	15.38	10.65	9.44	8.46
64	15.80	10.94	9.67	8.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04
Male

Catastrophic Disability Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.46	1.71	1.58	1.42
26	2.49	1.73	1.60	1.44
27	2.52	1.76	1.62	1.47
28	2.54	1.78	1.65	1.49
29	2.57	1.81	1.67	1.52
30	2.60	1.83	1.69	1.54
31	2.65	1.87	1.73	1.58
32	2.70	1.91	1.77	1.63
33	2.74	1.95	1.82	1.67
34	2.79	1.99	1.86	1.72
35	2.84	2.03	1.90	1.76
36	2.98	2.13	2.00	1.85
37	3.12	2.23	2.09	1.94
38	3.25	2.34	2.19	2.03
39	3.39	2.44	2.28	2.12
40	3.53	2.54	2.38	2.21
41	3.75	2.71	2.54	2.36
42	3.98	2.88	2.70	2.51
43	4.20	3.05	2.87	2.66
44	4.43	3.22	3.03	2.81
45	4.65	3.39	3.19	2.96
46	4.99	3.62	3.40	3.15
47	5.33	3.85	3.61	3.34
48	5.67	4.09	3.83	3.52
49	6.01	4.32	4.04	3.71
50	6.35	4.55	4.25	3.90
51	6.91	4.90	4.56	4.16
52	7.46	5.26	4.87	4.43
53	8.02	5.61	5.19	4.69
54	8.57	5.97	5.50	4.96
55	9.13	6.32	5.81	5.22
56	10.13	7.01	6.40	5.75
57	11.13	7.70	6.98	6.28
58	12.13	8.40	7.57	6.80
59	13.13	9.09	8.15	7.33
60	14.13	9.78	8.74	7.86
61	14.55	10.07	8.97	8.06
62	14.97	10.36	9.21	8.26
63	15.38	10.65	9.44	8.46
64	15.80	10.94	9.67	8.66

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.51	1.75	1.61	1.45
26	2.54	1.78	1.64	1.48
27	2.58	1.80	1.66	1.50
28	2.61	1.83	1.69	1.53
29	2.65	1.85	1.71	1.55
30	2.68	1.88	1.74	1.58
31	2.74	1.93	1.79	1.63
32	2.79	1.97	1.84	1.68
33	2.85	2.02	1.88	1.73
34	2.90	2.06	1.93	1.78
35	2.96	2.11	1.98	1.83
36	3.11	2.22	2.09	1.93
37	3.26	2.34	2.19	2.03
38	3.42	2.45	2.30	2.13
39	3.57	2.57	2.40	2.23
40	3.72	2.68	2.51	2.33
41	3.97	2.87	2.69	2.50
42	4.22	3.06	2.87	2.67
43	4.47	3.24	3.05	2.83
44	4.72	3.43	3.23	3.00
45	4.97	3.62	3.41	3.17
46	5.37	3.90	3.66	3.39
47	5.78	4.17	3.91	3.62
48	6.18	4.45	4.17	3.84
49	6.59	4.72	4.42	4.07
50	6.99	5.00	4.67	4.29
51	7.66	5.43	5.05	4.61
52	8.32	5.86	5.43	4.93
53	8.99	6.28	5.81	5.26
54	9.65	6.71	6.19	5.58
55	10.32	7.14	6.57	5.90
56	11.45	7.92	7.23	6.50
57	12.58	8.71	7.89	7.09
58	13.71	9.49	8.55	7.69
59	14.84	10.28	9.21	8.28
60	15.97	11.06	9.87	8.88
61	16.44	11.39	10.14	9.11
62	16.91	11.71	10.40	9.33
63	17.38	12.04	10.67	9.56
64	17.85	12.36	10.93	9.78

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.40	0.96	0.82	0.68
26	1.42	0.97	0.83	0.69
27	1.43	0.98	0.84	0.70
28	1.45	1.00	0.86	0.71
29	1.46	1.01	0.87	0.72
30	1.48	1.02	0.88	0.73
31	1.51	1.04	0.90	0.75
32	1.54	1.07	0.92	0.77
33	1.56	1.09	0.95	0.80
34	1.59	1.12	0.97	0.82
35	1.62	1.14	0.99	0.84
36	1.69	1.19	1.04	0.89
37	1.77	1.25	1.09	0.93
38	1.84	1.30	1.14	0.98
39	1.92	1.36	1.19	1.02
40	1.99	1.41	1.24	1.07
41	2.10	1.50	1.32	1.15
42	2.22	1.58	1.40	1.23
43	2.33	1.67	1.49	1.30
44	2.45	1.75	1.57	1.38
45	2.56	1.84	1.65	1.46
46	2.75	1.98	1.77	1.57
47	2.95	2.11	1.90	1.68
48	3.14	2.25	2.02	1.80
49	3.34	2.38	2.15	1.91
50	3.53	2.52	2.27	2.02
51	3.85	2.74	2.47	2.21
52	4.17	2.97	2.68	2.40
53	4.49	3.19	2.88	2.59
54	4.81	3.42	3.09	2.78
55	5.13	3.64	3.29	2.97
56	6.29	4.44	4.04	3.69
57	7.45	5.24	4.79	4.40
58	8.61	6.05	5.54	5.12
59	9.77	6.85	6.29	5.83
60	10.93	7.65	7.04	6.55
61	12.35	8.59	7.78	7.14
62	13.77	9.52	8.53	7.73
63	15.19	10.46	9.27	8.31
64	16.61	11.39	10.01	8.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.06	1.40	1.23	1.06
26	2.09	1.43	1.26	1.08
27	2.13	1.45	1.28	1.11
28	2.16	1.48	1.31	1.13
29	2.20	1.50	1.33	1.16
30	2.23	1.53	1.36	1.18
31	2.29	1.58	1.41	1.23
32	2.36	1.63	1.46	1.28
33	2.42	1.68	1.50	1.32
34	2.49	1.73	1.55	1.37
35	2.55	1.78	1.60	1.42
36	2.67	1.86	1.68	1.49
37	2.78	1.95	1.76	1.56
38	2.90	2.03	1.83	1.64
39	3.01	2.12	1.91	1.71
40	3.13	2.20	1.99	1.78
41	3.32	2.33	2.12	1.90
42	3.50	2.46	2.25	2.01
43	3.69	2.60	2.37	2.13
44	3.87	2.73	2.50	2.24
45	4.06	2.86	2.63	2.36
46	4.37	3.07	2.83	2.54
47	4.67	3.29	3.02	2.72
48	4.98	3.50	3.22	2.90
49	5.28	3.72	3.41	3.08
50	5.59	3.93	3.61	3.26
51	6.10	4.28	3.94	3.56
52	6.62	4.63	4.26	3.86
53	7.13	4.98	4.59	4.17
54	7.65	5.33	4.91	4.47
55	8.16	5.68	5.24	4.77
56	9.57	6.63	6.04	5.46
57	10.98	7.57	6.83	6.15
58	12.40	8.52	7.63	6.85
59	13.81	9.46	8.42	7.54
60	15.22	10.41	9.22	8.23
61	15.57	10.66	9.42	8.40
62	15.92	10.90	9.62	8.57
63	16.26	11.15	9.81	8.73
64	16.61	11.39	10.01	8.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.73	1.84	1.61	1.45
26	2.79	1.89	1.66	1.49
27	2.86	1.94	1.70	1.54
28	2.92	1.98	1.75	1.58
29	2.99	2.03	1.79	1.63
30	3.05	2.08	1.84	1.67
31	3.16	2.16	1.92	1.76
32	3.27	2.25	2.00	1.85
33	3.38	2.33	2.09	1.93
34	3.49	2.42	2.17	2.02
35	3.60	2.50	2.25	2.11
36	3.77	2.61	2.35	2.20
37	3.94	2.72	2.46	2.30
38	4.10	2.84	2.56	2.39
39	4.27	2.95	2.67	2.49
40	4.44	3.06	2.77	2.58
41	4.67	3.20	2.90	2.69
42	4.90	3.35	3.03	2.80
43	5.13	3.49	3.16	2.92
44	5.36	3.64	3.29	3.03
45	5.59	3.78	3.42	3.14
46	6.07	4.11	3.73	3.42
47	6.55	4.44	4.04	3.70
48	7.02	4.76	4.36	3.97
49	7.50	5.09	4.67	4.25
50	7.98	5.42	4.98	4.53
51	8.46	5.77	5.29	4.79
52	8.94	6.11	5.60	5.06
53	9.43	6.46	5.92	5.32
54	9.91	6.80	6.23	5.59
55	10.39	7.15	6.54	5.85
56	11.36	7.80	7.08	6.33
57	12.32	8.45	7.61	6.80
58	13.29	9.11	8.15	7.28
59	14.25	9.76	8.68	7.75
60	15.22	10.41	9.22	8.23
61	15.57	10.66	9.42	8.40
62	15.92	10.90	9.62	8.57
63	16.26	11.15	9.81	8.73
64	16.61	11.39	10.01	8.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04
Female

Catastrophic Disability Rider
To Age 65 Benefit Period

5P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.64	2.46	2.26	2.02
26	3.70	2.51	2.31	2.07
27	3.77	2.56	2.36	2.12
28	3.83	2.60	2.40	2.17
29	3.90	2.65	2.45	2.22
30	3.96	2.70	2.50	2.27
31	4.08	2.80	2.60	2.38
32	4.20	2.89	2.70	2.49
33	4.33	2.99	2.80	2.59
34	4.45	3.08	2.90	2.70
35	4.57	3.18	3.00	2.81
36	4.75	3.30	3.11	2.91
37	4.94	3.42	3.22	3.01
38	5.12	3.55	3.34	3.12
39	5.31	3.67	3.45	3.22
40	5.49	3.79	3.56	3.32
41	5.75	3.95	3.71	3.45
42	6.01	4.11	3.86	3.57
43	6.27	4.28	4.00	3.70
44	6.53	4.44	4.15	3.82
45	6.79	4.60	4.30	3.95
46	7.14	4.84	4.52	4.15
47	7.50	5.09	4.74	4.34
48	7.85	5.33	4.97	4.54
49	8.21	5.58	5.19	4.73
50	8.56	5.82	5.41	4.93
51	8.93	6.09	5.64	5.11
52	9.29	6.35	5.86	5.30
53	9.66	6.62	6.09	5.48
54	10.02	6.88	6.31	5.67
55	10.39	7.15	6.54	5.85
56	11.36	7.80	7.08	6.33
57	12.32	8.45	7.61	6.80
58	13.29	9.11	8.15	7.28
59	14.25	9.76	8.68	7.75
60	15.22	10.41	9.22	8.23
61	15.57	10.66	9.42	8.40
62	15.92	10.90	9.62	8.57
63	16.26	11.15	9.81	8.73
64	16.61	11.39	10.01	8.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.72	2.51	2.30	2.07
26	3.79	2.56	2.35	2.12
27	3.86	2.62	2.41	2.18
28	3.93	2.67	2.46	2.23
29	4.00	2.73	2.52	2.29
30	4.07	2.78	2.57	2.34
31	4.21	2.89	2.68	2.46
32	4.34	2.99	2.79	2.57
33	4.48	3.10	2.90	2.69
34	4.61	3.20	3.01	2.80
35	4.75	3.31	3.12	2.92
36	4.96	3.45	3.25	3.04
37	5.17	3.59	3.38	3.15
38	5.37	3.72	3.50	3.27
39	5.58	3.86	3.63	3.38
40	5.79	4.00	3.76	3.50
41	6.08	4.18	3.93	3.65
42	6.38	4.37	4.10	3.79
43	6.67	4.55	4.26	3.94
44	6.97	4.74	4.43	4.08
45	7.26	4.92	4.60	4.23
46	7.69	5.22	4.87	4.47
47	8.12	5.51	5.14	4.71
48	8.55	5.81	5.41	4.95
49	8.98	6.10	5.68	5.19
50	9.41	6.40	5.95	5.43
51	9.88	6.74	6.24	5.67
52	10.35	7.07	6.53	5.90
53	10.81	7.41	6.82	6.14
54	11.28	7.74	7.11	6.37
55	11.75	8.08	7.40	6.61
56	12.84	8.82	8.00	7.15
57	13.93	9.56	8.61	7.69
58	15.01	10.29	9.21	8.22
59	16.10	11.03	9.82	8.76
60	17.19	11.77	10.42	9.30
61	17.59	12.05	10.64	9.49
62	17.98	12.32	10.87	9.68
63	18.38	12.60	11.09	9.87
64	18.77	12.87	11.31	10.06

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Unisex | 2 Year Benefit Period | 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 Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider | 5P - Class
Unisex | 5 Year Benefit Period | 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 Level 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 Level 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 Level 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 Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.97	1.41	1.25	1.14
26	2.00	1.43	1.27	1.16
27	2.03	1.46	1.29	1.18
28	2.07	1.48	1.32	1.21
29	2.11	1.52	1.35	1.24
30	2.14	1.54	1.37	1.26
31	2.19	1.58	1.41	1.30
32	2.23	1.62	1.45	1.34
33	2.29	1.66	1.49	1.38
34	2.33	1.70	1.53	1.42
35	2.38	1.74	1.57	1.46
36	2.51	1.84	1.66	1.55
37	2.64	1.94	1.76	1.64
38	2.78	2.04	1.85	1.72
39	2.91	2.14	1.95	1.81
40	3.03	2.23	2.03	1.89
41	3.24	2.40	2.19	2.04
42	3.45	2.55	2.34	2.18
43	3.65	2.71	2.48	2.32
44	3.87	2.87	2.64	2.47
45	4.07	3.03	2.79	2.61
46	4.52	3.35	3.09	2.89
47	4.96	3.66	3.39	3.15
48	5.41	3.97	3.68	3.42
49	5.86	4.29	3.99	3.69
50	6.30	4.60	4.28	3.96
51	6.97	5.05	4.69	4.32
52	7.65	5.51	5.11	4.68
53	8.32	5.95	5.52	5.04
54	9.00	6.41	5.94	5.40
55	9.67	6.86	6.35	5.76
56	10.68	7.56	6.95	6.30
57	11.69	8.26	7.54	6.84
58	12.68	8.95	8.12	7.35
59	13.68	9.64	8.70	7.88
60	14.66	10.31	9.27	8.39
61	15.03	10.55	9.45	8.54
62	15.41	10.80	9.65	8.70
63	15.62	10.89	9.68	8.70
64	15.96	11.10	9.83	8.82

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.84	2.09	1.96	1.80
26	2.87	2.11	1.98	1.82
27	2.90	2.14	2.00	1.85
28	2.92	2.16	2.03	1.87
29	2.95	2.19	2.05	1.90
30	2.98	2.21	2.07	1.92
31	3.03	2.25	2.11	1.96
32	3.08	2.29	2.15	2.01
33	3.12	2.33	2.20	2.05
34	3.18	2.38	2.25	2.11
35	3.23	2.42	2.29	2.15
36	3.38	2.53	2.40	2.25
37	3.53	2.64	2.50	2.35
38	3.67	2.76	2.61	2.45
39	3.81	2.86	2.70	2.54
40	3.96	2.97	2.81	2.64
41	4.20	3.16	2.99	2.81
42	4.44	3.34	3.16	2.97
43	4.68	3.53	3.35	3.14
44	4.92	3.71	3.52	3.30
45	5.15	3.89	3.69	3.46
46	5.50	4.13	3.91	3.66
47	5.85	4.37	4.13	3.86
48	6.19	4.61	4.35	4.04
49	6.54	4.85	4.57	4.24
50	6.88	5.08	4.78	4.43
51	7.45	5.44	5.10	4.70
52	8.01	5.81	5.42	4.98
53	8.56	6.15	5.73	5.23
54	9.11	6.51	6.04	5.50
55	9.67	6.86	6.35	5.76
56	10.68	7.56	6.95	6.30
57	11.69	8.26	7.54	6.84
58	12.68	8.95	8.12	7.35
59	13.68	9.64	8.70	7.88
60	14.66	10.31	9.27	8.39
61	15.03	10.55	9.45	8.54
62	15.41	10.80	9.65	8.70
63	15.62	10.89	9.68	8.70
64	15.96	11.10	9.83	8.82

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.90	2.14	2.00	1.84
26	2.93	2.17	2.03	1.87
27	2.97	2.19	2.05	1.89
28	3.01	2.23	2.09	1.93
29	3.05	2.25	2.11	1.95
30	3.08	2.28	2.14	1.98
31	3.15	2.34	2.20	2.04
32	3.20	2.38	2.25	2.09
33	3.27	2.44	2.30	2.15
34	3.33	2.49	2.36	2.21
35	3.39	2.54	2.41	2.26
36	3.55	2.66	2.53	2.37
37	3.71	2.79	2.64	2.48
38	3.88	2.91	2.76	2.59
39	4.04	3.04	2.87	2.70
40	4.19	3.15	2.98	2.80
41	4.46	3.36	3.18	2.99
42	4.72	3.56	3.37	3.17
43	4.99	3.76	3.57	3.35
44	5.24	3.95	3.75	3.52
45	5.50	4.15	3.94	3.70
46	5.92	4.45	4.21	3.94
47	6.34	4.73	4.47	4.18
48	6.75	5.02	4.74	4.41
49	7.17	5.30	5.00	4.65
50	7.57	5.58	5.25	4.87
51	8.26	6.03	5.65	5.21
52	8.93	6.47	6.04	5.54
53	9.60	6.89	6.42	5.87
54	10.26	7.32	6.80	6.19
55	10.93	7.75	7.18	6.51
56	12.08	8.55	7.86	7.13
57	13.22	9.35	8.53	7.73
58	14.34	10.12	9.18	8.32
59	15.46	10.90	9.83	8.90
60	16.57	11.66	10.47	9.48
61	16.99	11.94	10.69	9.66
62	17.40	12.20	10.89	9.82
63	17.66	12.32	10.95	9.84
64	18.04	12.55	11.12	9.97

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.90	2.01	1.78	1.62
26	2.96	2.06	1.83	1.66
27	3.03	2.11	1.87	1.71
28	3.10	2.16	1.93	1.76
29	3.17	2.21	1.97	1.81
30	3.24	2.27	2.03	1.86
31	3.35	2.35	2.11	1.95
32	3.47	2.45	2.20	2.05
33	3.59	2.54	2.30	2.14
34	3.71	2.64	2.39	2.24
35	3.83	2.73	2.48	2.34
36	4.00	2.84	2.58	2.43
37	4.18	2.96	2.70	2.54
38	4.36	3.10	2.82	2.65
39	4.54	3.22	2.94	2.76
40	4.72	3.34	3.05	2.86
41	4.96	3.49	3.19	2.98
42	5.20	3.65	3.33	3.10
43	5.44	3.80	3.47	3.23
44	5.69	3.97	3.62	3.36
45	5.93	4.12	3.76	3.48
46	6.44	4.48	4.10	3.79
47	6.95	4.84	4.44	4.10
48	7.44	5.18	4.78	4.39
49	7.95	5.54	5.12	4.70
50	8.45	5.89	5.45	5.00
51	8.96	6.27	5.79	5.29
52	9.47	6.64	6.13	5.59
53	9.99	7.02	6.48	5.88
54	10.49	7.38	6.81	6.17
55	11.00	7.76	7.15	6.46
56	11.98	8.42	7.70	6.95
57	12.94	9.07	8.23	7.42
58	13.89	9.71	8.75	7.88
59	14.84	10.35	9.27	8.34
60	15.78	10.97	9.78	8.79
61	16.08	11.17	9.93	8.91
62	16.38	11.36	10.08	9.03
63	16.52	11.41	10.07	8.99
64	16.78	11.56	10.18	9.07

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.19	3.01	2.81	2.57
26	4.25	3.06	2.86	2.62
27	4.33	3.12	2.92	2.68
28	4.38	3.15	2.95	2.72
29	4.46	3.21	3.01	2.78
30	4.52	3.26	3.06	2.83
31	4.65	3.37	3.17	2.95
32	4.78	3.47	3.28	3.07
33	4.92	3.58	3.39	3.18
34	5.05	3.68	3.50	3.30
35	5.18	3.79	3.61	3.42
36	5.37	3.92	3.73	3.53
37	5.56	4.04	3.84	3.63
38	5.75	4.18	3.97	3.75
39	5.94	4.30	4.08	3.85
40	6.13	4.43	4.20	3.96
41	6.40	4.60	4.36	4.10
42	6.67	4.77	4.52	4.23
43	6.94	4.95	4.67	4.37
44	7.20	5.11	4.82	4.49
45	7.47	5.28	4.98	4.63
46	7.82	5.52	5.20	4.83
47	8.19	5.78	5.43	5.03
48	8.53	6.01	5.65	5.22
49	8.89	6.26	5.87	5.41
50	9.24	6.50	6.09	5.61
51	9.60	6.76	6.31	5.78
52	9.95	7.01	6.52	5.96
53	10.30	7.26	6.73	6.12
54	10.65	7.51	6.94	6.30
55	11.00	7.76	7.15	6.46
56	11.98	8.42	7.70	6.95
57	12.94	9.07	8.23	7.42
58	13.89	9.71	8.75	7.88
59	14.84	10.35	9.27	8.34
60	15.78	10.97	9.78	8.79
61	16.08	11.17	9.93	8.91
62	16.38	11.36	10.08	9.03
63	16.52	11.41	10.07	8.99
64	16.78	11.56	10.18	9.07

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

CAT-04 | Catastrophic Disability Rider with COLA | 5P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.28	3.07	2.86	2.63
26	4.36	3.13	2.92	2.69
27	4.43	3.19	2.98	2.75
28	4.51	3.25	3.04	2.81
29	4.59	3.32	3.11	2.88
30	4.66	3.37	3.16	2.93
31	4.82	3.50	3.29	3.07
32	4.97	3.62	3.42	3.20
33	5.13	3.75	3.55	3.34
34	5.27	3.86	3.67	3.46
35	5.43	3.99	3.80	3.60
36	5.65	4.14	3.94	3.73
37	5.86	4.28	4.07	3.84
38	6.07	4.42	4.20	3.97
39	6.28	4.56	4.33	4.08
40	6.49	4.70	4.46	4.20
41	6.79	4.89	4.64	4.36
42	7.10	5.09	4.82	4.51
43	7.39	5.27	4.98	4.66
44	7.70	5.47	5.16	4.81
45	7.98	5.64	5.32	4.95
46	8.43	5.96	5.61	5.21
47	8.86	6.25	5.88	5.45
48	9.29	6.55	6.15	5.69
49	9.72	6.84	6.42	5.93
50	10.15	7.14	6.69	6.17
51	10.62	7.48	6.98	6.41
52	11.09	7.81	7.27	6.64
53	11.53	8.13	7.54	6.86
54	11.98	8.44	7.81	7.07
55	12.44	8.77	8.09	7.30
56	13.54	9.52	8.70	7.85
57	14.63	10.26	9.31	8.39
58	15.69	10.97	9.89	8.90
59	16.76	11.69	10.48	9.42
60	17.83	12.41	11.06	9.94
61	18.17	12.63	11.22	10.07
62	18.50	12.84	11.39	10.20
63	18.67	12.89	11.38	10.16
64	18.96	13.06	11.50	10.25

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level 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 Level 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 Level 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 Level Premium Rates per $100 of Monthly Benefit

XL-AS-92 with EDI-15 | Base Rates | 5P - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
65	115.65	81.04	68.62	62.33
66	115.65	81.04	68.62	62.33
67	115.65	81.04	68.62	62.33
68	115.65	81.04	68.62	62.33
69	115.65	81.04	68.62	62.33
70	115.65	81.04	68.62	62.33
71	138.78	97.25	82.34	74.79
72	138.78	97.25	82.34	74.79
73	138.78	97.25	82.34	74.79
74	138.78	97.25	82.34	74.79
75	138.78	97.25	82.34	74.79

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

XL-GS-92 with EDI-15 | Base Rates | 5P - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Attained Ages	**60**	**90**	**180**	**365**
65	115.65	81.04	68.62	62.33
66	115.65	81.04	68.62	62.33
67	115.65	81.04	68.62	62.33
68	115.65	81.04	68.62	62.33
69	115.65	81.04	68.62	62.33
70	115.65	81.04	68.62	62.33
71	138.78	97.25	82.34	74.79
72	138.78	97.25	82.34	74.79
73	138.78	97.25	82.34	74.79
74	138.78	97.25	82.34	74.79
75	138.78	97.25	82.34	74.79

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

HIV Rider

Form Number	Rate
HIVDR-92	3.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.89	1.54	1.33	1.17
26	1.94	1.57	1.36	1.19
27	1.98	1.60	1.39	1.21
28	2.03	1.66	1.41	1.24
29	2.08	1.69	1.43	1.25
30	2.12	1.73	1.45	1.27
31	2.34	1.79	1.44	1.27
32	2.55	1.83	1.43	1.27
33	2.73	1.89	1.42	1.27
34	2.93	1.94	1.41	1.27
35	2.77	2.12	1.91	1.74
36	2.96	2.25	2.03	1.86
37	3.15	2.38	2.16	1.99
38	3.34	2.53	2.29	2.11
39	3.53	2.67	2.40	2.24
40	3.72	2.82	2.53	2.35
41	3.98	3.04	2.71	2.54
42	4.25	3.26	2.89	2.74
43	4.51	3.47	3.09	2.93
44	4.78	3.70	3.27	3.11
45	5.04	3.92	3.44	3.28
46	5.29	4.05	3.56	3.39
47	5.53	4.19	3.67	3.49
48	5.77	4.32	3.78	3.58
49	6.00	4.46	3.90	3.69
50	6.25	4.60	4.01	3.78
51	6.52	4.72	4.12	3.84
52	6.79	4.85	4.25	3.91
53	7.06	4.99	4.36	3.98
54	7.34	5.13	4.48	4.04
55	7.62	5.26	4.60	4.09
56	8.16	5.64	4.95	4.44
57	8.81	6.00	5.30	4.81
58	9.46	6.37	5.65	5.16
59	10.11	6.74	6.01	5.53
60	10.75	7.11	6.37	5.88
61	12.49	8.31	7.48	6.83
62	14.22	9.51	8.59	7.79
63	15.96	10.70	9.71	8.74
64	17.71	11.91	10.81	9.71

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

Extended Partial Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.73	1.34	0.93	0.79
26	1.91	1.42	0.99	0.85
27	2.10	1.51	1.07	0.91
28	2.26	1.59	1.12	0.96
29	2.44	1.67	1.19	1.03
30	2.60	1.75	1.25	1.08
31	3.01	2.01	1.40	1.22
32	3.40	2.27	1.56	1.36
33	3.78	2.51	1.70	1.51
34	4.16	2.75	1.87	1.65
35	4.01	3.11	2.79	2.54
36	4.23	3.27	2.95	2.70
37	4.45	3.43	3.11	2.86
38	4.66	3.60	3.28	3.01
39	4.88	3.76	3.44	3.17
40	5.10	3.92	3.60	3.33
41	5.34	4.10	3.80	3.54
42	5.59	4.28	4.00	3.75
43	5.83	4.47	4.19	3.96
44	6.08	4.65	4.39	4.17
45	6.32	4.83	4.59	4.38
46	6.64	5.02	4.75	4.51
47	6.95	5.21	4.90	4.64
48	7.27	5.41	5.06	4.76
49	7.58	5.59	5.21	4.89
50	7.89	5.78	5.37	5.02
51	8.34	5.99	5.51	5.09
52	8.78	6.20	5.65	5.16
53	9.23	6.39	5.79	5.23
54	9.67	6.60	5.94	5.30
55	10.11	6.81	6.08	5.37
56	11.22	7.46	6.69	5.99
57	12.32	8.11	7.32	6.60
58	13.42	8.76	7.93	7.22
59	14.52	9.41	8.56	7.83
60	15.62	10.06	9.17	8.45
61	18.03	11.53	10.43	9.50
62	20.43	13.01	11.69	10.54
63	22.84	14.48	12.95	11.58
64	25.24	15.95	14.20	12.63

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

Extended Partial Rider
2 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	1.88	1.25	1.05	0.81
26	1.91	1.27	1.07	0.83
27	1.93	1.29	1.09	0.85
28	1.96	1.31	1.10	0.86
29	1.98	1.33	1.12	0.88
30	2.01	1.35	1.14	0.90
31	2.01	1.35	1.14	0.90
32	2.00	1.35	1.15	0.91
33	2.00	1.36	1.15	0.91
34	1.99	1.36	1.16	0.92
35	1.99	1.36	1.16	0.92
36	2.12	1.44	1.23	0.98
37	2.25	1.52	1.30	1.05
38	2.39	1.59	1.38	1.11
39	2.52	1.67	1.45	1.18
40	2.65	1.75	1.52	1.24
41	2.85	1.86	1.62	1.34
42	3.05	1.98	1.73	1.44
43	3.26	2.09	1.83	1.54
44	3.46	2.21	1.94	1.64
45	3.66	2.32	2.04	1.74
46	3.96	2.50	2.20	1.87
47	4.26	2.68	2.35	2.00
48	4.57	2.85	2.51	2.13
49	4.87	3.03	2.66	2.26
50	5.17	3.21	2.82	2.39
51	5.70	3.51	3.07	2.61
52	6.23	3.81	3.33	2.83
53	6.77	4.10	3.58	3.04
54	7.30	4.40	3.84	3.26
55	7.83	4.70	4.09	3.48
56	8.91	5.37	4.70	4.03
57	9.99	6.05	5.31	4.59
58	11.07	6.72	5.93	5.14
59	12.15	7.40	6.54	5.70
60	13.23	8.07	7.15	6.25
61	15.30	9.34	8.15	7.01
62	17.37	10.62	9.15	7.78
63	19.43	11.89	10.14	8.54
64	21.50	13.16	11.14	9.30

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 3A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.01	1.34	1.12	0.87
26	2.04	1.36	1.14	0.89
27	2.07	1.38	1.17	0.91
28	2.10	1.40	1.18	0.92
29	2.12	1.42	1.20	0.94
30	2.15	1.44	1.22	0.96
31	2.15	1.44	1.22	0.96
32	2.14	1.44	1.23	0.97
33	2.14	1.46	1.23	0.97
34	2.13	1.46	1.24	0.98
35	2.13	1.46	1.24	0.98
36	2.27	1.54	1.32	1.05
37	2.41	1.63	1.39	1.12
38	2.56	1.70	1.48	1.19
39	2.70	1.79	1.55	1.26
40	2.84	1.87	1.63	1.33
41	3.05	1.99	1.73	1.43
42	3.26	2.12	1.85	1.54
43	3.49	2.24	1.96	1.65
44	3.70	2.36	2.08	1.75
45	3.92	2.48	2.18	1.86
46	4.24	2.68	2.35	2.00
47	4.56	2.87	2.51	2.14
48	4.89	3.05	2.69	2.28
49	5.21	3.24	2.85	2.42
50	5.53	3.43	3.02	2.56
51	6.10	3.76	3.28	2.79
52	6.67	4.08	3.56	3.03
53	7.24	4.39	3.83	3.25
54	7.81	4.71	4.11	3.49
55	8.38	5.03	4.38	3.72
56	9.53	5.75	5.03	4.31
57	10.69	6.47	5.68	4.91
58	11.84	7.19	6.35	5.50
59	13.00	7.92	7.00	6.10
60	14.16	8.63	7.65	6.69
61	16.37	9.99	8.72	7.50
62	18.59	11.36	9.79	8.32
63	20.79	12.72	10.85	9.14
64	23.01	14.08	11.92	9.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 2A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.09	2.74	2.29	1.80
26	4.13	2.77	2.32	1.82
27	4.17	2.80	2.35	1.85
28	4.23	2.85	2.38	1.87
29	4.27	2.88	2.41	1.90
30	4.31	2.91	2.44	1.93
31	4.29	2.90	2.44	1.93
32	4.27	2.89	2.43	1.93
33	4.25	2.88	2.43	1.92
34	4.23	2.87	2.42	1.92
35	4.21	2.86	2.42	1.92
36	4.35	2.94	2.49	1.99
37	4.50	3.03	2.58	2.07
38	4.64	3.11	2.65	2.14
39	4.79	3.20	2.74	2.21
40	4.94	3.28	2.81	2.29
41	5.14	3.36	2.90	2.40
42	5.32	3.45	2.99	2.49
43	5.51	3.52	3.08	2.60
44	5.69	3.61	3.17	2.70
45	5.89	3.68	3.25	2.80
46	6.43	3.99	3.53	3.03
47	6.98	4.29	3.81	3.26
48	7.53	4.60	4.09	3.49
49	8.08	4.90	4.37	3.72
50	8.62	5.21	4.64	3.95
51	9.65	5.76	5.14	4.34
52	10.67	6.30	5.63	4.75
53	11.70	6.84	6.12	5.15
54	12.71	7.38	6.61	5.55
55	13.74	7.93	7.10	5.95
56	16.14	9.33	8.31	7.02
57	18.54	10.72	9.51	8.09
58	20.94	12.12	10.72	9.16
59	23.35	13.51	11.92	10.23
60	25.74	14.92	13.13	11.30
61	30.23	17.47	15.20	12.86
62	34.72	20.04	17.28	14.43
63	39.20	22.60	19.35	16.00
64	43.69	25.16	21.42	17.56

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 1A - Class
Male | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.38	4.07	3.27	2.50
26	6.51	4.13	3.32	2.53
27	6.63	4.18	3.37	2.57
28	6.76	4.24	3.41	2.60
29	6.88	4.29	3.46	2.64
30	7.01	4.35	3.51	2.67
31	7.17	4.38	3.54	2.69
32	7.32	4.42	3.58	2.71
33	7.48	4.45	3.61	2.73
34	7.63	4.49	3.65	2.75
35	7.79	4.52	3.68	2.77
36	8.32	4.84	3.98	3.03
37	8.85	5.17	4.27	3.30
38	9.37	5.49	4.57	3.56
39	9.90	5.82	4.86	3.83
40	10.43	6.14	5.16	4.09
41	11.47	6.79	5.78	4.67
42	12.50	7.44	6.40	5.25
43	13.54	8.10	7.01	5.82
44	14.57	8.75	7.63	6.40
45	15.61	9.40	8.25	6.98
46	15.88	9.52	8.35	7.07
47	16.15	9.64	8.46	7.15
48	16.42	9.75	8.56	7.24
49	16.69	9.87	8.67	7.32
50	16.96	9.99	8.77	7.41
51	17.77	10.35	9.08	7.66
52	18.58	10.70	9.39	7.92
53	19.38	11.06	9.70	8.17
54	20.19	11.41	10.01	8.43
55	21.00	11.77	10.32	8.68
56	22.93	12.92	11.35	9.59
57	24.87	14.07	12.38	10.51
58	26.80	15.23	13.40	11.42
59	28.74	16.38	14.43	12.34
60	30.67	17.53	15.46	13.25
61	36.30	21.33	19.37	17.08
62	41.92	25.13	23.27	20.91
63	47.55	28.92	27.18	24.74
64	53.17	32.72	31.08	28.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.46	2.25	2.00	1.81
26	3.55	2.32	2.04	1.84
27	3.65	2.39	2.08	1.87
28	3.73	2.45	2.11	1.90
29	3.82	2.51	2.14	1.94
30	3.91	2.57	2.17	1.97
31	4.07	2.67	2.17	1.96
32	4.22	2.77	2.16	1.97
33	4.37	2.85	2.14	1.97
34	4.51	2.95	2.13	1.96
35	4.22	3.15	2.92	2.70
36	4.49	3.35	3.12	2.90
37	4.75	3.55	3.32	3.09
38	5.01	3.75	3.51	3.28
39	5.26	3.95	3.70	3.47
40	5.51	4.17	3.88	3.66
41	5.88	4.53	4.19	3.97
42	6.28	4.88	4.50	4.26
43	6.70	5.24	4.79	4.56
44	7.10	5.59	5.09	4.84
45	7.51	5.95	5.38	5.13
46	7.94	6.18	5.60	5.34
47	8.36	6.40	5.84	5.56
48	8.80	6.63	6.06	5.77
49	9.23	6.85	6.29	6.00
50	9.66	7.08	6.51	6.20
51	10.30	7.40	6.83	6.46
52	10.96	7.71	7.16	6.72
53	11.68	8.03	7.48	6.97
54	12.39	8.36	7.80	7.23
55	13.10	8.69	8.12	7.48
56	14.01	9.32	8.65	7.92
57	14.93	9.95	9.19	8.37
58	15.85	10.58	9.73	8.80
59	16.78	11.21	10.26	9.25
60	17.71	11.85	10.81	9.71
61	17.71	11.87	10.81	9.71
62	17.71	11.88	10.81	9.71
63	17.71	11.89	10.81	9.71
64	17.71	11.91	10.81	9.71

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

Extended Partial Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.42	2.88	1.49	1.33
26	4.59	2.99	1.59	1.43
27	4.75	3.10	1.70	1.53
28	4.91	3.21	1.81	1.63
29	5.07	3.32	1.91	1.71
30	5.22	3.43	2.01	1.83
31	5.56	3.66	2.25	2.04
32	5.90	3.87	2.50	2.28
33	6.24	4.09	2.74	2.51
34	6.57	4.31	3.00	2.73
35	6.05	4.52	4.20	3.91
36	6.41	4.78	4.46	4.17
37	6.76	5.05	4.72	4.42
38	7.12	5.31	4.97	4.68
39	7.47	5.58	5.23	4.93
40	7.83	5.84	5.49	5.19
41	8.28	6.20	5.85	5.54
42	8.73	6.57	6.22	5.90
43	9.18	6.93	6.58	6.25
44	9.63	7.30	6.95	6.61
45	10.08	7.66	7.31	6.96
46	10.68	7.98	7.60	7.25
47	11.27	8.31	7.91	7.52
48	11.87	8.63	8.20	7.80
49	12.46	8.95	8.50	8.07
50	13.05	9.27	8.79	8.36
51	14.01	9.75	9.20	8.67
52	14.96	10.23	9.61	8.98
53	15.92	10.71	10.02	9.29
54	16.87	11.19	10.43	9.60
55	17.81	11.67	10.83	9.91
56	19.00	12.43	11.50	10.45
57	20.19	13.18	12.18	11.00
58	21.39	13.94	12.86	11.54
59	22.58	14.69	13.53	12.09
60	23.76	15.44	14.20	12.63
61	24.14	15.57	14.20	12.63
62	24.51	15.70	14.20	12.63
63	24.87	15.83	14.20	12.63
64	25.24	15.95	14.20	12.63

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 3P - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.71	1.77	1.53	1.25
26	2.75	1.79	1.55	1.27
27	2.79	1.82	1.58	1.29
28	2.82	1.84	1.60	1.31
29	2.86	1.87	1.63	1.33
30	2.90	1.89	1.65	1.35
31	2.92	1.89	1.65	1.35
32	2.94	1.88	1.65	1.36
33	2.96	1.88	1.64	1.36
34	2.98	1.87	1.64	1.37
35	3.00	1.87	1.64	1.37
36	3.25	2.04	1.79	1.51
37	3.51	2.20	1.95	1.66
38	3.76	2.37	2.10	1.80
39	4.02	2.53	2.26	1.95
40	4.27	2.70	2.41	2.09
41	4.72	3.00	2.70	2.37
42	5.18	3.31	2.99	2.65
43	5.63	3.61	3.29	2.94
44	6.09	3.92	3.58	3.22
45	6.54	4.22	3.87	3.50
46	7.08	4.55	4.17	3.75
47	7.63	4.88	4.46	4.00
48	8.17	5.22	4.76	4.26
49	8.72	5.55	5.05	4.51
50	9.26	5.88	5.35	4.76
51	10.22	6.45	5.85	5.17
52	11.18	7.02	6.35	5.58
53	12.15	7.60	6.84	5.99
54	13.11	8.17	7.34	6.40
55	14.07	8.74	7.84	6.81
56	15.25	9.42	8.36	7.21
57	16.42	10.09	8.87	7.61
58	17.60	10.77	9.39	8.00
59	18.77	11.44	9.90	8.40
60	19.95	12.12	10.42	8.80
61	20.34	12.38	10.60	8.93
62	20.73	12.64	10.78	9.05
63	21.11	12.90	10.96	9.18
64	21.50	13.16	11.14	9.30

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 3A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.90	1.89	1.64	1.34
26	2.94	1.92	1.66	1.36
27	2.99	1.95	1.69	1.38
28	3.02	1.97	1.71	1.40
29	3.06	2.00	1.74	1.42
30	3.10	2.02	1.77	1.44
31	3.12	2.02	1.77	1.44
32	3.15	2.01	1.77	1.46
33	3.17	2.01	1.75	1.46
34	3.19	2.00	1.75	1.47
35	3.21	2.00	1.75	1.47
36	3.48	2.18	1.92	1.62
37	3.76	2.35	2.09	1.78
38	4.02	2.54	2.25	1.93
39	4.30	2.71	2.42	2.09
40	4.57	2.89	2.58	2.24
41	5.05	3.21	2.89	2.54
42	5.54	3.54	3.20	2.84
43	6.02	3.86	3.52	3.15
44	6.52	4.19	3.83	3.45
45	7.00	4.52	4.14	3.75
46	7.58	4.87	4.46	4.01
47	8.16	5.22	4.77	4.28
48	8.74	5.59	5.09	4.56
49	9.33	5.94	5.40	4.83
50	9.91	6.29	5.72	5.09
51	10.94	6.90	6.26	5.53
52	11.96	7.51	6.79	5.97
53	13.00	8.13	7.32	6.41
54	14.03	8.74	7.85	6.85
55	15.05	9.35	8.39	7.29
56	16.32	10.08	8.95	7.71
57	17.57	10.80	9.49	8.14
58	18.83	11.52	10.05	8.56
59	20.08	12.24	10.59	8.99
60	21.35	12.97	11.15	9.42
61	21.76	13.25	11.34	9.56
62	22.18	13.52	11.53	9.68
63	22.59	13.80	11.73	9.82
64	23.01	14.08	11.92	9.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 2A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.72	3.86	3.32	2.69
26	5.78	3.91	3.36	2.72
27	5.84	3.95	3.39	2.75
28	5.90	3.98	3.43	2.78
29	5.96	4.02	3.47	2.81
30	6.01	4.07	3.51	2.85
31	5.98	4.04	3.50	2.84
32	5.95	4.03	3.48	2.82
33	5.92	4.01	3.47	2.82
34	5.89	4.00	3.45	2.81
35	5.85	3.98	3.43	2.80
36	6.17	4.18	3.63	2.99
37	6.51	4.38	3.82	3.18
38	6.83	4.58	4.01	3.36
39	7.16	4.77	4.21	3.55
40	7.48	4.98	4.40	3.73
41	8.07	5.32	4.75	4.10
42	8.66	5.65	5.10	4.46
43	9.23	5.99	5.46	4.83
44	9.82	6.32	5.81	5.19
45	10.41	6.67	6.16	5.55
46	11.42	7.24	6.68	5.99
47	12.42	7.83	7.19	6.43
48	13.44	8.41	7.70	6.86
49	14.45	9.00	8.22	7.30
50	15.45	9.58	8.73	7.74
51	17.34	10.63	9.64	8.49
52	19.24	11.67	10.55	9.23
53	21.14	12.72	11.45	9.97
54	23.04	13.77	12.36	10.72
55	24.93	14.82	13.27	11.47
56	27.76	16.36	14.48	12.38
57	30.57	17.89	15.70	13.29
58	33.39	19.43	16.91	14.19
59	36.21	20.96	18.13	15.10
60	39.03	22.50	19.33	16.01
61	40.20	23.17	19.86	16.39
62	41.37	23.83	20.38	16.79
63	42.52	24.49	20.90	17.17
64	43.69	25.16	21.42	17.56

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 1A - Class
Male | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	9.19	5.88	4.99	4.00
26	9.47	6.03	5.13	4.13
27	9.75	6.18	5.26	4.25
28	10.04	6.33	5.40	4.38
29	10.32	6.48	5.53	4.50
30	10.60	6.63	5.67	4.63
31	11.12	6.87	5.91	4.87
32	11.63	7.12	6.15	5.10
33	12.15	7.36	6.39	5.34
34	12.66	7.61	6.63	5.57
35	13.18	7.85	6.87	5.81
36	14.16	8.46	7.44	6.34
37	15.14	9.06	8.01	6.87
38	16.11	9.67	8.59	7.39
39	17.09	10.27	9.16	7.92
40	18.07	10.88	9.73	8.45
41	20.06	12.13	10.94	9.59
42	22.05	13.38	12.15	10.73
43	24.04	14.64	13.35	11.87
44	26.03	15.89	14.56	13.01
45	28.02	17.14	15.77	14.15
46	28.52	17.38	15.96	14.29
47	29.02	17.62	16.15	14.42
48	29.51	17.85	16.33	14.56
49	30.01	18.09	16.52	14.69
50	30.51	18.33	16.71	14.83
51	32.01	19.04	17.28	15.24
52	33.50	19.75	17.85	15.65
53	35.00	20.47	18.43	16.06
54	36.49	21.18	19.00	16.47
55	37.99	21.89	19.57	16.88
56	41.03	24.06	21.87	19.22
57	44.06	26.22	24.17	21.56
58	47.10	28.39	26.48	23.89
59	50.13	30.55	28.78	26.23
60	53.17	32.72	31.08	28.57
61	53.17	32.72	31.08	28.57
62	53.17	32.72	31.08	28.57
63	53.17	32.72	31.08	28.57
64	53.17	32.72	31.08	28.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.68	2.81	2.47	2.27
26	4.79	2.92	2.53	2.34
27	4.91	3.04	2.58	2.41
28	5.02	3.14	2.65	2.47
29	5.13	3.26	2.70	2.53
30	5.25	3.36	2.76	2.60
31	5.36	3.54	2.79	2.65
32	5.46	3.71	2.85	2.71
33	5.55	3.86	2.88	2.77
34	5.66	4.03	2.92	2.81
35	5.97	4.43	4.02	3.83
36	6.34	4.72	4.30	4.09
37	6.71	5.00	4.57	4.35
38	7.08	5.28	4.83	4.60
39	7.43	5.56	5.09	4.84
40	7.78	5.87	5.35	5.09
41	8.24	6.25	5.69	5.43
42	8.68	6.64	6.02	5.73
43	9.12	7.02	6.35	6.06
44	9.55	7.41	6.67	6.36
45	10.00	7.80	6.99	6.66
46	10.71	8.21	7.42	7.06
47	11.46	8.62	7.83	7.45
48	12.17	9.04	8.26	7.85
49	12.89	9.45	8.68	8.25
50	13.62	9.88	9.09	8.63
51	14.39	10.20	9.40	8.81
52	15.15	10.54	9.71	8.99
53	15.93	10.88	10.01	9.17
54	16.69	11.22	10.32	9.34
55	17.45	11.56	10.62	9.52
56	17.50	11.63	10.65	9.56
57	17.55	11.69	10.69	9.58
58	17.60	11.74	10.74	9.63
59	17.65	11.79	10.78	9.67
60	17.71	11.85	10.81	9.71
61	17.71	11.87	10.81	9.71
62	17.71	11.88	10.81	9.71
63	17.71	11.89	10.81	9.71
64	17.71	11.91	10.81	9.71

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 4A, 4P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.37	3.73	2.03	1.88
26	5.61	3.88	2.18	2.01
27	5.83	4.06	2.34	2.16
28	6.06	4.21	2.48	2.31
29	6.28	4.38	2.62	2.46
30	6.51	4.51	2.77	2.60
31	6.92	4.87	3.11	2.94
32	7.31	5.21	3.46	3.28
33	7.71	5.57	3.82	3.62
34	8.10	5.92	4.17	3.98
35	8.67	6.43	5.85	5.58
36	9.18	6.82	6.21	5.93
37	9.69	7.21	6.58	6.27
38	10.19	7.59	6.94	6.62
39	10.70	7.98	7.31	6.96
40	11.21	8.37	7.67	7.31
41	11.76	8.80	8.07	7.69
42	12.31	9.23	8.47	8.08
43	12.86	9.65	8.88	8.46
44	13.41	10.08	9.28	8.85
45	13.96	10.51	9.68	9.23
46	14.94	11.05	10.23	9.74
47	15.93	11.59	10.78	10.26
48	16.90	12.13	11.33	10.77
49	17.88	12.67	11.87	11.28
50	18.84	13.20	12.41	11.78
51	19.79	13.63	12.76	11.94
52	20.74	14.07	13.10	12.09
53	21.68	14.50	13.44	12.25
54	22.63	14.94	13.78	12.39
55	23.57	15.37	14.12	12.55
56	23.61	15.38	14.14	12.56
57	23.65	15.40	14.15	12.58
58	23.69	15.42	14.17	12.60
59	23.73	15.43	14.19	12.62
60	23.76	15.44	14.20	12.63
61	24.14	15.57	14.20	12.63
62	24.51	15.70	14.20	12.63
63	24.87	15.83	14.20	12.63
64	25.24	15.95	14.20	12.63

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 3P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.69	2.40	2.08	1.85
26	3.78	2.46	2.14	1.90
27	3.88	2.52	2.20	1.95
28	3.97	2.58	2.25	2.01
29	4.07	2.64	2.31	2.06
30	4.16	2.70	2.37	2.11
31	4.28	2.77	2.44	2.18
32	4.39	2.84	2.50	2.25
33	4.51	2.92	2.57	2.31
34	4.62	2.99	2.63	2.38
35	4.74	3.06	2.70	2.45
36	5.12	3.31	2.93	2.66
37	5.50	3.55	3.15	2.88
38	5.87	3.80	3.38	3.09
39	6.25	4.04	3.60	3.31
40	6.63	4.29	3.83	3.52
41	7.23	4.69	4.21	3.87
42	7.83	5.09	4.58	4.22
43	8.43	5.48	4.96	4.57
44	9.03	5.88	5.33	4.92
45	9.63	6.28	5.71	5.27
46	10.44	6.77	6.17	5.66
47	11.25	7.26	6.63	6.04
48	12.05	7.76	7.08	6.43
49	12.86	8.25	7.54	6.81
50	13.67	8.74	8.00	7.20
51	14.57	9.24	8.41	7.48
52	15.47	9.75	8.82	7.76
53	16.38	10.25	9.23	8.04
54	17.28	10.76	9.64	8.32
55	18.18	11.26	10.05	8.60
56	18.53	11.43	10.12	8.64
57	18.89	11.60	10.20	8.68
58	19.24	11.78	10.27	8.72
59	19.60	11.95	10.35	8.76
60	19.95	12.12	10.42	8.80
61	20.34	12.38	10.60	8.93
62	20.73	12.64	10.78	9.05
63	21.11	12.90	10.96	9.18
64	21.50	13.16	11.14	9.30

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 3A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.95	2.57	2.23	1.98
26	4.04	2.63	2.29	2.03
27	4.15	2.70	2.35	2.09
28	4.25	2.76	2.41	2.15
29	4.35	2.82	2.47	2.20
30	4.45	2.89	2.54	2.26
31	4.58	2.96	2.61	2.33
32	4.70	3.04	2.68	2.41
33	4.83	3.12	2.75	2.47
34	4.94	3.20	2.81	2.55
35	5.07	3.27	2.89	2.62
36	5.48	3.54	3.14	2.85
37	5.89	3.80	3.37	3.08
38	6.28	4.07	3.62	3.31
39	6.69	4.32	3.85	3.54
40	7.09	4.59	4.10	3.77
41	7.74	5.02	4.50	4.14
42	8.38	5.45	4.90	4.52
43	9.02	5.86	5.31	4.89
44	9.66	6.29	5.70	5.26
45	10.30	6.72	6.11	5.64
46	11.17	7.24	6.60	6.06
47	12.04	7.77	7.09	6.46
48	12.89	8.30	7.58	6.88
49	13.76	8.83	8.07	7.29
50	14.63	9.35	8.56	7.70
51	15.59	9.89	9.00	8.00
52	16.55	10.43	9.44	8.30
53	17.53	10.97	9.88	8.60
54	18.49	11.51	10.31	8.90
55	19.45	12.05	10.75	9.20
56	19.83	12.23	10.83	9.24
57	20.21	12.41	10.91	9.29
58	20.59	12.60	10.99	9.33
59	20.97	12.79	11.07	9.37
60	21.35	12.97	11.15	9.42
61	21.76	13.25	11.34	9.56
62	22.18	13.52	11.53	9.68
63	22.59	13.80	11.73	9.82
64	23.01	14.08	11.92	9.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 2A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.69	5.18	4.44	3.93
26	7.84	5.25	4.52	4.00
27	7.99	5.34	4.59	4.08
28	8.13	5.41	4.65	4.15
29	8.28	5.50	4.73	4.23
30	8.43	5.57	4.80	4.30
31	8.52	5.56	4.82	4.35
32	8.60	5.54	4.84	4.40
33	8.69	5.53	4.85	4.45
34	8.77	5.51	4.87	4.49
35	8.86	5.50	4.88	4.55
36	9.36	5.83	5.19	4.84
37	9.87	6.16	5.51	5.13
38	10.36	6.49	5.82	5.41
39	10.86	6.83	6.14	5.70
40	11.36	7.16	6.45	5.99
41	12.19	7.74	6.99	6.48
42	13.00	8.31	7.52	6.99
43	13.82	8.88	8.07	7.48
44	14.64	9.46	8.60	7.98
45	15.46	10.04	9.14	8.47
46	16.93	10.89	9.93	9.14
47	18.39	11.75	10.72	9.79
48	19.85	12.59	11.50	10.45
49	21.31	13.45	12.29	11.11
50	22.78	14.31	13.09	11.77
51	24.72	15.30	13.90	12.34
52	26.64	16.30	14.72	12.91
53	28.58	17.30	15.54	13.48
54	30.51	18.30	16.36	14.06
55	32.44	19.29	17.17	14.63
56	33.76	19.93	17.60	14.91
57	35.07	20.58	18.04	15.18
58	36.40	21.22	18.47	15.45
59	37.72	21.86	18.91	15.73
60	39.03	22.50	19.33	16.01
61	40.20	23.17	19.86	16.39
62	41.37	23.83	20.38	16.79
63	42.52	24.49	20.90	17.17
64	43.69	25.16	21.42	17.56

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 1A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	12.76	8.23	7.03	6.17
26	13.36	8.58	7.36	6.51
27	13.97	8.93	7.69	6.84
28	14.57	9.29	8.02	7.18
29	15.18	9.64	8.35	7.51
30	15.78	9.99	8.68	7.85
31	16.98	10.64	9.33	8.56
32	18.17	11.29	9.98	9.27
33	19.37	11.95	10.63	9.98
34	20.56	12.60	11.28	10.69
35	21.76	13.25	11.93	11.40
36	23.29	14.19	12.81	12.19
37	24.82	15.13	13.69	12.99
38	26.34	16.07	14.57	13.78
39	27.87	17.01	15.45	14.58
40	29.40	17.95	16.33	15.37
41	32.24	19.70	17.97	16.81
42	35.07	21.46	19.61	18.24
43	37.91	23.21	21.26	19.68
44	40.74	24.97	22.90	21.11
45	43.58	26.72	24.54	22.55
46	44.75	27.43	25.32	23.26
47	45.92	28.14	26.10	23.97
48	47.09	28.86	26.87	24.67
49	48.26	29.57	27.65	25.38
50	49.43	30.28	28.43	26.09
51	50.16	30.74	28.94	26.56
52	50.88	31.21	29.45	27.04
53	51.61	31.67	29.95	27.51
54	52.33	32.14	30.46	27.99
55	53.06	32.60	30.97	28.46
56	53.08	32.62	30.99	28.48
57	53.10	32.65	31.01	28.50
58	53.13	32.67	31.04	28.53
59	53.15	32.70	31.06	28.55
60	53.17	32.72	31.08	28.57
61	53.17	32.72	31.08	28.57
62	53.17	32.72	31.08	28.57
63	53.17	32.72	31.08	28.57
64	53.17	32.72	31.08	28.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.23	3.73	3.46	3.17
26	6.35	3.86	3.51	3.24
27	6.47	3.99	3.58	3.32
28	6.59	4.12	3.64	3.38
29	6.69	4.24	3.69	3.46
30	6.81	4.36	3.75	3.54
31	6.92	4.57	3.79	3.59
32	7.02	4.76	3.83	3.66
33	7.11	4.95	3.87	3.71
34	7.21	5.15	3.90	3.76
35	7.60	5.63	5.37	5.11
36	8.02	5.96	5.67	5.41
37	8.43	6.28	5.98	5.70
38	8.84	6.58	6.29	5.99
39	9.25	6.92	6.58	6.27
40	9.64	7.26	6.87	6.55
41	10.15	7.70	7.27	6.93
42	10.66	8.15	7.66	7.31
43	11.15	8.60	8.05	7.66
44	11.64	9.04	8.43	8.03
45	12.13	9.47	8.79	8.39
46	12.64	9.70	9.01	8.59
47	13.13	9.93	9.24	8.80
48	13.63	10.15	9.45	8.99
49	14.11	10.39	9.66	9.20
50	14.62	10.61	9.89	9.40
51	15.19	10.79	10.03	9.43
52	15.75	10.98	10.18	9.45
53	16.32	11.18	10.32	9.47
54	16.88	11.37	10.47	9.49
55	17.45	11.56	10.62	9.52
56	17.50	11.63	10.65	9.56
57	17.55	11.69	10.69	9.58
58	17.60	11.74	10.74	9.63
59	17.65	11.79	10.78	9.67
60	17.71	11.85	10.81	9.71
61	17.71	11.87	10.81	9.71
62	17.71	11.88	10.81	9.71
63	17.71	11.89	10.81	9.71
64	17.71	11.91	10.81	9.71

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

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	7.16	4.97	2.84	2.62
26	7.42	5.15	3.02	2.82
27	7.67	5.34	3.22	3.00
28	7.95	5.52	3.40	3.18
29	8.19	5.69	3.58	3.37
30	8.44	5.85	3.76	3.54
31	8.91	6.28	4.22	3.98
32	9.39	6.71	4.66	4.42
33	9.87	7.13	5.11	4.86
34	10.34	7.56	5.57	5.30
35	11.01	8.19	7.80	7.44
36	11.58	8.62	8.21	7.83
37	12.15	9.05	8.63	8.23
38	12.73	9.49	9.04	8.62
39	13.30	9.92	9.46	9.02
40	13.87	10.35	9.87	9.41
41	14.49	10.83	10.33	9.85
42	15.11	11.32	10.79	10.28
43	15.72	11.80	11.25	10.72
44	16.34	12.29	11.71	11.15
45	16.96	12.77	12.17	11.59
46	17.61	13.05	12.44	11.84
47	18.27	13.34	12.70	12.09
48	18.91	13.63	12.97	12.34
49	19.55	13.91	13.23	12.59
50	20.20	14.19	13.49	12.83
51	20.88	14.42	13.62	12.77
52	21.55	14.66	13.75	12.72
53	22.23	14.90	13.87	12.66
54	22.90	15.14	14.00	12.61
55	23.57	15.37	14.12	12.55
56	23.61	15.38	14.14	12.56
57	23.65	15.40	14.15	12.58
58	23.69	15.42	14.17	12.60
59	23.73	15.43	14.19	12.62
60	23.76	15.44	14.20	12.63
61	24.14	15.57	14.20	12.63
62	24.51	15.70	14.20	12.63
63	24.87	15.83	14.20	12.63
64	25.24	15.95	14.20	12.63

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

Extended Partial Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.92	3.20	2.92	2.59
26	5.02	3.26	2.98	2.65
27	5.11	3.32	3.04	2.70
28	5.21	3.39	3.09	2.76
29	5.30	3.45	3.15	2.81
30	5.40	3.51	3.21	2.87
31	5.53	3.59	3.29	2.95
32	5.66	3.66	3.37	3.03
33	5.78	3.74	3.44	3.11
34	5.91	3.81	3.52	3.19
35	6.04	3.89	3.60	3.27
36	6.47	4.17	3.87	3.52
37	6.90	4.46	4.14	3.77
38	7.34	4.74	4.40	4.03
39	7.77	5.03	4.67	4.28
40	8.20	5.31	4.94	4.53
41	8.90	5.78	5.39	4.95
42	9.60	6.24	5.84	5.37
43	10.30	6.71	6.28	5.79
44	11.00	7.17	6.73	6.21
45	11.70	7.64	7.18	6.63
46	12.29	7.99	7.48	6.87
47	12.88	8.34	7.78	7.11
48	13.47	8.70	8.09	7.35
49	14.06	9.05	8.39	7.59
50	14.65	9.40	8.69	7.83
51	15.36	9.77	8.96	7.98
52	16.06	10.14	9.23	8.14
53	16.77	10.52	9.51	8.29
54	17.47	10.89	9.78	8.45
55	18.18	11.26	10.05	8.60
56	18.53	11.43	10.12	8.64
57	18.89	11.60	10.20	8.68
58	19.24	11.78	10.27	8.72
59	19.60	11.95	10.35	8.76
60	19.95	12.12	10.42	8.80
61	20.34	12.38	10.60	8.93
62	20.73	12.64	10.78	9.05
63	21.11	12.90	10.96	9.18
64	21.50	13.16	11.14	9.30

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

Extended Partial Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.26	3.42	3.12	2.77
26	5.37	3.49	3.19	2.84
27	5.47	3.55	3.25	2.89
28	5.57	3.63	3.31	2.95
29	5.67	3.69	3.37	3.01
30	5.78	3.76	3.43	3.07
31	5.92	3.84	3.52	3.16
32	6.06	3.92	3.61	3.24
33	6.18	4.00	3.68	3.33
34	6.32	4.08	3.77	3.41
35	6.46	4.16	3.85	3.50
36	6.92	4.46	4.14	3.77
37	7.38	4.77	4.43	4.03
38	7.85	5.07	4.71	4.31
39	8.31	5.38	5.00	4.58
40	8.77	5.68	5.29	4.85
41	9.52	6.18	5.77	5.30
42	10.27	6.68	6.25	5.75
43	11.02	7.18	6.72	6.20
44	11.77	7.67	7.20	6.64
45	12.52	8.17	7.68	7.09
46	13.15	8.55	8.00	7.35
47	13.78	8.92	8.32	7.61
48	14.41	9.31	8.66	7.86
49	15.04	9.68	8.98	8.12
50	15.68	10.06	9.30	8.38
51	16.44	10.45	9.59	8.54
52	17.18	10.85	9.88	8.71
53	17.94	11.26	10.18	8.87
54	18.69	11.65	10.46	9.04
55	19.45	12.05	10.75	9.20
56	19.83	12.23	10.83	9.24
57	20.21	12.41	10.91	9.29
58	20.59	12.60	10.99	9.33
59	20.97	12.79	11.07	9.37
60	21.35	12.97	11.15	9.42
61	21.76	13.25	11.34	9.56
62	22.18	13.52	11.53	9.68
63	22.59	13.80	11.73	9.82
64	23.01	14.08	11.92	9.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 2A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	10.26	6.89	6.21	5.48
26	10.40	6.96	6.27	5.55
27	10.53	7.02	6.33	5.63
28	10.67	7.09	6.41	5.69
29	10.80	7.16	6.47	5.77
30	10.94	7.22	6.54	5.84
31	11.00	7.18	6.54	5.89
32	11.06	7.14	6.53	5.93
33	11.14	7.08	6.53	5.98
34	11.20	7.04	6.52	6.02
35	11.27	7.00	6.52	6.07
36	11.82	7.37	6.87	6.40
37	12.38	7.74	7.23	6.73
38	12.95	8.11	7.59	7.05
39	13.50	8.47	7.95	7.38
40	14.06	8.85	8.30	7.71
41	15.00	9.52	8.95	8.30
42	15.95	10.19	9.59	8.89
43	16.90	10.86	10.22	9.48
44	17.85	11.52	10.86	10.07
45	18.79	12.20	11.50	10.66
46	19.91	12.83	12.05	11.09
47	21.04	13.46	12.59	11.51
48	22.17	14.10	13.13	11.95
49	23.29	14.73	13.67	12.38
50	24.42	15.37	14.22	12.81
51	26.02	16.15	14.81	13.17
52	27.63	16.94	15.40	13.54
53	29.23	17.72	16.00	13.90
54	30.84	18.51	16.59	14.26
55	32.44	19.29	17.17	14.63
56	33.76	19.93	17.60	14.91
57	35.07	20.58	18.04	15.18
58	36.40	21.22	18.47	15.45
59	37.72	21.86	18.91	15.73
60	39.03	22.50	19.33	16.01
61	40.20	23.17	19.86	16.39
62	41.37	23.83	20.38	16.79
63	42.52	24.49	20.90	17.17
64	43.69	25.16	21.42	17.56

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

Extended Partial Rider
To Age 65 Benefit Period

1A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	17.00	10.97	9.83	8.63
26	17.69	11.36	10.22	9.04
27	18.38	11.76	10.62	9.45
28	19.07	12.15	11.01	9.86
29	19.76	12.55	11.41	10.27
30	20.45	12.94	11.80	10.68
31	21.89	13.72	12.62	11.58
32	23.34	14.51	13.44	12.49
33	24.78	15.29	14.26	13.39
34	26.23	16.08	15.08	14.30
35	27.67	16.86	15.90	15.20
36	29.41	17.93	16.92	16.11
37	31.15	19.00	17.94	17.03
38	32.88	20.07	18.97	17.94
39	34.62	21.14	19.99	18.86
40	36.36	22.21	21.01	19.77
41	39.68	24.27	22.98	21.49
42	42.99	26.32	24.95	23.20
43	46.31	28.38	26.92	24.92
44	49.62	30.43	28.89	26.63
45	52.94	32.49	30.86	28.35
46	52.95	32.50	30.87	28.36
47	52.96	32.51	30.88	28.37
48	52.97	32.52	30.89	28.38
49	52.98	32.53	30.90	28.39
50	52.99	32.54	30.91	28.40
51	53.00	32.55	30.92	28.41
52	53.02	32.56	30.93	28.42
53	53.03	32.58	30.95	28.44
54	53.05	32.59	30.96	28.45
55	53.06	32.60	30.97	28.46
56	53.08	32.62	30.99	28.48
57	53.10	32.65	31.01	28.50
58	53.13	32.67	31.04	28.53
59	53.15	32.70	31.06	28.55
60	53.17	32.72	31.08	28.57
61	53.17	32.72	31.08	28.57
62	53.17	32.72	31.08	28.57
63	53.17	32.72	31.08	28.57
64	53.17	32.72	31.08	28.57

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

Extended Partial Rider
To Age 67 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.36	3.81	3.53	3.23
26	6.49	3.94	3.59	3.31
27	6.62	4.09	3.66	3.40
28	6.75	4.23	3.73	3.48
29	6.88	4.36	3.80	3.56
30	7.01	4.49	3.86	3.64
31	7.13	4.71	3.92	3.72
32	7.26	4.93	3.97	3.78
33	7.37	5.14	4.01	3.84
34	7.48	5.34	4.04	3.91
35	7.90	5.86	5.58	5.32
36	8.37	6.22	5.92	5.65
37	8.82	6.57	6.27	5.97
38	9.28	6.92	6.59	6.30
39	9.73	7.30	6.93	6.61
40	10.17	7.67	7.25	6.91
41	10.74	8.16	7.70	7.34
42	11.31	8.66	8.14	7.76
43	11.88	9.15	8.57	8.17
44	12.42	9.65	8.99	8.57
45	12.98	10.14	9.41	8.97
46	13.61	10.44	9.71	9.24
47	14.23	10.76	10.00	9.52
48	14.83	11.05	10.29	9.80
49	15.45	11.36	10.58	10.08
50	16.08	11.67	10.88	10.34
51	16.80	11.94	11.10	10.44
52	17.53	12.23	11.33	10.51
53	18.27	12.49	11.55	10.60
54	18.99	12.78	11.77	10.67
55	19.71	13.06	11.99	10.75
56	19.77	13.13	12.04	10.79
57	19.83	13.21	12.08	10.83
58	19.89	13.26	12.13	10.87
59	19.96	13.33	12.17	10.91
60	20.01	13.39	12.21	10.95
61	20.01	13.42	12.21	10.95
62	20.01	13.43	12.21	10.95
63	20.01	13.44	12.21	10.95
64	20.01	13.46	12.21	10.95

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

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	7.31	5.07	2.90	2.68
26	7.59	5.27	3.08	2.87
27	7.87	5.48	3.29	3.06
28	8.14	5.67	3.48	3.26
29	8.41	5.86	3.68	3.46
30	8.69	6.03	3.87	3.64
31	9.20	6.49	4.34	4.10
32	9.72	6.94	4.83	4.57
33	10.23	7.40	5.30	5.04
34	10.72	7.84	5.79	5.52
35	11.45	8.51	8.12	7.73
36	12.09	8.99	8.58	8.17
37	12.73	9.47	9.04	8.61
38	13.36	9.96	9.49	9.04
39	14.00	10.44	9.95	9.48
40	14.64	10.92	10.41	9.92
41	15.34	11.47	10.93	10.42
42	16.04	12.02	11.46	10.92
43	16.75	12.57	11.98	11.41
44	17.45	13.12	12.51	11.91
45	18.15	13.67	13.03	12.41
46	18.97	14.06	13.39	12.75
47	19.79	14.45	13.75	13.10
48	20.60	14.83	14.12	13.43
49	21.41	15.22	14.48	13.77
50	22.22	15.60	14.84	14.11
51	23.11	15.95	15.06	14.12
52	23.99	16.31	15.29	14.14
53	24.88	16.66	15.52	14.16
54	25.75	17.02	15.74	14.17
55	26.63	17.36	15.96	14.19
56	26.68	17.38	15.97	14.20
57	26.72	17.40	15.99	14.23
58	26.77	17.42	16.01	14.24
59	26.80	17.43	16.03	14.26
60	26.85	17.45	16.04	14.28
61	27.27	17.60	16.04	14.28
62	27.69	17.74	16.04	14.28
63	28.11	17.88	16.04	14.28
64	28.53	18.02	16.04	14.28

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

Extended Partial Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.02	3.26	2.98	2.64
26	5.13	3.33	3.05	2.70
27	5.24	3.40	3.11	2.77
28	5.34	3.47	3.18	2.83
29	5.45	3.54	3.24	2.90
30	5.56	3.61	3.31	2.96
31	5.70	3.70	3.40	3.05
32	5.85	3.78	3.48	3.14
33	5.99	3.87	3.57	3.22
34	6.14	3.95	3.65	3.31
35	6.28	4.04	3.74	3.40
36	6.75	4.35	4.03	3.67
37	7.23	4.66	4.33	3.95
38	7.70	4.98	4.62	4.22
39	8.18	5.29	4.92	4.50
40	8.65	5.60	5.21	4.77
41	9.43	6.12	5.70	5.24
42	10.20	6.63	6.20	5.70
43	10.98	7.15	6.69	6.17
44	11.75	7.66	7.19	6.63
45	12.53	8.18	7.68	7.10
46	13.25	8.61	8.06	7.40
47	13.97	9.04	8.44	7.71
48	14.68	9.48	8.81	8.01
49	15.40	9.91	9.19	8.32
50	16.12	10.34	9.57	8.62
51	17.00	10.82	9.93	8.84
52	17.89	11.29	10.29	9.06
53	18.77	11.77	10.64	9.27
54	19.66	12.24	11.00	9.49
55	20.54	12.72	11.36	9.71
56	20.94	12.92	11.44	9.76
57	21.34	13.11	11.53	9.81
58	21.75	13.31	11.61	9.85
59	22.15	13.50	11.70	9.90
60	22.55	13.70	11.78	9.95
61	22.99	13.99	11.98	10.09
62	23.42	14.28	12.18	10.23
63	23.86	14.57	12.38	10.37
64	24.29	14.86	12.58	10.51

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

Extended Partial Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.37	3.49	3.19	2.82
26	5.49	3.56	3.26	2.89
27	5.61	3.64	3.33	2.96
28	5.71	3.71	3.40	3.03
29	5.83	3.79	3.47	3.10
30	5.95	3.86	3.54	3.17
31	6.10	3.96	3.64	3.26
32	6.26	4.04	3.72	3.36
33	6.41	4.14	3.82	3.45
34	6.57	4.23	3.91	3.54
35	6.72	4.32	4.00	3.64
36	7.22	4.65	4.31	3.93
37	7.74	4.99	4.63	4.23
38	8.24	5.33	4.94	4.52
39	8.75	5.66	5.26	4.82
40	9.26	5.99	5.57	5.10
41	10.09	6.55	6.10	5.61
42	10.91	7.09	6.63	6.10
43	11.75	7.65	7.16	6.60
44	12.57	8.20	7.69	7.09
45	13.41	8.75	8.22	7.60
46	14.18	9.21	8.62	7.92
47	14.95	9.67	9.03	8.25
48	15.71	10.14	9.43	8.57
49	16.48	10.60	9.83	8.90
50	17.25	11.06	10.24	9.22
51	18.19	11.58	10.63	9.46
52	19.14	12.08	11.01	9.69
53	20.08	12.59	11.38	9.92
54	21.04	13.10	11.77	10.15
55	21.98	13.61	12.16	10.39
56	22.41	13.82	12.24	10.44
57	22.83	14.03	12.34	10.50
58	23.27	14.24	12.42	10.54
59	23.70	14.45	12.52	10.59
60	24.13	14.66	12.60	10.65
61	24.60	14.97	12.82	10.80
62	25.06	15.28	13.03	10.95
63	25.53	15.59	13.25	11.10
64	25.99	15.90	13.46	11.25

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

Extended Partial Rider
To Age 67 Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	10.46	7.03	6.32	5.59
26	10.63	7.12	6.41	5.67
27	10.79	7.19	6.48	5.76
28	10.94	7.28	6.57	5.85
29	11.10	7.35	6.64	5.94
30	11.26	7.44	6.73	6.02
31	11.34	7.40	6.74	6.08
32	11.44	7.37	6.75	6.13
33	11.52	7.35	6.75	6.20
34	11.62	7.32	6.76	6.25
35	11.71	7.29	6.77	6.30
36	12.33	7.69	7.17	6.67
37	12.96	8.11	7.56	7.03
38	13.58	8.52	7.97	7.40
39	14.21	8.93	8.37	7.77
40	14.83	9.34	8.76	8.13
41	15.89	10.08	9.47	8.78
42	16.94	10.83	10.18	9.44
43	18.00	11.57	10.89	10.10
44	19.05	12.32	11.60	10.75
45	20.11	13.05	12.31	11.41
46	21.45	13.82	12.97	11.94
47	22.80	14.59	13.64	12.48
48	24.16	15.37	14.31	13.02
49	25.51	16.14	14.98	13.56
50	26.86	16.91	15.64	14.09
51	28.82	17.89	16.39	14.57
52	30.77	18.86	17.15	15.07
53	32.74	19.85	17.90	15.55
54	34.70	20.82	18.66	16.04
55	36.66	21.81	19.41	16.52
56	38.15	22.53	19.90	16.83
57	39.64	23.25	20.38	17.14
58	41.13	23.98	20.88	17.46
59	42.63	24.70	21.36	17.77
60	44.12	25.42	21.85	18.08
61	45.43	26.17	22.44	18.52
62	46.75	26.93	23.03	18.96
63	48.05	27.68	23.61	19.40
64	49.37	28.43	24.20	19.84

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 1A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	17.33	11.20	10.03	8.80
26	18.08	11.63	10.46	9.24
27	18.82	12.05	10.88	9.68
28	19.57	12.48	11.31	10.12
29	20.31	12.90	11.73	10.56
30	21.06	13.33	12.16	11.00
31	22.60	14.17	13.04	11.96
32	24.14	15.01	13.91	12.92
33	25.69	15.85	14.79	13.89
34	27.23	16.69	15.66	14.85
35	28.77	17.53	16.54	15.81
36	30.69	18.71	17.67	16.82
37	32.61	19.89	18.79	17.83
38	34.52	21.07	19.92	18.84
39	36.44	22.25	21.04	19.85
40	38.36	23.43	22.17	20.86
41	42.02	25.70	24.34	22.75
42	45.68	27.97	26.51	24.65
43	49.33	30.23	28.68	26.54
44	52.99	32.50	30.85	28.44
45	56.65	34.77	33.02	30.33
46	56.98	34.97	33.22	30.51
47	57.31	35.18	33.41	30.69
48	57.64	35.38	33.61	30.88
49	57.97	35.59	33.80	31.06
50	58.30	35.79	34.00	31.24
51	58.63	36.00	34.20	31.42
52	58.96	36.21	34.40	31.61
53	59.29	36.42	34.59	31.79
54	59.62	36.63	34.79	31.98
55	59.95	36.84	34.99	32.16
56	59.98	36.87	35.02	32.19
57	60.00	36.89	35.04	32.21
58	60.03	36.92	35.07	32.24
59	60.05	36.94	35.09	32.26
60	60.08	36.97	35.12	32.29
61	60.08	36.97	35.12	32.29
62	60.08	36.97	35.12	32.29
63	60.08	36.97	35.12	32.29
64	60.08	36.97	35.12	32.29

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.15	2.15	1.86	1.60
26	3.21	2.20	1.90	1.63
27	3.28	2.25	1.94	1.67
28	3.35	2.30	1.99	1.71
29	3.41	2.35	2.04	1.74
30	3.48	2.41	2.08	1.78
31	3.45	2.41	2.08	1.79
32	3.43	2.41	2.09	1.80
33	3.42	2.42	2.09	1.81
34	3.39	2.42	2.10	1.81
35	3.37	2.43	2.09	1.81
36	3.55	2.55	2.21	1.93
37	3.73	2.68	2.33	2.05
38	3.91	2.80	2.45	2.17
39	4.08	2.93	2.57	2.29
40	4.25	3.04	2.68	2.40
41	4.56	3.26	2.89	2.63
42	4.87	3.48	3.11	2.87
43	5.18	3.70	3.32	3.10
44	5.50	3.92	3.54	3.35
45	5.82	4.15	3.76	3.59
46	6.08	4.31	3.90	3.71
47	6.35	4.48	4.04	3.83
48	6.61	4.64	4.19	3.96
49	6.87	4.81	4.32	4.08
50	7.13	4.97	4.46	4.20
51	7.44	5.14	4.60	4.29
52	7.76	5.30	4.75	4.38
53	8.06	5.47	4.89	4.46
54	8.38	5.63	5.02	4.55
55	8.68	5.81	5.16	4.64
56	9.27	6.16	5.49	4.98
57	9.87	6.51	5.81	5.31
58	10.46	6.86	6.15	5.65
59	11.05	7.21	6.47	5.98
60	11.64	7.57	6.79	6.32
61	14.03	9.16	8.29	7.59
62	16.43	10.75	9.79	8.87
63	18.81	12.35	11.28	10.15
64	21.21	13.93	12.78	11.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
2 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.22	2.09	1.75	1.41
26	3.33	2.17	1.83	1.49
27	3.44	2.26	1.91	1.58
28	3.55	2.34	1.99	1.66
29	3.66	2.43	2.07	1.75
30	3.77	2.51	2.15	1.83
31	3.92	2.65	2.30	1.99
32	4.08	2.79	2.45	2.16
33	4.23	2.94	2.61	2.32
34	4.39	3.08	2.76	2.49
35	4.54	3.22	2.91	2.65
36	4.84	3.43	3.10	2.82
37	5.15	3.65	3.29	2.98
38	5.45	3.86	3.48	3.15
39	5.76	4.08	3.67	3.31
40	6.06	4.29	3.86	3.48
41	6.48	4.59	4.13	3.71
42	6.91	4.89	4.39	3.94
43	7.33	5.19	4.66	4.16
44	7.76	5.49	4.92	4.39
45	8.18	5.79	5.19	4.62
46	8.52	6.00	5.37	4.79
47	8.86	6.21	5.56	4.96
48	9.20	6.42	5.74	5.12
49	9.54	6.63	5.93	5.29
50	9.88	6.84	6.11	5.46
51	10.25	7.02	6.26	5.60
52	10.62	7.20	6.41	5.74
53	10.98	7.39	6.57	5.88
54	11.35	7.57	6.72	6.02
55	11.72	7.75	6.87	6.16
56	12.59	8.28	7.39	6.67
57	13.45	8.80	7.91	7.19
58	14.32	9.33	8.43	7.70
59	15.18	9.85	8.95	8.22
60	16.05	10.38	9.47	8.73
61	19.15	12.41	11.34	10.44
62	22.25	14.44	13.21	12.16
63	25.34	16.47	15.07	13.87
64	28.44	18.50	16.94	15.58

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
2 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.43	1.40	1.10	0.92
26	2.46	1.42	1.12	0.94
27	2.50	1.44	1.14	0.96
28	2.53	1.47	1.15	0.97
29	2.57	1.49	1.17	0.99
30	2.60	1.51	1.19	1.01
31	2.62	1.51	1.19	1.02
32	2.64	1.51	1.20	1.02
33	2.66	1.50	1.20	1.03
34	2.68	1.50	1.21	1.03
35	2.70	1.50	1.21	1.04
36	2.89	1.60	1.31	1.12
37	3.09	1.71	1.41	1.19
38	3.28	1.81	1.50	1.27
39	3.48	1.92	1.60	1.34
40	3.67	2.02	1.70	1.42
41	3.98	2.23	1.88	1.55
42	4.29	2.45	2.05	1.68
43	4.59	2.66	2.23	1.82
44	4.90	2.88	2.40	1.95
45	5.21	3.09	2.58	2.08
46	5.48	3.25	2.72	2.20
47	5.76	3.40	2.86	2.33
48	6.03	3.56	2.99	2.45
49	6.31	3.71	3.13	2.58
50	6.58	3.87	3.27	2.70
51	6.92	4.06	3.48	2.88
52	7.26	4.25	3.68	3.06
53	7.61	4.45	3.89	3.24
54	7.95	4.64	4.09	3.42
55	8.29	4.83	4.30	3.60
56	9.45	5.54	4.94	4.15
57	10.61	6.24	5.58	4.70
58	11.76	6.95	6.23	5.25
59	12.92	7.65	6.87	5.80
60	14.08	8.36	7.51	6.35
61	16.31	9.73	8.55	7.20
62	18.54	11.09	9.60	8.05
63	20.76	12.46	10.64	8.90
64	22.99	13.82	11.68	9.75

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 3A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	2.60	1.50	1.18	0.98
26	2.63	1.52	1.20	1.01
27	2.68	1.54	1.22	1.03
28	2.71	1.57	1.23	1.04
29	2.75	1.59	1.25	1.06
30	2.78	1.62	1.27	1.08
31	2.80	1.62	1.27	1.09
32	2.82	1.62	1.28	1.09
33	2.85	1.61	1.28	1.10
34	2.87	1.61	1.29	1.10
35	2.89	1.61	1.29	1.11
36	3.09	1.71	1.40	1.20
37	3.31	1.83	1.51	1.27
38	3.51	1.94	1.61	1.36
39	3.72	2.05	1.71	1.43
40	3.93	2.16	1.82	1.52
41	4.26	2.39	2.01	1.66
42	4.59	2.62	2.19	1.80
43	4.91	2.85	2.39	1.95
44	5.24	3.08	2.57	2.09
45	5.57	3.31	2.76	2.23
46	5.86	3.48	2.91	2.35
47	6.16	3.64	3.06	2.49
48	6.45	3.81	3.20	2.62
49	6.75	3.97	3.35	2.76
50	7.04	4.14	3.50	2.89
51	7.40	4.34	3.72	3.08
52	7.77	4.55	3.94	3.27
53	8.14	4.76	4.16	3.47
54	8.51	4.96	4.38	3.66
55	8.87	5.17	4.60	3.85
56	10.11	5.93	5.29	4.44
57	11.35	6.68	5.97	5.03
58	12.58	7.44	6.67	5.62
59	13.82	8.19	7.35	6.21
60	15.07	8.95	8.04	6.79
61	17.45	10.41	9.15	7.70
62	19.84	11.87	10.27	8.61
63	22.21	13.33	11.38	9.52
64	24.60	14.79	12.50	10.43

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
2 Year Benefit Period

2A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.16	3.04	2.34	1.92
26	5.21	3.07	2.38	1.94
27	5.26	3.11	2.41	1.97
28	5.31	3.15	2.44	1.99
29	5.36	3.19	2.47	2.02
30	5.41	3.22	2.50	2.04
31	5.38	3.21	2.49	2.04
32	5.36	3.20	2.49	2.04
33	5.33	3.19	2.48	2.03
34	5.31	3.18	2.48	2.03
35	5.28	3.17	2.47	2.03
36	5.52	3.31	2.59	2.13
37	5.77	3.45	2.71	2.21
38	6.01	3.57	2.84	2.31
39	6.26	3.71	2.95	2.40
40	6.51	3.85	3.07	2.49
41	6.90	4.07	3.27	2.63
42	7.30	4.27	3.48	2.77
43	7.69	4.48	3.67	2.92
44	8.09	4.69	3.87	3.06
45	8.49	4.90	4.08	3.20
46	9.01	5.20	4.33	3.42
47	9.54	5.50	4.59	3.64
48	10.07	5.79	4.84	3.86
49	10.60	6.09	5.09	4.08
50	11.13	6.39	5.35	4.30
51	11.90	6.81	5.72	4.69
52	12.67	7.22	6.10	5.07
53	13.45	7.65	6.46	5.47
54	14.22	8.07	6.84	5.85
55	14.99	8.49	7.21	6.24
56	17.58	9.93	8.50	7.36
57	20.16	11.37	9.78	8.49
58	22.75	12.81	11.06	9.60
59	25.33	14.25	12.35	10.72
60	27.92	15.70	13.63	11.84
61	32.75	18.53	15.95	13.52
62	37.59	21.38	18.29	15.20
63	42.43	24.21	20.61	16.88
64	47.26	27.05	22.93	18.56

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 1A - Class
Female | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	9.28	5.19	3.97	2.73
26	9.59	5.34	4.08	2.80
27	9.90	5.48	4.19	2.87
28	10.21	5.63	4.30	2.93
29	10.52	5.77	4.41	3.00
30	10.83	5.92	4.52	3.07
31	11.43	6.18	4.71	3.18
32	12.04	6.43	4.90	3.30
33	12.64	6.69	5.09	3.41
34	13.25	6.94	5.28	3.53
35	13.85	7.20	5.47	3.64
36	14.77	7.69	5.88	3.99
37	15.70	8.18	6.30	4.34
38	16.62	8.67	6.71	4.68
39	17.55	9.16	7.13	5.03
40	18.47	9.65	7.54	5.38
41	20.27	10.61	8.40	6.14
42	22.07	11.58	9.25	6.91
43	23.87	12.54	10.11	7.67
44	25.67	13.51	10.96	8.44
45	27.47	14.47	11.82	9.20
46	27.48	14.48	11.83	9.21
47	27.49	14.49	11.84	9.22
48	27.50	14.50	11.85	9.24
49	27.51	14.51	11.86	9.25
50	27.52	14.52	11.87	9.26
51	27.53	14.53	11.88	9.27
52	27.54	14.54	11.89	9.28
53	27.56	14.56	11.91	9.30
54	27.57	14.57	11.92	9.31
55	27.58	14.58	11.93	9.32
56	28.58	15.25	12.70	10.13
57	29.57	15.93	13.48	10.94
58	30.57	16.60	14.25	11.74
59	31.56	17.28	15.03	12.55
60	32.56	17.95	15.80	13.36
61	50.02	27.26	24.40	21.03
62	67.48	36.57	33.01	28.70
63	84.93	45.87	41.61	36.37
64	102.39	55.18	50.21	44.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.60	3.08	2.73	2.43
26	4.73	3.18	2.82	2.52
27	4.85	3.27	2.92	2.61
28	4.99	3.37	3.01	2.70
29	5.11	3.46	3.10	2.79
30	5.25	3.56	3.19	2.88
31	5.30	3.62	3.26	2.96
32	5.35	3.69	3.34	3.04
33	5.40	3.76	3.42	3.13
34	5.45	3.82	3.49	3.21
35	5.50	3.88	3.56	3.30
36	5.80	4.09	3.76	3.48
37	6.11	4.30	3.95	3.66
38	6.41	4.50	4.14	3.83
39	6.70	4.71	4.33	4.00
40	6.98	4.90	4.52	4.16
41	7.51	5.26	4.85	4.46
42	8.05	5.63	5.20	4.78
43	8.58	6.00	5.54	5.09
44	9.14	6.37	5.90	5.40
45	9.68	6.75	6.25	5.72
46	10.18	7.07	6.54	5.99
47	10.67	7.39	6.84	6.26
48	11.17	7.70	7.12	6.51
49	11.67	8.01	7.42	6.78
50	12.16	8.34	7.71	7.05
51	12.84	8.73	8.07	7.39
52	13.52	9.13	8.44	7.72
53	14.20	9.52	8.80	8.05
54	14.89	9.92	9.15	8.38
55	15.58	10.31	9.52	8.71
56	16.70	11.03	10.17	9.26
57	17.83	11.77	10.83	9.80
58	18.95	12.48	11.47	10.33
59	20.07	13.21	12.13	10.87
60	21.21	13.93	12.78	11.42
61	21.21	13.93	12.78	11.42
62	21.21	13.93	12.78	11.42
63	21.21	13.93	12.78	11.42
64	21.21	13.93	12.78	11.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
5 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.72	3.06	2.65	2.27
26	4.92	3.21	2.79	2.41
27	5.12	3.36	2.93	2.54
28	5.32	3.50	3.07	2.68
29	5.52	3.65	3.21	2.81
30	5.72	3.80	3.35	2.95
31	6.06	4.08	3.62	3.23
32	6.40	4.35	3.89	3.50
33	6.73	4.63	4.17	3.78
34	7.07	4.90	4.44	4.05
35	7.41	5.18	4.71	4.33
36	7.92	5.53	5.04	4.63
37	8.42	5.88	5.37	4.93
38	8.93	6.24	5.69	5.22
39	9.43	6.59	6.02	5.52
40	9.94	6.94	6.35	5.82
41	10.67	7.44	6.83	6.25
42	11.40	7.95	7.30	6.69
43	12.12	8.45	7.78	7.12
44	12.85	8.96	8.25	7.56
45	13.58	9.46	8.73	7.99
46	14.23	9.87	9.10	8.33
47	14.88	10.28	9.47	8.66
48	15.53	10.68	9.84	9.00
49	16.18	11.09	10.21	9.33
50	16.83	11.50	10.58	9.67
51	17.66	11.96	10.99	10.04
52	18.50	12.42	11.40	10.42
53	19.33	12.89	11.82	10.79
54	20.17	13.35	12.23	11.17
55	21.00	13.81	12.64	11.54
56	22.49	14.75	13.50	12.35
57	23.98	15.69	14.36	13.16
58	25.46	16.62	15.22	13.96
59	26.95	17.56	16.08	14.77
60	28.44	18.50	16.94	15.58
61	28.44	18.50	16.94	15.58
62	28.44	18.50	16.94	15.58
63	28.44	18.50	16.94	15.58
64	28.44	18.50	16.94	15.58

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
5 Year Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.63	2.15	1.79	1.39
26	3.71	2.20	1.83	1.42
27	3.80	2.24	1.87	1.45
28	3.88	2.29	1.90	1.47
29	3.97	2.33	1.94	1.50
30	4.05	2.38	1.98	1.53
31	4.18	2.44	2.03	1.57
32	4.30	2.50	2.09	1.61
33	4.43	2.56	2.14	1.64
34	4.55	2.62	2.20	1.68
35	4.68	2.68	2.25	1.72
36	5.04	2.91	2.46	1.91
37	5.39	3.13	2.67	2.10
38	5.75	3.36	2.87	2.28
39	6.10	3.58	3.08	2.47
40	6.46	3.81	3.29	2.66
41	7.06	4.21	3.67	3.03
42	7.65	4.61	4.05	3.40
43	8.25	5.02	4.44	3.77
44	8.84	5.42	4.82	4.14
45	9.44	5.82	5.20	4.51
46	9.93	6.11	5.46	4.73
47	10.42	6.41	5.71	4.95
48	10.91	6.70	5.97	5.16
49	11.40	7.00	6.22	5.38
50	11.89	7.29	6.48	5.60
51	12.49	7.65	6.83	5.91
52	13.09	8.01	7.18	6.22
53	13.70	8.36	7.53	6.52
54	14.30	8.72	7.88	6.83
55	14.90	9.08	8.23	7.14
56	16.17	9.81	8.77	7.63
57	17.44	10.53	9.31	8.12
58	18.71	11.26	9.86	8.62
59	19.98	11.98	10.40	9.11
60	21.25	12.71	10.94	9.60
61	21.69	12.99	11.13	9.64
62	22.12	13.27	11.31	9.68
63	22.56	13.54	11.50	9.71
64	22.99	13.82	11.68	9.75

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 3A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.88	2.30	1.92	1.49
26	3.97	2.35	1.96	1.52
27	4.07	2.40	2.00	1.55
28	4.15	2.45	2.03	1.57
29	4.25	2.49	2.08	1.61
30	4.33	2.55	2.12	1.64
31	4.47	2.61	2.17	1.68
32	4.60	2.68	2.24	1.72
33	4.74	2.74	2.29	1.75
34	4.87	2.80	2.35	1.80
35	5.01	2.87	2.41	1.84
36	5.39	3.11	2.63	2.04
37	5.77	3.35	2.86	2.25
38	6.15	3.60	3.07	2.44
39	6.53	3.83	3.30	2.64
40	6.91	4.08	3.52	2.85
41	7.55	4.50	3.93	3.24
42	8.19	4.93	4.33	3.64
43	8.83	5.37	4.75	4.03
44	9.46	5.80	5.16	4.43
45	10.10	6.23	5.56	4.83
46	10.63	6.54	5.84	5.06
47	11.15	6.86	6.11	5.30
48	11.67	7.17	6.39	5.52
49	12.20	7.49	6.66	5.76
50	12.72	7.80	6.93	5.99
51	13.36	8.19	7.31	6.32
52	14.01	8.57	7.68	6.66
53	14.66	8.95	8.06	6.98
54	15.30	9.33	8.43	7.31
55	15.94	9.72	8.81	7.64
56	17.30	10.50	9.38	8.16
57	18.66	11.27	9.96	8.69
58	20.02	12.05	10.55	9.22
59	21.38	12.82	11.13	9.75
60	22.74	13.60	11.71	10.27
61	23.21	13.90	11.91	10.31
62	23.67	14.20	12.10	10.36
63	24.14	14.49	12.31	10.39
64	24.60	14.79	12.50	10.43

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 2A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.63	4.53	3.72	2.86
26	7.71	4.57	3.77	2.89
27	7.80	4.62	3.81	2.92
28	7.90	4.67	3.85	2.96
29	7.98	4.72	3.89	3.00
30	8.07	4.76	3.94	3.03
31	8.09	4.74	3.92	3.02
32	8.10	4.72	3.91	3.01
33	8.12	4.69	3.88	3.00
34	8.13	4.67	3.87	2.99
35	8.15	4.64	3.85	2.97
36	8.66	4.95	4.13	3.23
37	9.15	5.26	4.42	3.49
38	9.65	5.56	4.70	3.76
39	10.14	5.87	4.99	4.01
40	10.65	6.18	5.26	4.27
41	11.59	6.79	5.84	4.82
42	12.53	7.39	6.42	5.37
43	13.47	8.00	7.00	5.92
44	14.41	8.60	7.58	6.47
45	15.35	9.21	8.15	7.02
46	16.30	9.75	8.62	7.42
47	17.23	10.28	9.10	7.81
48	18.17	10.82	9.57	8.20
49	19.10	11.35	10.04	8.59
50	20.04	11.89	10.51	8.99
51	21.39	12.63	11.16	9.60
52	22.74	13.38	11.81	10.21
53	24.10	14.11	12.48	10.82
54	25.44	14.86	13.13	11.43
55	26.79	15.60	13.78	12.04
56	29.90	17.30	15.13	12.99
57	32.99	19.00	16.48	13.94
58	36.09	20.69	17.84	14.89
59	39.18	22.40	19.19	15.85
60	42.29	24.10	20.53	16.80
61	43.53	24.83	21.13	17.24
62	44.78	25.57	21.73	17.69
63	46.02	26.31	22.33	18.13
64	47.26	27.05	22.93	18.56

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 1A - Class
Female | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	13.76	7.88	6.43	4.93
26	14.37	8.20	6.70	5.14
27	14.99	8.51	6.96	5.34
28	15.60	8.83	7.23	5.55
29	16.22	9.14	7.49	5.75
30	16.83	9.46	7.76	5.96
31	18.16	10.11	8.32	6.40
32	19.49	10.76	8.88	6.84
33	20.83	11.42	9.43	7.27
34	22.16	12.07	9.99	7.71
35	23.49	12.72	10.55	8.15
36	25.25	13.65	11.39	8.89
37	27.01	14.59	12.23	9.63
38	28.78	15.52	13.07	10.38
39	30.54	16.46	13.91	11.12
40	32.30	17.39	14.75	11.86
41	35.90	19.28	16.51	13.46
42	39.50	21.17	18.27	15.06
43	43.09	23.06	20.02	16.67
44	46.69	24.95	21.78	18.27
45	50.29	26.84	23.54	19.87
46	50.30	26.85	23.55	19.88
47	50.31	26.86	23.56	19.89
48	50.32	26.87	23.57	19.90
49	50.33	26.88	23.58	19.91
50	50.34	26.89	23.59	19.92
51	50.35	26.90	23.60	19.93
52	50.36	26.91	23.61	19.94
53	50.38	26.93	23.63	19.96
54	50.39	26.94	23.64	19.97
55	50.40	26.95	23.65	19.98
56	60.80	32.60	28.96	24.79
57	71.20	38.24	34.27	29.60
58	81.59	43.89	39.59	34.42
59	91.99	49.53	44.90	39.23
60	102.39	55.18	50.21	44.04
61	102.39	55.18	50.21	44.04
62	102.39	55.18	50.21	44.04
63	102.39	55.18	50.21	44.04
64	102.39	55.18	50.21	44.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.71	4.40	3.89	3.61
26	6.98	4.59	4.08	3.80
27	7.25	4.79	4.28	4.00
28	7.52	5.00	4.46	4.19
29	7.80	5.19	4.66	4.39
30	8.07	5.40	4.86	4.58
31	8.31	5.71	5.16	4.88
32	8.53	6.03	5.45	5.16
33	8.76	6.33	5.74	5.46
34	8.98	6.65	6.03	5.74
35	9.21	6.95	6.32	6.02
36	9.70	7.20	6.55	6.25
37	10.18	7.45	6.79	6.48
38	10.64	7.69	7.03	6.69
39	11.11	7.93	7.24	6.90
40	11.55	8.15	7.46	7.10
41	12.27	8.53	7.80	7.42
42	12.99	8.93	8.17	7.72
43	13.73	9.32	8.52	8.04
44	14.46	9.72	8.89	8.36
45	15.22	10.12	9.25	8.68
46	16.06	10.67	9.78	9.15
47	16.91	11.22	10.31	9.62
48	17.77	11.77	10.86	10.08
49	18.61	12.31	11.39	10.56
50	19.47	12.86	11.92	11.03
51	19.80	13.05	12.08	11.09
52	20.13	13.26	12.24	11.15
53	20.46	13.46	12.38	11.21
54	20.79	13.65	12.54	11.27
55	21.12	13.85	12.70	11.33
56	21.14	13.86	12.71	11.34
57	21.15	13.87	12.72	11.36
58	21.17	13.90	12.74	11.38
59	21.19	13.92	12.76	11.40
60	21.21	13.93	12.78	11.42
61	21.21	13.93	12.78	11.42
62	21.21	13.93	12.78	11.42
63	21.21	13.93	12.78	11.42
64	21.21	13.93	12.78	11.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
10 Year Benefit Period

4A, 4P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.08	4.54	3.99	3.64
26	7.47	4.83	4.26	3.92
27	7.86	5.11	4.53	4.19
28	8.24	5.40	4.81	4.47
29	8.63	5.68	5.08	4.74
30	9.02	5.97	5.35	5.02
31	9.72	6.64	5.97	5.63
32	10.41	7.30	6.59	6.24
33	11.11	7.97	7.21	6.84
34	11.80	8.63	7.83	7.45
35	12.50	9.30	8.45	8.06
36	13.31	9.76	8.88	8.47
37	14.12	10.21	9.31	8.88
38	14.92	10.67	9.75	9.30
39	15.73	11.12	10.18	9.71
40	16.54	11.58	10.61	10.12
41	17.53	12.11	11.09	10.54
42	18.53	12.65	11.57	10.96
43	19.52	13.18	12.04	11.37
44	20.52	13.72	12.52	11.79
45	21.51	14.25	13.00	12.21
46	22.63	14.97	13.70	12.85
47	23.75	15.69	14.41	13.50
48	24.88	16.40	15.11	14.14
49	26.00	17.12	15.82	14.79
50	27.12	17.84	16.52	15.43
51	27.36	17.95	16.58	15.44
52	27.60	18.06	16.64	15.44
53	27.85	18.17	16.70	15.45
54	28.09	18.28	16.76	15.45
55	28.33	18.39	16.82	15.46
56	28.35	18.41	16.84	15.48
57	28.37	18.43	16.87	15.51
58	28.40	18.46	16.89	15.53
59	28.42	18.48	16.92	15.56
60	28.44	18.50	16.94	15.58
61	28.44	18.50	16.94	15.58
62	28.44	18.50	16.94	15.58
63	28.44	18.50	16.94	15.58
64	28.44	18.50	16.94	15.58

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 3P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.70	3.52	3.03	2.68
26	5.86	3.61	3.11	2.74
27	6.01	3.70	3.18	2.80
28	6.17	3.79	3.26	2.86
29	6.32	3.88	3.33	2.92
30	6.48	3.97	3.41	2.98
31	6.68	4.08	3.50	3.04
32	6.88	4.19	3.59	3.10
33	7.09	4.31	3.69	3.15
34	7.29	4.42	3.78	3.21
35	7.49	4.53	3.87	3.27
36	8.06	4.89	4.20	3.57
37	8.64	5.26	4.54	3.88
38	9.21	5.62	4.87	4.18
39	9.79	5.99	5.21	4.49
40	10.36	6.35	5.54	4.79
41	11.26	6.94	6.09	5.32
42	12.16	7.53	6.64	5.86
43	13.06	8.11	7.20	6.39
44	13.96	8.70	7.75	6.93
45	14.86	9.29	8.30	7.46
46	15.66	9.77	8.76	7.87
47	16.46	10.25	9.22	8.29
48	17.25	10.72	9.69	8.70
49	18.05	11.20	10.15	9.12
50	18.85	11.68	10.61	9.53
51	18.95	11.70	10.60	9.52
52	19.05	11.72	10.59	9.51
53	19.15	11.74	10.57	9.51
54	19.25	11.76	10.56	9.50
55	19.35	11.78	10.55	9.49
56	19.73	11.97	10.63	9.51
57	20.11	12.15	10.71	9.53
58	20.49	12.34	10.78	9.56
59	20.87	12.52	10.86	9.58
60	21.25	12.71	10.94	9.60
61	21.69	12.99	11.13	9.64
62	22.12	13.27	11.31	9.68
63	22.56	13.54	11.50	9.71
64	22.99	13.82	11.68	9.75

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 3A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.10	3.77	3.24	2.87
26	6.27	3.86	3.33	2.93
27	6.43	3.96	3.40	3.00
28	6.60	4.06	3.49	3.06
29	6.76	4.15	3.56	3.12
30	6.93	4.25	3.65	3.19
31	7.15	4.37	3.75	3.25
32	7.36	4.48	3.84	3.32
33	7.59	4.61	3.95	3.37
34	7.80	4.73	4.04	3.43
35	8.01	4.85	4.14	3.50
36	8.62	5.23	4.49	3.82
37	9.24	5.63	4.86	4.15
38	9.85	6.01	5.21	4.47
39	10.48	6.41	5.57	4.80
40	11.09	6.79	5.93	5.13
41	12.05	7.43	6.52	5.69
42	13.01	8.06	7.10	6.27
43	13.97	8.68	7.70	6.84
44	14.94	9.31	8.29	7.42
45	15.90	9.94	8.88	7.98
46	16.76	10.45	9.37	8.42
47	17.61	10.97	9.87	8.87
48	18.46	11.47	10.37	9.31
49	19.31	11.98	10.86	9.76
50	20.17	12.50	11.35	10.20
51	20.28	12.52	11.34	10.19
52	20.38	12.54	11.33	10.18
53	20.49	12.56	11.31	10.18
54	20.60	12.58	11.30	10.17
55	20.70	12.60	11.29	10.15
56	21.11	12.81	11.37	10.18
57	21.52	13.00	11.46	10.20
58	21.92	13.20	11.53	10.23
59	22.33	13.40	11.62	10.25
60	22.74	13.60	11.71	10.27
61	23.21	13.90	11.91	10.31
62	23.67	14.20	12.10	10.36
63	24.14	14.49	12.31	10.39
64	24.60	14.79	12.50	10.43

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 2A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.68	7.29	6.18	5.48
26	11.90	7.39	6.28	5.56
27	12.10	7.50	6.38	5.65
28	12.32	7.61	6.46	5.72
29	12.52	7.71	6.56	5.81
30	12.73	7.82	6.66	5.90
31	12.83	7.80	6.64	5.89
32	12.93	7.78	6.63	5.87
33	13.02	7.76	6.61	5.85
34	13.12	7.74	6.60	5.84
35	13.21	7.71	6.59	5.83
36	14.03	8.23	7.06	6.25
37	14.84	8.74	7.53	6.67
38	15.65	9.26	7.99	7.09
39	16.47	9.77	8.46	7.51
40	17.28	10.28	8.93	7.93
41	18.68	11.20	9.79	8.71
42	20.08	12.13	10.65	9.49
43	21.50	13.05	11.51	10.27
44	22.90	13.98	12.37	11.05
45	24.30	14.91	13.23	11.83
46	25.79	15.76	14.03	12.49
47	27.26	16.62	14.82	13.14
48	28.75	17.46	15.62	13.78
49	30.23	18.32	16.41	14.43
50	31.71	19.17	17.22	15.09
51	32.38	19.45	17.40	15.14
52	33.05	19.72	17.58	15.19
53	33.72	20.00	17.77	15.25
54	34.39	20.27	17.95	15.30
55	35.05	20.54	18.14	15.35
56	36.50	21.25	18.62	15.64
57	37.94	21.97	19.10	15.93
58	39.40	22.67	19.57	16.22
59	40.84	23.39	20.05	16.51
60	42.29	24.10	20.53	16.80
61	43.53	24.83	21.13	17.24
62	44.78	25.57	21.73	17.69
63	46.02	26.31	22.33	18.13
64	47.26	27.05	22.93	18.56

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 1A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	21.47	12.70	10.80	9.49
26	22.56	13.28	11.29	9.93
27	23.65	13.86	11.78	10.36
28	24.74	14.44	12.27	10.80
29	25.83	15.02	12.76	11.23
30	26.92	15.60	13.25	11.67
31	29.16	16.72	14.20	12.64
32	31.40	17.84	15.15	13.61
33	33.64	18.96	16.09	14.58
34	35.88	20.08	17.04	15.55
35	38.12	21.20	17.99	16.52
36	41.20	22.83	19.46	17.69
37	44.29	24.47	20.93	18.86
38	47.37	26.10	22.40	20.04
39	50.46	27.74	23.87	21.21
40	53.54	29.37	25.34	22.38
41	59.65	32.53	28.22	24.88
42	65.76	35.70	31.10	27.37
43	71.86	38.86	33.99	29.87
44	77.97	42.03	36.87	32.36
45	84.08	45.19	39.75	34.86
46	86.33	46.39	41.00	35.95
47	88.58	47.59	42.26	37.04
48	90.84	48.78	43.51	38.12
49	93.09	49.98	44.77	39.21
50	95.34	51.18	46.02	40.30
51	96.73	51.96	46.84	41.03
52	98.12	52.74	47.65	41.75
53	99.50	53.51	48.47	42.48
54	100.89	54.29	49.28	43.20
55	102.28	55.07	50.10	43.93
56	102.30	55.09	50.12	43.95
57	102.32	55.11	50.14	43.97
58	102.35	55.14	50.17	44.00
59	102.37	55.16	50.19	44.02
60	102.39	55.18	50.21	44.04
61	102.39	55.18	50.21	44.04
62	102.39	55.18	50.21	44.04
63	102.39	55.18	50.21	44.04
64	102.39	55.18	50.21	44.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
To Age 65 Benefit Period

5A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.96	5.86	5.44	5.05
26	9.25	6.09	5.67	5.29
27	9.54	6.31	5.89	5.52
28	9.85	6.53	6.13	5.76
29	10.15	6.77	6.36	6.00
30	10.46	7.00	6.60	6.24
31	10.71	7.37	6.98	6.60
32	10.96	7.75	7.34	6.96
33	11.22	8.11	7.71	7.32
34	11.46	8.49	8.07	7.67
35	11.70	8.85	8.43	8.03
36	12.24	9.11	8.67	8.26
37	12.77	9.37	8.92	8.49
38	13.29	9.61	9.15	8.72
39	13.79	9.85	9.39	8.93
40	14.29	10.08	9.60	9.15
41	15.11	10.51	10.00	9.50
42	15.94	10.96	10.40	9.84
43	16.77	11.41	10.81	10.20
44	17.62	11.85	11.21	10.55
45	18.48	12.31	11.63	10.91
46	18.96	12.61	11.90	11.13
47	19.44	12.92	12.16	11.35
48	19.91	13.22	12.43	11.57
49	20.39	13.52	12.70	11.79
50	20.87	13.83	12.96	12.01
51	20.91	13.83	12.91	11.87
52	20.97	13.84	12.85	11.73
53	21.01	13.84	12.80	11.60
54	21.08	13.85	12.75	11.46
55	21.12	13.85	12.70	11.33
56	21.14	13.86	12.71	11.34
57	21.15	13.87	12.72	11.36
58	21.17	13.90	12.74	11.38
59	21.19	13.92	12.76	11.40
60	21.21	13.93	12.78	11.42
61	21.21	13.93	12.78	11.42
62	21.21	13.93	12.78	11.42
63	21.21	13.93	12.78	11.42
64	21.21	13.93	12.78	11.42

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

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	9.44	6.06	5.58	5.08
26	9.89	6.39	5.92	5.43
27	10.35	6.73	6.26	5.78
28	10.80	7.06	6.60	6.13
29	11.26	7.40	6.94	6.48
30	11.71	7.73	7.28	6.83
31	12.54	8.55	8.08	7.61
32	13.38	9.37	8.88	8.39
33	14.21	10.19	9.67	9.18
34	15.05	11.01	10.47	9.96
35	15.88	11.83	11.27	10.74
36	16.80	12.33	11.75	11.19
37	17.72	12.83	12.23	11.65
38	18.63	13.33	12.70	12.10
39	19.55	13.83	13.18	12.56
40	20.47	14.33	13.66	13.01
41	21.60	14.93	14.20	13.48
42	22.73	15.53	14.74	13.95
43	23.87	16.13	15.28	14.41
44	25.00	16.73	15.82	14.88
45	26.13	17.33	16.36	15.35
46	26.72	17.70	16.68	15.64
47	27.31	18.07	17.00	15.93
48	27.90	18.44	17.32	16.21
49	28.49	18.81	17.64	16.50
50	29.08	19.18	17.96	16.79
51	28.93	19.02	17.73	16.52
52	28.78	18.86	17.50	16.26
53	28.63	18.71	17.28	15.99
54	28.48	18.55	17.05	15.73
55	28.33	18.39	16.82	15.46
56	28.35	18.41	16.84	15.48
57	28.37	18.43	16.87	15.51
58	28.40	18.46	16.89	15.53
59	28.42	18.48	16.92	15.56
60	28.44	18.50	16.94	15.58
61	28.44	18.50	16.94	15.58
62	28.44	18.50	16.94	15.58
63	28.44	18.50	16.94	15.58
64	28.44	18.50	16.94	15.58

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
To Age 65 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.59	4.68	4.23	3.75
26	7.75	4.77	4.31	3.81
27	7.91	4.87	4.39	3.87
28	8.08	4.96	4.48	3.94
29	8.24	5.06	4.56	4.00
30	8.40	5.15	4.64	4.06
31	8.62	5.27	4.74	4.12
32	8.85	5.39	4.85	4.18
33	9.07	5.52	4.95	4.24
34	9.30	5.64	5.06	4.30
35	9.52	5.76	5.16	4.36
36	10.18	6.18	5.55	4.72
37	10.84	6.60	5.95	5.08
38	11.50	7.02	6.34	5.45
39	12.16	7.44	6.74	5.81
40	12.82	7.86	7.13	6.17
41	13.87	8.55	7.79	6.81
42	14.92	9.23	8.45	7.45
43	15.96	9.92	9.11	8.10
44	17.01	10.60	9.77	8.74
45	18.06	11.29	10.43	9.38
46	18.49	11.54	10.65	9.58
47	18.92	11.79	10.87	9.78
48	19.36	12.05	11.09	9.97
49	19.79	12.30	11.31	10.17
50	20.22	12.55	11.53	10.37
51	20.05	12.40	11.33	10.19
52	19.87	12.24	11.14	10.02
53	19.70	12.09	10.94	9.84
54	19.52	11.93	10.75	9.67
55	19.35	11.78	10.55	9.49
56	19.73	11.97	10.63	9.51
57	20.11	12.15	10.71	9.53
58	20.49	12.34	10.78	9.56
59	20.87	12.52	10.86	9.58
60	21.25	12.71	10.94	9.60
61	21.69	12.99	11.13	9.64
62	22.12	13.27	11.31	9.68
63	22.56	13.54	11.50	9.71
64	22.99	13.82	11.68	9.75

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
To Age 65 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.12	5.01	4.53	4.01
26	8.29	5.10	4.61	4.08
27	8.46	5.21	4.70	4.14
28	8.65	5.31	4.79	4.22
29	8.82	5.41	4.88	4.28
30	8.99	5.51	4.96	4.34
31	9.22	5.64	5.07	4.41
32	9.47	5.77	5.19	4.47
33	9.70	5.91	5.30	4.54
34	9.95	6.03	5.41	4.60
35	10.19	6.16	5.52	4.67
36	10.89	6.61	5.94	5.05
37	11.60	7.06	6.37	5.44
38	12.31	7.51	6.78	5.83
39	13.01	7.96	7.21	6.22
40	13.72	8.41	7.63	6.60
41	14.84	9.15	8.34	7.29
42	15.96	9.88	9.04	7.97
43	17.08	10.61	9.75	8.67
44	18.20	11.34	10.45	9.35
45	19.32	12.08	11.16	10.04
46	19.78	12.35	11.40	10.25
47	20.24	12.62	11.63	10.46
48	20.72	12.89	11.87	10.67
49	21.18	13.16	12.10	10.88
50	21.64	13.43	12.34	11.10
51	21.45	13.27	12.12	10.90
52	21.26	13.10	11.92	10.72
53	21.08	12.94	11.71	10.53
54	20.89	12.77	11.50	10.35
55	20.70	12.60	11.29	10.15
56	21.11	12.81	11.37	10.18
57	21.52	13.00	11.46	10.20
58	21.92	13.20	11.53	10.23
59	22.33	13.40	11.62	10.25
60	22.74	13.60	11.71	10.27
61	23.21	13.90	11.91	10.31
62	23.67	14.20	12.10	10.36
63	24.14	14.49	12.31	10.39
64	24.60	14.79	12.50	10.43

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 2A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	15.57	9.70	8.66	7.65
26	15.76	9.79	8.73	7.73
27	15.94	9.89	8.82	7.80
28	16.14	9.97	8.89	7.86
29	16.32	10.07	8.98	7.94
30	16.51	10.15	9.05	8.01
31	16.56	10.09	9.00	7.96
32	16.63	10.03	8.95	7.92
33	16.68	9.95	8.88	7.86
34	16.75	9.89	8.83	7.82
35	16.80	9.82	8.77	7.77
36	17.72	10.40	9.32	8.26
37	18.63	10.98	9.87	8.74
38	19.55	11.57	10.40	9.23
39	20.46	12.14	10.95	9.72
40	21.38	12.72	11.49	10.21
41	23.01	13.80	12.52	11.14
42	24.63	14.88	13.55	12.08
43	26.27	15.96	14.57	13.01
44	27.89	17.05	15.60	13.95
45	29.52	18.13	16.63	14.88
46	30.42	18.62	17.05	15.19
47	31.31	19.12	17.46	15.50
48	32.21	19.61	17.88	15.81
49	33.10	20.12	18.30	16.12
50	33.99	20.61	18.71	16.44
51	34.21	20.60	18.60	16.22
52	34.42	20.59	18.48	16.01
53	34.63	20.57	18.37	15.78
54	34.84	20.55	18.25	15.57
55	35.05	20.54	18.14	15.35
56	36.50	21.25	18.62	15.64
57	37.94	21.97	19.10	15.93
58	39.40	22.67	19.57	16.22
59	40.84	23.39	20.05	16.51
60	42.29	24.10	20.53	16.80
61	43.53	24.83	21.13	17.24
62	44.78	25.57	21.73	17.69
63	46.02	26.31	22.33	18.13
64	47.26	27.05	22.93	18.56

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 1A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	28.61	16.93	15.10	13.26
26	29.87	17.59	15.68	13.78
27	31.13	18.25	16.27	14.30
28	32.39	18.90	16.85	14.83
29	33.65	19.56	17.44	15.35
30	34.91	20.22	18.02	15.87
31	37.62	21.57	19.21	17.10
32	40.33	22.92	20.40	18.34
33	43.03	24.28	21.60	19.57
34	45.74	25.63	22.79	20.81
35	48.45	26.98	23.98	22.04
36	52.00	28.85	25.71	23.39
37	55.56	30.73	27.43	24.74
38	59.11	32.60	29.16	26.10
39	62.67	34.48	30.88	27.45
40	66.22	36.35	32.61	28.80
41	73.41	40.07	36.09	31.80
42	80.60	43.79	39.56	34.81
43	87.79	47.52	43.04	37.81
44	94.98	51.24	46.51	40.82
45	102.17	54.96	49.99	43.82
46	102.18	54.97	50.00	43.83
47	102.19	54.98	50.01	43.84
48	102.20	54.99	50.02	43.85
49	102.21	55.00	50.03	43.86
50	102.22	55.01	50.04	43.87
51	102.23	55.02	50.05	43.88
52	102.24	55.03	50.06	43.89
53	102.26	55.05	50.08	43.91
54	102.27	55.06	50.09	43.92
55	102.28	55.07	50.10	43.93
56	102.30	55.09	50.12	43.95
57	102.32	55.11	50.14	43.97
58	102.35	55.14	50.17	44.00
59	102.37	55.16	50.19	44.02
60	102.39	55.18	50.21	44.04
61	102.39	55.18	50.21	44.04
62	102.39	55.18	50.21	44.04
63	102.39	55.18	50.21	44.04
64	102.39	55.18	50.21	44.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	9.13	5.98	5.56	5.16
26	9.46	6.23	5.80	5.41
27	9.79	6.47	6.04	5.66
28	10.11	6.71	6.30	5.91
29	10.44	6.96	6.55	6.17
30	10.78	7.22	6.81	6.43
31	11.06	7.62	7.20	6.82
32	11.34	8.02	7.60	7.21
33	11.62	8.41	7.99	7.60
34	11.90	8.81	8.38	7.98
35	12.17	9.21	8.77	8.36
36	12.78	9.51	9.06	8.63
37	13.37	9.80	9.33	8.90
38	13.95	10.08	9.61	9.15
39	14.52	10.36	9.87	9.41
40	15.08	10.64	10.13	9.66
41	16.00	11.13	10.58	10.05
42	16.93	11.63	11.03	10.45
43	17.87	12.13	11.50	10.85
44	18.81	12.65	11.97	11.27
45	19.78	13.17	12.44	11.68
46	20.41	13.58	12.80	11.99
47	21.04	13.98	13.17	12.29
48	21.68	14.40	13.52	12.59
49	22.31	14.80	13.89	12.90
50	22.94	15.22	14.26	13.20
51	23.13	15.30	14.27	13.12
52	23.31	15.39	14.29	13.05
53	23.50	15.47	14.32	12.96
54	23.68	15.56	14.33	12.88
55	23.86	15.65	14.34	12.80
56	23.88	15.67	14.36	12.82
57	23.91	15.69	14.38	12.84
58	23.92	15.70	14.41	12.85
59	23.95	15.72	14.42	12.88
60	23.97	15.74	14.43	12.90
61	23.97	15.74	14.43	12.90
62	23.97	15.74	14.43	12.90
63	23.97	15.74	14.43	12.90
64	23.97	15.74	14.43	12.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

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	9.63	6.18	5.69	5.18
26	10.12	6.54	6.05	5.55
27	10.60	6.90	6.41	5.92
28	11.09	7.25	6.78	6.29
29	11.57	7.61	7.14	6.66
30	12.06	7.97	7.50	7.03
31	12.95	8.84	8.34	7.86
32	13.84	9.70	9.18	8.69
33	14.74	10.57	10.03	9.51
34	15.63	11.43	10.87	10.34
35	16.52	12.30	11.71	11.17
36	17.54	12.86	12.25	11.68
37	18.55	13.43	12.79	12.19
38	19.57	13.99	13.33	12.70
39	20.58	14.56	13.87	13.21
40	21.60	15.12	14.41	13.72
41	22.87	15.80	15.03	14.26
42	24.14	16.49	15.65	14.80
43	25.42	17.17	16.27	15.35
44	26.69	17.86	16.89	15.89
45	27.96	18.54	17.51	16.43
46	28.77	19.05	17.96	16.84
47	29.57	19.56	18.41	17.25
48	30.38	20.08	18.86	17.65
49	31.18	20.59	19.31	18.06
50	31.99	21.10	19.76	18.47
51	31.99	21.04	19.61	18.27
52	31.99	20.97	19.46	18.07
53	32.00	20.91	19.31	17.88
54	32.00	20.84	19.16	17.68
55	32.00	20.78	19.01	17.48
56	32.03	20.81	19.04	17.50
57	32.06	20.83	19.06	17.53
58	32.08	20.86	19.09	17.55
59	32.11	20.88	19.11	17.58
60	32.14	20.91	19.14	17.60
61	32.14	20.91	19.14	17.60
62	32.14	20.91	19.14	17.60
63	32.14	20.91	19.14	17.60
64	32.14	20.91	19.14	17.60

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
To Age 67 Benefit Period

3P - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.74	4.78	4.31	3.82
26	7.92	4.88	4.40	3.89
27	8.10	4.99	4.50	3.96
28	8.29	5.09	4.59	4.04
29	8.47	5.20	4.69	4.11
30	8.65	5.30	4.78	4.18
31	8.90	5.44	4.90	4.25
32	9.15	5.58	5.01	4.32
33	9.40	5.71	5.13	4.39
34	9.65	5.85	5.24	4.46
35	9.90	5.99	5.36	4.53
36	10.62	6.45	5.79	4.92
37	11.35	6.91	6.22	5.32
38	12.07	7.37	6.66	5.71
39	12.80	7.83	7.09	6.11
40	13.52	8.29	7.52	6.50
41	14.68	9.05	8.25	7.21
42	15.84	9.81	8.98	7.92
43	17.00	10.56	9.71	8.62
44	18.16	11.32	10.44	9.33
45	19.32	12.08	11.17	10.04
46	19.90	12.42	11.47	10.31
47	20.49	12.77	11.77	10.59
48	21.07	13.11	12.08	10.86
49	21.66	13.46	12.38	11.14
50	22.24	13.80	12.68	11.41
51	22.17	13.70	12.53	11.27
52	22.09	13.60	12.38	11.13
53	22.02	13.51	12.22	11.00
54	21.94	13.41	12.07	10.86
55	21.87	13.31	11.92	10.72
56	22.30	13.52	12.01	10.75
57	22.73	13.73	12.10	10.77
58	23.16	13.95	12.18	10.80
59	23.59	14.16	12.27	10.82
60	24.02	14.37	12.36	10.85
61	24.51	14.68	12.57	10.89
62	25.00	15.00	12.78	10.94
63	25.49	15.31	12.99	10.98
64	25.98	15.62	13.20	11.02

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

Extended Partial Rider
To Age 67 Benefit Period

3A - Class
Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.28	5.11	4.61	4.09
26	8.47	5.22	4.71	4.16
27	8.67	5.34	4.82	4.24
28	8.87	5.45	4.91	4.32
29	9.06	5.56	5.02	4.40
30	9.26	5.67	5.11	4.47
31	9.52	5.82	5.24	4.55
32	9.79	5.97	5.36	4.62
33	10.06	6.11	5.49	4.70
34	10.33	6.26	5.61	4.77
35	10.59	6.41	5.74	4.85
36	11.36	6.90	6.20	5.26
37	12.14	7.39	6.66	5.69
38	12.91	7.89	7.13	6.11
39	13.70	8.38	7.59	6.54
40	14.47	8.87	8.05	6.96
41	15.71	9.68	8.83	7.71
42	16.95	10.50	9.61	8.47
43	18.19	11.30	10.39	9.22
44	19.43	12.11	11.17	9.98
45	20.67	12.93	11.95	10.74
46	21.29	13.29	12.27	11.03
47	21.92	13.66	12.59	11.33
48	22.54	14.03	12.93	11.62
49	23.18	14.40	13.25	11.92
50	23.80	14.77	13.57	12.21
51	23.72	14.66	13.41	12.06
52	23.64	14.55	13.25	11.91
53	23.56	14.46	13.08	11.77
54	23.48	14.35	12.91	11.62
55	23.40	14.24	12.75	11.47
56	23.86	14.47	12.85	11.50
57	24.32	14.69	12.95	11.52
58	24.78	14.93	13.03	11.56
59	25.24	15.15	13.13	11.58
60	25.70	15.38	13.23	11.61
61	26.23	15.71	13.45	11.65
62	26.75	16.05	13.67	11.71
63	27.27	16.38	13.90	11.75
64	27.80	16.71	14.12	11.79

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 2A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	15.88	9.91	8.83	7.80
26	16.10	10.02	8.92	7.89
27	16.33	10.12	9.03	7.98
28	16.55	10.24	9.13	8.07
29	16.78	10.35	9.23	8.16
30	17.00	10.45	9.33	8.25
31	17.10	10.41	9.29	8.22
32	17.19	10.36	9.24	8.19
33	17.28	10.31	9.20	8.15
34	17.38	10.26	9.16	8.12
35	17.47	10.22	9.12	8.09
36	18.49	10.86	9.72	8.62
37	19.51	11.50	10.31	9.16
38	20.52	12.14	10.92	9.70
39	21.54	12.79	11.52	10.24
40	22.56	13.43	12.12	10.77
41	24.36	14.63	13.26	11.80
42	26.17	15.81	14.39	12.83
43	27.97	17.01	15.53	13.87
44	29.78	18.20	16.66	14.89
45	31.59	19.40	17.79	15.92
46	32.75	20.05	18.35	16.35
47	33.91	20.70	18.92	16.78
48	35.07	21.36	19.47	17.22
49	36.23	22.01	20.04	17.64
50	37.40	22.66	20.60	18.07
51	37.84	22.77	20.58	17.93
52	38.27	22.89	20.55	17.78
53	38.72	22.99	20.53	17.64
54	39.16	23.11	20.51	17.49
55	39.60	23.22	20.49	17.36
56	41.24	24.02	21.04	17.68
57	42.87	24.82	21.58	18.01
58	44.51	25.63	22.12	18.33
59	46.15	26.43	22.66	18.66
60	47.79	27.23	23.21	18.98
61	49.19	28.07	23.88	19.48
62	50.60	28.90	24.56	19.99
63	52.00	29.72	25.23	20.48
64	53.40	30.56	25.90	20.98

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 1A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	29.18	17.26	15.40	13.52
26	30.54	17.97	16.03	14.09
27	31.89	18.69	16.66	14.65
28	33.25	19.40	17.29	15.22
29	34.60	20.12	17.92	15.78
30	35.96	20.83	18.55	16.35
31	38.85	22.28	19.83	17.66
32	41.73	23.72	21.10	18.98
33	44.62	25.17	22.38	20.29
34	47.50	26.61	23.65	21.61
35	50.39	28.06	24.93	22.92
36	54.28	30.12	26.83	24.41
37	58.18	32.18	28.72	25.91
38	62.07	34.23	30.62	27.40
39	65.97	36.29	32.51	28.90
40	69.86	38.35	34.41	30.39
41	77.75	42.44	38.22	33.69
42	85.64	46.53	42.04	36.99
43	93.54	50.63	45.85	40.29
44	101.43	54.72	49.67	43.59
45	109.32	58.81	53.48	46.89
46	109.94	59.15	53.79	47.16
47	110.57	59.49	54.11	47.44
48	111.19	59.82	54.42	47.71
49	111.82	60.16	54.74	47.99
50	112.44	60.50	55.05	48.26
51	113.07	60.85	55.36	48.54
52	113.70	61.19	55.67	48.81
53	114.32	61.54	55.99	49.09
54	114.95	61.88	56.30	49.36
55	115.58	62.23	56.61	49.64
56	115.60	62.25	56.63	49.67
57	115.63	62.28	56.66	49.69
58	115.65	62.30	56.68	49.72
59	115.68	62.33	56.71	49.74
60	115.70	62.35	56.73	49.77
61	115.70	62.35	56.73	49.77
62	115.70	62.35	56.73	49.77
63	115.70	62.35	56.73	49.77
64	115.70	62.35	56.73	49.77

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	1.79	1.52	1.27	1.10
26	1.85	1.56	1.30	1.12
27	1.90	1.60	1.33	1.14
28	1.95	1.65	1.36	1.16
29	2.01	1.69	1.37	1.18
30	2.06	1.74	1.40	1.20
31	2.31	1.80	1.39	1.19
32	2.57	1.86	1.38	1.19
33	2.81	1.93	1.37	1.19
34	3.07	1.98	1.36	1.19
35	3.32	2.05	1.36	1.18
36	3.54	2.17	1.41	1.25
37	3.76	2.28	1.46	1.32
38	3.99	2.39	1.51	1.38
39	4.21	2.50	1.56	1.46
40	4.43	2.62	1.60	1.52
41	4.73	2.75	1.78	1.68
42	5.04	2.88	1.97	1.85
43	5.35	3.00	2.14	2.01
44	5.66	3.14	2.32	2.17
45	5.96	3.27	2.50	2.34
46	6.28	3.43	2.59	2.44
47	6.60	3.59	2.69	2.54
48	6.92	3.76	2.78	2.65
49	7.23	3.92	2.88	2.75
50	7.54	4.09	2.98	2.85
51	7.74	4.31	3.11	2.98
52	7.95	4.54	3.24	3.09
53	8.15	4.77	3.39	3.23
54	8.35	4.99	3.51	3.35
55	8.56	5.21	3.65	3.48
56	8.56	5.36	4.05	3.80
57	8.57	5.51	4.45	4.13
58	8.58	5.64	4.85	4.46
59	8.59	5.79	5.25	4.79
60	8.60	5.93	5.65	5.11
61	10.81	7.38	6.41	5.88
62	13.02	8.82	7.16	6.65
63	15.22	10.27	7.91	7.42
64	17.44	11.71	8.65	8.19

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	1.69	1.34	0.94	0.78
26	1.89	1.43	1.00	0.84
27	2.09	1.52	1.07	0.90
28	2.28	1.62	1.13	0.95
29	2.49	1.71	1.20	1.01
30	2.68	1.81	1.26	1.07
31	3.15	2.09	1.40	1.19
32	3.62	2.38	1.54	1.32
33	4.08	2.65	1.67	1.45
34	4.55	2.94	1.82	1.57
35	5.02	3.22	1.95	1.69
36	5.29	3.36	2.08	1.83
37	5.56	3.49	2.22	1.97
38	5.83	3.61	2.36	2.10
39	6.10	3.74	2.50	2.24
40	6.38	3.88	2.63	2.38
41	6.68	3.96	2.86	2.61
42	6.99	4.05	3.07	2.85
43	7.30	4.13	3.29	3.09
44	7.61	4.22	3.51	3.33
45	7.92	4.30	3.73	3.56
46	8.33	4.57	3.85	3.67
47	8.75	4.82	3.97	3.78
48	9.16	5.09	4.08	3.90
49	9.58	5.34	4.20	4.01
50	10.00	5.61	4.31	4.12
51	10.24	6.05	4.39	4.19
52	10.48	6.48	4.46	4.26
53	10.72	6.92	4.54	4.32
54	10.95	7.34	4.61	4.40
55	11.20	7.78	4.68	4.47
56	11.24	7.79	5.09	4.76
57	11.28	7.80	5.50	5.05
58	11.33	7.81	5.91	5.34
59	11.37	7.82	6.31	5.63
60	11.41	7.83	6.72	5.93
61	15.08	10.24	7.83	7.11
62	18.74	12.65	8.95	8.28
63	22.40	15.05	10.06	9.47
64	26.06	17.45	11.17	10.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	2.15	1.43	1.19	0.92
26	2.19	1.44	1.20	0.90
27	2.21	1.46	1.20	0.91
28	2.24	1.48	1.20	0.92
29	2.27	1.50	1.21	0.93
30	2.30	1.52	1.23	0.94
31	2.30	1.51	1.20	0.93
32	2.28	1.50	1.19	0.92
33	2.28	1.50	1.16	0.91
34	2.27	1.49	1.15	0.90
35	2.26	1.48	1.13	0.89
36	2.40	1.57	1.20	0.94
37	2.53	1.66	1.27	1.01
38	2.67	1.74	1.34	1.07
39	2.80	1.83	1.41	1.13
40	2.93	1.92	1.48	1.19
41	3.14	2.05	1.57	1.28
42	3.34	2.19	1.68	1.38
43	3.56	2.32	1.77	1.47
44	3.76	2.46	1.87	1.56
45	3.97	2.59	1.97	1.66
46	4.27	2.78	2.12	1.79
47	4.58	2.97	2.27	1.92
48	4.89	3.15	2.43	2.05
49	5.20	3.34	2.58	2.18
50	5.50	3.52	2.74	2.31
51	6.02	3.82	3.00	2.54
52	6.54	4.12	3.27	2.77
53	7.07	4.41	3.52	2.99
54	7.58	4.71	3.79	3.23
55	8.10	5.01	4.05	3.46
56	9.18	5.69	4.65	4.00
57	10.25	6.38	5.25	4.55
58	11.33	7.06	5.85	5.10
59	12.40	7.75	6.45	5.65
60	13.48	8.42	7.05	6.19
61	15.52	9.70	8.01	6.93
62	17.57	10.99	8.97	7.67
63	19.60	12.26	9.91	8.40
64	21.64	13.53	10.86	9.13

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	2.29	1.53	1.28	0.99
26	2.34	1.55	1.27	0.96
27	2.37	1.56	1.29	0.98
28	2.40	1.58	1.29	0.98
29	2.43	1.60	1.30	0.99
30	2.46	1.62	1.31	1.01
31	2.46	1.61	1.28	0.99
32	2.44	1.60	1.27	0.98
33	2.44	1.60	1.25	0.97
34	2.43	1.60	1.23	0.96
35	2.42	1.59	1.21	0.95
36	2.56	1.68	1.29	1.01
37	2.71	1.78	1.36	1.08
38	2.86	1.86	1.44	1.15
39	3.00	1.96	1.51	1.21
40	3.14	2.05	1.59	1.28
41	3.36	2.20	1.68	1.37
42	3.57	2.35	1.79	1.47
43	3.81	2.49	1.89	1.57
44	4.02	2.63	2.01	1.67
45	4.25	2.77	2.10	1.77
46	4.58	2.98	2.27	1.91
47	4.90	3.18	2.43	2.05
48	5.24	3.37	2.61	2.19
49	5.56	3.57	2.77	2.33
50	5.89	3.77	2.94	2.48
51	6.45	4.10	3.21	2.72
52	7.00	4.42	3.49	2.97
53	7.56	4.72	3.77	3.20
54	8.11	5.04	4.05	3.45
55	8.66	5.36	4.33	3.70
56	9.81	6.09	4.97	4.28
57	10.97	6.82	5.61	4.87
58	12.12	7.55	6.27	5.46
59	13.27	8.29	6.91	6.05
60	14.43	9.01	7.55	6.63
61	16.61	10.38	8.57	7.41
62	18.80	11.75	9.59	8.20
63	20.97	13.11	10.60	8.99
64	23.16	14.48	11.62	9.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 2A - Class
Unisex | 2 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.52	3.12	2.60	2.03
26	4.56	3.14	2.62	2.03
27	4.59	3.17	2.63	2.05
28	4.65	3.21	2.65	2.06
29	4.68	3.24	2.67	2.08
30	4.72	3.26	2.69	2.09
31	4.71	3.26	2.68	2.08
32	4.70	3.25	2.66	2.07
33	4.70	3.24	2.65	2.05
34	4.69	3.24	2.64	2.03
35	4.68	3.23	2.63	2.02
36	4.81	3.31	2.66	2.06
37	4.96	3.39	2.71	2.11
38	5.10	3.47	2.74	2.15
39	5.24	3.56	2.79	2.19
40	5.39	3.64	2.82	2.24
41	5.66	3.78	2.90	2.35
42	5.91	3.93	2.99	2.44
43	6.17	4.06	3.07	2.56
44	6.42	4.21	3.16	2.66
45	6.69	4.33	3.23	2.76
46	7.26	4.68	3.53	3.00
47	7.84	5.01	3.82	3.25
48	8.43	5.36	4.12	3.50
49	9.01	5.69	4.41	3.74
50	9.58	6.04	4.70	3.99
51	10.63	6.63	5.25	4.43
52	11.66	7.21	5.78	4.89
53	12.70	7.79	6.33	5.35
54	13.72	8.37	6.87	5.81
55	14.76	8.96	7.41	6.27
56	17.25	10.47	8.66	7.38
57	19.74	11.98	9.91	8.49
58	22.22	13.48	11.16	9.61
59	24.71	14.98	12.40	10.72
60	27.18	16.50	13.65	11.83
61	31.66	19.15	15.69	13.38
62	36.12	21.82	17.74	14.94
63	40.56	24.46	19.78	16.50
64	45.01	27.10	21.81	18.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	5.66	3.46	2.43	1.70
26	5.84	3.56	2.53	1.78
27	6.01	3.67	2.62	1.86
28	6.19	3.77	2.72	1.95
29	6.36	3.88	2.81	2.03
30	6.54	3.98	2.91	2.11
31	6.87	4.17	3.11	2.29
32	7.20	4.36	3.31	2.47
33	7.52	4.54	3.50	2.64
34	7.85	4.73	3.70	2.82
35	8.18	4.92	3.90	3.00
36	8.90	5.41	4.13	3.19
37	9.62	5.91	4.36	3.39
38	10.33	6.40	4.58	3.58
39	11.05	6.90	4.81	3.78
40	11.77	7.39	5.04	3.97
41	13.31	8.50	5.45	4.35
42	14.85	9.60	5.87	4.73
43	16.38	10.71	6.28	5.10
44	17.92	11.81	6.70	5.48
45	19.46	12.92	7.11	5.86
46	19.57	12.93	7.22	5.97
47	19.67	12.94	7.34	6.07
48	19.78	12.96	7.45	6.18
49	19.88	12.97	7.57	6.28
50	19.99	12.98	7.68	6.39
51	20.31	12.99	8.03	6.70
52	20.64	13.00	8.37	7.01
53	20.96	13.01	8.72	7.31
54	21.29	13.02	9.06	7.62
55	21.61	13.03	9.41	7.93
56	25.67	15.78	10.72	9.09
57	29.73	18.53	12.03	10.26
58	33.79	21.28	13.33	11.42
59	37.85	24.03	14.64	12.59
60	41.91	26.78	15.95	13.75
61	48.93	31.17	18.21	15.97
62	55.94	35.56	20.46	18.20
63	62.96	39.95	22.72	20.42
64	69.97	44.34	24.97	22.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.46	2.25	1.94	1.74
26	3.57	2.32	1.97	1.77
27	3.67	2.39	2.01	1.79
28	3.77	2.46	2.04	1.83
29	3.88	2.53	2.07	1.85
30	3.98	2.60	2.10	1.88
31	4.17	2.71	2.09	1.87
32	4.35	2.82	2.07	1.86
33	4.54	2.92	2.06	1.85
34	4.71	3.03	2.04	1.84
35	4.90	3.14	2.02	1.82
36	5.11	3.31	2.16	1.97
37	5.31	3.49	2.29	2.11
38	5.52	3.66	2.42	2.27
39	5.72	3.84	2.57	2.42
40	5.93	4.01	2.69	2.57
41	6.24	4.22	2.97	2.81
42	6.56	4.42	3.23	3.07
43	6.87	4.63	3.49	3.31
44	7.19	4.84	3.76	3.57
45	7.50	5.04	4.03	3.81
46	7.82	5.34	4.24	4.02
47	8.13	5.63	4.46	4.22
48	8.43	5.93	4.67	4.44
49	8.74	6.22	4.88	4.64
50	9.05	6.52	5.10	4.86
51	9.84	6.97	5.42	5.17
52	10.62	7.42	5.74	5.47
53	11.42	7.87	6.07	5.78
54	12.20	8.32	6.39	6.09
55	12.99	8.77	6.72	6.40
56	13.89	9.36	7.09	6.76
57	14.77	9.96	7.47	7.12
58	15.66	10.53	7.84	7.47
59	16.54	11.12	8.22	7.83
60	17.44	11.71	8.59	8.19
61	17.44	11.71	8.61	8.19
62	17.44	11.71	8.63	8.19
63	17.44	11.71	8.64	8.19
64	17.44	11.71	8.65	8.19

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	4.79	3.11	1.52	1.35
26	4.99	3.24	1.62	1.45
27	5.18	3.38	1.73	1.54
28	5.37	3.50	1.84	1.64
29	5.56	3.63	1.95	1.73
30	5.75	3.76	2.05	1.84
31	6.13	3.99	2.27	2.04
32	6.51	4.21	2.50	2.24
33	6.89	4.44	2.72	2.45
34	7.26	4.66	2.95	2.65
35	7.64	4.89	3.17	2.86
36	7.85	5.09	3.39	3.08
37	8.07	5.29	3.60	3.30
38	8.29	5.50	3.80	3.52
39	8.51	5.70	4.02	3.74
40	8.72	5.91	4.23	3.97
41	9.02	6.06	4.58	4.31
42	9.31	6.22	4.94	4.66
43	9.60	6.38	5.28	5.01
44	9.89	6.54	5.64	5.36
45	10.19	6.69	5.99	5.70
46	10.69	7.16	6.24	5.95
47	11.19	7.63	6.51	6.19
48	11.69	8.09	6.76	6.45
49	12.19	8.56	7.03	6.69
50	12.69	9.03	7.28	6.94
51	14.06	9.83	7.58	7.22
52	15.41	10.64	7.87	7.51
53	16.78	11.44	8.17	7.78
54	18.14	12.25	8.47	8.07
55	19.50	13.06	8.76	8.35
56	20.82	13.93	9.24	8.81
57	22.12	14.81	9.72	9.27
58	23.44	15.70	10.21	9.72
59	24.75	16.58	10.69	10.18
60	26.06	17.45	11.17	10.64
61	26.06	17.45	11.17	10.64
62	26.06	17.45	11.17	10.64
63	26.06	17.45	11.17	10.64
64	26.06	17.45	11.17	10.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	3.09	2.02	1.73	1.43
26	3.03	2.02	1.73	1.37
27	3.07	2.05	1.73	1.38
28	3.10	2.07	1.74	1.40
29	3.13	2.10	1.76	1.41
30	3.17	2.12	1.77	1.42
31	3.18	2.11	1.74	1.40
32	3.19	2.09	1.71	1.39
33	3.20	2.08	1.68	1.37
34	3.21	2.06	1.66	1.36
35	3.23	2.05	1.63	1.35
36	3.49	2.23	1.77	1.48
37	3.76	2.40	1.92	1.62
38	4.01	2.59	2.06	1.74
39	4.28	2.76	2.21	1.88
40	4.54	2.94	2.35	2.01
41	5.00	3.26	2.61	2.26
42	5.47	3.59	2.87	2.51
43	5.93	3.90	3.13	2.76
44	6.40	4.23	3.39	3.01
45	6.85	4.55	3.64	3.25
46	7.39	4.88	3.93	3.50
47	7.94	5.22	4.21	3.74
48	8.47	5.56	4.50	3.99
49	9.02	5.90	4.78	4.24
50	9.56	6.23	5.07	4.48
51	10.48	6.79	5.56	4.90
52	11.40	7.35	6.05	5.31
53	12.34	7.92	6.53	5.73
54	13.26	8.47	7.03	6.15
55	14.18	9.02	7.52	6.56
56	15.36	9.72	8.04	6.97
57	16.54	10.41	8.55	7.38
58	17.72	11.11	9.07	7.77
59	18.89	11.79	9.58	8.18
60	20.08	12.49	10.09	8.59
61	20.47	12.75	10.29	8.73
62	20.86	13.01	10.48	8.86
63	21.25	13.27	10.67	9.00
64	21.64	13.53	10.86	9.13

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 3A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.31	2.16	1.85	1.53
26	3.24	2.17	1.85	1.47
27	3.29	2.20	1.85	1.48
28	3.32	2.21	1.86	1.49
29	3.35	2.24	1.88	1.51
30	3.39	2.26	1.90	1.52
31	3.40	2.25	1.87	1.49
32	3.42	2.23	1.84	1.49
33	3.43	2.22	1.79	1.47
34	3.44	2.20	1.77	1.46
35	3.45	2.19	1.74	1.45
36	3.73	2.39	1.90	1.59
37	4.02	2.57	2.06	1.73
38	4.29	2.77	2.21	1.87
39	4.58	2.95	2.37	2.02
40	4.86	3.15	2.52	2.16
41	5.35	3.49	2.79	2.42
42	5.85	3.84	3.07	2.69
43	6.34	4.17	3.35	2.96
44	6.85	4.52	3.62	3.22
45	7.34	4.87	3.90	3.48
46	7.91	5.23	4.20	3.74
47	8.49	5.58	4.50	4.00
48	9.07	5.96	4.81	4.27
49	9.65	6.32	5.11	4.54
50	10.23	6.67	5.42	4.79
51	11.22	7.27	5.95	5.24
52	12.20	7.86	6.47	5.68
53	13.20	8.47	6.99	6.13
54	14.19	9.06	7.51	6.58
55	15.17	9.65	8.04	7.03
56	16.44	10.40	8.60	7.45
57	17.70	11.14	9.14	7.89
58	18.96	11.88	9.70	8.32
59	20.21	12.62	10.24	8.75
60	21.49	13.37	10.80	9.19
61	21.90	13.65	11.01	9.34
62	22.32	13.91	11.21	9.47
63	22.74	14.20	11.42	9.62
64	23.16	14.48	11.62	9.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	6.10	4.21	3.59	2.88
26	6.16	4.25	3.60	2.89
27	6.21	4.28	3.61	2.90
28	6.27	4.31	3.62	2.91
29	6.33	4.34	3.63	2.91
30	6.38	4.39	3.65	2.93
31	6.32	4.33	3.56	2.86
32	6.28	4.29	3.47	2.79
33	6.23	4.25	3.39	2.73
34	6.19	4.21	3.30	2.67
35	6.13	4.17	3.22	2.61
36	6.48	4.40	3.41	2.79
37	6.85	4.63	3.60	2.97
38	7.20	4.86	3.78	3.14
39	7.56	5.08	3.97	3.32
40	7.91	5.32	4.15	3.49
41	8.57	5.74	4.49	3.84
42	9.24	6.15	4.83	4.18
43	9.88	6.57	5.18	4.53
44	10.55	6.98	5.52	4.87
45	11.21	7.41	5.86	5.21
46	12.25	8.02	6.39	5.66
47	13.27	8.66	6.90	6.11
48	14.32	9.28	7.42	6.56
49	15.35	9.91	7.95	7.01
50	16.37	10.53	8.47	7.47
51	18.25	11.64	9.42	8.28
52	20.15	12.74	10.38	9.09
53	22.03	13.84	11.33	9.90
54	23.92	14.94	12.29	10.73
55	25.80	16.04	13.26	11.55
56	28.69	17.68	14.52	12.51
57	31.56	19.31	15.79	13.48
58	34.44	20.95	17.05	14.43
59	37.32	22.58	18.32	15.39
60	40.20	24.22	19.57	16.36
61	41.41	24.94	20.14	16.77
62	42.62	25.66	20.69	17.20
63	43.81	26.38	21.25	17.62
64	45.01	27.10	21.81	18.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 1A - Class
Unisex | 5 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.35	5.21	3.95	3.03
26	8.68	5.41	4.14	3.21
27	9.02	5.61	4.33	3.38
28	9.35	5.82	4.53	3.56
29	9.69	6.02	4.72	3.73
30	10.02	6.22	4.91	3.91
31	10.70	6.64	5.33	4.31
32	11.39	7.06	5.75	4.71
33	12.07	7.48	6.16	5.10
34	12.76	7.90	6.58	5.50
35	13.44	8.32	7.00	5.90
36	14.67	9.15	7.43	6.29
37	15.90	9.98	7.85	6.67
38	17.12	10.82	8.28	7.06
39	18.35	11.65	8.70	7.44
40	19.58	12.48	9.13	7.83
41	22.23	14.32	9.92	8.58
42	24.88	16.17	10.72	9.32
43	27.52	18.01	11.51	10.07
44	30.17	19.86	12.31	10.81
45	32.82	21.70	13.10	11.56
46	33.14	21.81	13.34	11.75
47	33.46	21.93	13.58	11.94
48	33.78	22.04	13.81	12.14
49	34.10	22.16	14.05	12.33
50	34.42	22.27	14.29	12.52
51	35.38	22.62	15.01	13.09
52	36.34	22.96	15.72	13.66
53	37.31	23.31	16.44	14.24
54	38.27	23.65	17.15	14.81
55	39.23	24.00	17.87	15.38
56	43.62	27.09	19.28	16.83
57	48.01	30.17	20.69	18.28
58	52.41	33.26	22.11	19.74
59	56.80	36.34	23.52	21.19
60	61.19	39.43	24.93	22.64
61	63.39	40.66	24.94	22.64
62	65.58	41.89	24.95	22.64
63	67.78	43.11	24.96	22.64
64	69.97	44.34	24.97	22.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 5A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.88	2.89	2.49	2.28
26	5.00	3.01	2.54	2.34
27	5.11	3.14	2.58	2.39
28	5.21	3.25	2.65	2.45
29	5.32	3.38	2.69	2.50
30	5.44	3.49	2.75	2.57
31	5.51	3.67	2.76	2.58
32	5.60	3.84	2.78	2.62
33	5.67	4.00	2.80	2.65
34	5.75	4.18	2.83	2.68
35	5.82	4.35	2.84	2.70
36	6.15	4.59	3.05	2.90
37	6.48	4.82	3.26	3.10
38	6.80	5.07	3.47	3.30
39	7.13	5.31	3.68	3.50
40	7.45	5.54	3.89	3.70
41	7.78	5.78	4.16	3.97
42	8.11	6.01	4.44	4.22
43	8.43	6.23	4.71	4.49
44	8.75	6.46	5.00	4.75
45	9.08	6.69	5.28	5.01
46	9.84	7.18	5.64	5.37
47	10.58	7.67	6.02	5.71
48	11.34	8.15	6.39	6.08
49	12.08	8.64	6.76	6.43
50	12.83	9.14	7.13	6.78
51	13.75	9.65	7.42	7.06
52	14.67	10.16	7.70	7.33
53	15.58	10.67	7.99	7.61
54	16.50	11.18	8.28	7.89
55	17.41	11.68	8.56	8.16
56	17.42	11.69	8.57	8.17
57	17.42	11.69	8.57	8.17
58	17.43	11.70	8.58	8.18
59	17.43	11.70	8.58	8.18
60	17.44	11.71	8.59	8.19
61	17.44	11.71	8.61	8.19
62	17.44	11.71	8.63	8.19
63	17.44	11.71	8.64	8.19
64	17.44	11.71	8.65	8.19

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	5.84	4.05	2.15	1.98
26	6.10	4.25	2.31	2.12
27	6.35	4.46	2.46	2.26
28	6.61	4.66	2.60	2.42
29	6.86	4.87	2.75	2.56
30	7.12	5.07	2.91	2.70
31	7.51	5.42	3.21	3.00
32	7.88	5.76	3.52	3.30
33	8.27	6.11	3.84	3.60
34	8.65	6.46	4.14	3.91
35	9.04	6.80	4.45	4.20
36	9.45	7.10	4.75	4.50
37	9.86	7.40	5.05	4.79
38	10.27	7.68	5.36	5.08
39	10.69	7.98	5.65	5.38
40	11.10	8.27	5.96	5.67
41	11.35	8.43	6.34	6.04
42	11.61	8.58	6.73	6.41
43	11.85	8.72	7.11	6.78
44	12.11	8.87	7.50	7.15
45	12.36	9.03	7.88	7.52
46	13.49	9.77	8.36	7.97
47	14.64	10.52	8.83	8.42
48	15.77	11.27	9.31	8.87
49	16.91	12.02	9.78	9.32
50	18.04	12.76	10.26	9.77
51	19.65	13.69	10.43	9.93
52	21.24	14.63	10.61	10.11
53	22.84	15.56	10.79	10.27
54	24.43	16.49	10.97	10.44
55	26.03	17.42	11.14	10.61
56	26.04	17.43	11.15	10.62
57	26.04	17.43	11.15	10.62
58	26.05	17.44	11.16	10.63
59	26.05	17.44	11.16	10.63
60	26.06	17.45	11.17	10.64
61	26.06	17.45	11.17	10.64
62	26.06	17.45	11.17	10.64
63	26.06	17.45	11.17	10.64
64	26.06	17.45	11.17	10.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	4.21	2.74	2.37	2.08
26	4.19	2.82	2.40	2.11
27	4.29	2.87	2.44	2.12
28	4.38	2.93	2.48	2.16
29	4.47	2.99	2.53	2.20
30	4.56	3.05	2.57	2.24
31	4.66	3.11	2.59	2.27
32	4.74	3.17	2.61	2.30
33	4.84	3.23	2.63	2.33
34	4.93	3.29	2.65	2.36
35	5.03	3.35	2.68	2.40
36	5.42	3.61	2.89	2.58
37	5.80	3.86	3.09	2.78
38	6.18	4.12	3.29	2.97
39	6.56	4.37	3.49	3.16
40	6.94	4.63	3.70	3.35
41	7.52	5.02	4.01	3.64
42	8.10	5.41	4.31	3.92
43	8.67	5.80	4.62	4.20
44	9.25	6.19	4.92	4.48
45	9.82	6.58	5.23	4.76
46	10.64	7.08	5.67	5.14
47	11.45	7.59	6.11	5.51
48	12.26	8.10	6.54	5.89
49	13.08	8.61	6.98	6.25
50	13.90	9.11	7.42	6.63
51	14.78	9.61	7.85	6.95
52	15.67	10.12	8.28	7.28
53	16.57	10.61	8.72	7.60
54	17.46	11.12	9.15	7.92
55	18.35	11.62	9.58	8.24
56	18.69	11.79	9.68	8.31
57	19.04	11.96	9.78	8.38
58	19.39	12.15	9.89	8.45
59	19.74	12.32	10.00	8.52
60	20.08	12.49	10.09	8.59
61	20.47	12.75	10.29	8.73
62	20.86	13.01	10.48	8.86
63	21.25	13.27	10.67	9.00
64	21.64	13.53	10.86	9.13

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 3A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.51	2.93	2.54	2.22
26	4.48	3.01	2.57	2.26
27	4.59	3.08	2.61	2.27
28	4.68	3.14	2.66	2.32
29	4.78	3.20	2.70	2.35
30	4.88	3.27	2.76	2.40
31	4.98	3.32	2.77	2.43
32	5.08	3.39	2.79	2.46
33	5.19	3.46	2.82	2.49
34	5.28	3.52	2.83	2.53
35	5.38	3.58	2.87	2.56
36	5.80	3.86	3.09	2.77
37	6.21	4.13	3.30	2.97
38	6.61	4.41	3.53	3.18
39	7.02	4.67	3.73	3.38
40	7.42	4.95	3.96	3.59
41	8.05	5.38	4.29	3.89
42	8.67	5.80	4.61	4.20
43	9.28	6.20	4.95	4.50
44	9.90	6.62	5.27	4.79
45	10.51	7.04	5.59	5.10
46	11.38	7.57	6.06	5.50
47	12.26	8.12	6.53	5.89
48	13.12	8.67	7.00	6.30
49	14.00	9.21	7.47	6.69
50	14.87	9.75	7.94	7.09
51	15.82	10.29	8.40	7.44
52	16.77	10.82	8.87	7.78
53	17.74	11.36	9.33	8.13
54	18.68	11.90	9.78	8.47
55	19.63	12.43	10.24	8.81
56	20.00	12.62	10.35	8.88
57	20.38	12.80	10.47	8.97
58	20.74	12.99	10.58	9.04
59	21.12	13.19	10.69	9.11
60	21.49	13.37	10.80	9.19
61	21.90	13.65	11.01	9.34
62	22.32	13.91	11.21	9.47
63	22.74	14.20	11.42	9.62
64	23.16	14.48	11.62	9.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	7.92	5.43	4.60	3.99
26	8.06	5.49	4.65	4.03
27	8.21	5.58	4.68	4.07
28	8.35	5.64	4.71	4.11
29	8.50	5.73	4.75	4.16
30	8.64	5.80	4.79	4.20
31	8.71	5.74	4.70	4.15
32	8.77	5.68	4.61	4.12
33	8.85	5.64	4.53	4.08
34	8.91	5.58	4.45	4.05
35	8.99	5.54	4.38	4.04
36	9.50	5.89	4.67	4.30
37	10.03	6.25	4.96	4.56
38	10.54	6.60	5.24	4.81
39	11.06	6.97	5.53	5.07
40	11.58	7.33	5.82	5.33
41	12.45	7.97	6.32	5.77
42	13.31	8.61	6.81	6.24
43	14.18	9.25	7.32	6.68
44	15.04	9.90	7.81	7.14
45	15.91	10.55	8.31	7.58
46	17.42	11.47	9.09	8.26
47	18.93	12.41	9.88	8.92
48	20.43	13.32	10.66	9.58
49	21.93	14.25	11.44	10.24
50	23.45	15.18	12.24	10.91
51	25.44	16.28	13.17	11.64
52	27.42	17.38	14.11	12.36
53	29.41	18.48	15.05	13.08
54	31.40	19.58	15.99	13.81
55	33.38	20.67	16.92	14.53
56	34.75	21.38	17.45	14.90
57	36.10	22.10	17.99	15.26
58	37.48	22.81	18.51	15.62
59	38.85	23.51	19.05	15.99
60	40.20	24.22	19.57	16.36
61	41.41	24.94	20.14	16.77
62	42.62	25.66	20.69	17.20
63	43.81	26.38	21.25	17.62
64	45.01	27.10	21.81	18.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider | 1A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.58	7.32	5.79	4.91
26	12.21	7.72	6.13	5.23
27	12.85	8.12	6.46	5.55
28	13.48	8.51	6.80	5.88
29	14.12	8.91	7.13	6.20
30	14.75	9.31	7.47	6.52
31	16.10	10.15	8.20	7.24
32	17.45	10.99	8.93	7.97
33	18.81	11.82	9.66	8.69
34	20.16	12.66	10.39	9.42
35	21.51	13.50	11.12	10.14
36	23.36	14.73	11.78	10.73
37	25.21	15.95	12.43	11.33
38	27.07	17.18	13.09	11.92
39	28.92	18.40	13.74	12.52
40	30.77	19.63	14.40	13.11
41	34.54	22.17	15.46	14.07
42	38.30	24.70	16.52	15.03
43	42.07	27.24	17.59	15.98
44	45.83	29.77	18.65	16.94
45	49.60	32.31	19.71	17.90
46	50.94	33.17	20.34	18.46
47	52.27	34.03	20.97	19.03
48	53.61	34.88	21.59	19.59
49	54.94	35.74	22.22	20.16
50	56.28	36.60	22.85	20.72
51	57.10	37.16	23.26	21.10
52	57.92	37.72	23.67	21.48
53	58.74	38.27	24.08	21.85
54	59.56	38.83	24.49	22.23
55	60.38	39.39	24.90	22.61
56	60.54	39.40	24.91	22.62
57	60.70	39.41	24.91	22.62
58	60.87	39.41	24.92	22.63
59	61.03	39.42	24.92	22.63
60	61.19	39.43	24.93	22.64
61	63.39	40.66	24.94	22.64
62	65.58	41.89	24.95	22.64
63	67.78	43.11	24.96	22.64
64	69.97	44.34	24.97	22.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	6.51	3.85	3.49	3.18
26	6.61	3.99	3.53	3.24
27	6.72	4.12	3.58	3.30
28	6.83	4.26	3.64	3.36
29	6.94	4.39	3.69	3.42
30	7.05	4.53	3.73	3.49
31	7.13	4.73	3.74	3.50
32	7.19	4.93	3.75	3.53
33	7.26	5.13	3.77	3.56
34	7.33	5.33	3.78	3.58
35	7.41	5.53	3.79	3.60
36	7.76	5.80	4.03	3.83
37	8.14	6.07	4.27	4.07
38	8.49	6.33	4.51	4.30
39	8.86	6.60	4.75	4.54
40	9.22	6.86	5.00	4.77
41	9.58	7.12	5.32	5.07
42	9.96	7.37	5.65	5.38
43	10.31	7.63	5.98	5.69
44	10.68	7.88	6.31	6.00
45	11.04	8.14	6.63	6.30
46	11.59	8.47	6.85	6.52
47	12.13	8.81	7.08	6.73
48	12.68	9.15	7.31	6.94
49	13.22	9.49	7.53	7.17
50	13.77	9.83	7.74	7.38
51	14.50	10.20	7.91	7.53
52	15.22	10.57	8.07	7.69
53	15.95	10.94	8.24	7.85
54	16.68	11.32	8.40	8.01
55	17.41	11.68	8.56	8.16
56	17.42	11.69	8.57	8.17
57	17.42	11.69	8.57	8.17
58	17.43	11.70	8.58	8.18
59	17.43	11.70	8.58	8.18
60	17.44	11.71	8.59	8.19
61	17.44	11.71	8.61	8.19
62	17.44	11.71	8.63	8.19
63	17.44	11.71	8.64	8.19
64	17.44	11.71	8.65	8.19

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	7.79	5.40	3.01	2.77
26	8.08	5.63	3.19	2.96
27	8.36	5.87	3.39	3.14
28	8.66	6.10	3.57	3.32
29	8.95	6.33	3.76	3.50
30	9.23	6.57	3.95	3.68
31	9.68	6.99	4.35	4.07
32	10.13	7.41	4.74	4.46
33	10.59	7.82	5.13	4.83
34	11.04	8.24	5.53	5.22
35	11.49	8.66	5.93	5.61
36	11.93	8.98	6.27	5.95
37	12.38	9.29	6.62	6.28
38	12.83	9.62	6.97	6.63
39	13.28	9.93	7.31	6.97
40	13.73	10.25	7.66	7.30
41	13.98	10.39	8.11	7.73
42	14.24	10.54	8.57	8.16
43	14.50	10.69	9.02	8.60
44	14.76	10.83	9.48	9.03
45	15.01	10.98	9.92	9.46
46	15.88	11.53	10.17	9.69
47	16.75	12.08	10.41	9.92
48	17.62	12.62	10.67	10.16
49	18.48	13.17	10.91	10.39
50	19.35	13.72	11.16	10.63
51	20.69	14.46	11.16	10.63
52	22.02	15.20	11.15	10.62
53	23.36	15.94	11.15	10.62
54	24.69	16.68	11.14	10.61
55	26.03	17.42	11.14	10.61
56	26.04	17.43	11.15	10.62
57	26.04	17.43	11.15	10.62
58	26.05	17.44	11.16	10.63
59	26.05	17.44	11.16	10.63
60	26.06	17.45	11.17	10.64
61	26.06	17.45	11.17	10.64
62	26.06	17.45	11.17	10.64
63	26.06	17.45	11.17	10.64
64	26.06	17.45	11.17	10.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	5.61	3.65	3.33	2.96
26	5.57	3.73	3.34	2.90
27	5.65	3.79	3.38	2.93
28	5.74	3.85	3.41	2.97
29	5.83	3.91	3.45	3.01
30	5.92	3.97	3.49	3.05
31	6.02	4.03	3.50	3.07
32	6.12	4.08	3.51	3.10
33	6.21	4.14	3.53	3.13
34	6.31	4.20	3.55	3.16
35	6.41	4.26	3.57	3.20
36	6.84	4.55	3.81	3.42
37	7.28	4.85	4.06	3.64
38	7.72	5.14	4.29	3.87
39	8.15	5.44	4.53	4.09
40	8.58	5.73	4.77	4.31
41	9.26	6.19	5.14	4.65
42	9.93	6.64	5.50	4.99
43	10.60	7.10	5.85	5.32
44	11.27	7.54	6.22	5.66
45	11.94	8.00	6.57	5.99
46	12.53	8.36	6.87	6.24
47	13.12	8.72	7.17	6.48
48	13.71	9.08	7.47	6.72
49	14.30	9.44	7.77	6.97
50	14.89	9.80	8.06	7.21
51	15.59	10.16	8.36	7.42
52	16.27	10.52	8.67	7.63
53	16.97	10.89	8.98	7.83
54	17.66	11.26	9.28	8.04
55	18.35	11.62	9.58	8.24
56	18.69	11.79	9.68	8.31
57	19.04	11.96	9.78	8.38
58	19.39	12.15	9.89	8.45
59	19.74	12.32	10.00	8.52
60	20.08	12.49	10.09	8.59
61	20.47	12.75	10.29	8.73
62	20.86	13.01	10.48	8.86
63	21.25	13.27	10.67	9.00
64	21.64	13.53	10.86	9.13

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	6.00	3.90	3.56	3.16
26	5.96	3.99	3.57	3.11
27	6.05	4.05	3.61	3.14
28	6.14	4.13	3.65	3.18
29	6.23	4.18	3.69	3.22
30	6.34	4.25	3.72	3.26
31	6.44	4.31	3.74	3.29
32	6.55	4.37	3.76	3.32
33	6.64	4.43	3.77	3.35
34	6.75	4.50	3.80	3.38
35	6.86	4.56	3.82	3.42
36	7.32	4.87	4.08	3.66
37	7.78	5.19	4.34	3.89
38	8.26	5.50	4.59	4.14
39	8.72	5.82	4.85	4.38
40	9.18	6.13	5.11	4.61
41	9.90	6.62	5.50	4.98
42	10.62	7.11	5.89	5.34
43	11.34	7.60	6.27	5.70
44	12.06	8.07	6.65	6.05
45	12.77	8.56	7.03	6.41
46	13.40	8.95	7.35	6.67
47	14.04	9.32	7.66	6.93
48	14.67	9.72	8.00	7.19
49	15.30	10.10	8.31	7.45
50	15.94	10.48	8.63	7.72
51	16.68	10.87	8.95	7.94
52	17.41	11.26	9.28	8.16
53	18.15	11.66	9.61	8.38
54	18.89	12.04	9.92	8.60
55	19.63	12.43	10.24	8.81
56	20.00	12.62	10.35	8.88
57	20.38	12.80	10.47	8.97
58	20.74	12.99	10.58	9.04
59	21.12	13.19	10.69	9.11
60	21.49	13.37	10.80	9.19
61	21.90	13.65	11.01	9.34
62	22.32	13.91	11.21	9.47
63	22.74	14.20	11.42	9.62
64	23.16	14.48	11.62	9.76

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	10.56	7.22	6.44	5.57
26	10.70	7.28	6.45	5.59
27	10.82	7.34	6.46	5.62
28	10.95	7.40	6.49	5.64
29	11.08	7.46	6.50	5.67
30	11.21	7.51	6.52	5.70
31	11.25	7.42	6.37	5.62
32	11.29	7.32	6.23	5.55
33	11.34	7.22	6.10	5.49
34	11.38	7.14	5.97	5.43
35	11.43	7.05	5.85	5.38
36	12.00	7.45	6.17	5.68
37	12.58	7.85	6.51	5.97
38	13.18	8.25	6.84	6.26
39	13.75	8.65	7.17	6.56
40	14.33	9.06	7.49	6.86
41	15.32	9.80	8.09	7.39
42	16.33	10.55	8.68	7.93
43	17.34	11.31	9.27	8.47
44	18.34	12.06	9.86	9.00
45	19.34	12.83	10.46	9.54
46	20.50	13.52	11.03	10.01
47	21.66	14.21	11.59	10.47
48	22.82	14.91	12.16	10.94
49	23.97	15.61	12.72	11.41
50	25.13	16.31	13.29	11.87
51	26.78	17.18	14.02	12.41
52	28.43	18.06	14.75	12.95
53	30.08	18.93	15.48	13.47
54	31.74	19.81	16.20	14.00
55	33.38	20.67	16.92	14.53
56	34.75	21.38	17.45	14.90
57	36.10	22.10	17.99	15.26
58	37.48	22.81	18.51	15.62
59	38.85	23.51	19.05	15.99
60	40.20	24.22	19.57	16.36
61	41.41	24.94	20.14	16.77
62	42.62	25.66	20.69	17.20
63	43.81	26.38	21.25	17.62
64	45.01	27.10	21.81	18.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	15.43	9.76	8.10	6.86
26	16.17	10.22	8.51	7.26
27	16.91	10.69	8.92	7.66
28	17.65	11.15	9.34	8.07
29	18.39	11.62	9.75	8.47
30	19.13	12.08	10.16	8.87
31	20.77	13.10	11.09	9.80
32	22.41	14.12	12.02	10.73
33	24.05	15.14	12.96	11.67
34	25.69	16.16	13.89	12.60
35	27.33	17.18	14.82	13.53
36	29.47	18.60	15.56	14.20
37	31.62	20.02	16.30	14.87
38	33.76	21.45	17.05	15.53
39	35.91	22.87	17.79	16.20
40	38.05	24.29	18.53	16.87
41	42.50	27.29	19.78	18.00
42	46.94	30.29	21.04	19.12
43	51.39	33.29	22.29	20.25
44	55.83	36.29	23.55	21.37
45	60.28	39.29	24.80	22.50
46	60.29	39.30	24.81	22.51
47	60.30	39.31	24.82	22.52
48	60.31	39.32	24.83	22.54
49	60.32	39.33	24.84	22.55
50	60.33	39.34	24.85	22.56
51	60.34	39.35	24.86	22.57
52	60.35	39.36	24.87	22.58
53	60.36	39.37	24.88	22.59
54	60.37	39.38	24.89	22.60
55	60.38	39.39	24.90	22.61
56	60.54	39.40	24.91	22.62
57	60.70	39.41	24.91	22.62
58	60.87	39.41	24.92	22.63
59	61.03	39.42	24.92	22.63
60	61.19	39.43	24.93	22.64
61	63.39	40.66	24.94	22.64
62	65.58	41.89	24.95	22.64
63	67.78	43.11	24.96	22.64
64	69.97	44.34	24.97	22.64

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	6.63	3.92	3.56	3.24
26	6.76	4.07	3.61	3.31
27	6.88	4.22	3.67	3.39
28	7.01	4.38	3.73	3.45
29	7.13	4.52	3.79	3.52
30	7.25	4.67	3.85	3.59
31	7.34	4.89	3.87	3.62
32	7.43	5.11	3.89	3.65
33	7.52	5.32	3.89	3.69
34	7.61	5.53	3.91	3.72
35	7.70	5.76	3.93	3.75
36	8.11	6.05	4.20	4.00
37	8.51	6.35	4.47	4.26
38	8.92	6.65	4.73	4.52
39	9.32	6.95	5.00	4.78
40	9.73	7.25	5.28	5.03
41	10.15	7.54	5.64	5.37
42	10.57	7.83	6.01	5.71
43	10.97	8.13	6.37	6.05
44	11.39	8.41	6.73	6.40
45	11.81	8.71	7.10	6.74
46	12.48	9.13	7.39	7.02
47	13.15	9.55	7.67	7.30
48	13.80	9.96	7.95	7.57
49	14.48	10.39	8.24	7.84
50	15.14	10.81	8.53	8.13
51	16.05	11.29	8.75	8.34
52	16.95	11.77	8.98	8.56
53	17.86	12.25	9.22	8.79
54	18.76	12.73	9.45	9.01
55	19.67	13.21	9.68	9.23
56	19.68	13.22	9.69	9.24
57	19.69	13.22	9.69	9.24
58	19.69	13.23	9.70	9.25
59	19.70	13.23	9.70	9.25
60	19.70	13.23	9.71	9.25
61	19.70	13.23	9.72	9.25
62	19.70	13.23	9.75	9.25
63	19.70	13.23	9.76	9.25
64	19.70	13.23	9.78	9.25

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	7.95	5.51	3.07	2.83
26	8.26	5.76	3.26	3.02
27	8.57	6.02	3.47	3.21
28	8.88	6.26	3.66	3.41
29	9.19	6.52	3.87	3.60
30	9.51	6.77	4.06	3.79
31	10.00	7.22	4.48	4.20
32	10.48	7.67	4.91	4.61
33	10.97	8.11	5.32	5.02
34	11.44	8.56	5.75	5.43
35	11.93	9.01	6.17	5.83
36	12.44	9.36	6.56	6.21
37	12.95	9.73	6.94	6.58
38	13.46	10.09	7.32	6.96
39	13.97	10.46	7.70	7.32
40	14.48	10.81	8.09	7.70
41	14.80	11.00	8.60	8.18
42	15.12	11.18	9.10	8.67
43	15.43	11.37	9.61	9.15
44	15.75	11.56	10.11	9.64
45	16.07	11.74	10.62	10.12
46	17.11	12.41	10.95	10.43
47	18.15	13.08	11.28	10.75
48	19.20	13.75	11.62	11.06
49	20.24	14.41	11.94	11.37
50	21.28	15.09	12.28	11.69
51	22.91	16.00	12.34	11.75
52	24.53	16.92	12.40	11.81
53	26.16	17.85	12.46	11.86
54	27.78	18.77	12.53	11.92
55	29.42	19.69	12.59	11.99
56	29.43	19.70	12.60	12.00
57	29.43	19.71	12.60	12.01
58	29.44	19.71	12.61	12.01
59	29.44	19.72	12.61	12.02
60	29.45	19.73	12.62	12.03
61	29.45	19.73	12.62	12.03
62	29.45	19.73	12.62	12.03
63	29.45	19.73	12.62	12.03
64	29.45	19.73	12.62	12.03

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	5.73	3.72	3.40	3.01
26	5.69	3.81	3.42	2.96
27	5.79	3.88	3.46	3.01
28	5.89	3.94	3.50	3.05
29	5.99	4.01	3.54	3.10
30	6.10	4.08	3.59	3.14
31	6.20	4.15	3.61	3.18
32	6.32	4.21	3.63	3.21
33	6.43	4.29	3.66	3.24
34	6.55	4.35	3.68	3.28
35	6.67	4.43	3.71	3.33
36	7.14	4.75	3.97	3.57
37	7.62	5.07	4.24	3.81
38	8.10	5.40	4.50	4.05
39	8.58	5.72	4.77	4.30
40	9.05	6.04	5.03	4.54
41	9.81	6.55	5.43	4.92
42	10.55	7.06	5.84	5.30
43	11.30	7.56	6.24	5.67
44	12.03	8.06	6.64	6.04
45	12.78	8.57	7.03	6.41
46	13.50	9.01	7.40	6.72
47	14.22	9.45	7.77	7.03
48	14.94	9.90	8.13	7.33
49	15.66	10.34	8.50	7.64
50	16.39	10.78	8.88	7.94
51	17.25	11.25	9.27	8.22
52	18.13	11.72	9.66	8.49
53	18.99	12.19	10.04	8.76
54	19.87	12.65	10.43	9.03
55	20.73	13.13	10.82	9.30
56	21.12	13.33	10.94	9.39
57	21.51	13.52	11.06	9.47
58	21.92	13.72	11.18	9.54
59	22.31	13.92	11.30	9.63
60	22.70	14.12	11.41	9.71
61	23.14	14.41	11.62	9.86
62	23.57	14.70	11.84	10.01
63	24.02	14.99	12.05	10.16
64	24.45	15.28	12.27	10.31

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	6.13	3.98	3.64	3.22
26	6.09	4.07	3.65	3.16
27	6.20	4.15	3.70	3.21
28	6.30	4.22	3.75	3.26
29	6.41	4.30	3.79	3.31
30	6.53	4.37	3.84	3.36
31	6.64	4.45	3.87	3.39
32	6.77	4.51	3.88	3.43
33	6.88	4.59	3.91	3.47
34	7.01	4.66	3.94	3.51
35	7.13	4.74	3.97	3.56
36	7.64	5.08	4.25	3.82
37	8.16	5.43	4.54	4.08
38	8.67	5.78	4.81	4.34
39	9.18	6.12	5.10	4.61
40	9.69	6.46	5.38	4.85
41	10.50	7.01	5.81	5.27
42	11.29	7.55	6.25	5.67
43	12.09	8.09	6.67	6.07
44	12.87	8.63	7.10	6.46
45	13.68	9.16	7.52	6.87
46	14.45	9.63	7.92	7.19
47	15.22	10.11	8.31	7.52
48	15.99	10.59	8.71	7.84
49	16.76	11.06	9.10	8.17
50	17.53	11.53	9.50	8.49
51	18.46	12.04	9.92	8.79
52	19.39	12.54	10.34	9.08
53	20.32	13.04	10.74	9.37
54	21.26	13.54	11.16	9.66
55	22.19	14.05	11.58	9.95
56	22.61	14.26	11.70	10.04
57	23.02	14.47	11.84	10.13
58	23.45	14.68	11.96	10.21
59	23.87	14.89	12.09	10.30
60	24.29	15.11	12.20	10.39
61	24.76	15.42	12.44	10.56
62	25.22	15.73	12.67	10.72
63	25.70	16.04	12.90	10.88
64	26.16	16.35	13.13	11.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	10.77	7.37	6.56	5.68
26	10.93	7.45	6.59	5.71
27	11.09	7.51	6.61	5.75
28	11.23	7.60	6.65	5.80
29	11.39	7.66	6.67	5.84
30	11.54	7.74	6.71	5.87
31	11.60	7.65	6.57	5.80
32	11.67	7.56	6.43	5.73
33	11.73	7.49	6.30	5.69
34	11.81	7.42	6.18	5.64
35	11.88	7.34	6.08	5.58
36	12.52	7.78	6.44	5.92
37	13.18	8.23	6.80	6.24
38	13.82	8.67	7.18	6.57
39	14.47	9.11	7.54	6.91
40	15.12	9.56	7.91	7.23
41	16.23	10.38	8.56	7.82
42	17.34	11.22	9.22	8.42
43	18.46	12.05	9.87	9.02
44	19.58	12.89	10.53	9.61
45	20.70	13.72	11.19	10.21
46	22.08	14.56	11.87	10.78
47	23.47	15.40	12.56	11.35
48	24.87	16.26	13.25	11.92
49	26.26	17.10	13.94	12.50
50	27.64	17.94	14.62	13.06
51	29.66	19.03	15.52	13.73
52	31.67	20.11	16.43	14.41
53	33.69	21.20	17.33	15.08
54	35.71	22.28	18.23	15.75
55	37.72	23.37	19.13	16.41
56	39.26	24.17	19.73	16.82
57	40.81	24.97	20.32	17.24
58	42.35	25.77	20.93	17.65
59	43.90	26.57	21.52	18.07
60	45.44	27.36	22.13	18.48
61	46.80	28.18	22.76	18.95
62	48.16	29.00	23.38	19.43
63	49.50	29.81	24.01	19.91
64	50.87	30.62	24.63	20.38

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	15.73	9.95	8.25	7.00
26	16.53	10.45	8.69	7.43
27	17.32	10.95	9.14	7.86
28	18.12	11.45	9.58	8.28
29	18.91	11.95	10.03	8.71
30	19.71	12.45	10.47	9.14
31	21.45	13.53	11.46	10.13
32	23.19	14.62	12.45	11.11
33	24.94	15.70	13.44	12.10
34	26.68	16.79	14.43	13.08
35	28.42	17.87	15.42	14.07
36	30.76	19.42	16.25	14.82
37	33.11	20.97	17.07	15.56
38	35.45	22.53	17.90	16.31
39	37.80	24.08	18.72	17.05
40	40.14	25.63	19.55	17.80
41	45.01	28.91	20.95	19.05
42	49.88	32.19	22.35	20.31
43	54.76	35.48	23.74	21.56
44	59.63	38.76	25.14	22.82
45	64.50	42.04	26.54	24.07
46	64.87	42.29	26.70	24.22
47	65.25	42.54	26.86	24.37
48	65.62	42.78	27.01	24.52
49	66.00	43.03	27.17	24.67
50	66.37	43.28	27.33	24.82
51	66.74	43.53	27.49	24.97
52	67.11	43.78	27.65	25.11
53	67.49	44.02	27.82	25.26
54	67.86	44.27	27.98	25.40
55	68.23	44.52	28.14	25.55
56	68.41	44.53	28.15	25.56
57	68.60	44.53	28.15	25.56
58	68.78	44.54	28.16	25.57
59	68.97	44.54	28.16	25.57
60	69.15	44.55	28.17	25.58
61	71.63	45.94	28.18	25.58
62	74.11	47.33	28.19	25.58
63	76.59	48.71	28.20	25.58
64	79.07	50.10	28.21	25.58

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 5A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.93	3.06	2.72	2.52
26	5.05	3.18	2.79	2.60
27	5.18	3.31	2.85	2.68
28	5.30	3.42	2.93	2.75
29	5.42	3.55	2.99	2.82
30	5.55	3.66	3.06	2.90
31	5.68	3.86	3.11	2.97
32	5.79	4.04	3.18	3.04
33	5.90	4.21	3.23	3.12
34	6.02	4.39	3.28	3.17
35	6.37	4.83	4.42	4.23
36	6.76	5.14	4.72	4.51
37	7.16	5.45	5.02	4.80
38	7.56	5.76	5.31	5.08
39	7.93	6.06	5.59	5.34
40	8.31	6.40	5.88	5.62
41	8.80	6.81	6.25	5.99
42	9.28	7.24	6.62	6.33
43	9.75	7.65	6.98	6.69
44	10.22	8.08	7.34	7.03
45	10.70	8.50	7.69	7.36
46	11.45	8.95	8.16	7.80
47	12.23	9.39	8.60	8.22
48	12.97	9.84	9.06	8.65
49	13.72	10.28	9.51	9.08
50	14.48	10.74	9.95	9.49
51	15.28	11.09	10.29	9.70
52	16.07	11.46	10.63	9.91
53	16.87	11.82	10.95	10.11
54	17.65	12.18	11.28	10.30
55	18.43	12.54	11.60	10.50
56	18.42	12.55	11.57	10.48
57	18.40	12.54	11.54	10.43
58	18.37	12.51	11.51	10.40
59	18.36	12.50	11.49	10.38
60	18.35	12.49	11.45	10.35
61	18.28	12.44	11.38	10.28
62	18.21	12.38	11.31	10.21
63	17.98	12.16	11.08	9.98
64	17.89	12.09	10.99	9.89

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

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	5.71	4.07	2.37	2.22
26	5.96	4.23	2.53	2.36
27	6.20	4.43	2.71	2.53
28	6.44	4.59	2.86	2.69
29	6.67	4.77	3.01	2.85
30	6.92	4.92	3.18	3.01
31	7.36	5.31	3.55	3.38
32	7.78	5.68	3.93	3.75
33	8.21	6.07	4.32	4.12
34	8.63	6.45	4.70	4.51
35	9.25	7.01	6.43	6.16
36	9.79	7.43	6.82	6.54
37	10.34	7.86	7.23	6.92
38	10.87	8.27	7.62	7.30
39	11.42	8.70	8.03	7.68
40	11.96	9.12	8.42	8.06
41	12.55	9.59	8.86	8.48
42	13.14	10.06	9.30	8.91
43	13.73	10.52	9.75	9.33
44	14.32	10.99	10.19	9.76
45	14.91	11.46	10.63	10.18
46	15.93	12.04	11.22	10.73
47	16.96	12.62	11.81	11.29
48	17.98	13.21	12.41	11.85
49	18.99	13.78	12.98	12.39
50	19.99	14.35	13.56	12.93
51	20.98	14.82	13.95	13.13
52	21.96	15.29	14.32	13.31
53	22.93	15.75	14.69	13.50
54	23.91	16.22	15.06	13.67
55	24.88	16.68	15.43	13.86
56	24.83	16.60	15.36	13.78
57	24.77	16.52	15.27	13.70
58	24.71	16.44	15.19	13.62
59	24.66	16.36	15.12	13.55
60	24.59	16.27	15.03	13.46
61	24.89	16.32	14.95	13.38
62	25.17	16.36	14.86	13.29
63	25.23	16.19	14.56	12.99
64	25.48	16.19	14.44	12.87

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 3P - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	3.91	2.62	2.30	2.07
26	4.00	2.68	2.36	2.12
27	4.11	2.75	2.43	2.18
28	4.20	2.81	2.48	2.24
29	4.31	2.88	2.55	2.30
30	4.40	2.94	2.61	2.35
31	4.53	3.02	2.69	2.43
32	4.65	3.10	2.76	2.51
33	4.77	3.18	2.83	2.57
34	4.89	3.26	2.90	2.65
35	5.02	3.34	2.98	2.73
36	5.42	3.61	3.23	2.96
37	5.82	3.87	3.47	3.20
38	6.21	4.14	3.72	3.43
39	6.61	4.40	3.96	3.67
40	7.02	4.68	4.22	3.91
41	7.65	5.11	4.63	4.29
42	8.29	5.55	5.04	4.68
43	8.92	5.97	5.45	5.06
44	9.56	6.41	5.86	5.45
45	10.20	6.85	6.28	5.84
46	11.05	7.38	6.78	6.27
47	11.90	7.91	7.28	6.69
48	12.74	8.45	7.77	7.12
49	13.59	8.98	8.27	7.54
50	14.43	9.50	8.76	7.96
51	15.37	10.04	9.21	8.28
52	16.32	10.60	9.67	8.61
53	17.26	11.13	10.11	8.92
54	18.21	11.69	10.57	9.25
55	19.14	12.22	11.01	9.56
56	19.43	12.33	11.02	9.54
57	19.74	12.45	11.05	9.53
58	20.02	12.56	11.05	9.50
59	20.32	12.67	11.07	9.48
60	20.60	12.77	11.07	9.45
61	20.93	12.97	11.19	9.52
62	21.26	13.17	11.31	9.58
63	21.41	13.20	11.26	9.48
64	21.70	13.36	11.34	9.50

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 3A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	4.18	2.80	2.46	2.21
26	4.28	2.87	2.53	2.27
27	4.39	2.94	2.59	2.33
28	4.50	3.01	2.66	2.40
29	4.60	3.07	2.72	2.45
30	4.71	3.15	2.80	2.52
31	4.85	3.23	2.88	2.60
32	4.97	3.31	2.95	2.68
33	5.11	3.40	3.03	2.75
34	5.23	3.49	3.10	2.84
35	5.36	3.56	3.18	2.91
36	5.80	3.86	3.46	3.17
37	6.23	4.14	3.71	3.42
38	6.65	4.44	3.99	3.68
39	7.08	4.71	4.24	3.93
40	7.50	5.00	4.51	4.18
41	8.19	5.47	4.95	4.59
42	8.87	5.94	5.39	5.01
43	9.55	6.39	5.84	5.42
44	10.23	6.86	6.27	5.83
45	10.90	7.32	6.71	6.24
46	11.82	7.89	7.25	6.71
47	12.73	8.46	7.78	7.15
48	13.63	9.04	8.32	7.62
49	14.54	9.61	8.85	8.07
50	15.45	10.17	9.38	8.52
51	16.45	10.75	9.86	8.86
52	17.46	11.34	10.35	9.21
53	18.47	11.91	10.82	9.54
54	19.48	12.50	11.30	9.89
55	20.47	13.07	11.77	10.22
56	20.80	13.20	11.80	10.21
57	21.12	13.32	11.82	10.20
58	21.42	13.43	11.82	10.16
59	21.74	13.56	11.84	10.14
60	22.05	13.67	11.85	10.12
61	22.40	13.89	11.98	10.20
62	22.75	14.09	12.10	10.25
63	22.91	14.12	12.05	10.14
64	23.22	14.29	12.13	10.16

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 2A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.16	5.65	4.91	4.40
26	8.31	5.72	4.99	4.47
27	8.47	5.82	5.07	4.56
28	8.62	5.90	5.14	4.64
29	8.78	6.00	5.23	4.73
30	8.93	6.07	5.30	4.80
31	9.02	6.06	5.32	4.85
32	9.10	6.04	5.34	4.90
33	9.19	6.03	5.35	4.95
34	9.27	6.01	5.37	4.99
35	9.36	6.00	5.38	5.05
36	9.88	6.35	5.71	5.36
37	10.42	6.71	6.06	5.68
38	10.94	7.07	6.40	5.99
39	11.47	7.44	6.75	6.31
40	12.00	7.80	7.09	6.63
41	12.89	8.44	7.69	7.18
42	13.75	9.06	8.27	7.74
43	14.62	9.68	8.87	8.28
44	15.49	10.31	9.45	8.83
45	16.36	10.94	10.04	9.37
46	17.91	11.87	10.91	10.12
47	19.44	12.80	11.77	10.84
48	20.97	13.71	12.62	11.57
49	22.49	14.63	13.47	12.29
50	24.03	15.56	14.34	13.02
51	26.05	16.63	15.23	13.67
52	28.06	17.72	16.14	14.33
53	30.07	18.79	17.03	14.97
54	32.08	19.87	17.93	15.63
55	34.08	20.93	18.81	16.27
56	35.33	21.50	19.17	16.48
57	36.57	22.08	19.54	16.68
58	37.80	22.62	19.87	16.85
59	39.03	23.17	20.22	17.04
60	40.25	23.72	20.55	17.23
61	41.31	24.28	20.97	17.50
62	42.37	24.83	21.38	17.79
63	43.08	25.05	21.46	17.73
64	44.07	25.54	21.80	17.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 1A - Class
Male | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	13.50	8.97	7.77	6.91
26	14.13	9.35	8.13	7.28
27	14.77	9.73	8.49	7.64
28	15.41	10.13	8.86	8.02
29	16.05	10.51	9.22	8.38
30	16.68	10.89	9.58	8.75
31	17.94	11.60	10.29	9.52
32	19.19	12.31	11.00	10.29
33	20.45	13.03	11.71	11.06
34	21.69	13.73	12.41	11.82
35	22.95	14.44	13.12	12.59
36	24.57	15.47	14.09	13.47
37	26.18	16.49	15.05	14.35
38	27.79	17.52	16.02	15.23
39	29.40	18.54	16.98	16.11
40	31.02	19.57	17.95	16.99
41	34.01	21.47	19.74	18.58
42	37.00	23.39	21.54	20.17
43	40.00	25.30	23.35	21.77
44	42.99	27.22	25.15	23.36
45	45.98	29.12	26.94	24.95
46	47.22	29.90	27.79	25.73
47	48.42	30.64	28.60	26.47
48	49.66	31.43	29.44	27.24
49	50.86	32.17	30.25	27.98
50	52.08	32.93	31.08	28.74
51	52.83	33.41	31.61	29.23
52	53.60	33.93	32.17	29.76
53	54.33	34.39	32.67	30.23
54	55.09	34.90	33.22	30.75
55	55.83	35.37	33.74	31.23
56	55.66	35.20	33.57	31.06
57	55.48	35.03	33.39	30.88
58	55.29	34.83	33.20	30.69
59	55.11	34.66	33.02	30.51
60	54.94	34.49	32.85	30.34
61	54.74	34.29	32.65	30.14
62	54.54	34.09	32.45	29.94
63	53.92	33.47	31.83	29.32
64	53.66	33.21	31.57	29.06

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

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	7.06	4.56	4.29	4.00
26	7.20	4.71	4.36	4.09
27	7.34	4.86	4.45	4.19
28	7.47	5.00	4.52	4.26
29	7.58	5.13	4.58	4.35
30	7.71	5.26	4.65	4.44
31	7.85	5.50	4.72	4.52
32	7.98	5.72	4.79	4.62
33	8.09	5.93	4.85	4.69
34	8.21	6.15	4.90	4.76
35	8.68	6.71	6.45	6.19
36	9.13	7.07	6.78	6.52
37	9.57	7.42	7.12	6.84
38	10.01	7.75	7.46	7.16
39	10.45	8.12	7.78	7.47
40	10.87	8.49	8.10	7.78
41	11.42	8.97	8.54	8.20
42	11.96	9.45	8.96	8.61
43	12.49	9.94	9.39	9.00
44	13.01	10.41	9.80	9.40
45	13.52	10.86	10.18	9.78
46	14.01	11.07	10.38	9.96
47	14.47	11.27	10.58	10.14
48	14.93	11.45	10.75	10.29
49	15.38	11.66	10.93	10.47
50	15.85	11.84	11.12	10.63
51	16.38	11.98	11.22	10.62
52	16.89	12.12	11.32	10.59
53	17.40	12.26	11.40	10.55
54	17.91	12.40	11.50	10.52
55	18.43	12.54	11.60	10.50
56	18.42	12.55	11.57	10.48
57	18.40	12.54	11.54	10.43
58	18.37	12.51	11.51	10.40
59	18.36	12.50	11.49	10.38
60	18.35	12.49	11.45	10.35
61	18.28	12.44	11.38	10.28
62	18.21	12.38	11.31	10.21
63	17.98	12.16	11.08	9.98
64	17.89	12.09	10.99	9.89

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

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	8.27	6.08	3.95	3.73
26	8.55	6.28	4.15	3.95
27	8.83	6.50	4.38	4.16
28	9.13	6.70	4.58	4.36
29	9.38	6.88	4.77	4.56
30	9.65	7.06	4.97	4.75
31	10.19	7.56	5.50	5.26
32	10.74	8.06	6.01	5.77
33	11.27	8.53	6.51	6.26
34	11.81	9.03	7.04	6.77
35	12.57	9.75	9.36	9.00
36	13.19	10.23	9.82	9.44
37	13.80	10.70	10.28	9.88
38	14.42	11.18	10.73	10.31
39	15.02	11.64	11.18	10.74
40	15.62	12.10	11.62	11.16
41	16.28	12.62	12.12	11.64
42	16.92	13.13	12.60	12.09
43	17.56	13.64	13.09	12.56
44	18.20	14.15	13.57	13.01
45	18.84	14.65	14.05	13.47
46	19.45	14.89	14.28	13.68
47	20.07	15.14	14.50	13.89
48	20.65	15.37	14.71	14.08
49	21.25	15.61	14.93	14.29
50	21.85	15.84	15.14	14.48
51	22.47	16.01	15.21	14.36
52	23.07	16.18	15.27	14.24
53	23.68	16.35	15.32	14.11
54	24.28	16.52	15.38	13.99
55	24.88	16.68	15.43	13.86
56	24.83	16.60	15.36	13.78
57	24.77	16.52	15.27	13.70
58	24.71	16.44	15.19	13.62
59	24.66	16.36	15.12	13.55
60	24.59	16.27	15.03	13.46
61	24.89	16.32	14.95	13.38
62	25.17	16.36	14.86	13.29
63	25.23	16.19	14.56	12.99
64	25.48	16.19	14.44	12.87

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

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	5.63	3.91	3.63	3.30
26	5.74	3.98	3.70	3.37
27	5.83	4.04	3.76	3.42
28	5.93	4.11	3.81	3.48
29	6.02	4.17	3.87	3.53
30	6.13	4.24	3.94	3.60
31	6.26	4.32	4.02	3.68
32	6.40	4.40	4.11	3.77
33	6.52	4.48	4.18	3.85
34	6.65	4.55	4.26	3.93
35	6.78	4.63	4.34	4.01
36	7.25	4.95	4.65	4.30
37	7.71	5.27	4.95	4.58
38	8.18	5.58	5.24	4.87
39	8.64	5.90	5.54	5.15
40	9.10	6.21	5.84	5.43
41	9.85	6.73	6.34	5.90
42	10.60	7.24	6.84	6.37
43	11.35	7.76	7.33	6.84
44	12.08	8.25	7.81	7.29
45	12.82	8.76	8.30	7.75
46	13.42	9.12	8.61	8.00
47	14.01	9.47	8.91	8.24
48	14.58	9.81	9.20	8.46
49	15.16	10.15	9.49	8.69
50	15.74	10.49	9.78	8.92
51	16.43	10.84	10.03	9.05
52	17.11	11.19	10.28	9.19
53	17.79	11.54	10.53	9.31
54	18.46	11.88	10.77	9.44
55	19.14	12.22	11.01	9.56
56	19.43	12.33	11.02	9.54
57	19.74	12.45	11.05	9.53
58	20.02	12.56	11.05	9.50
59	20.32	12.67	11.07	9.48
60	20.60	12.77	11.07	9.45
61	20.93	12.97	11.19	9.52
62	21.26	13.17	11.31	9.58
63	21.41	13.20	11.26	9.48
64	21.70	13.36	11.34	9.50

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 3A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.02	4.18	3.88	3.53
26	6.14	4.26	3.96	3.61
27	6.24	4.32	4.02	3.66
28	6.34	4.40	4.08	3.72
29	6.44	4.46	4.14	3.78
30	6.56	4.54	4.21	3.85
31	6.70	4.62	4.30	3.94
32	6.85	4.71	4.40	4.03
33	6.97	4.79	4.47	4.12
34	7.11	4.87	4.56	4.20
35	7.25	4.95	4.64	4.29
36	7.75	5.29	4.97	4.60
37	8.25	5.64	5.30	4.90
38	8.75	5.97	5.61	5.21
39	9.24	6.31	5.93	5.51
40	9.73	6.64	6.25	5.81
41	10.54	7.20	6.79	6.32
42	11.34	7.75	7.32	6.82
43	12.14	8.30	7.84	7.32
44	12.93	8.83	8.36	7.80
45	13.72	9.37	8.88	8.29
46	14.36	9.76	9.21	8.56
47	14.98	10.12	9.52	8.81
48	15.60	10.50	9.85	9.05
49	16.22	10.86	10.16	9.30
50	16.85	11.23	10.47	9.55
51	17.59	11.60	10.74	9.69
52	18.31	11.98	11.01	9.84
53	19.03	12.35	11.27	9.96
54	19.75	12.71	11.52	10.10
55	20.47	13.07	11.77	10.22
56	20.80	13.20	11.80	10.21
57	21.12	13.32	11.82	10.20
58	21.42	13.43	11.82	10.16
59	21.74	13.56	11.84	10.14
60	22.05	13.67	11.85	10.12
61	22.40	13.89	11.98	10.20
62	22.75	14.09	12.10	10.25
63	22.91	14.12	12.05	10.14
64	23.22	14.29	12.13	10.16

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 2A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	11.80	8.43	7.75	7.02
26	11.93	8.49	7.80	7.08
27	12.05	8.54	7.85	7.15
28	12.18	8.60	7.92	7.20
29	12.30	8.66	7.97	7.27
30	12.43	8.71	8.03	7.33
31	12.46	8.64	8.00	7.35
32	12.50	8.58	7.97	7.37
33	12.53	8.47	7.92	7.37
34	12.57	8.41	7.89	7.39
35	12.61	8.34	7.86	7.41
36	13.20	8.75	8.25	7.78
37	13.79	9.15	8.64	8.14
38	14.39	9.55	9.03	8.49
39	14.97	9.94	9.42	8.85
40	15.56	10.35	9.80	9.21
41	16.57	11.09	10.52	9.87
42	17.58	11.82	11.22	10.52
43	18.59	12.55	11.91	11.17
44	19.59	13.26	12.60	11.81
45	20.58	13.99	13.29	12.45
46	21.72	14.64	13.86	12.90
47	22.86	15.28	14.41	13.33
48	23.97	15.90	14.93	13.75
49	25.09	16.53	15.47	14.18
50	26.20	17.15	16.00	14.59
51	27.80	17.93	16.59	14.95
52	29.39	18.70	17.16	15.30
53	30.95	19.44	17.72	15.62
54	32.52	20.19	18.27	15.94
55	34.08	20.93	18.81	16.27
56	35.33	21.50	19.17	16.48
57	36.57	22.08	19.54	16.68
58	37.80	22.62	19.87	16.85
59	39.03	23.17	20.22	17.04
60	40.25	23.72	20.55	17.23
61	41.31	24.28	20.97	17.50
62	42.37	24.83	21.38	17.79
63	43.08	25.05	21.46	17.73
64	44.07	25.54	21.80	17.94

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 1A - Class
Male | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	19.45	13.42	12.28	11.08
26	20.19	13.86	12.72	11.54
27	20.93	14.31	13.17	12.00
28	21.66	14.74	13.60	12.45
29	22.40	15.19	14.05	12.91
30	23.13	15.62	14.48	13.36
31	24.69	16.52	15.42	14.38
32	26.26	17.43	16.36	15.41
33	27.79	18.30	17.27	16.40
34	29.35	19.20	18.20	17.42
35	30.89	20.08	19.12	18.42
36	32.76	21.28	20.27	19.46
37	34.61	22.46	21.40	20.49
38	36.45	23.64	22.54	21.51
39	38.28	24.80	23.65	22.52
40	40.11	25.96	24.76	23.52
41	43.68	28.27	26.98	25.49
42	47.20	30.53	29.16	27.41
43	50.74	32.81	31.35	29.35
44	54.21	35.02	33.48	31.22
45	57.72	37.27	35.64	33.13
46	57.53	37.08	35.45	32.94
47	57.35	36.90	35.27	32.76
48	57.13	36.68	35.05	32.54
49	56.95	36.50	34.87	32.36
50	56.76	36.31	34.68	32.17
51	56.58	36.13	34.50	31.99
52	56.41	35.95	34.32	31.81
53	56.19	35.74	34.11	31.60
54	56.02	35.56	33.93	31.42
55	55.83	35.37	33.74	31.23
56	55.66	35.20	33.57	31.06
57	55.48	35.03	33.39	30.88
58	55.29	34.83	33.20	30.69
59	55.11	34.66	33.02	30.51
60	54.94	34.49	32.85	30.34
61	54.74	34.29	32.65	30.14
62	54.54	34.09	32.45	29.94
63	53.92	33.47	31.83	29.32
64	53.66	33.21	31.57	29.06

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 5A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.21	4.66	4.38	4.08
26	7.36	4.81	4.46	4.18
27	7.52	4.99	4.56	4.30
28	7.67	5.15	4.65	4.40
29	7.82	5.30	4.74	4.50
30	7.97	5.45	4.82	4.60
31	8.13	5.71	4.92	4.72
32	8.30	5.97	5.01	4.82
33	8.44	6.21	5.08	4.91
34	8.59	6.45	5.15	5.02
35	9.10	7.06	6.78	6.52
36	9.61	7.46	7.16	6.89
37	10.09	7.84	7.54	7.24
38	10.58	8.22	7.89	7.60
39	11.06	8.63	8.26	7.94
40	11.52	9.02	8.60	8.26
41	12.13	9.55	9.09	8.73
42	12.73	10.08	9.56	9.18
43	13.33	10.60	10.02	9.62
44	13.90	11.13	10.47	10.05
45	14.47	11.63	10.90	10.46
46	15.08	11.91	11.18	10.71
47	15.68	12.21	11.45	10.97
48	16.24	12.46	11.70	11.21
49	16.84	12.75	11.97	11.47
50	17.43	13.02	12.23	11.69
51	18.11	13.25	12.41	11.75
52	18.80	13.50	12.60	11.78
53	19.48	13.70	12.76	11.81
54	20.15	13.94	12.93	11.83
55	20.82	14.17	13.10	11.86
56	20.81	14.17	13.08	11.83
57	20.79	14.17	13.04	11.79
58	20.77	14.14	13.01	11.75
59	20.76	14.13	12.97	11.71
60	20.73	14.11	12.93	11.67
61	20.65	14.06	12.85	11.59
62	20.57	13.99	12.77	11.51
63	20.32	13.75	12.52	11.26
64	20.21	13.66	12.41	11.15

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

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	8.44	6.20	4.03	3.81
26	8.75	6.43	4.24	4.03
27	9.07	6.68	4.49	4.26
28	9.38	6.91	4.72	4.50
29	9.68	7.13	4.95	4.73
30	9.98	7.32	5.16	4.93
31	10.58	7.87	5.72	5.48
32	11.18	8.40	6.29	6.03
33	11.78	8.95	6.85	6.59
34	12.34	9.46	7.41	7.14
35	13.19	10.25	9.86	9.47
36	13.88	10.78	10.37	9.96
37	14.56	11.30	10.87	10.44
38	15.23	11.83	11.36	10.91
39	15.90	12.34	11.85	11.38
40	16.56	12.84	12.33	11.84
41	17.29	13.42	12.88	12.37
42	18.01	13.99	13.43	12.89
43	18.75	14.57	13.98	13.41
44	19.46	15.13	14.52	13.92
45	20.16	15.68	15.04	14.42
46	20.95	16.04	15.37	14.73
47	21.74	16.40	15.70	15.05
48	22.50	16.73	16.02	15.33
49	23.27	17.08	16.34	15.63
50	24.03	17.41	16.65	15.92
51	24.86	17.70	16.81	15.87
52	25.69	18.01	16.99	15.84
53	26.50	18.28	17.14	15.78
54	27.30	18.57	17.29	15.72
55	28.11	18.84	17.44	15.67
56	28.05	18.75	17.34	15.57
57	27.99	18.67	17.26	15.50
58	27.92	18.57	17.16	15.39
59	27.85	18.48	17.08	15.31
60	27.79	18.39	16.98	15.22
61	28.11	18.44	16.88	15.12
62	28.44	18.49	16.79	15.03
63	28.52	18.29	16.45	14.69
64	28.80	18.29	16.31	14.55

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Male

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	5.75	3.99	3.71	3.37
26	5.87	4.07	3.79	3.44
27	5.98	4.14	3.85	3.51
28	6.10	4.23	3.94	3.59
29	6.21	4.30	4.00	3.66
30	6.33	4.38	4.08	3.73
31	6.48	4.48	4.18	3.83
32	6.64	4.57	4.27	3.93
33	6.80	4.68	4.38	4.03
34	6.96	4.77	4.47	4.13
35	7.11	4.87	4.57	4.23
36	7.62	5.22	4.90	4.54
37	8.13	5.56	5.23	4.85
38	8.64	5.92	5.56	5.16
39	9.14	6.25	5.88	5.46
40	9.64	6.59	6.20	5.76
41	10.47	7.16	6.74	6.28
42	11.29	7.72	7.29	6.79
43	12.12	8.29	7.83	7.31
44	12.92	8.83	8.36	7.80
45	13.73	9.38	8.88	8.30
46	14.46	9.82	9.27	8.61
47	15.19	10.26	9.66	8.93
48	15.89	10.69	10.02	9.22
49	16.61	11.12	10.40	9.53
50	17.32	11.54	10.77	9.82
51	18.19	12.01	11.12	10.03
52	19.06	12.46	11.46	10.23
53	19.91	12.91	11.78	10.41
54	20.77	13.35	12.11	10.60
55	21.62	13.80	12.44	10.79
56	21.96	13.94	12.46	10.78
57	22.30	14.07	12.49	10.77
58	22.63	14.19	12.49	10.73
59	22.96	14.31	12.51	10.71
60	23.29	14.44	12.52	10.69
61	23.66	14.66	12.65	10.76
62	24.02	14.88	12.78	10.83
63	24.20	14.91	12.72	10.71
64	24.51	15.08	12.80	10.73

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 3A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.15	4.27	3.97	3.60
26	6.28	4.35	4.05	3.68
27	6.41	4.44	4.13	3.76
28	6.52	4.52	4.21	3.84
29	6.65	4.61	4.29	3.92
30	6.78	4.69	4.37	4.00
31	6.94	4.80	4.48	4.10
32	7.11	4.89	4.57	4.21
33	7.28	5.01	4.69	4.32
34	7.45	5.11	4.79	4.42
35	7.61	5.21	4.89	4.53
36	8.15	5.58	5.24	4.86
37	8.70	5.95	5.59	5.19
38	9.24	6.33	5.94	5.52
39	9.78	6.69	6.29	5.85
40	10.31	7.04	6.62	6.15
41	11.20	7.66	7.21	6.72
42	12.07	8.25	7.79	7.26
43	12.97	8.87	8.38	7.82
44	13.82	9.45	8.94	8.34
45	14.70	10.04	9.51	8.89
46	15.48	10.51	9.92	9.22
47	16.26	10.98	10.34	9.56
48	17.01	11.44	10.73	9.87
49	17.77	11.89	11.12	10.19
50	18.53	12.34	11.52	10.50
51	19.46	12.85	11.90	10.73
52	20.40	13.34	12.27	10.95
53	21.30	13.81	12.60	11.14
54	22.23	14.29	12.96	11.34
55	23.14	14.77	13.32	11.55
56	23.50	14.91	13.33	11.53
57	23.85	15.05	13.36	11.52
58	24.21	15.18	13.36	11.48
59	24.57	15.32	13.39	11.46
60	24.92	15.45	13.39	11.44
61	25.32	15.69	13.54	11.52
62	25.70	15.92	13.67	11.59
63	25.89	15.95	13.61	11.46
64	26.23	16.14	13.70	11.49

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 2A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	12.03	8.60	7.89	7.16
26	12.20	8.69	7.98	7.24
27	12.36	8.76	8.05	7.33
28	12.53	8.87	8.16	7.44
29	12.69	8.94	8.23	7.53
30	12.85	9.03	8.32	7.61
31	12.91	8.97	8.31	7.65
32	12.99	8.92	8.30	7.68
33	13.06	8.89	8.29	7.74
34	13.14	8.84	8.28	7.77
35	13.20	8.78	8.26	7.79
36	13.86	9.22	8.70	8.20
37	14.53	9.68	9.13	8.60
38	15.18	10.12	9.57	9.00
39	15.84	10.56	10.00	9.40
40	16.47	10.98	10.40	9.77
41	17.60	11.79	11.18	10.49
42	18.72	12.61	11.96	11.22
43	19.84	13.41	12.73	11.94
44	20.93	14.20	13.48	12.63
45	22.03	14.97	14.23	13.33
46	23.40	15.77	14.92	13.89
47	24.77	16.56	15.61	14.45
48	26.13	17.34	16.28	14.99
49	27.48	18.11	16.95	15.53
50	28.82	18.87	17.60	16.05
51	30.79	19.86	18.36	16.54
52	32.73	20.82	19.11	17.03
53	34.67	21.78	19.83	17.48
54	36.59	22.71	20.55	17.93
55	38.51	23.66	21.26	18.37
56	39.93	24.31	21.68	18.61
57	41.34	24.95	22.08	18.84
58	42.71	25.56	22.46	19.04
59	44.11	26.18	22.84	19.25
60	45.49	26.79	23.22	19.45
61	46.69	27.43	23.70	19.78
62	47.88	28.06	24.16	20.09
63	48.69	28.32	24.25	20.04
64	49.80	28.86	24.63	20.27

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 1A - Class
Male | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	19.83	13.70	12.53	11.30
26	20.65	14.20	13.03	11.81
27	21.46	14.69	13.52	12.32
28	22.29	15.20	14.03	12.84
29	23.10	15.69	14.52	13.35
30	23.91	16.18	15.01	13.85
31	25.60	17.17	16.04	14.96
32	27.29	18.16	17.06	16.07
33	29.00	19.16	18.10	17.20
34	30.68	20.14	19.11	18.30
35	32.36	21.12	20.13	19.40
36	34.41	22.43	21.39	20.54
37	36.45	23.73	22.63	21.67
38	38.48	25.03	23.88	22.80
39	40.49	26.30	25.09	23.90
40	42.48	27.55	26.29	24.98
41	46.39	30.07	28.71	27.12
42	50.27	32.56	31.10	29.24
43	54.14	35.04	33.49	31.35
44	57.96	37.47	35.82	33.41
45	61.76	39.88	38.13	35.44
46	61.91	39.90	38.15	35.44
47	62.06	39.93	38.16	35.44
48	62.17	39.91	38.14	35.41
49	62.31	39.93	38.14	35.40
50	62.45	39.94	38.15	35.39
51	62.59	39.96	38.16	35.38
52	62.73	39.98	38.17	35.38
53	62.82	39.95	38.12	35.32
54	62.95	39.96	38.12	35.31
55	63.08	39.97	38.12	35.29
56	62.89	39.78	37.93	35.10
57	62.69	39.58	37.73	34.90
58	62.47	39.36	37.51	34.68
59	62.27	39.16	37.31	34.48
60	62.08	38.97	37.12	34.29
61	61.85	38.74	36.89	34.06
62	61.63	38.52	36.67	33.84
63	60.93	37.82	35.97	33.14
64	60.63	37.52	35.67	32.84

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 5A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	7.11	4.80	4.29	4.01
26	7.39	5.00	4.49	4.21
27	7.68	5.22	4.71	4.43
28	7.97	5.45	4.91	4.64
29	8.27	5.66	5.13	4.86
30	8.56	5.89	5.35	5.07
31	8.82	6.22	5.67	5.39
32	9.07	6.57	5.99	5.70
33	9.33	6.90	6.31	6.03
34	9.58	7.25	6.63	6.34
35	9.84	7.58	6.95	6.65
36	10.35	7.85	7.20	6.90
37	10.85	8.12	7.46	7.15
38	11.33	8.38	7.72	7.38
39	11.82	8.64	7.95	7.61
40	12.28	8.88	8.19	7.83
41	13.04	9.30	8.57	8.19
42	13.79	9.73	8.97	8.52
43	14.57	10.16	9.36	8.88
44	15.33	10.59	9.76	9.23
45	16.13	11.03	10.16	9.59
46	17.02	11.63	10.74	10.11
47	17.91	12.22	11.31	10.62
48	18.82	12.82	11.91	11.13
49	19.69	13.39	12.47	11.64
50	20.60	13.99	13.05	12.16
51	20.94	14.19	13.22	12.23
52	21.28	14.41	13.39	12.30
53	21.62	14.62	13.54	12.37
54	21.96	14.82	13.71	12.44
55	22.30	15.03	13.88	12.51
56	22.23	14.95	13.80	12.43
57	22.16	14.88	13.73	12.37
58	22.09	14.82	13.66	12.30
59	22.03	14.76	13.60	12.24
60	21.96	14.68	13.53	12.17
61	21.88	14.60	13.45	12.09
62	21.80	14.52	13.37	12.01
63	21.53	14.25	13.10	11.74
64	21.42	14.14	12.99	11.63

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

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	7.49	4.95	4.40	4.05
26	7.90	5.26	4.69	4.35
27	8.32	5.57	4.99	4.65
28	8.73	5.89	5.30	4.96
29	9.14	6.19	5.59	5.25
30	9.56	6.51	5.89	5.56
31	10.32	7.24	6.57	6.23
32	11.07	7.96	7.25	6.90
33	11.83	8.69	7.93	7.56
34	12.58	9.41	8.61	8.23
35	13.34	10.14	9.29	8.90
36	14.19	10.64	9.76	9.35
37	15.04	11.13	10.23	9.80
38	15.88	11.63	10.71	10.26
39	16.73	12.12	11.18	10.71
40	17.58	12.62	11.65	11.16
41	18.62	13.20	12.18	11.63
42	19.67	13.79	12.71	12.10
43	20.71	14.37	13.23	12.56
44	21.75	14.95	13.75	13.02
45	22.79	15.53	14.28	13.49
46	23.98	16.32	15.05	14.20
47	25.15	17.09	15.81	14.90
48	26.34	17.86	16.57	15.60
49	27.51	18.63	17.33	16.30
50	28.68	19.40	18.08	16.99
51	28.92	19.51	18.14	17.00
52	29.17	19.63	18.21	17.01
53	29.41	19.73	18.26	17.01
54	29.66	19.85	18.33	17.02
55	29.89	19.95	18.38	17.02
56	29.80	19.86	18.29	16.93
57	29.72	19.78	18.22	16.86
58	29.62	19.68	18.11	16.75
59	29.53	19.59	18.03	16.67
60	29.44	19.50	17.94	16.58
61	29.33	19.39	17.83	16.47
62	29.22	19.28	17.72	16.36
63	28.87	18.93	17.37	16.01
64	28.72	18.78	17.22	15.86

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 3P - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.02	3.84	3.35	3.00
26	6.18	3.93	3.43	3.06
27	6.34	4.03	3.51	3.13
28	6.51	4.13	3.60	3.20
29	6.67	4.23	3.68	3.27
30	6.84	4.33	3.77	3.34
31	7.05	4.45	3.87	3.41
32	7.26	4.57	3.97	3.48
33	7.48	4.70	4.08	3.54
34	7.69	4.82	4.18	3.61
35	7.90	4.94	4.28	3.68
36	8.50	5.33	4.64	4.01
37	9.11	5.73	5.01	4.35
38	9.72	6.13	5.38	4.69
39	10.33	6.53	5.75	5.03
40	10.93	6.92	6.11	5.36
41	11.88	7.56	6.71	5.94
42	12.84	8.21	7.32	6.54
43	13.79	8.84	7.93	7.12
44	14.74	9.48	8.53	7.71
45	15.70	10.13	9.14	8.30
46	16.54	10.65	9.64	8.75
47	17.37	11.16	10.13	9.20
48	18.20	11.67	10.64	9.65
49	19.04	12.19	11.14	10.11
50	19.87	12.70	11.63	10.55
51	19.97	12.72	11.62	10.54
52	20.07	12.74	11.61	10.53
53	20.16	12.75	11.58	10.52
54	20.26	12.77	11.57	10.51
55	20.35	12.78	11.55	10.49
56	20.68	12.92	11.58	10.46
57	21.00	13.04	11.60	10.42
58	21.30	13.15	11.59	10.37
59	21.62	13.27	11.61	10.33
60	21.94	13.40	11.63	10.29
61	22.31	13.61	11.75	10.26
62	22.68	13.83	11.87	10.24
63	22.87	13.85	11.81	10.02
64	23.20	14.03	11.89	9.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 3A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	6.44	4.11	3.58	3.21
26	6.62	4.21	3.68	3.28
27	6.79	4.32	3.76	3.36
28	6.97	4.43	3.86	3.43
29	7.13	4.52	3.93	3.49
30	7.31	4.63	4.03	3.57
31	7.54	4.76	4.14	3.64
32	7.76	4.88	4.24	3.72
33	8.00	5.02	4.36	3.78
34	8.23	5.16	4.47	3.86
35	8.45	5.29	4.58	3.94
36	9.09	5.70	4.96	4.29
37	9.75	6.14	5.37	4.66
38	10.39	6.55	5.75	5.01
39	11.06	6.99	6.15	5.38
40	11.70	7.40	6.54	5.74
41	12.72	8.10	7.19	6.36
42	13.74	8.79	7.83	7.00
43	14.75	9.46	8.48	7.62
44	15.78	10.15	9.13	8.26
45	16.79	10.83	9.77	8.87
46	17.70	11.39	10.31	9.36
47	18.59	11.95	10.85	9.85
48	19.48	12.49	11.39	10.33
49	20.36	13.03	11.91	10.81
50	21.26	13.59	12.44	11.29
51	21.37	13.61	12.43	11.28
52	21.47	13.63	12.42	11.27
53	21.57	13.64	12.39	11.26
54	21.68	13.66	12.38	11.25
55	21.77	13.67	12.36	11.22
56	22.12	13.82	12.38	11.19
57	22.47	13.95	12.41	11.15
58	22.79	14.07	12.40	11.10
59	23.13	14.20	12.42	11.05
60	23.47	14.33	12.44	11.00
61	23.88	14.57	12.58	10.98
62	24.27	14.80	12.70	10.96
63	24.47	14.82	12.64	10.72
64	24.82	15.01	12.72	10.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 2A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	12.34	7.95	6.84	6.14
26	12.57	8.06	6.95	6.23
27	12.78	8.18	7.06	6.33
28	13.00	8.29	7.14	6.40
29	13.21	8.40	7.25	6.50
30	13.43	8.52	7.36	6.60
31	13.53	8.50	7.34	6.59
32	13.63	8.48	7.33	6.57
33	13.72	8.46	7.31	6.55
34	13.82	8.44	7.30	6.54
35	13.90	8.40	7.28	6.52
36	14.77	8.97	7.80	6.99
37	15.63	9.53	8.32	7.46
38	16.48	10.09	8.82	7.92
39	17.35	10.65	9.34	8.39
40	18.21	11.21	9.86	8.86
41	19.69	12.21	10.80	9.72
42	21.17	13.22	11.74	10.58
43	22.67	14.22	12.68	11.44
44	24.16	15.24	13.63	12.31
45	25.64	16.25	14.57	13.17
46	27.21	17.18	15.45	13.91
47	28.74	18.10	16.30	14.62
48	30.30	19.01	17.17	15.33
49	31.84	19.93	18.02	16.04
50	33.39	20.85	18.90	16.77
51	34.07	21.14	19.09	16.83
52	34.77	21.44	19.30	16.91
53	35.44	21.72	19.49	16.97
54	36.13	22.01	19.69	17.04
55	36.80	22.29	19.89	17.10
56	38.18	22.93	20.30	17.32
57	39.54	23.57	20.70	17.53
58	40.90	24.17	21.07	17.72
59	42.24	24.79	21.45	17.91
60	43.59	25.40	21.83	18.10
61	44.72	26.02	22.32	18.43
62	45.85	26.64	22.80	18.76
63	46.63	26.92	22.94	18.74
64	47.67	27.46	23.34	18.97

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 1A - Class
Female | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	22.61	13.84	11.94	10.63
26	23.76	14.48	12.49	11.13
27	24.90	15.11	13.03	11.61
28	26.04	15.74	13.57	12.10
29	27.18	16.37	14.11	12.58
30	28.32	17.00	14.65	13.07
31	30.66	18.22	15.70	14.14
32	33.01	19.45	16.76	15.22
33	35.35	20.67	17.80	16.29
34	37.69	21.89	18.85	17.36
35	40.03	23.11	19.90	18.43
36	43.25	24.88	21.51	19.74
37	46.49	26.67	23.13	21.06
38	49.72	28.45	24.75	22.39
39	52.96	30.24	26.37	23.71
40	56.18	32.01	27.98	25.02
41	62.58	35.46	31.15	27.81
42	68.97	38.91	34.31	30.58
43	75.36	42.36	37.49	33.37
44	81.75	45.81	40.65	36.14
45	88.15	49.26	43.82	38.93
46	90.51	50.57	45.18	40.13
47	92.82	51.83	46.50	41.28
48	95.18	53.12	47.85	42.46
49	97.49	54.38	49.17	43.61
50	99.82	55.66	50.50	44.78
51	101.25	56.48	51.36	45.55
52	102.71	57.33	52.24	46.34
53	104.10	58.11	53.07	47.08
54	105.56	58.96	53.95	47.87
55	106.96	59.75	54.78	48.61
56	106.65	59.44	54.47	48.30
57	106.34	59.13	54.16	47.99
58	105.99	58.78	53.81	47.64
59	105.68	58.47	53.50	47.33
60	105.37	58.16	53.19	47.02
61	105.04	57.83	52.86	46.69
62	104.71	57.50	52.53	46.36
63	103.66	56.45	51.48	45.31
64	103.22	56.01	51.04	44.87

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 5A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	10.27	7.17	6.75	6.36
26	10.59	7.43	7.01	6.63
27	10.91	7.68	7.26	6.89
28	11.24	7.92	7.52	7.15
29	11.57	8.19	7.78	7.42
30	11.91	8.45	8.05	7.69
31	12.21	8.87	8.48	8.10
32	12.52	9.31	8.90	8.52
33	12.82	9.71	9.31	8.92
34	13.11	10.14	9.72	9.32
35	13.39	10.54	10.12	9.72
36	13.94	10.81	10.37	9.96
37	14.48	11.08	10.63	10.20
38	15.00	11.32	10.86	10.43
39	15.49	11.55	11.09	10.63
40	15.99	11.78	11.30	10.85
41	16.84	12.24	11.73	11.23
42	17.69	12.71	12.15	11.59
43	18.55	13.19	12.59	11.98
44	19.41	13.64	13.00	12.34
45	20.29	14.12	13.44	12.72
46	20.74	14.39	13.68	12.91
47	21.18	14.66	13.90	13.09
48	21.60	14.91	14.12	13.26
49	22.04	15.17	14.35	13.44
50	22.47	15.43	14.56	13.61
51	22.43	15.35	14.43	13.39
52	22.41	15.28	14.29	13.17
53	22.35	15.18	14.14	12.94
54	22.34	15.11	14.01	12.72
55	22.30	15.03	13.88	12.51
56	22.23	14.95	13.80	12.43
57	22.16	14.88	13.73	12.37
58	22.09	14.82	13.66	12.30
59	22.03	14.76	13.60	12.24
60	21.96	14.68	13.53	12.17
61	21.88	14.60	13.45	12.09
62	21.80	14.52	13.37	12.01
63	21.53	14.25	13.10	11.74
64	21.42	14.14	12.99	11.63

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

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	10.79	7.41	6.93	6.43
26	11.30	7.80	7.33	6.84
27	11.81	8.19	7.72	7.24
28	12.30	8.56	8.10	7.63
29	12.81	8.95	8.49	8.03
30	13.31	9.33	8.88	8.43
31	14.28	10.29	9.82	9.35
32	15.26	11.25	10.76	10.27
33	16.22	12.20	11.68	11.19
34	17.19	13.15	12.61	12.10
35	18.14	14.09	13.53	13.00
36	19.11	14.64	14.06	13.50
37	20.06	15.17	14.57	13.99
38	21.00	15.70	15.07	14.47
39	21.94	16.22	15.57	14.95
40	22.89	16.75	16.08	15.43
41	24.06	17.39	16.66	15.94
42	25.21	18.01	17.22	16.43
43	26.39	18.65	17.80	16.93
44	27.53	19.26	18.35	17.41
45	28.68	19.88	18.91	17.90
46	29.22	20.20	19.18	18.14
47	29.75	20.51	19.44	18.37
48	30.26	20.80	19.68	18.57
49	30.78	21.10	19.93	18.79
50	31.30	21.40	20.18	19.01
51	31.02	21.11	19.82	18.61
52	30.74	20.82	19.46	18.22
53	30.44	20.52	19.09	17.80
54	30.17	20.24	18.74	17.42
55	29.89	19.95	18.38	17.02
56	29.80	19.86	18.29	16.93
57	29.72	19.78	18.22	16.86
58	29.62	19.68	18.11	16.75
59	29.53	19.59	18.03	16.67
60	29.44	19.50	17.94	16.58
61	29.33	19.39	17.83	16.47
62	29.22	19.28	17.72	16.36
63	28.87	18.93	17.37	16.01
64	28.72	18.78	17.22	15.86

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

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	8.63	5.72	5.27	4.79
26	8.80	5.82	5.36	4.86
27	8.97	5.93	5.45	4.93
28	9.14	6.02	5.54	5.00
29	9.30	6.12	5.62	5.06
30	9.47	6.22	5.71	5.13
31	9.70	6.35	5.82	5.20
32	9.93	6.47	5.93	5.26
33	10.16	6.61	6.04	5.33
34	10.39	6.73	6.15	5.39
35	10.62	6.86	6.26	5.46
36	11.34	7.34	6.71	5.88
37	12.04	7.80	7.15	6.28
38	12.75	8.27	7.59	6.70
39	13.45	8.73	8.03	7.10
40	14.15	9.19	8.46	7.50
41	15.28	9.96	9.20	8.22
42	16.40	10.71	9.93	8.93
43	17.51	11.47	10.66	9.65
44	18.61	12.20	11.37	10.34
45	19.72	12.95	12.09	11.04
46	20.12	13.17	12.28	11.21
47	20.51	13.38	12.46	11.37
48	20.90	13.59	12.63	11.51
49	21.29	13.80	12.81	11.67
50	21.68	14.01	12.99	11.83
51	21.41	13.76	12.69	11.55
52	21.14	13.51	12.41	11.29
53	20.87	13.26	12.11	11.01
54	20.61	13.02	11.84	10.76
55	20.35	12.78	11.55	10.49
56	20.68	12.92	11.58	10.46
57	21.00	13.04	11.60	10.42
58	21.30	13.15	11.59	10.37
59	21.62	13.27	11.61	10.33
60	21.94	13.40	11.63	10.29
61	22.31	13.61	11.75	10.26
62	22.68	13.83	11.87	10.24
63	22.87	13.85	11.81	10.02
64	23.20	14.03	11.89	9.96

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 3A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	9.24	6.13	5.65	5.13
26	9.41	6.22	5.73	5.20
27	9.59	6.34	5.83	5.27
28	9.78	6.44	5.92	5.35
29	9.96	6.55	6.02	5.42
30	10.13	6.65	6.10	5.48
31	10.37	6.79	6.22	5.56
32	10.63	6.93	6.35	5.63
33	10.86	7.07	6.46	5.70
34	11.12	7.20	6.58	5.77
35	11.37	7.34	6.70	5.85
36	12.13	7.85	7.18	6.29
37	12.88	8.34	7.65	6.72
38	13.65	8.85	8.12	7.17
39	14.39	9.34	8.59	7.60
40	15.14	9.83	9.05	8.02
41	16.35	10.66	9.85	8.80
42	17.54	11.46	10.62	9.55
43	18.74	12.27	11.41	10.33
44	19.91	13.05	12.16	11.06
45	21.10	13.86	12.94	11.82
46	21.52	14.09	13.14	11.99
47	21.94	14.32	13.33	12.16
48	22.37	14.54	13.52	12.32
49	22.79	14.77	13.71	12.49
50	23.20	14.99	13.90	12.66
51	22.91	14.73	13.58	12.36
52	22.62	14.46	13.28	12.08
53	22.34	14.20	12.97	11.79
54	22.05	13.93	12.66	11.51
55	21.77	13.67	12.36	11.22
56	22.12	13.82	12.38	11.19
57	22.47	13.95	12.41	11.15
58	22.79	14.07	12.40	11.10
59	23.13	14.20	12.42	11.05
60	23.47	14.33	12.44	11.00
61	23.88	14.57	12.58	10.98
62	24.27	14.80	12.70	10.96
63	24.47	14.82	12.64	10.72
64	24.82	15.01	12.72	10.65

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 2A - Class
Female | To Age 65 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	17.73	11.86	10.82	9.81
26	17.91	11.94	10.88	9.88
27	18.09	12.04	10.97	9.95
28	18.26	12.09	11.01	9.98
29	18.43	12.18	11.09	10.05
30	18.61	12.25	11.15	10.11
31	18.62	12.15	11.06	10.02
32	18.65	12.05	10.97	9.94
33	18.64	11.91	10.84	9.82
34	18.67	11.81	10.75	9.74
35	18.68	11.70	10.65	9.65
36	19.66	12.34	11.26	10.20
37	20.63	12.98	11.87	10.74
38	21.61	13.63	12.46	11.29
39	22.56	14.24	13.05	11.82
40	23.53	14.87	13.64	12.36
41	25.29	16.08	14.80	13.42
42	27.01	17.26	15.93	14.46
43	28.76	18.45	17.06	15.50
44	30.46	19.62	18.17	16.52
45	32.19	20.80	19.30	17.55
46	33.05	21.25	19.68	17.82
47	33.89	21.70	20.04	18.08
48	34.72	22.12	20.39	18.32
49	35.55	22.57	20.75	18.57
50	36.38	23.00	21.10	18.83
51	36.48	22.87	20.87	18.49
52	36.56	22.73	20.62	18.15
53	36.63	22.57	20.37	17.78
54	36.71	22.42	20.12	17.44
55	36.80	22.29	19.89	17.10
56	38.18	22.93	20.30	17.32
57	39.54	23.57	20.70	17.53
58	40.90	24.17	21.07	17.72
59	42.24	24.79	21.45	17.91
60	43.59	25.40	21.83	18.10
61	44.72	26.02	22.32	18.43
62	45.85	26.64	22.80	18.76
63	46.63	26.92	22.94	18.74
64	47.67	27.46	23.34	18.97

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

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	32.39	20.71	18.88	17.04
26	33.74	21.46	19.55	17.65
27	35.09	22.21	20.23	18.26
28	36.42	22.93	20.88	18.86
29	37.76	23.67	21.55	19.46
30	39.10	24.41	22.21	20.06
31	42.02	25.97	23.61	21.50
32	44.94	27.53	25.01	22.95
33	47.81	29.06	26.38	24.35
34	50.71	30.60	27.76	25.78
35	53.60	32.13	29.13	27.19
36	57.39	34.24	31.10	28.78
37	61.15	36.32	33.02	30.33
38	64.91	38.40	34.96	31.90
39	68.64	40.45	36.85	33.42
40	72.36	42.49	38.75	34.94
41	80.02	46.68	42.70	38.41
42	87.61	50.80	46.57	41.82
43	95.20	54.93	50.45	45.22
44	102.72	58.98	54.25	48.56
45	110.25	63.04	58.07	51.90
46	109.93	62.72	57.75	51.58
47	109.61	62.40	57.43	51.26
48	109.24	62.03	57.06	50.89
49	108.92	61.71	56.74	50.57
50	108.60	61.39	56.42	50.25
51	108.28	61.07	56.10	49.93
52	107.96	60.75	55.78	49.61
53	107.60	60.39	55.42	49.25
54	107.28	60.07	55.10	48.93
55	106.96	59.75	54.78	48.61
56	106.65	59.44	54.47	48.30
57	106.34	59.13	54.16	47.99
58	105.99	58.78	53.81	47.64
59	105.68	58.47	53.50	47.33
60	105.37	58.16	53.19	47.02
61	105.04	57.83	52.86	46.69
62	104.71	57.50	52.53	46.36
63	103.66	56.45	51.48	45.31
64	103.22	56.01	51.04	44.87

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 5A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	10.46	7.31	6.89	6.49
26	10.84	7.61	7.18	6.79
27	11.21	7.89	7.46	7.08
28	11.57	8.17	7.76	7.37
29	11.94	8.46	8.05	7.67
30	12.33	8.77	8.36	7.98
31	12.68	9.24	8.82	8.44
32	13.02	9.70	9.28	8.89
33	13.38	10.17	9.75	9.36
34	13.72	10.63	10.20	9.80
35	14.06	11.10	10.66	10.25
36	14.67	11.40	10.95	10.52
37	15.26	11.69	11.22	10.79
38	15.85	11.98	11.51	11.05
39	16.41	12.25	11.76	11.30
40	16.95	12.51	12.00	11.53
41	17.89	13.02	12.47	11.94
42	18.84	13.54	12.94	12.36
43	19.80	14.06	13.43	12.78
44	20.75	14.59	13.91	13.21
45	21.72	15.11	14.38	13.62
46	22.32	15.49	14.71	13.90
47	22.93	15.87	15.06	14.18
48	23.52	16.24	15.36	14.43
49	24.12	16.61	15.70	14.71
50	24.71	16.99	16.03	14.97
51	24.81	16.98	15.95	14.80
52	24.91	16.99	15.89	14.65
53	25.00	16.97	15.82	14.46
54	25.10	16.98	15.75	14.30
55	25.19	16.98	15.67	14.13
56	25.12	16.91	15.60	14.06
57	25.06	16.84	15.53	13.99
58	24.96	16.74	15.45	13.89
59	24.89	16.66	15.36	13.82
60	24.82	16.59	15.28	13.75
61	24.73	16.50	15.19	13.66
62	24.63	16.40	15.09	13.56
63	24.33	16.10	14.79	13.26
64	24.21	15.98	14.67	13.14

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012
Female

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	11.01	7.56	7.07	6.56
26	11.57	7.99	7.50	7.00
27	12.11	8.41	7.92	7.43
28	12.67	8.83	8.36	7.87
29	13.21	9.25	8.78	8.30
30	13.77	9.68	9.21	8.74
31	14.82	10.71	10.21	9.73
32	15.88	11.74	11.22	10.73
33	16.95	12.78	12.24	11.72
34	18.00	13.80	13.24	12.71
35	19.04	14.82	14.23	13.69
36	20.10	15.42	14.81	14.24
37	21.14	16.02	15.38	14.78
38	22.20	16.62	15.96	15.33
39	23.23	17.21	16.52	15.86
40	24.26	17.78	17.07	16.38
41	25.56	18.49	17.72	16.95
42	26.84	19.19	18.35	17.50
43	28.15	19.90	19.00	18.08
44	29.42	20.59	19.62	18.62
45	30.69	21.27	20.24	19.16
46	31.46	21.74	20.65	19.53
47	32.21	22.20	21.05	19.89
48	32.95	22.65	21.43	20.22
49	33.69	23.10	21.82	20.57
50	34.44	23.55	22.21	20.92
51	34.30	23.35	21.92	20.58
52	34.17	23.15	21.64	20.25
53	34.03	22.94	21.34	19.91
54	33.90	22.74	21.06	19.58
55	33.77	22.55	20.78	19.25
56	33.67	22.45	20.68	19.14
57	33.58	22.35	20.58	19.05
58	33.46	22.24	20.47	18.93
59	33.36	22.13	20.36	18.83
60	33.27	22.04	20.27	18.73
61	33.14	21.91	20.14	18.60
62	33.02	21.79	20.02	18.48
63	32.62	21.39	19.62	18.08
64	32.45	21.22	19.45	17.91

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 3P - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	8.81	5.85	5.38	4.89
26	9.00	5.96	5.48	4.97
27	9.19	6.08	5.59	5.05
28	9.40	6.20	5.70	5.15
29	9.59	6.32	5.81	5.23
30	9.78	6.43	5.91	5.31
31	10.05	6.59	6.05	5.40
32	10.32	6.75	6.18	5.49
33	10.59	6.90	6.32	5.58
34	10.86	7.06	6.45	5.67
35	11.13	7.22	6.59	5.76
36	11.90	7.73	7.07	6.20
37	12.68	8.24	7.55	6.65
38	13.46	8.76	8.05	7.10
39	14.23	9.26	8.52	7.54
40	14.98	9.75	8.98	7.96
41	16.22	10.59	9.79	8.75
42	17.45	11.42	10.59	9.53
43	18.68	12.24	11.39	10.30
44	19.89	13.05	12.17	11.06
45	21.10	13.86	12.95	11.82
46	21.65	14.17	13.22	12.06
47	22.21	14.49	13.49	12.31
48	22.75	14.79	13.76	12.54
49	23.30	15.10	14.02	12.78
50	23.84	15.40	14.28	13.01
51	23.68	15.21	14.04	12.78
52	23.50	15.01	13.79	12.54
53	23.33	14.82	13.53	12.31
54	23.16	14.63	13.29	12.08
55	23.00	14.44	13.05	11.85
56	23.37	14.59	13.08	11.82
57	23.73	14.73	13.10	11.77
58	24.08	14.87	13.10	11.72
59	24.44	15.01	13.12	11.67
60	24.80	15.15	13.14	11.63
61	25.21	15.38	13.27	11.59
62	25.63	15.63	13.41	11.57
63	25.84	15.66	13.34	11.33
64	26.21	15.85	13.43	11.25

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 3A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	9.42	6.25	5.75	5.23
26	9.62	6.37	5.86	5.31
27	9.84	6.51	5.99	5.41
28	10.06	6.64	6.10	5.51
29	10.26	6.76	6.22	5.60
30	10.47	6.88	6.32	5.68
31	10.75	7.05	6.47	5.78
32	11.04	7.22	6.61	5.87
33	11.34	7.39	6.77	5.98
34	11.63	7.56	6.91	6.07
35	11.90	7.72	7.05	6.16
36	12.73	8.27	7.57	6.63
37	13.57	8.82	8.09	7.12
38	14.39	9.37	8.61	7.59
39	15.23	9.91	9.12	8.07
40	16.03	10.43	9.61	8.52
41	17.36	11.33	10.48	9.36
42	18.67	12.22	11.33	10.19
43	19.99	13.10	12.19	11.02
44	21.28	13.96	13.02	11.83
45	22.57	14.83	13.85	12.64
46	23.16	15.16	14.14	12.90
47	23.76	15.50	14.43	13.17
48	24.34	15.83	14.73	13.42
49	24.94	16.16	15.01	13.68
50	25.51	16.48	15.28	13.92
51	25.33	16.27	15.02	13.67
52	25.15	16.06	14.76	13.42
53	24.96	15.86	14.48	13.17
54	24.79	15.66	14.22	12.93
55	24.61	15.45	13.96	12.68
56	25.00	15.61	13.99	12.64
57	25.39	15.76	14.02	12.59
58	25.77	15.92	14.02	12.55
59	26.15	16.06	14.04	12.49
60	26.53	16.21	14.06	12.44
61	26.98	16.46	14.20	12.40
62	27.42	16.72	14.34	12.38
63	27.65	16.76	14.28	12.13
64	28.05	16.96	14.37	12.04

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 2A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	18.09	12.12	11.04	10.01
26	18.31	12.23	11.13	10.10
27	18.55	12.34	11.25	10.20
28	18.78	12.47	11.36	10.30
29	19.02	12.59	11.47	10.40
30	19.24	12.69	11.57	10.49
31	19.31	12.62	11.50	10.43
32	19.37	12.54	11.42	10.37
33	19.43	12.46	11.35	10.30
34	19.50	12.38	11.28	10.24
35	19.57	12.32	11.22	10.19
36	20.65	13.02	11.88	10.78
37	21.73	13.72	12.53	11.38
38	22.80	14.42	13.20	11.98
39	23.87	15.12	13.85	12.57
40	24.92	15.79	14.48	13.13
41	26.85	17.12	15.75	14.29
42	28.76	18.40	16.98	15.42
43	30.67	19.71	18.23	16.57
44	32.56	20.98	19.44	17.67
45	34.44	22.25	20.64	18.77
46	35.58	22.88	21.18	19.18
47	36.70	23.49	21.71	19.57
48	37.80	24.09	22.20	19.95
49	38.92	24.70	22.73	20.33
50	40.03	25.29	23.23	20.70
51	40.34	25.27	23.08	20.43
52	40.65	25.27	22.93	20.16
53	40.95	25.22	22.76	19.87
54	41.26	25.21	22.61	19.59
55	41.57	25.19	22.46	19.33
56	43.14	25.92	22.94	19.58
57	44.68	26.63	23.39	19.82
58	46.20	27.32	23.81	20.02
59	47.74	28.02	24.25	20.25
60	49.26	28.70	24.68	20.45
61	50.54	29.42	25.23	20.83
62	51.81	30.11	25.77	21.20
63	52.68	30.40	25.91	21.16
64	53.86	31.02	26.36	21.44

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 1A - Class
Female | To Age 67 Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	33.03	21.11	19.25	17.37
26	34.51	21.94	20.00	18.06
27	35.98	22.78	20.75	18.74
28	37.48	23.63	21.52	19.45
29	38.95	24.47	22.27	20.13
30	40.42	25.29	23.01	20.81
31	43.57	27.00	24.55	22.38
32	46.71	28.70	26.08	23.96
33	49.88	30.43	27.64	25.55
34	53.01	32.12	29.16	27.12
35	56.14	33.81	30.68	28.67
36	60.27	36.11	32.82	30.40
37	64.39	38.39	34.93	32.12
38	68.51	40.67	37.06	33.84
39	72.57	42.89	39.11	35.50
40	76.61	45.10	41.16	37.14
41	84.96	49.65	45.43	40.90
42	93.27	54.16	49.67	44.62
43	101.59	58.68	53.90	48.34
44	109.80	63.09	58.04	51.96
45	117.97	67.46	62.13	55.54
46	118.28	67.49	62.13	55.50
47	118.60	67.52	62.14	55.47
48	118.85	67.48	62.08	55.37
49	119.16	67.50	62.08	55.33
50	119.46	67.52	62.07	55.28
51	119.76	67.54	62.05	55.23
52	120.06	67.55	62.03	55.17
53	120.29	67.51	61.96	55.06
54	120.58	67.51	61.93	54.99
55	120.87	67.52	61.90	54.93
56	120.52	67.17	61.55	54.59
57	120.18	66.83	61.21	54.24
58	119.76	66.41	60.79	53.83
59	119.42	66.07	60.45	53.48
60	119.07	65.72	60.10	53.14
61	118.69	65.34	59.72	52.76
62	118.32	64.97	59.35	52.39
63	117.13	63.78	58.16	51.20
64	116.64	63.29	57.67	50.71

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-2012 | Extended Partial Rider with COLA | 5A - Class
Unisex | 10 Year Benefit Period | Non-Smoker

	Waiting Period in Days			
Issue Ages	**60**	**90**	**180**	**365**
18 - 25	5.14	3.15	2.75	2.54
26	5.27	3.28	2.81	2.61
27	5.39	3.42	2.86	2.67
28	5.50	3.54	2.94	2.74
29	5.62	3.68	2.99	2.80
30	5.75	3.80	3.06	2.88
31	5.84	4.00	3.09	2.91
32	5.95	4.19	3.13	2.97
33	6.03	4.36	3.16	3.01
34	6.13	4.56	3.21	3.06
35	6.21	4.74	3.23	3.09
36	6.56	5.00	3.46	3.31
37	6.91	5.25	3.69	3.53
38	7.26	5.53	3.93	3.76
39	7.61	5.79	4.16	3.98
40	7.95	6.04	4.39	4.20
41	8.30	6.30	4.68	4.49
42	8.65	6.55	4.98	4.76
43	8.99	6.79	5.27	5.05
44	9.33	7.04	5.58	5.33
45	9.68	7.29	5.88	5.61
46	10.49	7.83	6.29	6.02
47	11.26	8.35	6.70	6.39
48	12.07	8.88	7.12	6.81
49	12.84	9.40	7.52	7.19
50	13.63	9.94	7.93	7.58
51	14.59	10.49	8.26	7.90
52	15.55	11.04	8.58	8.21
53	16.50	11.59	8.91	8.53
54	17.46	12.14	9.24	8.85
55	18.40	12.67	9.55	9.15
56	18.34	12.61	9.49	9.09
57	18.27	12.54	9.42	9.02
58	18.20	12.47	9.35	8.95
59	18.13	12.40	9.28	8.88
60	18.07	12.34	9.22	8.82
61	18.00	12.27	9.17	8.75
62	17.93	12.20	9.12	8.68
63	17.71	11.98	8.91	8.46
64	17.62	11.89	8.83	8.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	6.20	4.41	2.51	2.34
26	6.48	4.63	2.69	2.50
27	6.75	4.86	2.86	2.66
28	7.03	5.08	3.02	2.84
29	7.30	5.31	3.19	3.00
30	7.58	5.53	3.37	3.16
31	8.00	5.91	3.70	3.49
32	8.40	6.28	4.04	3.82
33	8.82	6.66	4.39	4.15
34	9.23	7.04	4.72	4.49
35	9.65	7.41	5.06	4.81
36	10.09	7.74	5.39	5.14
37	10.53	8.07	5.72	5.46
38	10.96	8.37	6.05	5.77
39	11.41	8.70	6.37	6.10
40	11.84	9.01	6.70	6.41
41	12.11	9.19	7.10	6.80
42	12.38	9.35	7.50	7.18
43	12.63	9.50	7.89	7.56
44	12.91	9.67	8.30	7.95
45	13.17	9.84	8.69	8.33
46	14.37	10.65	9.24	8.85
47	15.58	11.46	9.77	9.36
48	16.77	12.27	10.31	9.87
49	17.97	13.08	10.84	10.38
50	19.16	13.88	11.38	10.89
51	20.84	14.88	11.62	11.12
52	22.51	15.90	11.88	11.38
53	24.18	16.90	12.13	11.61
54	25.85	17.91	12.39	11.86
55	27.51	18.90	12.62	12.09
56	27.42	18.81	12.53	12.00
57	27.31	18.70	12.42	11.89
58	27.20	18.59	12.31	11.78
59	27.10	18.49	12.21	11.68
60	27.00	18.39	12.11	11.58
61	26.90	18.29	12.01	11.48
62	26.79	18.18	11.90	11.37
63	26.46	17.85	11.57	11.04
64	26.32	17.71	11.43	10.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	4.46	2.99	2.62	2.33
26	4.44	3.07	2.65	2.36
27	4.55	3.13	2.70	2.38
28	4.64	3.19	2.74	2.42
29	4.74	3.26	2.80	2.47
30	4.83	3.32	2.84	2.51
31	4.94	3.39	2.87	2.55
32	5.03	3.46	2.90	2.59
33	5.13	3.52	2.92	2.62
34	5.23	3.59	2.95	2.66
35	5.33	3.65	2.98	2.70
36	5.74	3.93	3.21	2.90
37	6.15	4.21	3.44	3.13
38	6.55	4.49	3.66	3.34
39	6.95	4.76	3.88	3.55
40	7.36	5.05	4.12	3.77
41	7.97	5.47	4.46	4.09
42	8.59	5.90	4.80	4.41
43	9.19	6.32	5.14	4.72
44	9.81	6.75	5.48	5.04
45	10.41	7.17	5.82	5.35
46	11.28	7.72	6.31	5.78
47	12.13	8.27	6.79	6.19
48	12.98	8.82	7.26	6.61
49	13.84	9.37	7.74	7.01
50	14.70	9.91	8.22	7.43
51	15.62	10.45	8.69	7.79
52	16.55	11.00	9.16	8.16
53	17.48	11.52	9.63	8.51
54	18.42	12.08	10.11	8.88
55	19.34	12.61	10.57	9.23
56	19.62	12.72	10.61	9.24
57	19.91	12.83	10.65	9.25
58	20.19	12.95	10.69	9.25
59	20.48	13.06	10.74	9.26
60	20.75	13.16	10.76	9.26
61	21.08	13.36	10.90	9.34
62	21.41	13.56	11.03	9.41
63	21.56	13.58	10.98	9.31
64	21.84	13.73	11.06	9.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	4.77	3.19	2.80	2.48
26	4.75	3.28	2.84	2.53
27	4.87	3.36	2.89	2.55
28	4.96	3.42	2.94	2.60
29	5.07	3.49	2.99	2.64
30	5.17	3.56	3.05	2.69
31	5.28	3.62	3.07	2.73
32	5.39	3.70	3.10	2.77
33	5.50	3.77	3.13	2.80
34	5.60	3.84	3.15	2.85
35	5.70	3.90	3.19	2.88
36	6.15	4.21	3.44	3.12
37	6.58	4.50	3.67	3.34
38	7.01	4.81	3.93	3.58
39	7.44	5.09	4.15	3.80
40	7.87	5.40	4.41	4.04
41	8.53	5.86	4.77	4.37
42	9.19	6.32	5.13	4.72
43	9.84	6.76	5.51	5.06
44	10.50	7.22	5.87	5.39
45	11.14	7.67	6.22	5.73
46	12.06	8.25	6.74	6.18
47	12.98	8.84	7.25	6.61
48	13.89	9.44	7.77	7.07
49	14.81	10.02	8.28	7.50
50	15.72	10.60	8.79	7.94
51	16.72	11.19	9.30	8.34
52	17.71	11.76	9.81	8.72
53	18.72	12.34	10.31	9.11
54	19.70	12.92	10.80	9.49
55	20.69	13.49	11.30	9.87
56	21.00	13.62	11.35	9.88
57	21.31	13.73	11.40	9.90
58	21.60	13.85	11.44	9.90
59	21.91	13.98	11.48	9.90
60	22.21	14.09	11.52	9.91
61	22.56	14.31	11.67	10.00
62	22.90	14.49	11.79	10.05
63	23.07	14.53	11.75	9.95
64	23.38	14.70	11.84	9.98

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	8.41	5.92	5.09	4.48
26	8.55	5.98	5.14	4.52
27	8.71	6.08	5.18	4.57
28	8.86	6.15	5.22	4.62
29	9.02	6.25	5.27	4.68
30	9.16	6.32	5.31	4.72
31	9.23	6.26	5.22	4.67
32	9.28	6.19	5.12	4.63
33	9.36	6.15	5.04	4.59
34	9.41	6.08	4.95	4.55
35	9.49	6.04	4.88	4.54
36	10.03	6.42	5.20	4.83
37	10.59	6.81	5.52	5.12
38	11.13	7.19	5.83	5.40
39	11.69	7.60	6.16	5.70
40	12.24	7.99	6.48	5.99
41	13.17	8.69	7.04	6.49
42	14.08	9.38	7.58	7.01
43	15.01	10.08	8.15	7.51
44	15.93	10.79	8.70	8.03
45	16.86	11.50	9.26	8.53
46	18.45	12.50	10.12	9.29
47	20.03	13.51	10.98	10.02
48	21.62	14.51	11.85	10.77
49	23.18	15.50	12.69	11.49
50	24.78	16.51	13.57	12.24
51	26.86	17.70	14.59	13.06
52	28.93	18.89	15.62	13.87
53	31.00	20.07	16.64	14.67
54	33.08	21.26	17.67	15.49
55	35.14	22.43	18.68	16.29
56	36.44	23.07	19.14	16.59
57	37.71	23.71	19.60	16.87
58	38.99	24.32	20.02	17.13
59	40.26	24.92	20.46	17.40
60	41.51	25.53	20.88	17.67
61	42.61	26.14	21.34	17.97
62	43.70	26.74	21.77	18.28
63	44.42	26.99	21.86	18.23
64	45.42	27.51	22.22	18.45

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	12.24	7.98	6.45	5.57
26	12.90	8.41	6.82	5.92
27	13.58	8.85	7.19	6.28
28	14.25	9.28	7.57	6.65
29	14.92	9.71	7.93	7.00
30	15.59	10.15	8.31	7.36
31	17.01	11.06	9.11	8.15
32	18.44	11.98	9.92	8.96
33	19.87	12.88	10.72	9.75
34	21.30	13.80	11.53	10.56
35	22.73	14.72	12.34	11.36
36	24.69	16.06	13.11	12.06
37	26.65	17.39	13.87	12.77
38	28.62	18.73	14.64	13.47
39	30.58	20.06	15.40	14.18
40	32.54	21.40	16.17	14.88
41	36.54	24.17	17.46	16.07
42	40.52	26.92	18.74	17.25
43	44.52	29.69	20.04	18.43
44	48.51	32.45	21.33	19.62
45	52.51	35.22	22.62	20.81
46	53.93	36.16	23.33	21.45
47	55.30	37.06	24.00	22.06
48	56.71	37.98	24.69	22.69
49	58.09	38.89	25.37	23.31
50	59.48	39.80	26.05	23.92
51	60.33	40.39	26.49	24.33
52	61.20	41.00	26.95	24.76
53	62.03	41.56	27.37	25.14
54	62.90	42.17	27.83	25.57
55	63.73	42.74	28.25	25.96
56	63.65	42.51	28.02	25.73
57	63.58	42.29	27.79	25.50
58	63.47	42.01	27.52	25.23
59	63.40	41.79	27.29	25.00
60	63.32	41.56	27.06	24.77
61	65.34	42.61	26.89	24.59
62	67.34	43.65	26.71	24.40
63	68.77	44.10	25.95	23.63
64	70.64	45.01	25.64	23.31

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	7.37	4.71	4.35	4.04
26	7.49	4.87	4.41	4.12
27	7.61	5.01	4.47	4.19
28	7.74	5.17	4.55	4.27
29	7.86	5.31	4.61	4.34
30	7.99	5.47	4.67	4.43
31	8.09	5.69	4.70	4.46
32	8.18	5.92	4.74	4.52
33	8.27	6.14	4.78	4.57
34	8.36	6.36	4.81	4.61
35	8.47	6.59	4.85	4.66
36	8.84	6.88	5.11	4.91
37	9.24	7.17	5.37	5.17
38	9.62	7.46	5.64	5.43
39	10.00	7.74	5.89	5.68
40	10.38	8.02	6.16	5.93
41	10.75	8.29	6.49	6.24
42	11.14	8.55	6.83	6.56
43	11.50	8.82	7.17	6.88
44	11.87	9.07	7.50	7.19
45	12.24	9.34	7.83	7.50
46	12.78	9.66	8.04	7.71
47	13.32	10.00	8.27	7.92
48	13.85	10.32	8.48	8.11
49	14.38	10.65	8.69	8.33
50	14.91	10.97	8.88	8.52
51	15.62	11.32	9.03	8.65
52	16.32	11.67	9.17	8.79
53	17.01	12.00	9.30	8.91
54	17.71	12.35	9.43	9.04
55	18.40	12.67	9.55	9.15
56	18.34	12.61	9.49	9.09
57	18.27	12.54	9.42	9.02
58	18.20	12.47	9.35	8.95
59	18.13	12.40	9.28	8.88
60	18.07	12.34	9.22	8.82
61	18.00	12.27	9.17	8.75
62	17.93	12.20	9.12	8.68
63	17.71	11.98	8.91	8.46
64	17.62	11.89	8.83	8.37

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	8.99	6.60	4.21	3.97
26	9.32	6.87	4.43	4.20
27	9.63	7.14	4.66	4.41
28	9.96	7.40	4.87	4.62
29	10.28	7.66	5.09	4.83
30	10.59	7.93	5.31	5.04
31	11.11	8.42	5.78	5.50
32	11.62	8.90	6.23	5.95
33	12.13	9.36	6.67	6.37
34	12.64	9.84	7.13	6.82
35	13.14	10.31	7.58	7.26
36	13.61	10.66	7.95	7.63
37	14.07	10.98	8.31	7.97
38	14.54	11.33	8.68	8.34
39	15.00	11.65	9.03	8.69
40	15.46	11.98	9.39	9.03
41	15.69	12.10	9.82	9.44
42	15.93	12.23	10.26	9.85
43	16.17	12.36	10.69	10.27
44	16.40	12.47	11.12	10.67
45	16.62	12.59	11.53	11.07
46	17.51	13.16	11.80	11.32
47	18.38	13.71	12.04	11.55
48	19.24	14.24	12.29	11.78
49	20.09	14.78	12.52	12.00
50	20.94	15.31	12.75	12.22
51	22.28	16.05	12.75	12.22
52	23.60	16.78	12.73	12.20
53	24.91	17.49	12.70	12.17
54	26.21	18.20	12.66	12.13
55	27.51	18.90	12.62	12.09
56	27.42	18.81	12.53	12.00
57	27.31	18.70	12.42	11.89
58	27.20	18.59	12.31	11.78
59	27.10	18.49	12.21	11.68
60	27.00	18.39	12.11	11.58
61	26.90	18.29	12.01	11.48
62	26.79	18.18	11.90	11.37
63	26.46	17.85	11.57	11.04
64	26.32	17.71	11.43	10.90

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	6.42	4.46	4.14	3.77
26	6.39	4.55	4.16	3.72
27	6.47	4.61	4.20	3.75
28	6.56	4.67	4.23	3.79
29	6.65	4.73	4.27	3.83
30	6.74	4.79	4.31	3.87
31	6.84	4.85	4.32	3.89
32	6.94	4.90	4.33	3.92
33	7.03	4.96	4.35	3.95
34	7.12	5.01	4.36	3.97
35	7.22	5.07	4.38	4.01
36	7.69	5.40	4.66	4.27
37	8.16	5.73	4.94	4.52
38	8.63	6.05	5.20	4.78
39	9.09	6.38	5.47	5.03
40	9.55	6.70	5.74	5.28
41	10.28	7.21	6.16	5.67
42	10.99	7.70	6.56	6.05
43	11.71	8.21	6.96	6.43
44	12.41	8.68	7.36	6.80
45	13.12	9.18	7.75	7.17
46	13.71	9.54	8.05	7.42
47	14.30	9.90	8.35	7.66
48	14.87	10.24	8.63	7.88
49	15.45	10.59	8.92	8.12
50	16.03	10.94	9.20	8.35
51	16.71	11.28	9.48	8.54
52	17.36	11.61	9.76	8.72
53	18.03	11.95	10.04	8.89
54	18.68	12.28	10.30	9.06
55	19.34	12.61	10.57	9.23
56	19.62	12.72	10.61	9.24
57	19.91	12.83	10.65	9.25
58	20.19	12.95	10.69	9.25
59	20.48	13.06	10.74	9.26
60	20.75	13.16	10.76	9.26
61	21.08	13.36	10.90	9.34
62	21.41	13.56	11.03	9.41
63	21.56	13.58	10.98	9.31
64	21.84	13.73	11.06	9.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	6.87	4.77	4.43	4.03
26	6.84	4.87	4.45	3.99
27	6.93	4.93	4.49	4.02
28	7.02	5.01	4.53	4.06
29	7.11	5.06	4.57	4.10
30	7.22	5.13	4.60	4.14
31	7.32	5.19	4.62	4.17
32	7.43	5.25	4.64	4.20
33	7.51	5.30	4.64	4.22
34	7.62	5.37	4.67	4.25
35	7.73	5.43	4.69	4.29
36	8.23	5.78	4.99	4.57
37	8.72	6.13	5.28	4.83
38	9.24	6.48	5.57	5.12
39	9.73	6.83	5.86	5.39
40	10.22	7.17	6.15	5.65
41	10.99	7.71	6.59	6.07
42	11.76	8.25	7.03	6.48
43	12.53	8.79	7.46	6.89
44	13.28	9.29	7.87	7.27
45	14.03	9.82	8.29	7.67
46	14.66	10.21	8.61	7.93
47	15.30	10.58	8.92	8.19
48	15.91	10.96	9.24	8.43
49	16.53	11.33	9.54	8.68
50	17.16	11.70	9.85	8.94
51	17.88	12.07	10.15	9.14
52	18.58	12.43	10.45	9.33
53	19.28	12.79	10.74	9.51
54	19.99	13.14	11.02	9.70
55	20.69	13.49	11.30	9.87
56	21.00	13.62	11.35	9.88
57	21.31	13.73	11.40	9.90
58	21.60	13.85	11.44	9.90
59	21.91	13.98	11.48	9.90
60	22.21	14.09	11.52	9.91
61	22.56	14.31	11.67	10.00
62	22.90	14.49	11.79	10.05
63	23.07	14.53	11.75	9.95
64	23.38	14.70	11.84	9.98

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	12.17	8.83	8.05	7.18
26	12.30	8.88	8.05	7.19
27	12.41	8.93	8.05	7.21
28	12.53	8.98	8.07	7.22
29	12.65	9.03	8.07	7.24
30	12.76	9.06	8.07	7.25
31	12.76	8.93	7.88	7.13
32	12.76	8.79	7.70	7.02
33	12.76	8.64	7.52	6.91
34	12.77	8.53	7.36	6.82
35	12.78	8.40	7.20	6.73
36	13.39	8.84	7.56	7.07
37	14.01	9.28	7.94	7.40
38	14.65	9.72	8.31	7.73
39	15.25	10.15	8.67	8.06
40	15.86	10.59	9.02	8.39
41	16.94	11.42	9.71	9.01
42	18.02	12.24	10.37	9.62
43	19.10	13.07	11.03	10.23
44	20.16	13.88	11.68	10.82
45	21.23	14.72	12.35	11.43
46	22.41	15.43	12.94	11.92
47	23.58	16.13	13.51	12.39
48	24.73	16.82	14.07	12.85
49	25.87	17.51	14.62	13.31
50	27.02	18.20	15.18	13.76
51	28.67	19.07	15.91	14.30
52	30.31	19.94	16.63	14.83
53	31.92	20.77	17.32	15.31
54	33.54	21.61	18.00	15.80
55	35.14	22.43	18.68	16.29
56	36.44	23.07	19.14	16.59
57	37.71	23.71	19.60	16.87
58	38.99	24.32	20.02	17.13
59	40.26	24.92	20.46	17.40
60	41.51	25.53	20.88	17.67
61	42.61	26.14	21.34	17.97
62	43.70	26.74	21.77	18.28
63	44.42	26.99	21.86	18.23
64	45.42	27.51	22.22	18.45

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	17.61	11.94	10.28	9.04
26	18.42	12.47	10.76	9.51
27	19.23	13.01	11.24	9.98
28	20.02	13.52	11.71	10.44
29	20.83	14.06	12.19	10.91
30	21.63	14.58	12.66	11.37
31	23.44	15.77	13.76	12.47
32	25.25	16.96	14.86	13.57
33	27.03	18.12	15.94	14.65
34	28.83	19.30	17.03	15.74
35	30.61	20.46	18.10	16.81
36	32.95	22.08	19.04	17.68
37	35.26	23.66	19.94	18.51
38	37.58	25.27	20.87	19.35
39	39.87	26.83	21.75	20.16
40	42.16	28.40	22.64	20.98
41	47.00	31.79	24.28	22.50
42	51.79	35.14	25.89	23.97
43	56.58	38.48	27.48	25.44
44	61.31	41.77	29.03	26.85
45	66.06	45.07	30.58	28.28
46	65.83	44.84	30.35	28.05
47	65.61	44.62	30.13	27.83
48	65.34	44.35	29.86	27.57
49	65.12	44.13	29.64	27.35
50	64.89	43.90	29.41	27.12
51	64.67	43.68	29.19	26.90
52	64.44	43.45	28.96	26.67
53	64.18	43.19	28.70	26.41
54	63.95	42.96	28.47	26.18
55	63.73	42.74	28.25	25.96
56	63.65	42.51	28.02	25.73
57	63.58	42.29	27.79	25.50
58	63.47	42.01	27.52	25.23
59	63.40	41.79	27.29	25.00
60	63.32	41.56	27.06	24.77
61	65.34	42.61	26.89	24.59
62	67.34	43.65	26.71	24.40
63	68.77	44.10	25.95	23.63
64	70.64	45.01	25.64	23.31

For smokers the premium rates are increased by 35 percent.

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Annual Level Premium Rates per $100 of Monthly Benefit

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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	7.50	4.79	4.43	4.11
26	7.66	4.97	4.51	4.21
27	7.80	5.14	4.59	4.31
28	7.96	5.33	4.68	4.40
29	8.11	5.50	4.77	4.50
30	8.25	5.67	4.85	4.59
31	8.38	5.93	4.91	4.66
32	8.50	6.18	4.96	4.72
33	8.63	6.43	5.00	4.80
34	8.75	6.67	5.05	4.86
35	8.88	6.94	5.11	4.93
36	9.31	7.25	5.40	5.20
37	9.74	7.58	5.70	5.49
38	10.17	7.90	5.98	5.77
39	10.58	8.21	6.26	6.04
40	11.01	8.53	6.56	6.31
41	11.43	8.82	6.92	6.65
42	11.85	9.11	7.29	6.99
43	12.26	9.42	7.66	7.34
44	12.68	9.70	8.02	7.69
45	13.09	9.99	8.38	8.02
46	13.77	10.42	8.68	8.31
47	14.44	10.84	8.96	8.59
48	15.07	11.23	9.22	8.84
49	15.75	11.66	9.51	9.11
50	16.39	12.06	9.78	9.38
51	17.29	12.53	9.99	9.58
52	18.17	12.99	10.20	9.78
53	19.05	13.44	10.41	9.98
54	19.92	13.89	10.61	10.17
55	20.79	14.33	10.80	10.35
56	20.72	14.26	10.73	10.28
57	20.66	14.19	10.66	10.21
58	20.56	14.10	10.57	10.12
59	20.49	14.02	10.49	10.04
60	20.41	13.94	10.42	9.96
61	20.34	13.87	10.36	9.89
62	20.26	13.79	10.31	9.81
63	20.00	13.53	10.06	9.55
64	19.90	13.43	9.98	9.45

For smokers the premium rates are increased by 35 percent.

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Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	9.18	6.74	4.30	4.06
26	9.53	7.03	4.53	4.29
27	9.89	7.34	4.79	4.53
28	10.24	7.62	5.02	4.77
29	10.60	7.93	5.28	5.01
30	10.96	8.22	5.51	5.24
31	11.53	8.75	6.01	5.73
32	12.09	9.28	6.52	6.22
33	12.66	9.80	7.01	6.71
34	13.21	10.33	7.52	7.20
35	13.78	10.86	8.02	7.68
36	14.30	11.22	8.42	8.07
37	14.83	11.61	8.82	8.46
38	15.36	11.99	9.22	8.86
39	15.87	12.36	9.60	9.22
40	16.38	12.71	9.99	9.60
41	16.67	12.87	10.47	10.05
42	16.95	13.01	10.93	10.50
43	17.24	13.18	11.42	10.96
44	17.52	13.33	11.88	11.41
45	17.80	13.47	12.35	11.85
46	18.86	14.16	12.70	12.18
47	19.92	14.85	13.05	12.52
48	20.96	15.51	13.38	12.82
49	22.00	16.17	13.70	13.13
50	23.03	16.84	14.03	13.44
51	24.67	17.76	14.10	13.51
52	26.29	18.68	14.16	13.57
53	27.89	19.58	14.19	13.59
54	29.49	20.48	14.24	13.63
55	31.09	21.36	14.26	13.66
56	30.99	21.26	14.16	13.56
57	30.87	21.15	14.04	13.45
58	30.74	21.01	13.91	13.31
59	30.62	20.90	13.79	13.20
60	30.52	20.80	13.69	13.10
61	30.40	20.68	13.57	12.98
62	30.28	20.56	13.45	12.86
63	29.90	20.18	13.07	12.48
64	29.75	20.03	12.92	12.33

For smokers the premium rates are increased by 35 percent.

Massachusetts Mutual Life Insurance Company, Springfield, Massachusetts 01111
Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	6.56	4.55	4.23	3.84
26	6.53	4.65	4.26	3.80
27	6.64	4.73	4.31	3.86
28	6.75	4.80	4.36	3.91
29	6.86	4.88	4.41	3.97
30	6.97	4.95	4.46	4.01
31	7.08	5.03	4.49	4.06
32	7.20	5.09	4.51	4.09
33	7.33	5.19	4.56	4.14
34	7.45	5.25	4.58	4.18
35	7.58	5.34	4.62	4.24
36	8.09	5.70	4.92	4.52
37	8.60	6.05	5.22	4.79
38	9.12	6.42	5.52	5.07
39	9.62	6.76	5.81	5.34
40	10.11	7.10	6.09	5.60
41	10.92	7.66	6.54	6.03
42	11.71	8.22	7.00	6.46
43	12.50	8.76	7.44	6.87
44	13.26	9.29	7.87	7.27
45	14.04	9.83	8.29	7.67
46	14.77	10.28	8.67	7.99
47	15.50	10.73	9.05	8.31
48	16.21	11.17	9.40	8.60
49	16.92	11.60	9.76	8.90
50	17.64	12.03	10.13	9.19
51	18.49	12.49	10.51	9.46
52	19.35	12.94	10.88	9.71
53	20.17	13.37	11.22	9.94
54	21.02	13.80	11.58	10.18
55	21.85	14.25	11.94	10.42
56	22.17	14.38	11.99	10.44
57	22.50	14.51	12.05	10.46
58	22.83	14.63	12.09	10.45
59	23.15	14.76	12.14	10.47
60	23.46	14.88	12.17	10.47
61	23.83	15.10	12.31	10.55
62	24.19	15.32	12.46	10.63
63	24.36	15.33	12.39	10.50
64	24.68	15.51	12.50	10.54

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Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	7.02	4.87	4.53	4.11
26	6.99	4.97	4.55	4.06
27	7.11	5.06	4.61	4.12
28	7.22	5.14	4.67	4.18
29	7.34	5.23	4.72	4.24
30	7.47	5.31	4.78	4.30
31	7.58	5.39	4.81	4.33
32	7.72	5.46	4.83	4.38
33	7.84	5.55	4.87	4.43
34	7.97	5.62	4.90	4.47
35	8.10	5.71	4.94	4.53
36	8.65	6.09	5.26	4.83
37	9.21	6.48	5.59	5.13
38	9.76	6.87	5.90	5.43
39	10.29	7.23	6.21	5.72
40	10.83	7.60	6.52	5.99
41	11.69	8.20	7.00	6.46
42	12.53	8.79	7.49	6.91
43	13.38	9.38	7.96	7.36
44	14.19	9.95	8.42	7.78
45	15.03	10.51	8.87	8.22
46	15.81	10.99	9.28	8.55
47	16.58	11.47	9.67	8.88
48	17.35	11.95	10.07	9.20
49	18.11	12.41	10.45	9.52
50	18.87	12.87	10.84	9.83
51	19.78	13.36	11.24	10.11
52	20.69	13.84	11.64	10.38
53	21.58	14.30	12.00	10.63
54	22.49	14.77	12.39	10.89
55	23.38	15.24	12.77	11.14
56	23.74	15.39	12.83	11.17
57	24.08	15.53	12.90	11.19
58	24.42	15.65	12.93	11.18
59	24.76	15.78	12.98	11.19
60	25.11	15.93	13.02	11.21
61	25.50	16.16	13.18	11.30
62	25.88	16.39	13.33	11.38
63	26.07	16.41	13.27	11.25
64	26.41	16.60	13.38	11.29

For smokers the premium rates are increased by 35 percent.

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Annual Level Premium Rates per $100 of Monthly Benefit

EPS-G-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	12.41	9.01	8.20	7.32
26	12.58	9.10	8.24	7.36
27	12.73	9.15	8.25	7.39
28	12.89	9.26	8.31	7.46
29	13.04	9.31	8.32	7.49
30	13.20	9.40	8.37	7.53
31	13.22	9.27	8.19	7.42
32	13.26	9.15	8.02	7.32
33	13.30	9.06	7.87	7.26
34	13.35	8.96	7.72	7.18
35	13.38	8.84	7.58	7.08
36	14.07	9.33	7.99	7.47
37	14.77	9.82	8.39	7.83
38	15.45	10.30	8.81	8.20
39	16.13	10.77	9.20	8.57
40	16.80	11.24	9.59	8.91
41	17.99	12.14	10.32	9.58
42	19.18	13.06	11.06	10.26
43	20.38	13.97	11.79	10.94
44	21.55	14.86	12.50	11.58
45	22.72	15.74	13.21	12.23
46	24.13	16.61	13.92	12.83
47	25.55	17.48	14.64	13.43
48	26.95	18.34	15.33	14.00
49	28.35	19.19	16.03	14.59
50	29.72	20.02	16.70	15.14
51	31.75	21.12	17.61	15.82
52	33.76	22.20	18.52	16.50
53	35.75	23.26	19.39	17.14
54	37.74	24.31	20.26	17.78
55	39.71	25.36	21.12	18.40
56	41.17	26.08	21.64	18.73
57	42.63	26.79	22.14	19.06
58	44.05	27.47	22.63	19.35
59	45.49	28.16	23.11	19.66
60	46.92	28.84	23.61	19.96
61	48.15	29.53	24.11	20.30
62	49.38	30.22	24.60	20.65
63	50.19	30.50	24.70	20.60
64	51.33	31.08	25.09	20.84

For smokers the premium rates are increased by 35 percent.

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Annual Level Premium Rates per $100 of Monthly Benefit

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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	17.95	12.17	10.47	9.22
26	18.84	12.76	11.00	9.74
27	19.72	13.35	11.54	10.26
28	20.62	13.95	12.08	10.78
29	21.49	14.53	12.61	11.29
30	22.37	15.11	13.13	11.80
31	24.32	16.40	14.33	13.00
32	26.26	17.69	15.52	14.18
33	28.22	18.98	16.72	15.38
34	30.16	20.27	17.91	16.56
35	32.08	21.53	19.08	17.73
36	34.62	23.28	20.11	18.68
37	37.16	25.02	21.12	19.61
38	39.69	26.77	22.14	20.55
39	42.18	28.46	23.10	21.43
40	44.65	30.14	24.06	22.31
41	49.92	33.82	25.86	23.96
42	55.16	37.47	27.63	25.59
43	60.40	41.12	29.38	27.20
44	65.56	44.69	31.07	28.75
45	70.68	48.22	32.72	30.25
46	70.83	48.25	32.66	30.18
47	70.99	48.28	32.60	30.11
48	71.10	48.26	32.49	30.00
49	71.25	48.28	32.42	29.92
50	71.39	48.30	32.35	29.84
51	71.53	48.32	32.28	29.76
52	71.66	48.33	32.20	29.66
53	71.76	48.29	32.09	29.53
54	71.89	48.30	32.01	29.43
55	72.01	48.30	31.92	29.33
56	71.93	48.05	31.67	29.08
57	71.85	47.78	31.40	28.81
58	71.72	47.48	31.10	28.51
59	71.64	47.21	30.83	28.24
60	71.56	46.96	30.58	27.99
61	73.84	48.15	30.39	27.79
62	76.10	49.32	30.18	27.57
63	77.71	49.83	29.32	26.70
64	79.82	50.85	28.96	26.33

For smokers the premium rates are increased by 35 percent.

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	04/03/2012

Comments:

Attachment:

Generic Readability Certification.pdf

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	04/03/2012

Bypass Reason: n/a

Comments:

		Item Status:	Status Date:
Satisfied - Item:	Health - Actuarial Justification	Approved-Closed	04/03/2012

Comments:

Attachment:

Radius_ML'12_ACT MEMO_Nat Exper.pdf

		Item Status:	Status Date:
Satisfied - Item:	Outline of Coverage	Approved-Closed	04/03/2012

Comments:

Attachment:

OXLS-G-12.pdf

		Item Status:	Status Date:
Satisfied - Item:	Schedule Pages	Approved-Closed	04/03/2012

SERFF Tracking Number:	*MASS-128212026*	*State:*	*Arkansas*
Filing Company:	*Massachusetts Mutual Life Insurance Company*	*State Tracking Number:*	
Company Tracking Number:			
TOI:	*H11I Individual Health - Disability Income*	*Sub-TOI:*	*H11I.008 Combined Short Term and Long Term - Unrelated to marketing with employer or association groups*
Product Name:	*EPS-G-2012*		
Project Name/Number:	*EPS-G-2012/EPS-G-2012*		

Comments:

Attachments:

Sp Pg Graded XL-AS-92-3 with brackets.pdf

Sp Pg Graded XL-GS-92-3 with brackets.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-G-2012	Extended Partial Disability Benefits Rider	52.4
EDI-G-22	Guaranteed Insurability Option Endorsement	51.9

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 15:49:07 -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

Read Your Policy With Care

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.

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.

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. This policy includes a Guaranteed Insurability Option Endorsement, which provides the right to purchase [$25,000] of life insurance without Proof of Good Health other than proof that the Insured is not Disabled.

4. **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.

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.

Coverage Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**

Coverage 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.

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.

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.)**

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.

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**

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.

Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**

RG. RetireGuard Rider. 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 under this Rider.

Monthly Benefit	Maximum Benefit Period	Waiting Period	**Premium**

For COLA Optional Benefit under RetireGuard:

Monthly Benefit	**Premium**

For FIO Optional Benefit under RetireGuard:

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.

Monthly Benefit	Maximum Benefit Period	Waiting 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.

Monthly Benefit	Maximum Benefit Period	Waiting 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.

Exceptions, Reductions and Limits of this Policy

Coverage is not provided for a Disability due to normal pregnancy or childbirth.

This policy does not cover hospital, medical or surgical expenses. We do not cover Disabilities caused or contributed by war (declared or not declared).

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.

This Policy does not cover a Disability or loss caused by a Pre-Existing Condition if the Pre-Existing Condition was not fully and accurately described in the application or We have specifically excluded the Pre-Existing condition by name or specific description. A Disability or loss caused by a Pre-Existing Condition will be covered if the Disability or loss starts 2 years after the Policy becomes Effective unless excluded by name or specific description as provided in the Time Limit On Certain Defenses provision.

YOUR POLICY MAY HAVE BEEN ISSUED WITH A MANAGERIAL DUTIES ENDORSEMENT. IF SO, THIS ENDORSEMENT MODIFIES THE DEFINITION OF TOTAL DISABILITY IN YOUR POLICY. IN ADDITION, THIS ENDORSEMENT MODIFIES THE DEFINITION OF PARTIAL DISABILITY IN ANY RIDER PROVIDING PARTIAL DISABILITY BENEFITS ATTACHED TO YOUR POLICY. Coverage is not provided for a disability in which the Insured can perform the main Managerial Duties of his/her Occupation, but cannot perform the Manual Duties of his/her Occupation.

YOUR POLICY MAY HAVE BEEN ISSUED WITH A MAXIMUM BENEFIT PERIOD ENDORSEMENT. THIS ENDORSEMENT MODIFIES THE DEFINITION OF MAXIMUM BENEFIT PERIOD IN YOUR POLICY. The Maximum Benefit Period is not limited to 24 months for each period of Disability caused or contributed to by a Mental Disorder.

(Please sign and release next page)

Massachusetts Mutual Life Insurance Company

I certify that ALL 4 PAGES of the required Outline of Coverage Form OXLS-G-12 were delivered to and read by the applicant _____, at the time the application was completed.

_____ _____

Date of Application Soliciting Agent

_____

Signature of the Insured

(This certification must accompany the application when sent to the Home Office)

POLICY SPECIFICATIONS

Insured:	[John Doe]	Policy Number:	[0000000[
Policy Date:	[March 1, 2012]	Age and Sex:	[45 Male]
Issue Date:	[March 1, 2012]	Occupational Class:	[4A]
Premium Class:	[Standard, Non-Tobacco]		

DISABILITY INCOME POLICY

Policy Owner:	[Mary Doe]
Recipient of Benefits:	[John Doe]
Policy Expiration Date:	[March 1, 2032]
Monthly Anniversary:	[1st day of each month]
Annual Premiums:	See Premium Summary
Modal Premiums:	See Premium Summary
Premium Mode:	[Annual]
Premium Type:	[Graded]

COVERAGE SUMMARY

POLICY COVERAGE

Coverage Date	Coverage	Monthly Benefit	Waiting Period	Maximum Benefit Period
The coverages below are based on a Graded Premium structure [1]:				
[March 1, 2012]	Total Disability Benefit	[$1000]	[90 days]	[To Age 65*]

RIDER COVERAGE

[March 1, 2012]	[Extended Partial Disability]	[$1000]	[90 days]	[To Age 65*]
[March 1, 2012]	[Social Insurance]	[$500]	[90 days]	[To Age 65*]
[March 1, 2012]	[Cost of Living]	[$1000]		[To Age 65*]
[March 1, 2012]	[Automatic Additional Benefit Increase]			[To Age 65*]
[March 1, 2012]	[Future Insurability Option			
	Total Available Benefits	[$1000]		
	Option Date]	[March 1]		
[March 1, 2012]	[Group Supplement			
	Coverage A.	[$1000]	[180 days]	[To Age 65*]
	Total Available Benefits	[$2000]		
	Coverage B.	[$1000]	[180 days]	[To Age 65*]
	Total Available Benefits	[$2000]		
	Option Date]	[March 1]		
[March 1, 2012]	[Short Term]	[$500]	[60 days]	[4 months]

This policy also includes a Guaranteed Insurability Option Endorsement, which provides the right to purchase [$25,000] of life insurance without Proof of Good Health other than proof that the Insured is not Disabled.

Future Insurability Options and Right to Buy Additional Group Supplement benefits expire on [March 1, 2027]. See Rider for details.

[1] Under a Graded Premium structure, premiums increase annually each year until the Insured's Age 50: thereafter, premiums are level. Any coverage added after the original coverage date will be issued at Level Premiums.

[*The Maximum Benefit Period for Total Disability with a To Age 65 Benefit Period is as follows:
If Total Disability begins:

Before Age 61	To Age 65
At Age 61, but before Age 62	48 Months
At Age 62, but before Age 63	42 Months
At Age 63, but before Age 64	36 Months
At Age 64, but before Age 65	30 Months]

ANNUAL PREMIUM SUMMARY

Insured:	[John Doe]	Policy Number:	[0000000]
Date of Issue:	[March 1, 2012]	Policy Date:	[March 1, 2012]

Premium Structure:
Years:
[March 1, 2012 - March 1, 2032] 100% GRADED PREMIUM [1]

Year	Total Annual Premium	Year	Total Annual Premium
[2012	$637.29	2026	$1,035.98
2013	$754.16	2027	$1,035.98
2014	$833.10	2028	$1,035.98
2015	$922.32	2029	$1,035.98
2016	$1,035.98	2030	$1,035.98
2017	$1,035.98	2031	$1,035.98
2018	$1,035.98	2032	$1,035.98]
2019	$1,035.98		
2020	$1,035.98		
2021	$1,035.98		
2022	$1,035.98		
2023	$1,035.98		
2024	$1,035.98		
2025	$1,035.98		

MODAL PREMIUM SUMMARY

Modal Premium for All Disability Coverages

Year	Total Modal Premium	Year	Total Modal Premium
[2012	$637.29	2026	$1,035.98
2013	$754.16	2027	$1,035.98
2014	$833.10	2028	$1,035.98
2015	$922.32	2029	$1,035.98
2016	$1,035.98	2030	$1,035.98
2017	$1,035.98	2031	$1,035.98
2018	$1,035.98	2032	$1,035.98]
2019	$1,035.98		
2020	$1,035.98		
2021	$1,035.98		
2022	$1,035.98		
2023	$1,035.98		
2024	$1,035.98		
2025	$1,035.98		

[1] Under a Graded Premium structure, premiums increase annually each year until the Insured's Age 50; thereafter, premiums are level. Any coverage added after the original coverage date will be issued at Level Premiums.

AUTOMATIC ADDITIONAL BENEFIT INCREASES

Insured:	[John Doe]	Policy Number:	[0000000]
Date of Issue:	[March 1, 2012]	Policy Date:	[March 1, 2012]
Premium Type	[Level*]		

You have elected the Automatic Additional Benefit Increase Rider. Three percent (3%) of Your initial Monthly Benefit will be automatically added to Your Total Disability Benefit and the following riders if they exist on your policy: Partial Disability Rider, Extended Partial Disability Rider, Cost of Living Rider, Group Supplement Rider and Short Term Rider. This will be done on each of the next five Option Dates subject to the terms of the Automatic Additional Benefit Increase Rider. If all increases become Effective, the premiums for Your Policy will increase as follows:

Option Date	Annual Premium Increase	Modal Premium Increase
[April 1, 2013	$98.65	$98.65
April 1, 2014	$102.13	$102.13
April 1, 2015	$105.59	$105.59
April 1, 2016	$109.98	$109.98
April 1, 2017	$112.56	$112.56]

* Premium type for the Automatic Additional Benefit Increases, regardless of premium type on current coverage.

POLICY SPECIFICATIONS

Insured:	[John Doe]	Policy Number:	[0000000]
Policy Date:	[March 1, 2012]	Age and Sex:	[45 Male]
Issue Date:	[March 1, 2012]	Occupational Class:	[4A]
Premium Class:	[Standard, Non-Tobacco]		

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Policy Owner:	[Mary Doe]
Recipient of Benefits:	[John Doe]
Policy Expiration Date:	[March 1, 2032]
Monthly Anniversary:	[1st day of each month]
Annual Premiums:	See Premium Summary
Modal Premiums:	See Premium Summary
Premium Mode:	[Annual]
Premium Type:	[Graded]

COVERAGE SUMMARY

POLICY COVERAGE

Coverage Date	Coverage	Monthly Benefit	Waiting Period	Maximum Benefit Period
The coverages below are based on a Graded Premium structure [1]:				
[[March 1, 2012	Total Disability Benefit	[$1000]	[90 days]	[To Age 65*]

RIDER COVERAGE

[March 1, 2012]	[Extended Partial Disability]	[$1000]	[90 days]	[To Age 65*]
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	Total Available Benefits	[$2000]		
	Coverage B.	[$1000]	[180 days]	[To Age 65*]
	Total Available Benefits	[$2000]		
	Option Date]	[March 1]		
[March 1, 2012]	[Short Term]	[$500]	[60 days]	[4 months]

This policy also includes a Guaranteed Insurability Option Endorsement, which provides the right to purchase [$25,000] of life insurance without Proof of Good Health other than proof that the Insured is not Disabled.

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[1] Under a Graded Premium structure, premiums increase annually each year until the Insured's Age 50: thereafter, premiums are level. Any coverage added after the original coverage date will be issued at Level Premiums.

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2018	$1,035.98	2032	$1,035.98]
2019	$1,035.98		
2020	$1,035.98		
2021	$1,035.98		
2022	$1,035.98		
2023	$1,035.98		
2024	$1,035.98		
2025	$1,035.98		

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Modal Premium for All Disability Coverages

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2019	$1,035.98		
2020	$1,035.98		
2021	$1,035.98		
2022	$1,035.98		
2023	$1,035.98		
2024	$1,035.98		
2025	$1,035.98		

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Premium Type	[Level*]		

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Option Date	Annual Premium Increase	Modal Premium Increase
[April 1, 2013	$98.65	$98.65
April 1, 2014	$102.13	$102.13
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* Premium type for the Automatic Additional Benefit Increases, regardless of premium type on current coverage.