

SERFF Tracking Number: LFCR-128360299 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number:
Company Tracking Number: LTC54000 ET AL
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: MM500-P-1-AR et al
Project Name/Number: /

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: MM500-P-1-AR et al SERFF Tr Num: LFCR-128360299 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num:
Sub-TOI: LTC03I.001 Qualified Co Tr Num: LTC54000 ET AL State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Donna Lambert
Author: Smith Darlene Disposition Date: 05/22/2012
Date Submitted: 05/15/2012 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: Resubmission Previous Filing Number: MASS-127128527,
LFCR-125314342 , LFCR-127192433 , LFCR-
127875050, LFCR-125790581, LFCR-
125519792
Overall Rate Impact:
Individual Market Type: Deemer Date:
Filing Status Changed: 05/22/2012 Submitted By: Smith Darlene
State Status Changed: 05/22/2012
Created By: Smith Darlene
Corresponding Filing Tracking Number:
Filing Description:
Please see cover letter under the supporting documentation tab. Additional Previous Filing Number: LFCR-125353533.

State Narrative:

Company and Contact

SERFF Tracking Number: LFCR-128360299 State: Arkansas
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 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: MM500-P-1-AR et al
 Project Name/Number: /

Filing Contact Information

Karina Amaral, Compliance Analyst 1 - karina.amaral@lifecareassurance.com
 Advertising
 21600 Oxnard Street 818-867-2307 [Phone]
 Suite 1500 818-867-2508 [FAX]
 Woodland Hills, CA 91367

Filing Company Information

(This filing was made by a third party - LCA01)
 Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
 Long Term Care Administrative Office Group Code: 435 Company Type:
 P.O. Box 4243 Group Name: State ID Number:
 Woodland Hills, CA 91365-4243 FEIN Number: 04-1590850
 (818) 867-2450 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$2,400.00
 Retaliatory? No
 Fee Explanation: \$50 per form x 48 forms = \$2400.00
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|------------|----------------|---------------|
| Massachusetts Mutual Life Insurance Company | \$2,400.00 | 05/15/2012 | 59174482 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|---------------|------------|----------------|
| Filed | Donna Lambert | 05/22/2012 | 05/22/2012 |

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 | Donna Lambert | 05/15/2012 | 05/15/2012 | Smith Darlene | 05/16/2012 | 05/16/2012 |

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Project Name/Number: /

Disposition

Disposition Date: 05/22/2012

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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 Product Name: MM500-P-1-AR et al
 Project Name/Number: /

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|---|----------------------|---------------|
| Supporting Document | Cover letter | Filed | Yes |
| Supporting Document | Cover sheet | Filed | Yes |
| Supporting Document | Statement of Variability | Filed | Yes |
| Form | Gen'l Product Brochure - Partnership | Filed | Yes |
| Form | AA Glance - Partnership | Filed | Yes |
| Form | Plan Now for LTC Prospecting Guide | Filed | Yes |
| Form | Reasons to Purchase MuliLife | Filed | Yes |
| Form | Cost of LTC is Compounding | Filed | Yes |
| Form | What Should I Consider | Filed | Yes |
| Form | Partnership FAQs | Filed | Yes |
| Form | Prospecting Guide for Managers | Filed | Yes |
| Form | A Meaningful Benefit for Execs Flyer | Filed | Yes |
| Form | Prospecting Guide for Assoc. | Filed | Yes |
| Form | Private Label Plan Now Answers | Filed | Yes |
| Form | Private Label Plan Now | Filed | Yes |
| Form | Co Branded Site | Filed | Yes |
| Form | Co Branded Site | Filed | Yes |
| Form | Co Branded Site - Key Benefits | Filed | Yes |
| Form | MM dot com Key Employee | Filed | Yes |
| Form | MM dot Business Page | Filed | Yes |
| Form | MM dot com Employee Benefits | Filed | Yes |
| Form | MM dot com Executive Carve Out | Filed | Yes |
| Form | MM dot com Individual Page | Filed | Yes |
| Form | MM dot com Retirement Planning | Filed | Yes |
| Form | Prospecting Brochure for Ind & Families | Filed | Yes |
| Form | Prospecting Brochure for Women | Filed | Yes |
| Form | Prospecting Brochure for COIs | Filed | Yes |
| Form | Presentation Gen Audience | Filed | Yes |
| Form | Presentation for Women | Filed | Yes |
| Form | Presentation for SBO | Filed | Yes |
| Form | Presentation for MultiLife cases | Filed | Yes |
| Form | Follow-Through Thank You | Filed | Yes |
| Form | Follow-Through Appt Request | Filed | Yes |
| Form | Positioning MM Strengths | Filed | Yes |
| Form | Picking Up Where DI Leaves Off | Filed | Yes |

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 Product Name: MM500-P-1-AR et al
 Project Name/Number: /

| | | | |
|-----------------------|---|----------|-----|
| Form | Are You Prepared to Pay for LTC | Filed | Yes |
| Form | Caregivers Guide to LTC | Filed | Yes |
| Form | How Much do you Know LTC | Filed | Yes |
| Form | Condiser Individual LTCi Flyer | Filed | Yes |
| Form | Take one for the Team | Filed | Yes |
| Form | In Harmony with You Mailer | Filed | Yes |
| Form | MultiLife LTC Mailer to EEs | Filed | Yes |
| Form (revised) | At Work Proposal Wrapper | Filed | Yes |
| Form | At Work Proposal Wrapper | Replaced | Yes |
| Form | Family Guide to LTC | Filed | Yes |
| Form | Seminar Invitation for all Audiences | Filed | Yes |
| Form | Seminar Invitation for EEs | Filed | Yes |
| Form | General Prospecting Letter | Filed | Yes |
| Form | Cross-Sell Prospecting Ltr to Existing Clients- DC | Filed | Yes |
| Form | Prospecting Letter for Women | Filed | Yes |
| Form | Prospecting Letter for Small Business Owner w/ Multi-Life Focus | Filed | Yes |
| Form | Prospecting Letter for MultiLife to EEs | Filed | Yes |

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Objection Letter

| | |
|-------------------------|---------------------------|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 05/15/2012 |
| Submitted Date | 05/15/2012 |
| Respond By Date | 06/15/2012 |

Dear Karina Amaral,

This will acknowledge receipt of the captioned filing.

Objection 1

- At Work Proposal Wrapper, LTC54003 (Form)

Comment: Page 4, Premium and Benefit Summary, Optional Riders - is the Shortened Benefit Nonforfeiture Period Rider supposed to be variable? The Statement of Variability states that all references to riders except the non-forfeiture and compound inflation rider are variable.

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,

Donna Lambert

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 Product Name: MM500-P-1-AR et al
 Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 05/16/2012
 Submitted Date 05/16/2012

Dear Donna Lambert,

Comments:

This letter is in response to your objection to the above referenced filing dated May 15, 2012.

Response 1

Comments: We have revised for LTC54003 so that the Shortened Benefit rider is NOT in brackets. Availability of this rider will not be variable.

Related Objection 1

Applies To:

- At Work Proposal Wrapper, LTC54003 (Form)

Comment:

Page 4, Premium and Benefit Summary, Optional Riders - is the Shortened Benefit Nonforfeiture Period Rider supposed to be variable? The Statement of Variability states that all references to riders except the non-forfeiture and compound inflation rider are variable.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

| Form Name | Form Number | Edition Date | Form Type | Action | Action Specific Data | Readability Score | Attach Document |
|--------------------------|-------------|--------------|-------------|---------|----------------------|-------------------|---|
| At Work Proposal Wrapper | LTC54003 | | Advertising | Initial | | 0.000 | LTC54003 - Fillable Wrapper rev 5-16-12.pdf |

Previous Version

SERFF Tracking Number: LFCR-128360299 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number:
Company Tracking Number: LTC54000 ET AL
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: MM500-P-1-AR et al
Project Name/Number: /
At Work Proposal LTC54003 Advertising Initial 0.000 LTC54003
Wrapper - Fillable
Wrapper.p
df

No Rate/Rule Schedule items changed.

Please let me know if I can be of further assistance.

Sincerely,

Michael Lewis
800-366-5463, ext. 2380

Sincerely,
Smith Darlene

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 Product Name: MM500-P-1-AR et al
 Project Name/Number: /

Form Schedule

Lead Form Number: LTC54000P

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------------|-------------|-------------|--------------------------------------|---------|---|-------------|--|
| Filed 05/22/2012 | LTC54000 P | Advertising | Gen'l Product Brochure - Partnership | Revised | Replaced Form #: LTC53000P Previous Filing #: MASS-127128527 | 0.000 | LTC54000P - Prod Broch - P.pdf |
| Filed 05/22/2012 | LTC54007 P | Advertising | AA Glance - Partnership | Revised | Replaced Form #: LTC53007P Previous Filing #: MASS-127128527 | 0.000 | LTC54007P - AA Glance - P.pdf |
| Filed 05/22/2012 | LTC54004 | Advertising | Plan Now for LTC Prospecting Guide | Revised | Replaced Form #: LTC53004 Previous Filing #: MASS-127128527 | 0.000 | LTC54004 Plan Now Prospecting Guide.pdf |
| Filed 05/22/2012 | LTC54008 | Advertising | Reasons to Purchase MuliLife | Revised | Replaced Form #: LTC53008 Previous Filing #: MASS-127128527 | 0.000 | LTC54008 Reasons to Purchase MultiLife.pdf |
| Filed 05/22/2012 | LTC54009 | Advertising | Cost of LTC is Compounding | Revised | Replaced Form #: LTC53009 Previous Filing #: MASS-127128527 | 0.000 | LTC54009 Cost of LTC is Compounding .pdf |
| Filed 05/22/2012 | LTC54016 | Advertising | What Should I Consider | Revised | Replaced Form #: LTC53016 Previous Filing #: MASS-127128527 | 0.000 | LTC54016 What should I Consider.pdf |
| Filed 05/22/2012 | LTC54062 | Advertising | Partnership FAQs | Revised | Replaced Form #: LTC53062 Previous Filing #: MASS-127128527 | 0.000 | LTC54062 Partnership FAQs.pdf |
| Filed | LTC54401 | Advertising | Prospecting Guide | Revised | Replaced Form #: | 0.000 | LTC54401 |

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| | | | | | | | |
|------------|----------|-------------|----------------------|---------|--------------------|-------|------------------------------------|
| 05/22/2012 | | | for Managers | | LTC53401 | | Prospecting Guide for Managers.pdf |
| | | | | | Previous Filing #: | | |
| | | | | | MASS-127128527 | | |
| Filed | LTC54450 | Advertising | A Meaningful Benefit | Revised | Replaced Form #: | 0.000 | LTC54450 A |
| 05/22/2012 | | | for Execs Flyer | | LTC53450 | | meaningful benefit for Execs.pdf |
| | | | | | Previous Filing #: | | |
| | | | | | MASS-127128527 | | |
| Filed | LTC54700 | Advertising | Prospecting Guide | Revised | Replaced Form #: | 0.000 | LTC54700 |
| 05/22/2012 | | | for Assoc. | | LTC53700 | | Prospecting Guide for Assoc.pdf |
| | | | | | Previous Filing #: | | |
| | | | | | MASS-127128527 | | |
| Filed | SA3012 | Advertising | Private Label Plan | Revised | Replaced Form #: | 0.000 | SA3012 |
| 05/22/2012 | | | Now Answers | | SA3010 | | Private Label Plan Now Answers.pdf |
| | | | | | Previous Filing #: | | |
| | | | | | MASS-127128527 | | |
| Filed | SA3013 | Advertising | Private Label Plan | Revised | Replaced Form #: | 0.000 | SA3013 |
| 05/22/2012 | | | Now | | SA3011 | | Private Label Plan Now.pdf |
| | | | | | Previous Filing #: | | |
| | | | | | MASS-127128527 | | |
| Filed | LTC54033 | Advertising | Co Branded Site | Revised | Replaced Form #: | 0.000 | LTC54033 - |
| 05/22/2012 | | | | | LTC53033 | | CoBranded site.pdf |
| | | | | | Previous Filing #: | | |
| | | | | | MASS-127128527 | | |
| Filed | LTC54034 | Advertising | Co Branded Site | Revised | Replaced Form #: | 0.000 | LTC54034 - |
| 05/22/2012 | | | | | LTC53034 | | CoBranded site - form.pdf |
| | | | | | Previous Filing #: | | |
| | | | | | MASS-127128527 | | |
| Filed | LTC54035 | Advertising | Co Branded Site - | Revised | Replaced Form #: | 0.000 | LTC54035 - |
| 05/22/2012 | | | Key Benefits | | LTC53035 | | CoBranded site - Key Benefits.pdf |
| | | | | | Previous Filing #: | | |
| | | | | | MASS-127128527 | | |
| Filed | LTC54091 | Advertising | MM dot com Key | Revised | Replaced Form #: | 0.000 | LTC54091 |
| 05/22/2012 | | | Employee | | LTC53091 | | MM dot com Employee.pdf |
| | | | | | Previous Filing #: | | |
| | | | | | MASS-127128527 | | |
| Filed | LTC54092 | Advertising | MM dot Business | Revised | Replaced Form #: | 0.000 | LTC54092 |

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 Product Name: MM500-P-1-AR et al
 Project Name/Number: /

| File Date | LTC Number | Category | Page | Status | Form # | Value | File Name |
|---------------------|------------|-------------|---|---------|------------------------------|-------|--|
| 05/22/2012 | | | Page | | LTC53092 | | MM dot com Business page.pdf |
| Filed 05/22/2012 | LTC54093 | Advertising | MM dot com Employee Benefits | Revised | Replaced Form #: LTC53093 | 0.000 | LTC54093 MM dot com Employee Benefits.pdf |
| Filed 05/22/2012 | LTC54094 | Advertising | MM dot com Executive Carve Out | Revised | Replaced Form #: LTC53094 | 0.000 | LTC54094 MM dot com Executive Carve Out.pdf |
| Filed 05/22/2012 | LTC54095 | Advertising | MM dot com Individual Page | Revised | Replaced Form #: LTC53095 | 0.000 | LTC54095 MM dot com Individual page.pdf |
| Filed 05/22/2012 | LTC54097 | Advertising | MM dot com Retirement Planning | Revised | Replaced Form #: LTC53097 | 0.000 | LTC54097 MM dot com Retirement Planning.pdf |
| Filed 05/22/2012 | LTC54100 | Advertising | Prospecting Brochure for Ind & Families | Revised | Replaced Form #: LTC50100 | 0.000 | LTC54100 Prospecting Brochure for Ind and Families.pdf |
| Filed 05/22/2012 | LTC54200 | Advertising | Prospecting Brochure for Women | Revised | Replaced Form #: LTC50200 | 0.000 | LTC54200 Prospecting Brochure for Women.pdf |
| Filed 05/22/2012 | LTC54500 | Advertising | Prospecting Brochure for COIs | Revised | Replaced Form #: LTC50500 | 0.000 | LTC54500 Prospecting Brochure for COIs.pdf |
| Filed 05/22/2012 | LTC54006 | Advertising | Presentation Gen Audience | Revised | Replaced Form #: LTC53006 | 0.000 | LTC54006 - Presentation Gen Audience.pdf |

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 Project Name/Number: /

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|---------------------|---------------|---|---------|------------------------------|-------|--|
| Filed 05/22/2012 | LTC54201 | Advertising Presentation for Women | Revised | Replaced Form #: LTC53201 | 0.000 | LTC54201_Pr esentation_for _Women.pdf |
| Filed 05/22/2012 | LTC54301 | Advertising Presentation for SBO | Revised | Replaced Form #: LTC53301 | 0.000 | LTC54301_Pr esentation_for _SBOs.pdf |
| Filed 05/22/2012 | LTC54400 | Advertising Presentation for MultiLife cases | Revised | Replaced Form #: LTC53400 | 0.000 | LTC54400 Presentation_ for_Employer s.pdf |
| Filed 05/22/2012 | LTC54023 A | Advertising Follow-Through Thank You | Revised | Replaced Form #: LTC50023 | 0.000 | LTC54023A - Follow- through Thank You.pdf |
| Filed 05/22/2012 | LTC54024 A | Advertising Follow-Through Appt Request | Revised | Replaced Form #: LTC50024 | 0.000 | LTC54024A Follow- through Appt Request.pdf |
| Filed 05/22/2012 | LTC51014 | Advertising Positiong MM Strengths | Revised | Replaced Form #: LTC51006 | 0.000 | LTC51014 - Pos MM Strengths.pdf |
| Filed 05/22/2012 | LTC54013 | Advertising Picking Up Where DI Leaves Off | Revised | Replaced Form #: LTC53013 | 0.000 | LTC54013 Picking up Where DI Leaves Off.pdf |
| Filed 05/22/2012 | LTC54015 | Advertising Are You Prepared to Pay for LTC | Revised | Replaced Form #: LTC53015 | 0.000 | LTC54015 Are you Prepared to Pay for LTC.pdf |
| Filed 05/22/2012 | LTC54017 | Advertising Caregivers Guide to LTC | Revised | Replaced Form #: LTC53017 | 0.000 | LTC54017 Caregivers |

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| Filed | LTC# | Advertising | Description | Revised | Replaced Form #: | 0.000 | Previous Filing #: | Guide to |
|------------|----------|-------------|--------------------------------------|---------|----------------------------|-------|--------------------|--|
| 05/22/2012 | LTC54066 | Advertising | How Much do you Know LTC | Revised | LFCR-127875050 LTC53066 | | LFCR-127875050 | LTC.pdf |
| 05/22/2012 | LTC54964 | Advertising | Condiser Individual LTCi Flyer | Revised | LFCR-127875050 LTC50964 | | LFCR-127875050 | LTC54066 How Much Do You Know LTC.pdf |
| 05/22/2012 | LTC54416 | Advertising | Take one for the Team | Revised | LFCR-127875050 LTC50416 | | LFCR-127875050 | LTC54964 Consider Ind LTCi flyer4.pdf |
| 05/22/2012 | LTC54418 | Advertising | In Harmony with You Mailer | Revised | LFCR-127875050 LTC50418 | | LFCR-127875050 | LTC54416 Take one for the Team Mailer.pdf |
| 05/22/2012 | LTC4550 | Advertising | MultiLife LTC Mailer to EEs | Revised | LFCR-127875050 LTC4550 | | LFCR-127875050 | LTC54418 In Harmony with You Mailer.pdf |
| 05/22/2012 | LTC54003 | Advertising | At Work Proposal Wrapper | Initial | LFCR-125790581 | 0.000 | | LTC4550 - Multi-Life LTC mailer to EEs.pdf |
| 05/22/2012 | LTC54005 | Advertising | Family Guide to LTC | Revised | LTC53005 | 0.000 | MASS-127352218 | LTC54003 - Fillable Wrapper rev 5-16-12.pdf |
| 05/22/2012 | LTC54025 | Advertising | Seminar Invitation for all Audiences | Revised | LTC50025 | 0.000 | LFCR-125519792 | LTC54005 - Family Guide to LTC.pdf |
| 05/22/2012 | LTC54026 | Advertising | Seminar Invitation for | Revised | LTC50025 | 0.000 | LFCR-125519792 | LTC54025 Seminar Invitations for all audiences.pdf |

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| | | | | | | |
|------------|----------|--|--|--------------------|-------|-----------------|
| 05/22/2012 | | EEs | | LTC50026 | | Seminar |
| | | | | Previous Filing #: | | Invite for |
| | | | | LFCR-125519792 | | EEs.pdf |
| Filed | LTC54102 | Advertising General Prospecting Revised | | Replaced Form #: | 0.000 | LTC54102 |
| 05/22/2012 | | Letter | | LTC50102 | | General |
| | | | | Previous Filing #: | | Prospecting |
| | | | | LFCR-125353533 | | Letter.pdf |
| Filed | LTC54103 | Advertising Cross-Sell Revised | | Replaced Form #: | 0.000 | LTC54103 |
| 05/22/2012 | | Prospecting Ltr to Existing Clients- DC | | LTC50103 | | Cross-Sell |
| | | | | Previous Filing #: | | Prospecting |
| | | | | LFCR-125353533 | | Ltr to Existing |
| | | | | | | Clients.pdf |
| Filed | LTC54202 | Advertising Prospecting Letter for Revised | | Replaced Form #: | 0.000 | LTC54202 |
| 05/22/2012 | | Women | | LTC50202 | | Prospecting_l |
| | | | | Previous Filing #: | | etter_to_Wom |
| | | | | LFCR-125353533 | | en.pdf |
| Filed | LTC54303 | Advertising Prospecting Letter for Revised | | Replaced Form #: | 0.000 | LTC54303 |
| 05/22/2012 | | Small Business Owner w/ Multi-Life Focus | | LTC50303 | | Prospecting |
| | | | | Previous Filing #: | | Letter for |
| | | | | LFCR-125353533 | | Small |
| | | | | | | Business.pdf |
| Filed | LTC54406 | Advertising Prospecting Letter for Revised | | Replaced Form #: | 0.000 | LTC54406 |
| 05/22/2012 | | MultiLife to EEs | | LTC50406 | | Prospecting |
| | | | | Previous Filing #: | | Ltr for |
| | | | | LFCR-125353533 | | MultiLife to |
| | | | | | | EEs.pdf |

A **Solutions** Guide
for Individuals

It's about living life
on your terms.



SignatureCare[®] 500 Partnership Programs

Insurance Strategies



We'll help you get there.

LTC54000P

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



Contents

- 1 | The need for long term care affects the entire family.
- 3 | SignatureCare® 500 base policy
- 6 | Added value
- 7 | SignatureCare® Riders
- 10 | At claim time...
- 11 | Long Term Care Partnership program

The need for long term care affects the entire family.

The need for long term care may happen to anyone... at any time. It could be you, your spouse or partner, a parent, or even a sibling. The need for long term care may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury.

Many important questions arise:

Who will take care of me?

Will I be able to stay at home?

How will I pay for care?

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

Who will take care of me?

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

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

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

What is the likelihood of needing care?

Americans are living longer than ever before.¹ That means you – or your parents – could maintain good health and independence for many years. However, with longer life expectancy comes an increasing level of health conditions associated with aging.

What does long term care cost?

Long term care services can be very expensive. Nationally, home care from a home health aide averages [\$21] per hour.² While getting care at home you will still have ordinary home and living expenses. The national average for a private room in a nursing home is [\$87,235] annually.²

¹ National Center for Health Statistics, National Vital Statistics Reports [Volume 60, January 2012].

² The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. [October 2011.]

Long term care costs on the rise*

| Year | National Annual Nursing Home Costs |
|--------|------------------------------------|
| [2011] | [\$87,235] |
| [2012] | [\$91,596] |
| [2015] | [\$106,034] |
| [2020] | [\$135,330] |
| [2025] | [\$172,719] |
| [2030] | [\$220,438] |

* Based on [2011] national average costs for a private nursing home room with a 5% inflation assumption for subsequent years. MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. [October 2011.]

How will you pay for care?

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

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

Where is long term care provided?

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

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

Why should you consider long term care insurance?

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

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

This policy can help you:

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

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

SignatureCare[®] 500 base policy

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

Base policy design

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

1 | Facility services only policy

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

Facility Bed Reservation Benefit

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

Facility Prescription Drug Benefit

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

Optional Personal Care Advisor Benefit

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

2 | Comprehensive policy

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

Coverage Outside of the United States Benefit

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

Home and Community Based Services Benefit (HCBS)

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

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

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

Caregiver Training Benefit

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

Ambulance Services Benefit

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

Respite Care Benefit

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

Alternative Plan of Care Benefit

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

Emergency Response System Benefit

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

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

Customizing your policy

Daily Benefit Amount

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

Elimination Period

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

Total Benefit Amount

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

For example:

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

Payment [Options]

Standard Premium for Life paid annually, with semi-annually (twice a year), quarterly or monthly options available at an additional charge [or choose 10-Year or Paid Up at Age 65 Premium options (certain age restriction may apply).]

30-day free look

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



Added value

Loyal Customer Discount:³

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



Covered Partner Discount³

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

Partner Discount³

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

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

Dividends⁴

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

³ Discounts are subject to state approval and may not be available in all states.

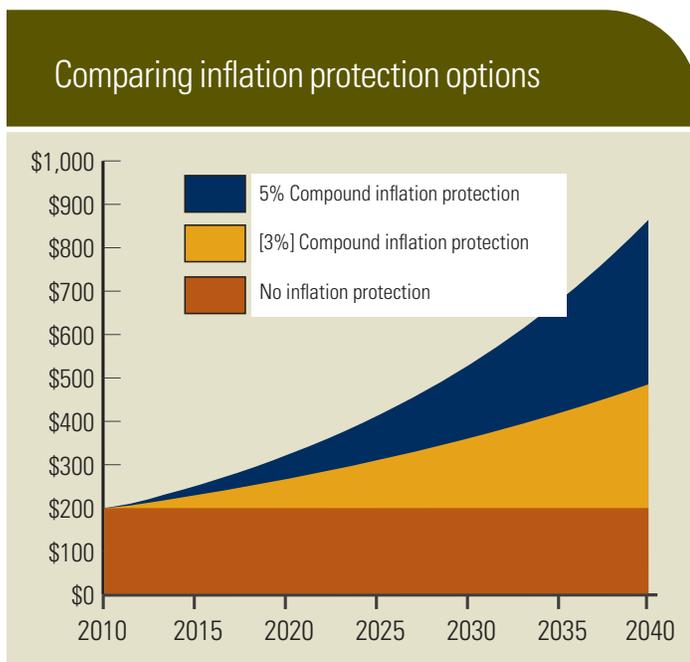
⁴ Dividends are not anticipated to be credited before the later of either the policy anniversary date after you turn 65 or the 10th policy anniversary date. Dividends will be used first to reduce future premiums or, if not in premium paying status, to increase future benefits. Dividends are not guaranteed.

SignatureCare® Riders

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

Compound Inflation Protection Rider

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



Estimated inflation based on \$200 Daily Benefit amount.

Protection for Covered Partners

[Shared Care Rider]

This rider establishes a third pool of money to be used by you or your covered partner in the event that either of you exhausts the Total Benefit Amount of your individual policy. The use of the third pool by you will not deplete the Total Benefit Amount of your covered partner's policy. To purchase this rider both you and your covered partner must purchase and maintain identical policies (including all riders and endorsements).⁵



For example:

If you and your covered partner purchase identical policies with a DBA of \$200 and a Benefit Period of 3 years, the Total Benefit Amount will be \$219,000 for each insured. Shared Total Benefit Amount of \$219,000 will also be available from which both partners can draw if the Total Benefit Amount under their individual policy is exhausted.⁶

⁵ This rider is only available with the 2 and 3 year Benefit Periods.]

⁶ The Shared Total Benefit Amount will increase in accordance with an inflation protection rider attached to the policy and cannot be restored by the Restoration of Benefits Rider.]

[Waiver of Premium for Covered Partner Rider

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

[Paid-Up Survivor Benefit Rider

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

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

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

This rider is not available with the 10-year or Paid-Up at Age 65 premium payment option.]

Home and Community Based Services (HCBS)

[HCBS Waiver of Elimination Period Rider

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

[HCBS Monthly Benefit Rider

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

For example:

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

Other Protection Riders

[Enhanced Elimination Period Rider

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

Shortened Benefit Period Nonforfeiture Rider

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

[Return of Premium

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

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

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

[Restoration of Benefits Rider

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



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

At claim time...

Benefit eligibility⁷

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

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

–or–

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

Premium waiver

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

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

Personal Care Advisory services

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



⁷ Subject to all the terms and provisions of the policy.

Long Term Care Partnership program

A Long Term Care Partnership program is a joint effort by your state government and the private insurance industry that helps you plan to meet your future long-term care needs without depleting all of your assets to pay for care. This program allows you to protect some or all of your assets if your long term care needs extend beyond the period covered by your private insurance policy. The purchase of a long term care partnership insurance policy does not guarantee eligibility for Medicaid.

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

Special requirements

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

Inflation Protection

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

Residency Requirements

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

SignatureCare Rider used to satisfy partnership inflation protection requirements

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

Reciprocity

To qualify for a State’s long term care insurance partnership program, the policy must cover an insured person who was a resident of the state when coverage first became effective under the policy. If the insured later relocates to another state, the Medicaid asset protection offered by the Partnership policy may be available subject to reciprocity rules.

Here’s how it works.

Design your policy and pay premiums.

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

Have a long term care need.

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

Share benefits with covered partner.

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

Apply for Medicaid assistance.

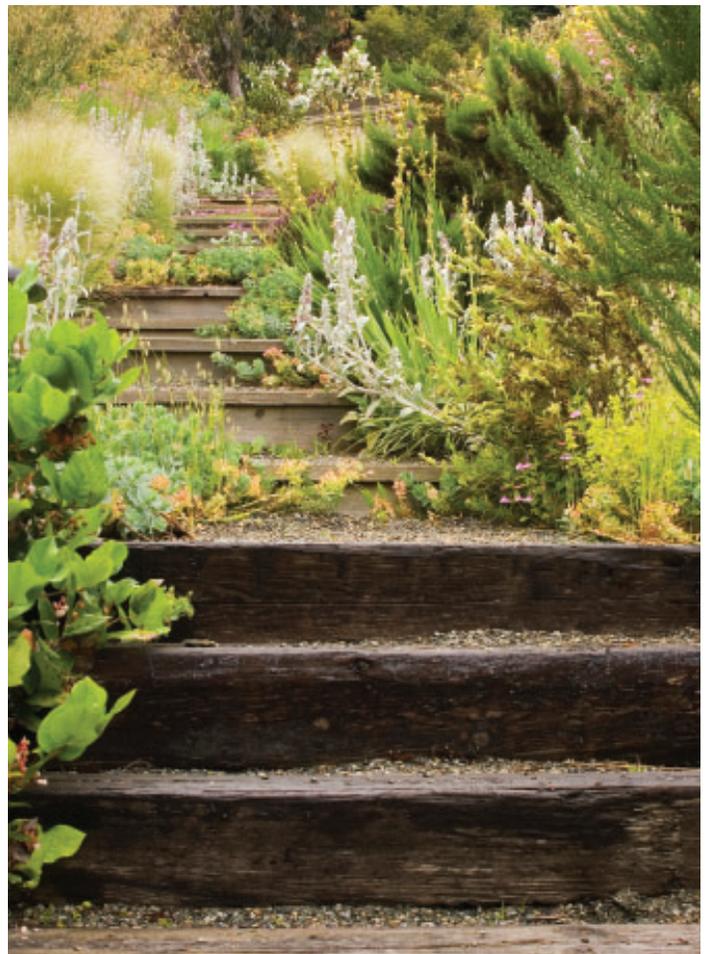
In the future, you may decide to apply for Medicaid assistance. Most Medicaid programs consider level of care, income and resource requirements in determining your eligibility.

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

Benefits for policyholders

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

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



Limitations and exclusions

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

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

Non-Duplication of benefits

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

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



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

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

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

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

The purpose of this material is the solicitation of insurance.

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



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



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

Benefit highlights

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

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



We'll help you get there.®

LTC54007P

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

Benefit highlights

| | |
|--|--|
| Rider Needed to meet Partnership Criteria (Available at additional cost) | Inflation protection requirements vary by age as of date of purchase. For a person who is less than 61 years of age, compound inflation protection is required. For a person who is 61-75 years of age, either simple or compound inflation protection is required. For a person who is 76 years of age or older, inflation protection is not required. <ul style="list-style-type: none"> • Compound Inflation Protection Rider ([3%] or 5% options) |
| Riders (Available at additional cost) | Riders available to everyone <ul style="list-style-type: none"> • [HCBS Monthly Benefit Rider¹] • [Enhanced Elimination Period Rider¹ or HCBS Waiver of Elimination Period Rider¹ (may choose only one)] • [Restoration of Benefit Rider] • Shortened Benefit Period Nonforfeiture Rider • [Return of Premium on Death Rider or Full Return of Premium on Death Rider (not available to issue ages over 65) (may choose only one)] Riders available only to Covered Partners <ul style="list-style-type: none"> • [Waiver of Premium for Covered Partner Rider] • [Paid-Up Survivor Benefit Rider (not available with 10-year and Paid-Up at Age 65 premium payment options)] • [Shared Care Rider. (This rider is available with the 2 and 3 year Benefit Periods only.)] |
| Limitations and Exclusions | No benefits will be paid and the Elimination Period will not be satisfied for any confinement, care, treatment, or service(s): <ul style="list-style-type: none"> • Provided by a Family Member; • Provided Outside the United States except as described under Coverage Outside the United States; • For which You or the Insured have no financial liability or that is provided at no charge in the absence of insurance; • Provided in facilities operated primarily for the treatment of alcoholism or drug addiction; • Provided in facilities operated primarily for the treatment of Mental or Nervous Disorders |
| Reciprocity | To qualify for a State's long term care insurance partnership program, the policy must cover an insured person who was a resident of the state when coverage first became effective under the policy. If the insured later relocates to another state, the Medicaid asset protection offered by the Partnership policy may be available subject to reciprocity rules. |

¹ Benefit is not available with Facility Services Only Policy.

Read your policy carefully.

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

The purpose of this material is the solicitation of insurance.



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

Why should you consider long term care insurance?

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

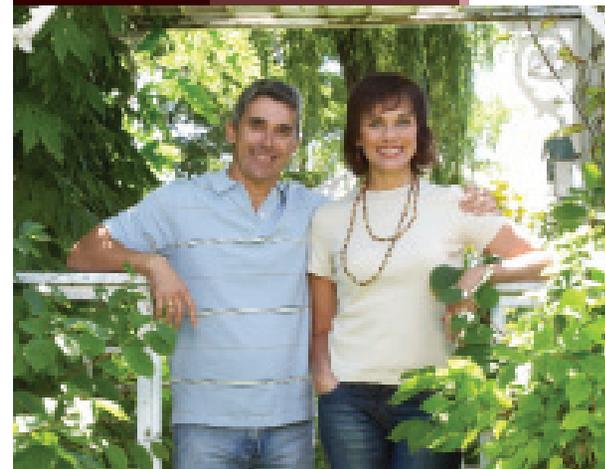
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**An Educational Guide
for Consumers**



**Plan now for
long term care**

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

Insurance Strategies



We'll help you get there.™

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

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

It could be you, your spouse or partner, a parent, or even a sibling. The need for long term care may result from being chronically ill, from a severe cognitive impairment, or something as unexpected as an accident or injury.

What is long term care?

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

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

Where does long term care take place?

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

How will you pay for care?

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

National average costs

| Cost | Facility Care (private room) |
|-----------|------------------------------|
| Per Day | [\$239] |
| Per Month | [\$7,269] |
| Per Year | [\$87,235] |
| Cost | Home Health Aide |
| Per hour | [\$21] |

The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. [October 2011].

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

Reasons to purchase SignatureCare® Long Term Care Insurance

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

1 | Choose a financially strong company

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

2 | Premium discounts¹

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

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

3 | Guaranteed renewable

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

4 | Portability

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

5 | Personal care advisory services

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

6 | Shared care

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

¹ Discounts are subject to state approval and may not be available in all states.

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

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7 | Inflation protection options

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

8 | Tax advantages

With SignatureCare policies, the premiums you pay for a tax-qualified policy are treated as an itemized medical expense for tax purposes, subject to certain limits. And, any benefits that are paid under your policy are generally not considered part of taxable income. Benefits paid from a qualified long term care policy that exceed the actual costs incurred for care are taxable if they exceed a per diem limitation. [For 2012 the per diem limit is \$310.]

A Long Term Care Solution
for Individuals

The cost of Long Term Care is compounding.

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

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

According to Government Consumer Price Index (CPI) data the costs for Nursing Home and Adult Day Care services increased [3.2% in 2010] and have increased at a compounded rate of [4.2%] per year from [December 2000] through [December 2010].²

Long term care costs on the rise*

| Year | National Annual Nursing Home Costs |
|--------|---------------------------------------|
| [2011] | [\$87,235] |
| [2012] | [\$91,596] |
| [2015] | [\$106,034] |
| [2020] | [\$135,330] |
| [2025] | [\$172,719] |
| [2030] | [\$220,438] |

* Based on [2011] national average costs for a private nursing home room with a 5% inflation assumption for subsequent years. MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. [October 2011].

¹ Inflation protection may be required for state Partnership policies.

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

Insurance Strategies



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Long Term Care Insurance

Impact of inflation protection on daily benefit amount (DBA)

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

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

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

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

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

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

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

What is long term care?

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

What type of long term care insurance is available?

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

What features do I need to consider?

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

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

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

How will I receive benefits?

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

Are there additional options I might want to consider?

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

How do I choose a long term care insurance provider?

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

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

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SignatureCare[®] 500: Long Term Care Insurance



Partnership programs

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

A: Long Term Care (LTC) insurance Partnership programs are an alliance between the state Medicaid program and private insurance companies to help Americans to plan for future long term care expenses. The purchase of a long term care partnership insurance policy does not guarantee eligibility for Medicaid.

Q: Does my state have a Partnership program?

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

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

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

Q: How does Medicaid Asset Protection work?

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

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

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

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

Choose a long term care policy carefully

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

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**Massachusetts Mutual
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Long Term Care Insurance

SignatureCare® 500 Guide for Managers



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

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Give your
company a
competitive
advantage

Insurance Strategies



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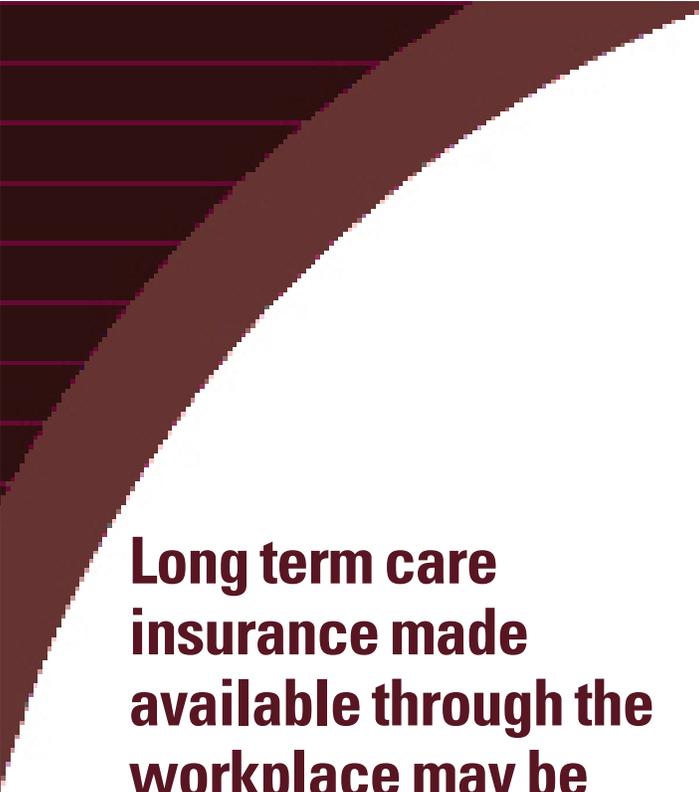


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LTC54401

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



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

Worksite long term care insurance

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

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

Key advantages

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

Premium discounts*

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

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

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

Guaranteed renewable

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

* Discounts subject to approval. Not all discounts are available in all states.

Portability

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

Tax advantages**

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

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

Retain employees

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

Attract new employees

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

MassMutual will help you get there.

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

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

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

Make your company stand out from the crowd.

Retain Top Executives

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

Attract New Employees

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

[10 Pay Option²

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

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

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Solutions for Executives



A meaningful benefit for your executives...

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We'll help you get there.®

LTC54450

Massachusetts Mutual
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Long Term Care Insurance

Key advantages

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

Premium discounts*

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

Guaranteed renewable

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

* Discounts subject to approval. Not all discounts are available in all states.

Portability

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

Tax advantages**

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

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

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Give your firm a competitive advantage¹

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

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

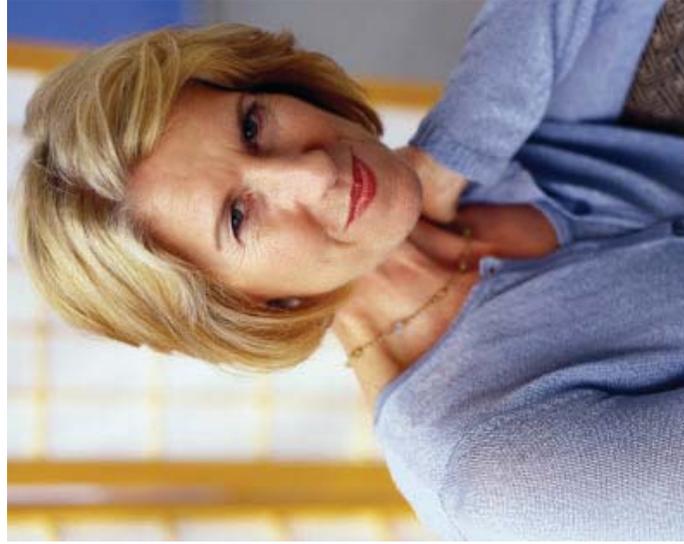


¹ Long Term Care Insurance provided by an employer to its employees may be subject to ERISA.

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

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



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

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



**Add value for
Association
members**

SignatureCare® 500
Long Term Care Insurance

Insurance Strategies



**Massachusetts Mutual
Life Insurance Company**

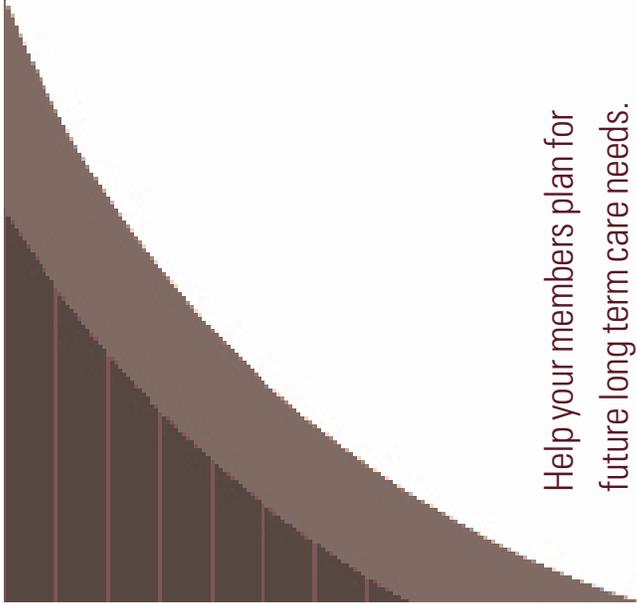
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Long Term Care Insurance

LTC54700

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Help your members plan for future long term care needs.

Consider long term care insurance.

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

Give your members access to valuable long term care coverage

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

Premium Discounts¹

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

Guaranteed Renewable

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

Portability

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

Tax Advantages²

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

¹ Discounts subject to approval. Not all discounts are available in all states.

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Long Term Care Insurance

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

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

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

[AGENT/PRODUCER NAME]

[ADDRESS LINE 1]

[ADDRESS LINE 2]

[CITY, STATE 00000-0000]

[PHONE]

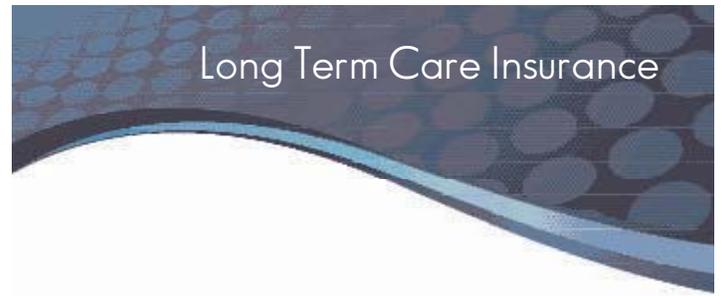
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512
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We can help you get access to the answers you need about protecting your well-being.

Let us help.

[PLACEHOLDER FOR IMPRINT]

SA3012

Long Term Care Insurance

Plan now – for you
and your loved ones.

The need for long term care may happen to anyone...at any time. It could be you, your spouse or partner, a parent, or even a sibling. The need for long term care may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury.

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

What is long term care?

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

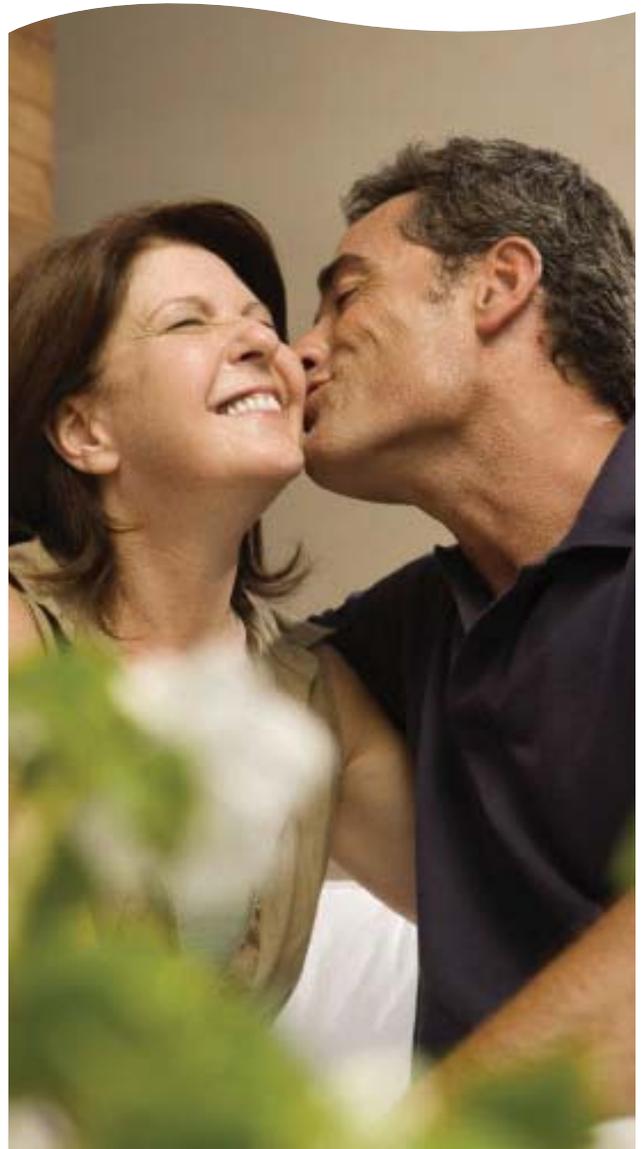
Why consider long term care insurance?

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

itemized medical expense for tax purposes, subject to certain limits. Benefits received are generally not considered part of taxable income.²

- ¹ National Center for Health Statistics, National Vital Statistics Reports [Volume 60, January 2012]
- ² The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. Mass/Mutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

Continued on back



Long Term Care Insurance

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



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

[AGENT NAME]

[ADDRESS LINE 1]

[ADDRESS LINE 2]

[CITY, STATE 00000-0000]

[PHONE]

[E-MAIL@FINSVCS.COM]

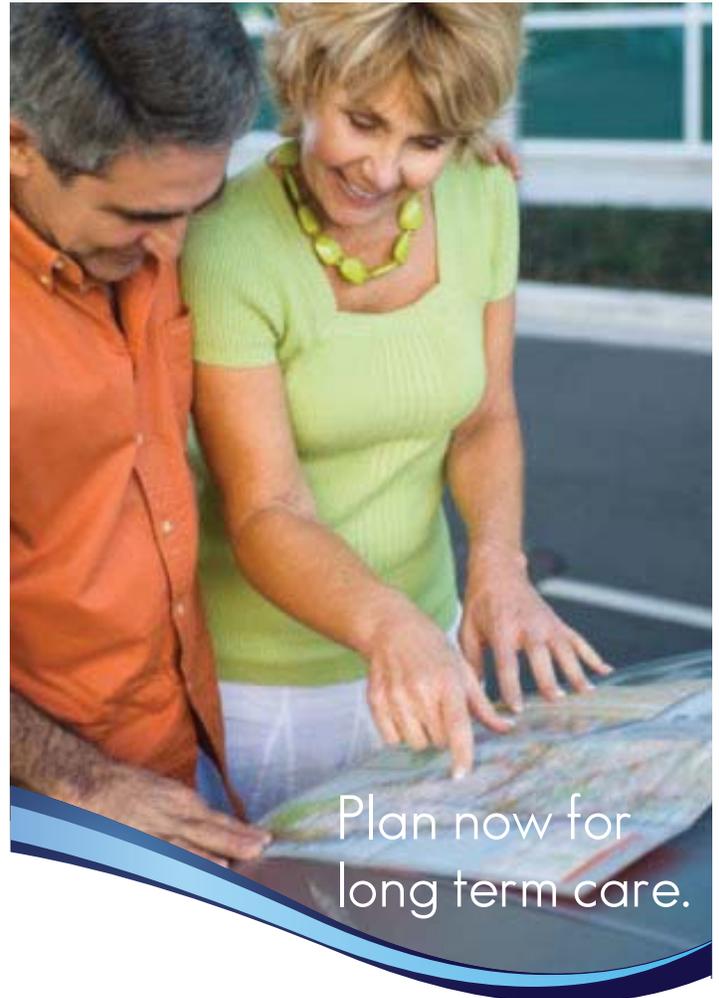
[LICENSE NUMBER]

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Long Term Care Insurance



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

Let us help.

[PLACEHOLDER FOR IMPRINT]

SA3013

Long Term Care Insurance

The Facts

- ~ Long term care involves help performing everyday Activities of Daily Living (ADLs), which are: bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence, and eating.
- ~ The need for long term care may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury.

A Solution

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

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

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

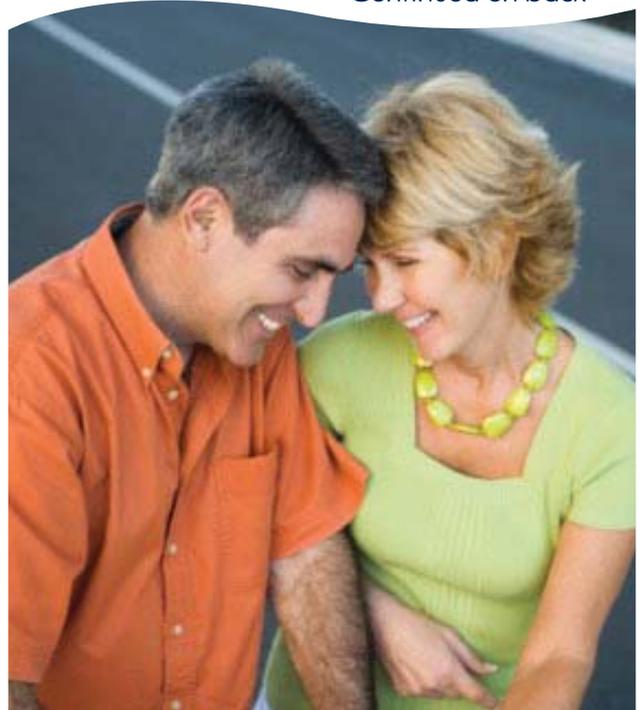
- ~ Protect your assets and your estate - including your home
- ~ Protect your spouse or partner's standard of living, financial security and peace of mind

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

Be Informed

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

Continued on back



Long Term Care Insurance

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



What is long term care?

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

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

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

Is long term care right for you?

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

What is covered?

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

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

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

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Related Information

● [Key Benefits](#)

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

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

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

Long Term Care Insurance

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



Please fill out the form below

** indicates required field*

Name * []

Street * []

City * []

State * [Select one v]

Zip Code * []

Telephone Number [] [] []

E-mail Address []

Date of Birth [] / [] / []

Spouse Date of Birth [] / [] / []

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

Yes No

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

Yes No

Your Message *

[]

[< previous](#) [submit](#)

Contact Information

[agent name]
[agency name]
[address]
[city, state, zip]

[phone: _____]
[mobile: _____]
[fax: _____]

Licensed to sell Insurance in: [state abbreviations]

California Insurance number [insert number]

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Long Term Care Insurance

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



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

Premium Discounts¹

Individual long term care insurance policies purchased through the worksite or an association membership may qualify for a discount on premiums for all years. In addition, the Loyal Customer Discount may also apply for those who own another MassMutual product. SignatureCare may also be available at discounted rates to the employee or member's spouse, partner, adult children, parents, in-laws, and grandparents.

Guaranteed Renewable

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

Portability

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

Tax Advantages²

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

State Partnership Programs³

The policy is designed to qualify for state Partnership programs. With a LTC Partnership insurance policy, the insured may be allowed to protect some assets from Medicaid spend-down requirements during the Medicaid eligibility determination process.

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

¹ Discounts subject to approval. Not all discounts are available in all states.

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

³ Partnership policies may not be available in all states.

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Related Information

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

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

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

Attracting & Retaining Key Employees: Long Term Care Insurance

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

What is long term care insurance?

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

How is long term care insurance used?

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

What are the benefits of long term care insurance?

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

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

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

Prefer to speak to someone about long term care insurance?

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

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Related Information

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

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

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

Long Term Care Insurance

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

What is long term care insurance?

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

How is long term care insurance used?

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

What are the benefits of long term care insurance?

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

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

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

Prefer to speak to someone about long term care insurance?

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

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- [Nursing Home Costs \(PDF\)](#)
- [GuidanceResource® - A Confidential On-line Resource for Overall Well Being](#)

Employee Benefits: Long Term Care Insurance

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

What is long term care insurance?

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

How is long term care insurance used?

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

What are the benefits of long term care insurance?

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

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

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

Prefer to speak to someone about long term care insurance?

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-  [Home Health Aide Costs \(PDF\)](#)
-  [Nursing Home Costs \(PDF\)](#)
-  [GuidanceResources® - A Confidential On-line Resource for Overall Well Being](#)

Long Term Care Insurance: Executive Carve-Out

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

The need for long term care may happen to anyone... at any time. It could be you, your spouse or partner, a parent, or even a sibling. The need for long term care may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury.

text size -/+ | send to a friend  | print 

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

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

There are several key benefits to a long term care insurance policy. Typically, individual long term care insurance policies obtained through a worksite offer will qualify for a discount on premiums.¹ In addition, the policy is guaranteed renewable and fully portable.

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

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

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

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

¹ Discounts are subject to approval. Not all discounts are available in all states.

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-  [Home Health Aide Costs \(PDF\)](#)
-  [Nursing Home Costs \(PDF\)](#)
- [GuidanceResource® - A Confidential On-line Resource for Overall Well Being](#)

Long Term Care Insurance

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

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What is long term care insurance?

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

Who needs long term care insurance?

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

What is covered by long term care insurance?

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

Prefer to speak with someone about long term care insurance?

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

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Related Information

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

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

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

Retirement Planning: Long Term Care Insurance

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

What is long term care insurance?

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

How is long term care insurance used?

While you may also receive support from family or loved ones if you require long term care, one way to help ensure you receive the type of care you want – in the setting you choose – is through a comprehensive, individual long term care insurance policy. A

comprehensive long term care insurance policy may provide coverage for long term care needs in the home, an assisted living facility or nursing home, community-based setting or hospice facility.

What are the benefits of long term care insurance?

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

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

- [Individual Coverage](#)

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

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

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

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The need for long term care may happen to anyone... at any time. It could be you, your spouse or partner, a parent, or even a sibling. The need for long term care may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury.

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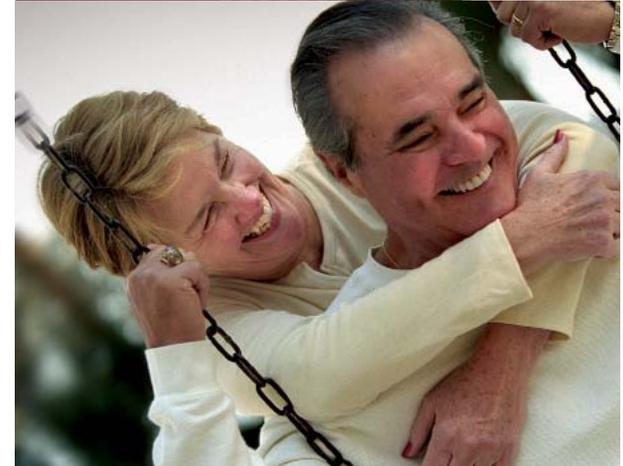


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512

CRN201501-156928

A Guide for Individuals



Plan now – for
you and your
loved ones

Insurance Strategies



We'll help you get there:

LTC54100

Massachusetts Mutual
Life Insurance Company

Long Term Care Insurance

The need for long term care impacts the whole family

What is long term care?

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

If you need assistance in taking care of yourself, who do you want to help you? What if you need to take care of a family member? In either case, individual long term care insurance can help reduce the emotional and financial burden placed on you and your loved ones. And, it could mean more quality time with your family.

Why consider long term care insurance?

Long term care insurance may help relieve the emotional and financial strains that often accompany the need for care. It may give you peace of mind knowing that a policy provides you more choices and control over your care and that you have a plan in place to help protect your income and preserve your estate from the high costs associated with long term care services.

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

What does long term care cost?

Long term care services can be very expensive. The national average cost for a home health aide is [\$21] an hour and a year in a private nursing home room is [\$87,235].¹

Where is long term care provided?

Long term care may take place at home or in assisted living facilities. It may also be provided in a community setting, in a nursing home or through hospice services.

¹ The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. [October 2011].

Long term care costs on the rise*

| Year | Nursing Home Care |
|--------|-------------------|
| [2012] | [\$91,596] |
| [2015] | [\$106,034] |
| [2020] | [\$135,330] |
| [2025] | [\$172,719] |
| [2030] | [\$220,438] |

*Based on [2011] national average costs for a private nursing home room with a 5% inflation assumption for subsequent years. MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. [October 2011].

Now is the time to plan for long term care – for you and your loved ones. Talk to a MassMutual agent/producer about your long term care insurance options.

MassMutual will help you get there.

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

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

As a woman, you take care of everyone else.

If your spouse or partner, children or parents needed ongoing care, you would be there to take care of them.

Yet, the demands of a long term care need may be emotionally and financially costly. If you need to provide long term care to a loved one and you are working, you may need to take time off or reduce your hours. Or, you may need to spend your own savings and assets to help pay for their long term care services.

And what if you, yourself, need long term care? Who will take care of you?

It's important to understand the issues surrounding long term care.

What if you could put a plan in place – for yourself and your loved ones – to help alleviate these potential demands?

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The purpose of this material is the solicitation of insurance.



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CRN201501-156933

A Guide for Women



For your loved ones...

Insurance Strategies



We'll help you get there:

LTC54200



Long Term Care Insurance

The need for long term care is a special concern for women.

You are both a potential caregiver and someone who might need long term care services. Long term care insurance may help provide peace of mind knowing that you and your loved ones have plans in place to help protect family from the emotional strain and the high costs associated with the need for long term care.

Plan now – for you and your loved ones.

What is long term care?

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

Where is long term care provided?

Long term care may take place at home, in assisted living facilities, in a community setting, in a nursing home or through hospice services.

What does long term care cost?

Long term care services can be very expensive. The national average cost for home care from a home health aide is [\$21] an hour and a year in a private nursing home room is [\$87,235¹].

Long term care costs on the rise*

| Year | Nursing Home Care |
|--------|-------------------|
| [2012] | [\$91,596] |
| [2015] | [\$106,034] |
| [2020] | [\$135,330] |
| [2025] | [\$172,719] |
| [2030] | [\$220,438] |

*Based on [2011] national average annual costs¹ for a private nursing home room with a 5% inflation rate assumption for subsequent years.

¹ The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. [October 2011].

Why consider long term care insurance?

Long term care insurance is one option that may help you plan for the high cost of care and give you more choice and control over where and how you receive care.

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

Now is the time to plan for long term care – for you and your loved ones. Talk to a MassMutual agent/producer about your long term care insurance options.

MassMutual will help you get there.

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A Guide
for Financial Professionals



Your clients
rely on your
guidance

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CRN201501-156936

Insurance Strategies



We'll help you get there:

LTC54500

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

What if your clients, or their loved ones, needed long term care?

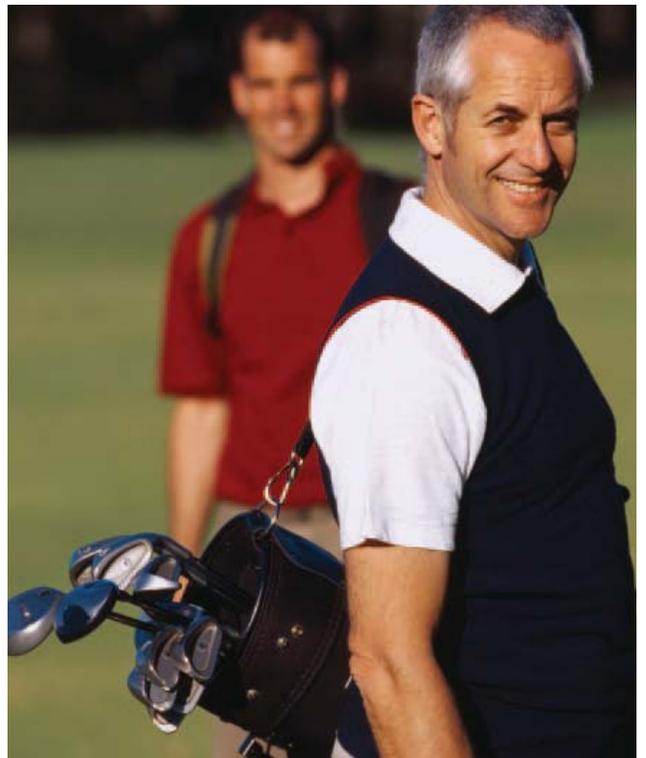
The high cost of long term care could undermine the best financial plan. You may have first-hand experience helping clients with a long term care situation. They may have needed care themselves, or they may have provided care for a parent, family member, or friend.

The demands of a long term care need may put a strain on family relationships, assets, and estate plans. You can help your clients determine if long term care insurance would be a good fit for their financial plan.

Long term care insurance may help your clients:

- Protect their assets and preserve their estate from being depleted by long term care costs.
- Maintain a spouse or partner's standard of living, financial security, and peace of mind should a long term care need arise.
- Help relieve family and friends from the burdens of providing care.
- Remain at home as long as possible.
- Retain more choice and control over their future care.

Long term care is not intended to cure an illness, but to provide more independence, dignity, and quality of life for the individual.



Help your clients plan for future care.

Long term care insurance – An important part of your client’s financial strategy.

While some of your clients may be able to self-insure and pay for long term care expenses themselves, it could put a strain on a fixed retirement income or result in a spend down or liquidation of assets.

The national average cost for a home health aide is [\$21] an hour and a year in a private nursing home room is [\$87,235].¹



¹ The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. October [2011].

Long term care costs on the rise*

| Year | Nursing Home Care |
|--------|-------------------|
| [2012] | [\$91,596] |
| [2015] | [\$106,678] |
| [2020] | [\$136,151] |
| [2025] | [\$173,767] |
| [2030] | [\$221,776] |

*Based on [2011] national average annual costs for a private nursing home room with a 5% inflation assumption for subsequent years. MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. October [2011].

Additional value for your clients.

Tax advantages²

In addition to helping cover the costs for care, a tax qualified long term care insurance policy may provide certain tax advantages.

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For Individuals

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

For Businesses

In general, premiums paid by an employer are fully deductible as a business expense. For example, in a sole proprietorship, if a policy owner's spouse is covered as an employee, tax advantages may extend to both the company and the policy owner.

For Estates

When third party ownership of a long term care policy is permitted, (i.e., policy is owned by and benefits are payable to a trust), it is possible to design a long term care plan that retains tax protected benefit dollars for the purpose of transferring wealth, while the insured spends down the taxable estate to meet long term care expenses.

Help your clients plan for future long term care needs. Talk to a MassMutual agent/producer for more information about long term care insurance.

MassMutual. We'll help you get there.®

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It's time to plan
for the long term

Long Term Care
Insurance Options
for Individuals



We'll help you get there.®

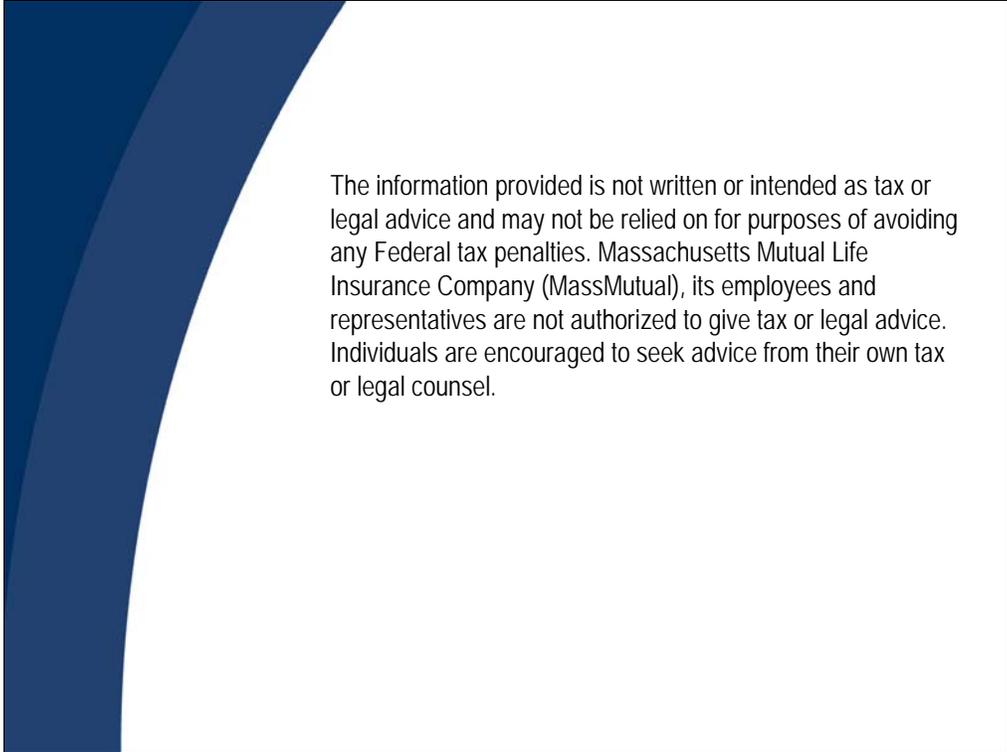
LTC54006

Massachusetts Mutual
Life Insurance Company
Long Term Care Insurance

CRN201501-159791

Introduce yourself to the audience.

Read slide subtitle



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Read slide.



Maintaining financial security

- Retire comfortably
- Care for loved ones
- Weather financial storms

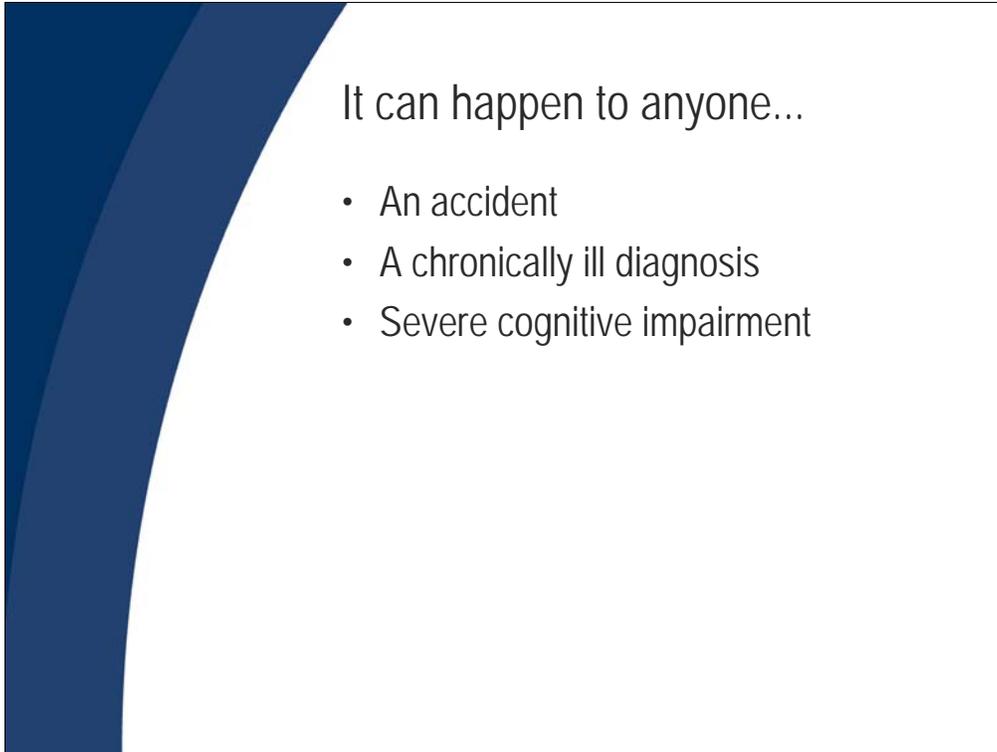
You may be concerned about your financial security and the financial security of your loved ones.

You may be budgeting carefully during your working life to save for “rainy days” and to save for a comfortable retirement.

So it’s important to you to be able to weather financial storms. As our recent economy has shown us, no one is immune to financial setbacks.

But one way to negotiate these stormy times is with knowledge and planning.

There is another important concern for all of us...



It can happen to anyone...

- An accident
- A chronically ill diagnosis
- Severe cognitive impairment

We all think it won't happen to us. But what if it does?

What if you were to have a car accident? What if you became sick enough to need long term care? No one wants to consider being diagnosed with a chronic disease, but as we get older the chances of developing an ongoing illness, or even dementia, increases.

What is the likelihood that you will need long term care at some point in your lifetime? People are generally living longer than ever before. Factors like improved health care and active lifestyles contribute to longer life and living longer may increase the likelihood of needing long term care.

Let's talk more about how these long term care situations could affect you and your family...



Long term care needs may affect the whole family

- Time caring for aging parents
- Disabled spouse or civil union/domestic partner
- Caring for own children and family's needs
- Financial concerns

You may have seen first-hand the transitions that occur in family members' lives as they age or become less capable of living independently. When a need for long term care arises, whether due to natural aging processes, disease, or accident – it may affect the whole family.

Providing care to one's own family members, or getting professional assistance for them, whether an aging parent or a disabled spouse or civil union/domestic partner, may place a burden on the household. That burden can extend in many directions:

You may find yourself caring for both the older generation (parents, in-laws) and the younger generation. Sandwiched between the generations you might see firsthand the affect that long-term caregiving has on the whole family.

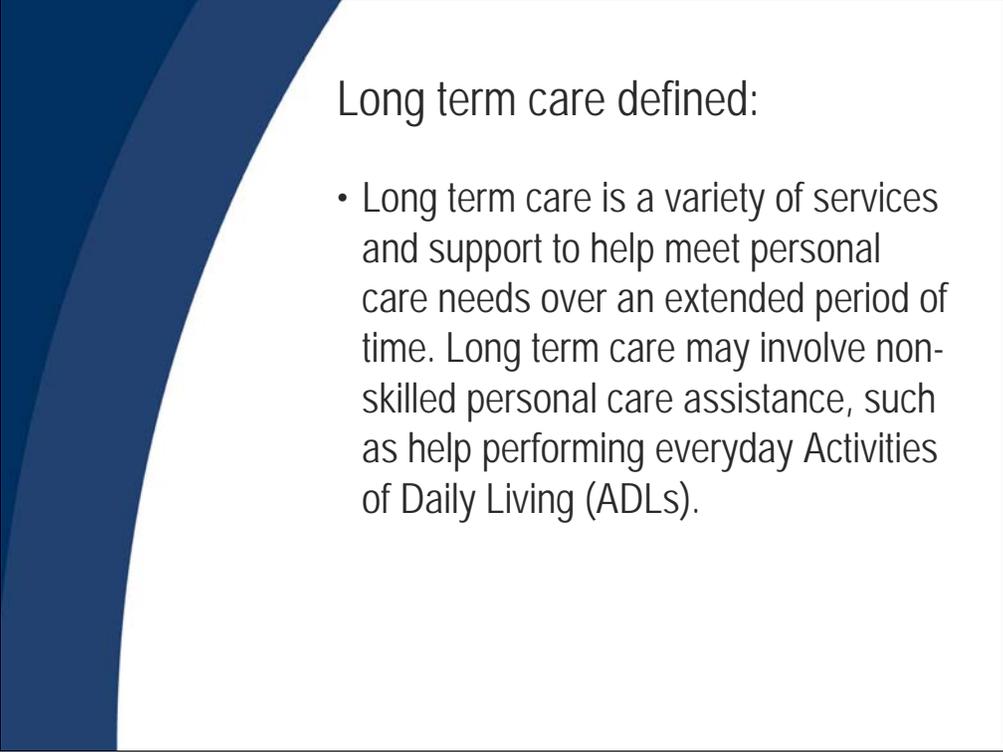
As a caregiver you may not have as much time for your children – you may have to miss sporting events or recitals or skip family activities. So, your children may be affected.

A caregiver may lose time at a job or have to leave a job to provide care. That may increase other financial pressures and may affect long-term plans by curtailing contributions to a retirement plan. So, your job and income may be affected.

And lastly, caregivers may suffer from physical and emotional stress from giving care.

So seeing the impact that caregiving may have and understanding some of the issues surrounding long term care helps to put you in a better position to make an informed decision for your future plans for yourself and your family.

So let's talk about what long term care is...



Long term care defined:

- Long term care is a variety of services and support to help meet personal care needs over an extended period of time. Long term care may involve non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs).

Here is a formal definition:

Read Slide

The need for long term care (LTC) may happen to anyone...at any time. The need for long term care may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury.



Activities of Daily Living (ADLs)

- Bathing
- Dressing
- Using the toilet
- Transferring (to or from bed or chair)
- Caring for incontinence
- Eating

Often the once simple everyday activities of daily living require the kind of assistance that long term care provides.

Read slide.



Maximize independence

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

The intention of long term care services is to maximize independence.

Read slide.



Where do people receive long term care?

- In their homes
- Community-based care
- Adult day care centers
- Assisted living facilities
- Nursing homes

You may think that long term care takes place only in a nursing home, but it actually may take place in a variety of settings:

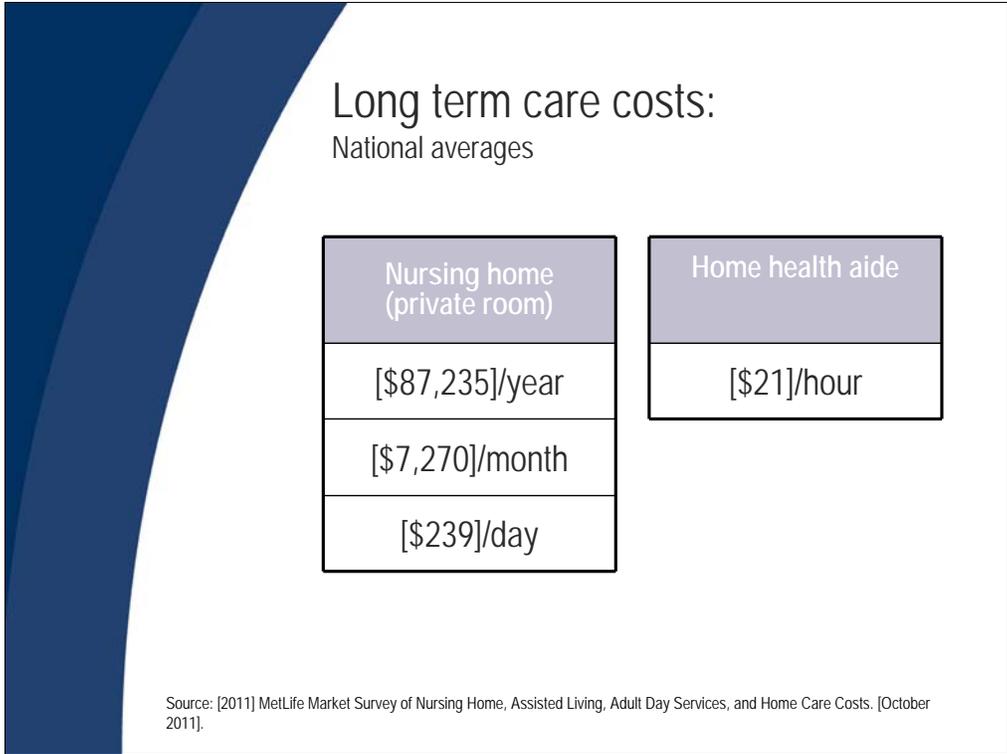
Home Care – Home health care is skilled nursing care or other professional services provided in the home.

Community Based Care – These programs offer support services so people may remain in their community. Some examples are senior centers, transportation services, and meals on wheels programs.

Adult Day Care Centers – These are community based as well, but are intended as a critical element to allowing the person to remain at home. They provide a daily respite to the caregiver.

Assisted Living Facilities – These generally provide care in a secure home-like environment and focus on supplying increasing levels of formal care for people who are having difficulty with some activities, but can still get through their daily routine.

Nursing Homes – These are typically for skilled care only, however in some cases they may also provide custodial care, and they are licensed by the state and federal governments to provide this type of care.



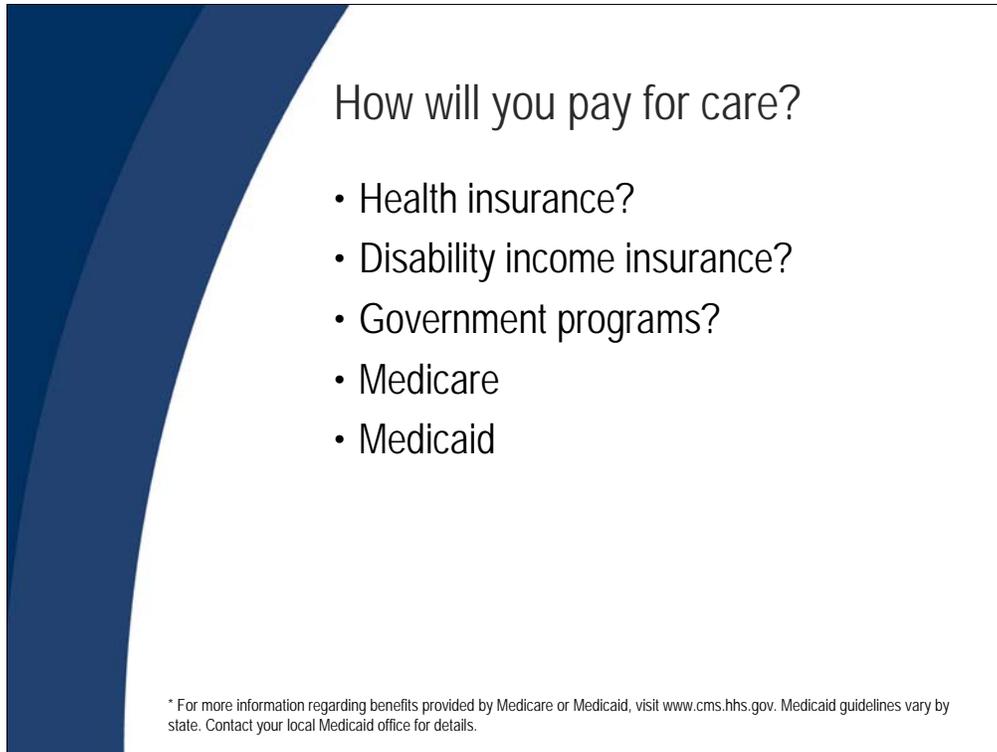
The cost of long term care, similar to health care in general, continues to rise.

The average national annual cost for a year in a private nursing home is [\$239]/day and [\$87,270]/year and may be almost double in some areas of the country.

Home health aides are costly as well. The national average cost is [\$21]/hour. So, for example, 5 hours a day each day Monday through Friday would add up to [\$525] a week or [\$2100] for a month of care.

These are average costs that may increase or decrease depending on where you live.

So the next question is...



How will you pay for care?

- Health insurance?
- Disability income insurance?
- Government programs?
- Medicare
- Medicaid

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

Some people consider these options...

What about health insurance? Long term care typically isn't covered by traditional health insurance plans.

Disability income insurance? It replaces some of your earnings in the event of a disability and whatever benefits are received will have to cover long term care services and all the usual expenses you use your salary for.

Maybe you plan to rely on Government Programs?

Medicare generally provides for long term care IF it is part of a rehabilitation plan or skilled care.

Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Here are some other considerations...



More considerations:
How will you pay for care?

- Savings?
- Liquidate accounts or assets?

How will you pay for care?

Use your savings? Do you have enough saved to pay for care?

Use your accounts or assets? Recent economic setbacks have made many of us aware that our savings may not always be growing as rapidly as we'd like. And generally there is a tax implication when withdrawing from some accounts or assets that should be considered.

You may begin paying for long term care services on your own, but find that your savings will only cover a limited amount of care.



Why Long Term Care Insurance?

- An option to help you plan for the high cost of any future care
- May provide coverage for long term care needs in a variety of settings
- May be an affordable solution to paying for long term care

Long term care insurance helps provide you with the protection from at least some of the cost of care and may provide a wider range of care choices than might otherwise be afforded should a long term care need arise.

Read slide

Long term care insurance may be an affordable solution.

Even a policy with modest benefits may protect some or all of your nest egg from being used to pay for care.



Benefits of Long Term Care Insurance

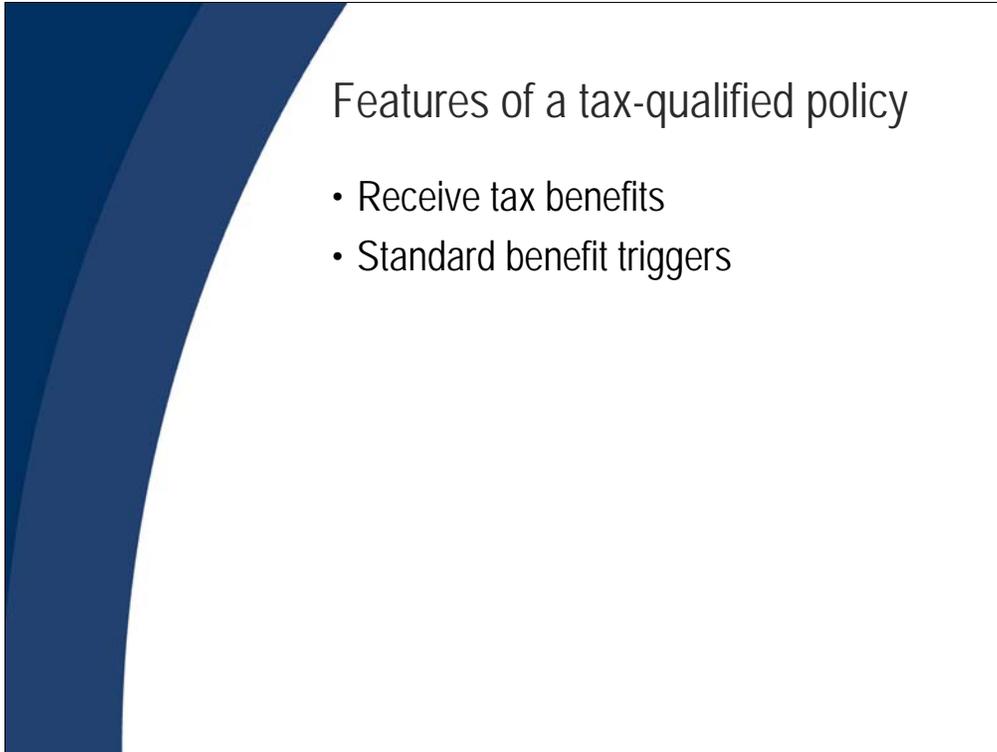
- Helps preserve assets
- Potential tax advantages
- Part of a complete financial strategy

Over the course of a lifetime, you may contribute to a retirement plan at work or buy life insurance for the future. Perhaps you protect a portion of your income with disability income insurance while you work. All of these methods may help you accumulate assets meant to be a nest egg for your later years.

Paying for a long term care need may jeopardize that nest egg, but long term care insurance can help prevent those assets from being spent on care.

Long term care insurance may also provide tax advantages. I will explain the tax benefits of “tax-qualified” policies in more detail in an upcoming slide.

Lastly, long term care insurance should be considered as part of a complete financial strategy.



Insurance companies generally offer tax-qualified long term care insurance policies. MassMutual's policy is tax-qualified.

Why is it important to have a tax-qualified plan?

First, qualified policies can provide tax advantages:

- Premiums paid by an individual for qualified long term care insurance are generally treated as a medical expense for purposes of itemizing medical expenses.
- And, benefits paid on a qualified long term care insurance policy to an individual are generally not taxable income.

(Of course there are limits and restrictions, so you should seek advice from your own tax or legal counsel.)

Second, all tax-qualified policies use the same set of “triggers” to qualify for benefits. To start benefits:

- A Licensed Health Care Practitioner must certify that you are chronically ill.

Chronically ill means:

- Either being unable to perform at least 2 of 6 Activities of Daily Living (ADLs) for at least 90 days.
- Or, having a severe Cognitive Impairment, such as Alzheimer's disease or irreversible dementia.
- In addition, the Licensed Health Care Practitioner must provide a Plan of Care.

More benefits of Long Term Care Insurance



- Helps provide more independence and control over care decisions
- Helps relieve emotional burden on loved ones

Long term care insurance helps to provide benefits for the insured person and, indirectly, advantages to his or her caregiver during what can be a difficult time.

The coverage for long term care services and supports may provide the means to control where the services are provided and received, including the option for the insured person to stay in his or her own home.

LTC coverage may give the insured person more choices about who provides care. For instance friends and family may provide care, professional caregivers may provide assistance or a combination of types of caregivers may suit the family best.

Having long term care insurance may create options for receiving care and may help relieve family and friends from the burden of providing for your care so they can spend more quality time with you.

And, it may help give you peace of mind knowing that you have a plan in place should a long term care need arise.

Why MassMutual?

- Value of a Mutual Company
- Participating SignatureCare® 500 LTC Policy
- Financial Strength Ratings*
 - [A.M. Best Company A++ (Superior)]
 - [Fitch Ratings AA+ (Very Strong)]
 - [Moody's Investors Service Aa2 (Excellent)]
 - [Standard & Poor's AA+ (Very Strong)]

*This information is current as of [April 1, 2012]. Ratings are subject to change. Ratings apply to MassMutual. These ratings refer only to the overall financial status of the company and are not recommendations of the specific policy provisions, rates or practices of the insurance company.

Counting on a company means taking comfort in a trusted relationship for decades, even generations. And when it comes to your long term care insurance policy, the carrier you choose may be the company you live with for a long time.

At MassMutual, our longevity is critical to why our policy owners choose us – knowing we have a history of honoring our commitments. We are, and always have been, responsive to their needs. It's a combination of our mutual structure, a broad range of quality products and our financial strength that helps us keep our commitments to our policy owners.

Mutuality Since 1851, Massachusetts Mutual Life Insurance Company has been operating for the benefit of our policyholders. *In that time*, we've made business decisions based on their needs. Our mutuality, along with our long-term business approach, has helped keep us strong. *In 2000*, we expanded our broad portfolio of products to include long term care insurance. Because MassMutual's SignatureCare 500 long term care insurance is a participating product, a SignatureCare 500 LTC insurance policy may be credited with dividends.

That means, if you are the policy owner, you may be eligible to share in any dividends the Company may declare. Dividends are a way of providing increased long-term value to our policy owners. Because this policy is intended to be tax-qualified, annual dividends are not paid directly to the policyholder. Dividends are not anticipated to be credited before the later of the policy anniversary date after the insured turns age 65, or the 10th policy anniversary date. Dividends are not guaranteed.

Although not guaranteed, dividends are expected to increase as the insured ages, and will first be used to reduce future premiums. This means as a policy owner you may experience a price-break at a point in your life when it is critical to maintain the long term care protection you purchased decades earlier.

Financial strength Financial strength ratings are a key indicator of a company's financial strength and ability to deliver on its contractual obligations – our commitment to you. At MassMutual, our exceptional financial strength is underscored by ratings that are among the highest in any industry *read ratings from slide*



Take action...

- Ask friends and co-workers if they have an LTC story
- Ask your parents if they have a plan
- Develop your plan for LTC
- Learn more from a MassMutual insurance agent/producer

Now's a good time to think about how a long term care need might affect you and your loved ones and take action to develop a plan. Some of the ways you can take action are to ask friends and coworkers if they have a personal long term care story.

You can ask your parents if they have planned for a long term care need. You might be able to help them plan – and as we mentioned before – part of that plan could be considering the purchase of a long term care insurance policy for them.

As you develop your plan or a plan for a loved one, there are lots of ways to get more information including talking to me. I can help answer your questions.

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We'll help you get there.®

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Thank you for coming today. Are there any questions?

Today's women plan
for the long term.

Long Term Care
Insurance Options
for Women

 **MassMutual**
FINANCIAL GROUP[®]

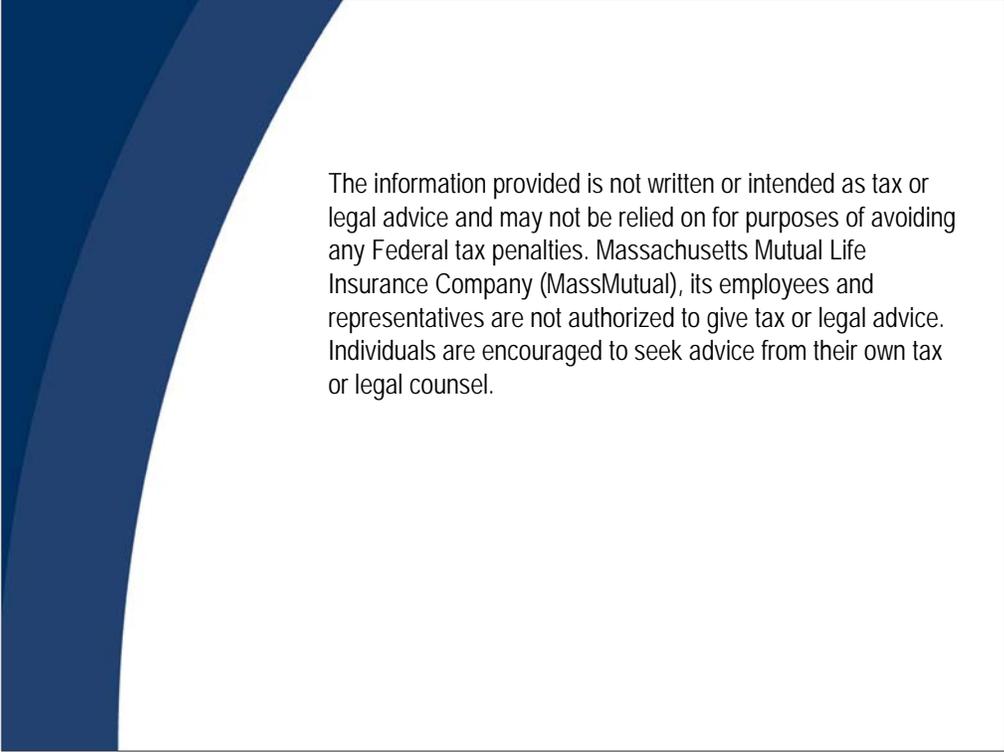
We'll help you get there.[®]

Massachusetts Mutual
Life Insurance Company
Long Term Care Insurance

LTC54201 CRN201501-159785

Introduce yourself to the audience.

Read slide subtitle



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Read slide.

Maintaining financial security



- Retire comfortably
- Care for loved ones
- Weather financial storms

One of the primary concerns expressed by women like you centers on financial security – their own and the security of loved ones.

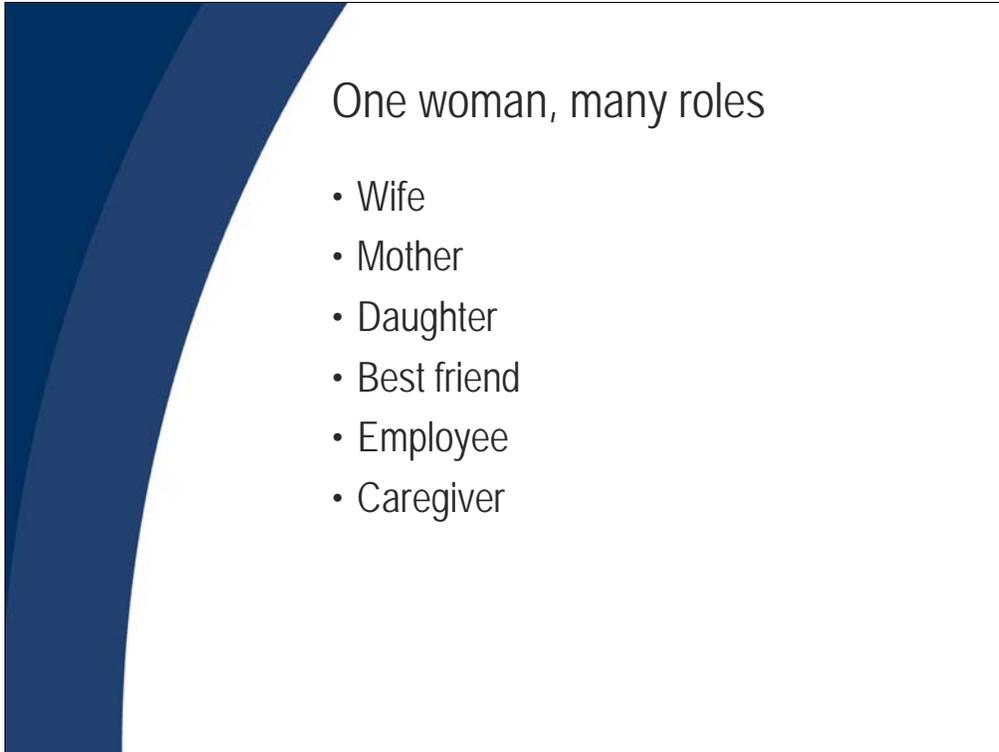
You may budget carefully during your working life to save for “rainy days” and to save for a comfortable retirement.

You are likely to fully participate in your family’s financial concerns and are often the primary decision maker.* So it’s important to you to be able to weather any financial storms. As our recent economy has shown us, no one is immune to financial setbacks.

But one way to negotiate these stormy times is with knowledge and planning.

There is another important concern for women...

* Family Market: Mindsets Revealed, MassMutual Market Research, MassMutual, August 2010.



Family and relationships are a core concern for women. Today you are living life to the fullest and juggling many roles – and those roles are changing all the time: you may be a sister, a wife or a mother.

Maybe once upon a time you managed the family budget. Now you may be the family breadwinner. From best friend to parent, co-worker to CEO, women are usually the glue that holds relationships together. Women are the ones who take care of all of us.

That means “caregiver” may also become a role for many of you.

You may find yourself caring for both the older generation (parents, in-laws) and the younger generation. Sandwiched between the generations you might see firsthand the affect that long-term caregiving has on the whole family.

So, you might think first about helping your parents or in-laws plan for their own care, possibly even funding part of that plan for them – before planning for yourself.

People are generally living longer than ever before - women typically living longer than men. Factors like improved health care and active lifestyles contribute to longer life.

Living longer may increase the likelihood of needing long term care and it’s possible you might outlive a spouse or loved one. What is the result? The person who took care of everyone else may need care herself.



Long term care needs affect the whole family

- Time caring for aging parents
- Disabled spouse or partner
- Caring for own children and family's needs
- Financial concerns

You may have seen first-hand the transitions that occur in family members' lives as they age or become less capable of living independently. When a need for long term care arises, whether due to natural aging processes, disease, or accident – it may affect the whole family.

Providing care to one's own family members, or getting professional assistance for them, whether an aging parent or a disabled spouse or civil union/domestic partner, may place a burden on the household. That burden can extend in many directions:

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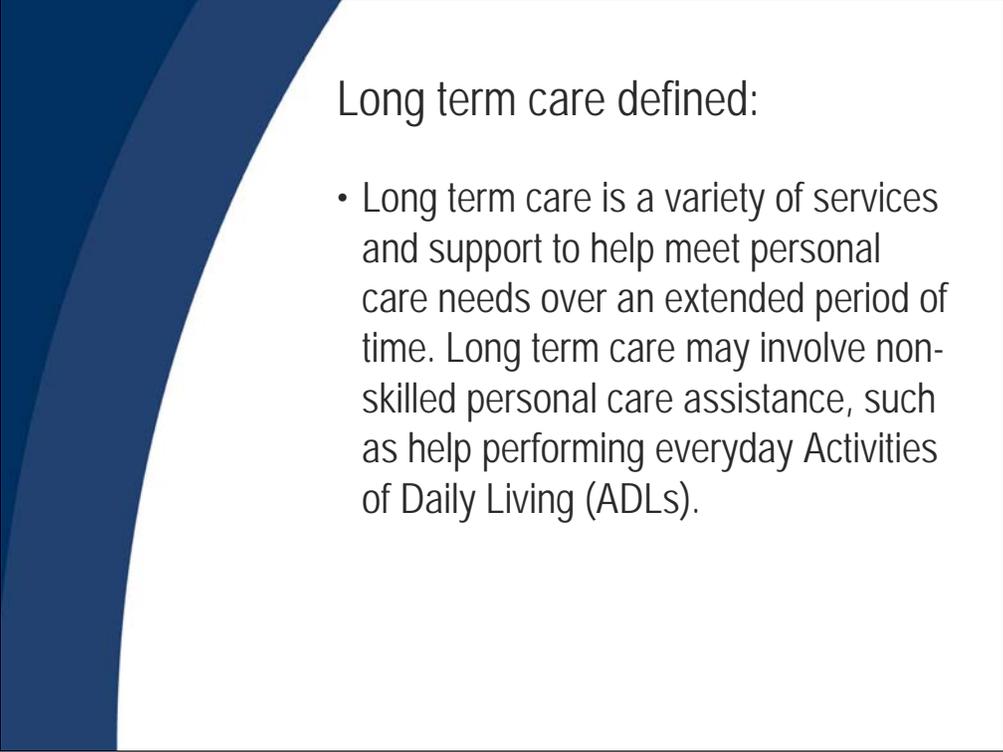
As a caregiver you may not have as much time for your children – you may have to miss sporting events or recitals or skip family activities. So, your children may be affected.

A caregiver may lose time at a job or have to leave a job to provide care. That may increase other financial pressures and may affect long-term plans by curtailing contributions to a retirement plan. So, your job and income may be affected.

And lastly, caregivers may suffer from physical and emotional stress from giving care.

So seeing the impact that caregiving may have and understanding some of the issues surrounding long term care helps to put you in a better position to make an informed decision for your future plans for yourself and your family.

So let's talk about what long term care is...



Long term care defined:

- Long term care is a variety of services and support to help meet personal care needs over an extended period of time. Long term care may involve non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs).

Here is a formal definition:

Read Slide

The need for long term care may happen to anyone... at any time. It could be you, your spouse or partner, a parent, or even a sibling. The need for long term care may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury.



Activities of Daily Living (ADLs)

- Bathing
- Dressing
- Using the toilet
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Often the once simple everyday activities of daily living require the kind of assistance that long term care provides.

Read slide.



Maximize independence

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

The intention of long term care services is to maximize independence.

Read slide.



Where do people receive long term care?

- In their homes
- Community-based care
- Adult day care centers
- Assisted living facilities
- Nursing homes

You may think that long term care takes place only in a nursing home but it actually may take place in a variety of settings:

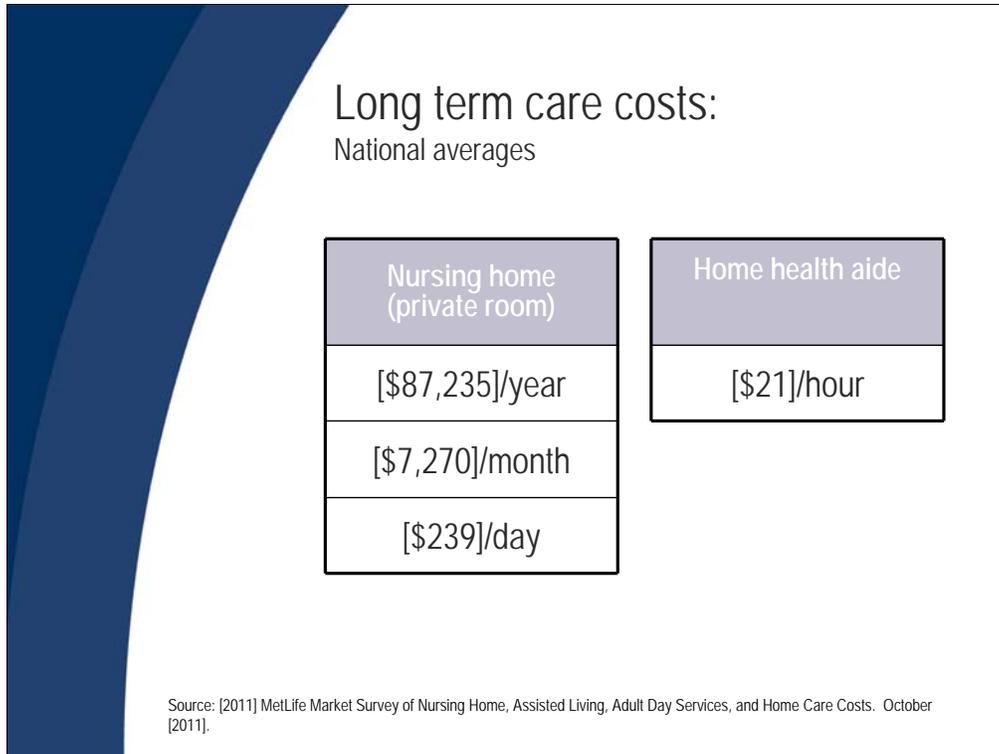
Home Care – Home health care is skilled nursing care or other professional services provided in the home.

Community Based Care – These programs offer support services so people may remain in their community. Some examples are senior centers, transportation services, and meals on wheels programs.

Adult Day Care Centers – These are community based as well, but are intended as a critical element to allowing the person to remain at home. They provide a daily respite to the caregiver.

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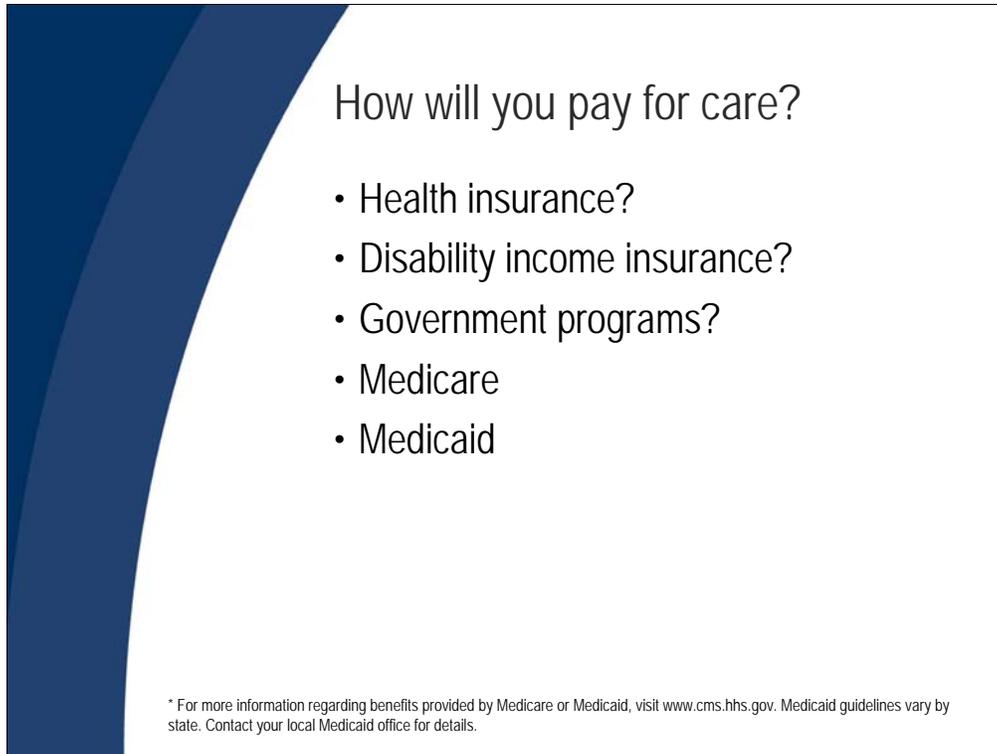
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These are average costs that may increase or decrease depending on where you live.

So the next question is...



How will you pay for care?

- Health insurance?
- Disability income insurance?
- Government programs?
- Medicare
- Medicaid

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

Some people consider these options...

What about health insurance? Long term care typically isn't covered by traditional health insurance plans.

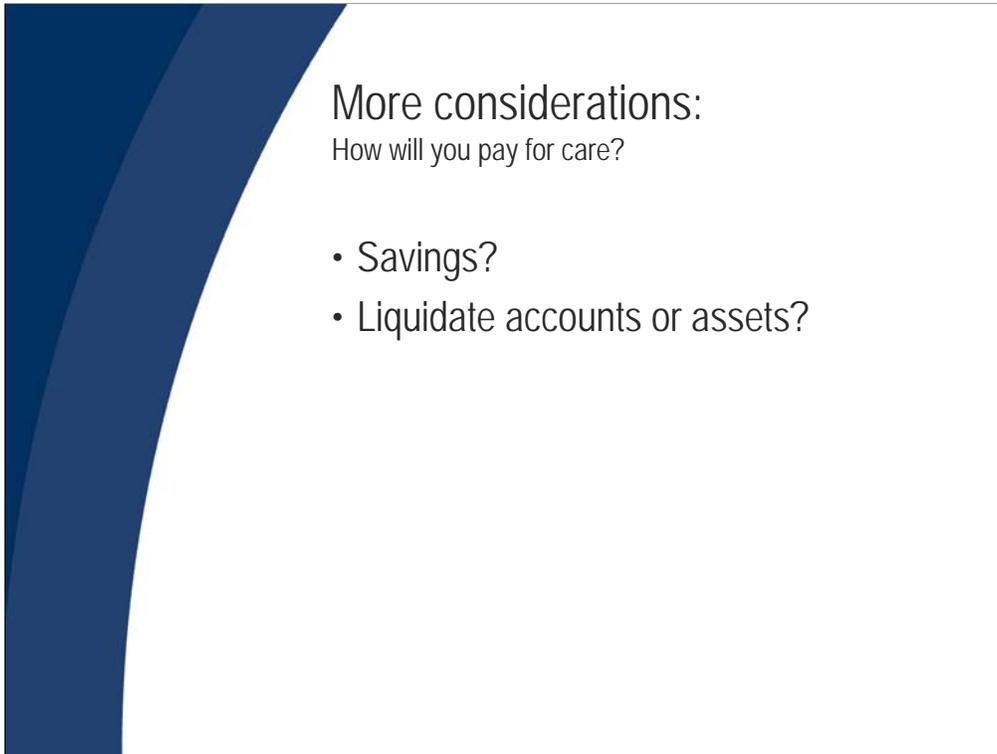
Disability Income insurance? It replaces some of your earnings in the event of a disability and whatever benefits are received will have to cover long term care services and all the usual expenses you use your salary for.

Maybe you plan to rely on Government Programs?

Medicare generally provides for long term care IF it is part of a rehabilitation plan or skilled care.

Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Here are some other considerations:



More considerations:
How will you pay for care?

- Savings?
- Liquidate accounts or assets?

How will you pay for care?

Use your savings? Do you have enough saved to pay for care?

Use other accounts or assets? Recent economic setbacks have made many of us aware that our saving may not always grow as rapidly as we'd like. And generally there is a tax implication when withdrawing from some accounts or assets that should be considered.

You may begin paying for long term care services on your own, but find that your savings will only cover a limited amount of care.



Why Long Term Care Insurance?

- An option to help you plan for the high cost of future care
- May provide coverage for long term care needs in a variety of settings
- May be an affordable solution to paying for long term care

Long term care insurance helps provide you with protection from at least some of the cost of care and may provide a wider range of care choices than might otherwise be afforded should a long term care need arise.

Read slide

Long term care insurance may be an affordable solution.

Even a policy with modest benefits may protect some or all of your nest egg from being used to pay for care.



Benefits of Long Term Care Insurance

- Helps preserve assets
- Potential tax advantages
- Part of a complete financial strategy

Over the course of a lifetime, you may contribute to a retirement plan at work or buy life insurance for the future. Perhaps you protect a portion of your income with disability income insurance while you work. All of these methods may help you accumulate assets meant to be a nest egg for your later years.

Paying for a long term care need may jeopardize that nest egg, but long term care insurance can help prevent those assets from being spent on care.

Long term care insurance may also provide tax advantages. I will explain the tax benefits of “tax-qualified” plans in more detail in an upcoming slide.

Lastly, long term care insurance should be considered as part of a complete financial strategy.



Insurance companies generally offer tax-qualified long term care insurance policies. MassMutual's policy is tax-qualified.

Why is it important to have a tax-qualified plan?

First, qualified policies can provide tax advantages:

- Premiums paid by an individual for qualified long term care insurance are generally treated as a medical expense for purposes of itemizing medical expenses.
- And, benefits paid on a qualified long term care insurance policy to an individual are generally not taxable income.

(Of course there are limits and restrictions, so you should seek advice from your own tax or legal counsel.)

Second, all tax-qualified policies use the same set of “triggers” to receive benefits.

To start benefits:

- A Licensed Health Care Practitioner must certify that you are chronically ill.

Chronically ill means:

- Either being unable to perform at least 2 of 6 Activities of Daily Living (ADLs) for at least 90 days.
- Or, having a severe Cognitive Impairment, such as Alzheimer's disease or irreversible dementia.
- In addition, the Licensed Health Care Practitioner must provide a Plan of Care.



More benefits of Long Term Care Insurance

- Helps to provide more independence and control over care decisions
- Helps relieve emotional burden on loved ones

Long term care insurance helps to provide benefits for the insured person and, indirectly, advantages to his or her caregiver during what can be a difficult time.

The coverage for long term care services and supports may provide the means to control where the services are provided and received, including the option for the insured person to stay in his or her own home.

LTC coverage may give the insured person more choices about who provides care. For instance friends and family may provide care, professional caregivers may provide assistance or a combination of types of caregivers may suit the family best.

Having long term care insurance may create options for receiving care and may help relieve family and friends from the burden of providing for your care so they can spend more quality time with you.

And, it can help give you peace of mind knowing that you have a plan in place should a long term care need arise.

Why MassMutual?

- Value of a Mutual Company
- Participating SignatureCare® 500 LTC Policy
- Financial Strength Ratings*
 - [A.M. Best Company A++ (Superior)]
 - [Fitch Ratings AA+ (Very Strong)]
 - [Moody's Investors Service Aa2 (Excellent)]
 - [Standard & Poor's AA+ (Very Strong)]

*This information is current as of [April 1, 2012]. Ratings are subject to change. Ratings apply to MassMutual. These ratings refer only to the overall financial status of the company and are not recommendations of the specific policy provisions, rates or practices of the insurance company.

Counting on a company means taking comfort in a trusted relationship for decades, even generations. And when it comes to your long term care insurance policy, the carrier you choose may be the company you live with for a long time.

At MassMutual, our longevity is critical to why our policy owners choose us – knowing we have a history of honoring our commitments. We are, and always have been, responsive to their needs. It's a combination of our mutual structure, a broad range of quality products and our financial strength that helps us keep our commitments to our policy owners.

Mutuality Since 1851, Massachusetts Mutual Life Insurance Company has been operating for the benefit of our policyholders. *In that time*, we've made business decisions based on their needs. Our mutuality, along with our long-term business approach, has helped keep us strong. *In 2000, we expanded our broad portfolio of products to include long term care insurance.* Because MassMutual's SignatureCare 500 long term care insurance is a participating product, a SignatureCare 500 LTC insurance policy may be credited with dividends.

That means, if you are the policy owner, you may be eligible to share in any dividends the Company may declare. Dividends are a way of providing increased long-term value to our policy owners. Because this policy is intended to be tax-qualified, annual dividends are not paid directly to the policyholder. Dividends are not anticipated to be credited before the later of the policy anniversary date after the insured turns age 65, or the 10th policy anniversary date. Dividends are not guaranteed.

Although not guaranteed, dividends are expected to increase as the insured ages, and will first be used to reduce future premiums. This means as a policy owner you may experience a price-break at a point in your life when it is critical to maintain the long term care protection you purchased decades earlier.

Financial strength Financial strength ratings are a key indicator of a company's financial strength and ability to deliver on its contractual obligations – our commitment to you. At MassMutual, our exceptional financial strength is underscored by ratings that are among the highest in any industry *read ratings from slide*



Take action...

- Ask friends and co-workers if they have an LTC story
- Ask your parents if they have a plan
- Develop your plan for LTC
- Learn more from a MassMutual insurance agent/producer

Now's a good time to think about how a long term care need might affect you and your loved ones and take action to develop a plan. Some of the ways you can take action are to ask friends and coworkers if they have a personal long term care story.

You can ask your parents if they have planned for a long term care need. You might be able to help them plan – and as we mentioned before – part of that plan could be considering the purchase of a long term care insurance policy for them.

As you develop your plan or a plan for a loved one, there are lots of ways to get more information including talking to me. I can help answer your questions.

Policy information

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

The purpose of this material is the solicitation of insurance.

Read slide



We'll help you get there.®

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Thank you for coming today. Are there any questions?

Planning for the long term

Long Term Care
Insurance For Small
Business Owners



We'll help you get there.®

LTC54301

Massachusetts Mutual
Life Insurance Company
Long Term Care Insurance

CRN201501-159787

Introduce yourself to the audience.

Read slide subtitle



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

Read slide.

They all rely on you...



- Your family
- Your business
- Your employees

When you run your own business, everyone is counting on you. Your family is counting on you for stability and income.

You are also responsible for your business. You provide the vision, the funding, and the expertise that makes your business successful.

And, your employees are counting on you to help support their livelihood.



What if you needed long term care?

- Maintain the business?
- Take care of you?
- Pay for your care?
- Loss of income?

You are the glue that holds your business together. What would happen if you were unable to run the business on a day-to-day basis?

If you were to have an accident, become sick, or be diagnosed as chronically ill, you might need long term care.

How would you maintain your business? You may plan to have family members or friends help you if you are unable to work.

But then, who would take care of you?

Another consideration is how will you pay for care? Dig into reserves or savings?

On top of that, if you are unable to run the business on a day-to-day basis, you will most likely experience a loss of income.



LTC insurance made available through the workplace may be good for business

- May provide protection to business owner and/or employees

There are good reasons to consider individual LTC insurance for both you and your employees.

You may purchase individual coverage for yourself, spouse or civil union/domestic partner or other family members, potentially at discounted rates. What if your parents or in-laws need long term care one day? If they are unprepared, you may have to help provide care, which may take away from your ability to run the business.

Coverage may also be made available through the worksite to your employees and their families. The issue is the same for your employee's parents. If they were to need long term care one day, it may pull your best employees from the business. If their family members were able to purchase individual long term care insurance through the worksite offer, then the employee may not need to take time away from work to provide for their care.

An added advantage to a worksite offer is that it may be arranged as a voluntary benefit – with little or no cost to you to set up or administer. MassMutual handles the upfront work and marketing necessary to make these individual policies available.

In addition, purchase of a LTC insurance policy may lead to tax advantages for the business and for employees, which we will discuss later in the presentation.

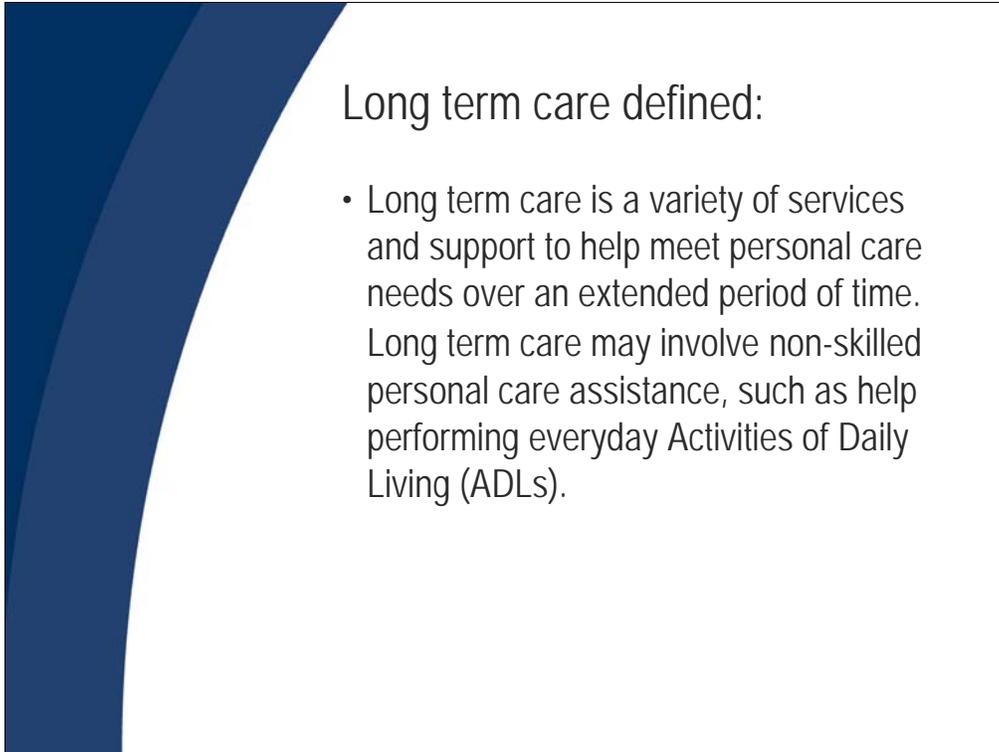


Policy discounts

- 10% discount for 3 or more employees
- Policy discounts apply to family members and parents

If three or more policies are purchased through a worksite offer, there is a 10% MultiLife discount that may be applied to all of those policies. This discount also extends to your family and the family members of employees. Family members are a spouse or civil union/domestic partner, parents, grandparents, in-laws, and adult children.

Now let's talk more about what long term care is and the benefits of long term care insurance...



Long term care defined:

- Long term care is a variety of services and support to help meet personal care needs over an extended period of time. Long term care may involve non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs).

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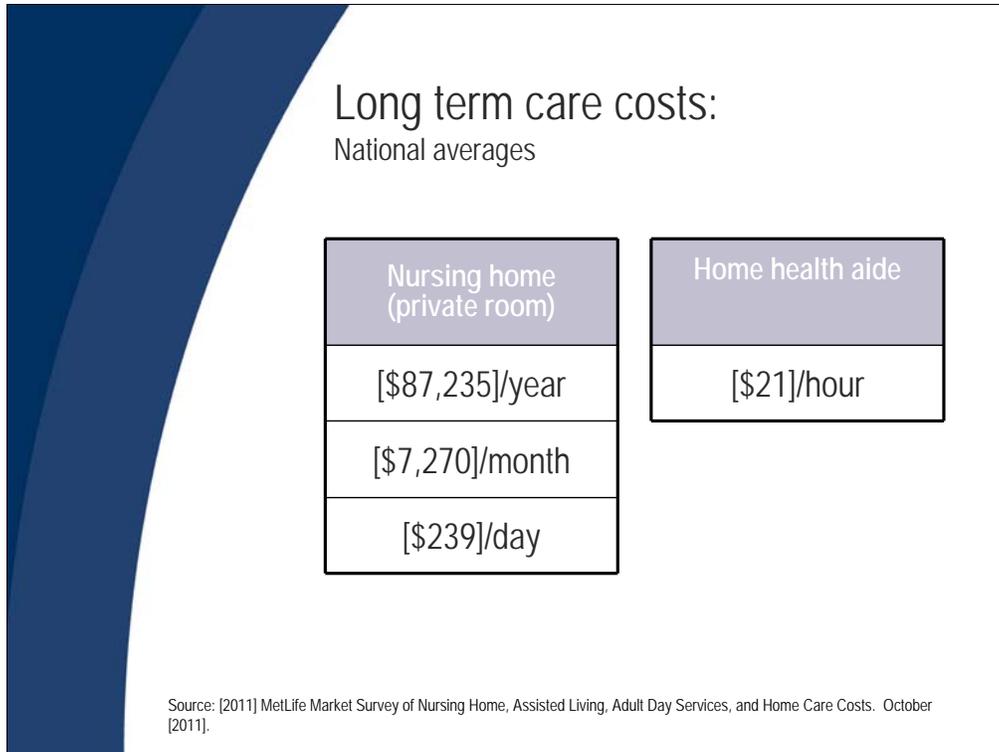
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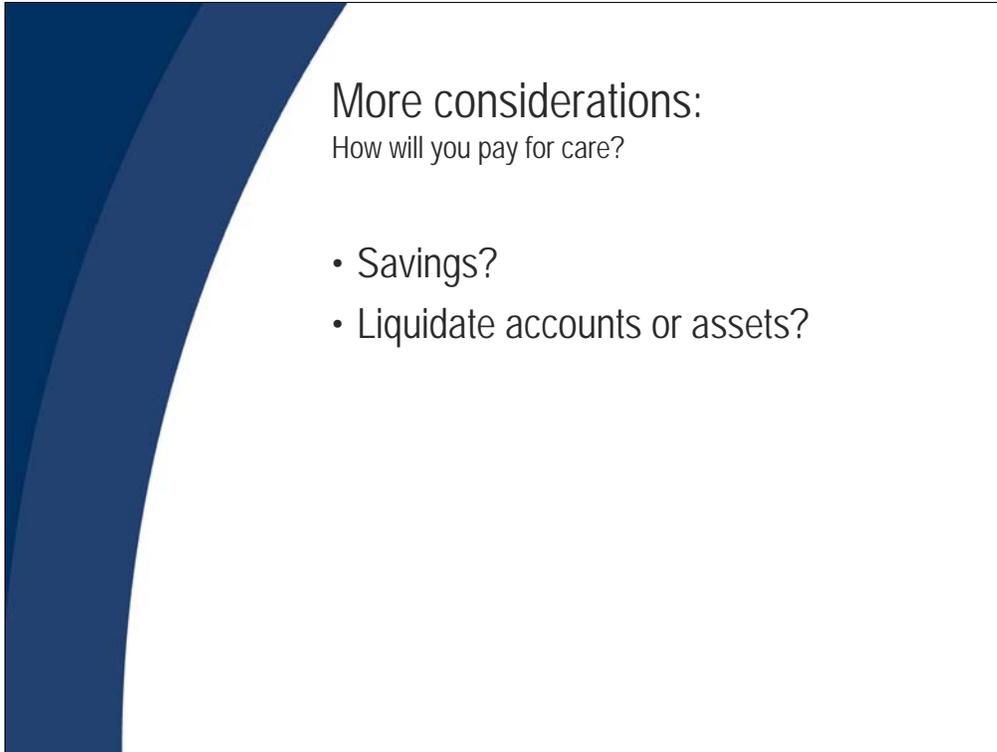
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- An option to help employees plan for the high cost of future care
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Long term care insurance helps provide protection from at least some of the cost of care and may provide a wider range of care choices than might otherwise be afforded should a long term care need arise.

Long term care insurance may mean that you won't have to rely on you family for care.

Making individual long term care insurance available through the work place may provide discounts that may not otherwise be available. That's the 10% discount for 3 or more policies.



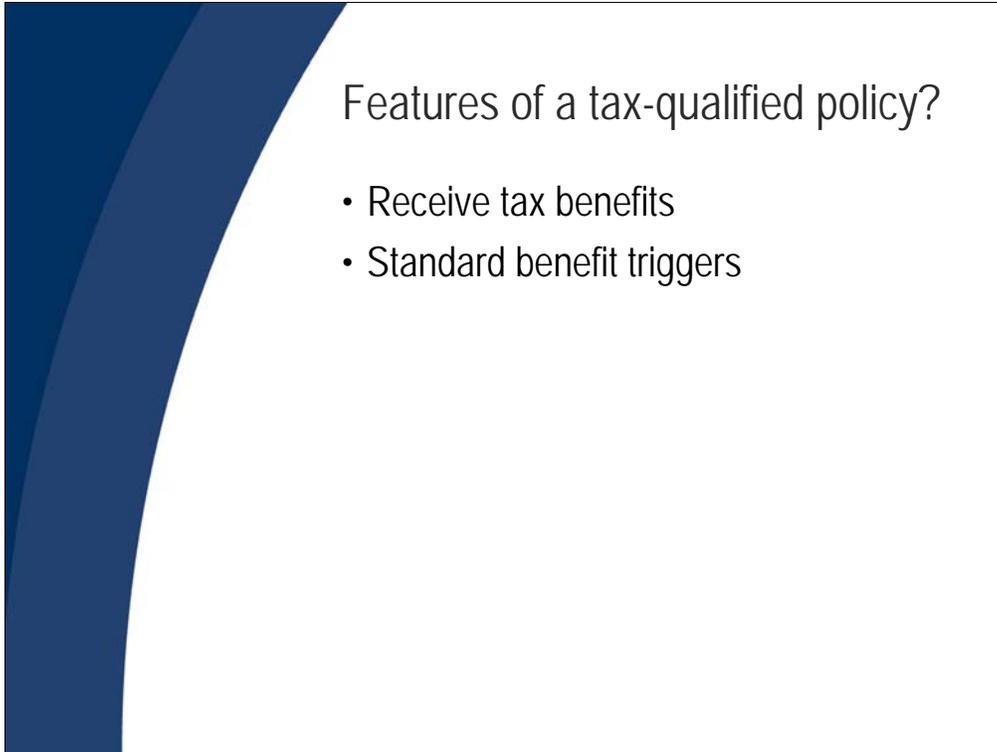
Long term care insurance may be made available through the worksite in a few different ways.

Read slide

With an Executive Carve-Out, long term care insurance may be offered to only selected employees. You can create a “class” of employees who are eligible to have the premiums paid for by the business. For instance, this class may include only those employees who have been with the business for a specified number of years, or those who are in a management role.

As a voluntary benefit, employees may purchase individual LTC insurance policies at potentially discounted rates that might not otherwise be available.

Employer-paid coverage means that the company pays all or a portion of the employee’s premium.



Today insurance companies generally offer tax-qualified long term care insurance policies. MassMutual's policy is tax-qualified.

Why is it important to have a tax-qualified plan?

First, qualified policies may provide tax advantages:

- Premiums paid by an individual for qualified long term care insurance are generally treated as a medical expense for purposes of itemizing medical expenses.
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- In addition, the Licensed Health Care Practitioner must provide a Plan of Care.



Benefits to your employees

- Helps protect assets
- Employee discount extends to family members
- Potential tax advantages
- Coverage is portable

Your employees may contribute to retirement plans and own life insurance for the future and perhaps they protect a portion of their income with disability income insurance while working. Long term care insurance may be of benefit in several ways:

Helps protect assets – Employees may have saved throughout their working life to help provide a comfortable lifestyle during retirement. Long term care insurance will help protect those plans and assets from being used to pay for care should a long term care need arise.

The MultiLife discounts may extend to an employee's family members, such as a spouse or civil union/domestic partner, parents, in-laws, or grandparents. This may also provide an affordable option to insure family members before care is needed.

In addition, because the policy is individually owned, the individual long term care insurance is fully portable. If an employee leaves the company or retires, all applicable discounts and benefits will remain in place.

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Take action...

- Learn more about long term care from a MassMutual agent/producer

It's important to understand the increasing need to plan for long term care. Think about how your business would be impacted if you needed ongoing care, or if you had to take time away from work to care for a parent or spouse.

If you'd like to learn more about MassMutual and our long term care insurance product, please let me know. And, I can help answer your questions.

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Help your employees -
for the long term

Individual Long
Term Care
Insurance Options
for Employers



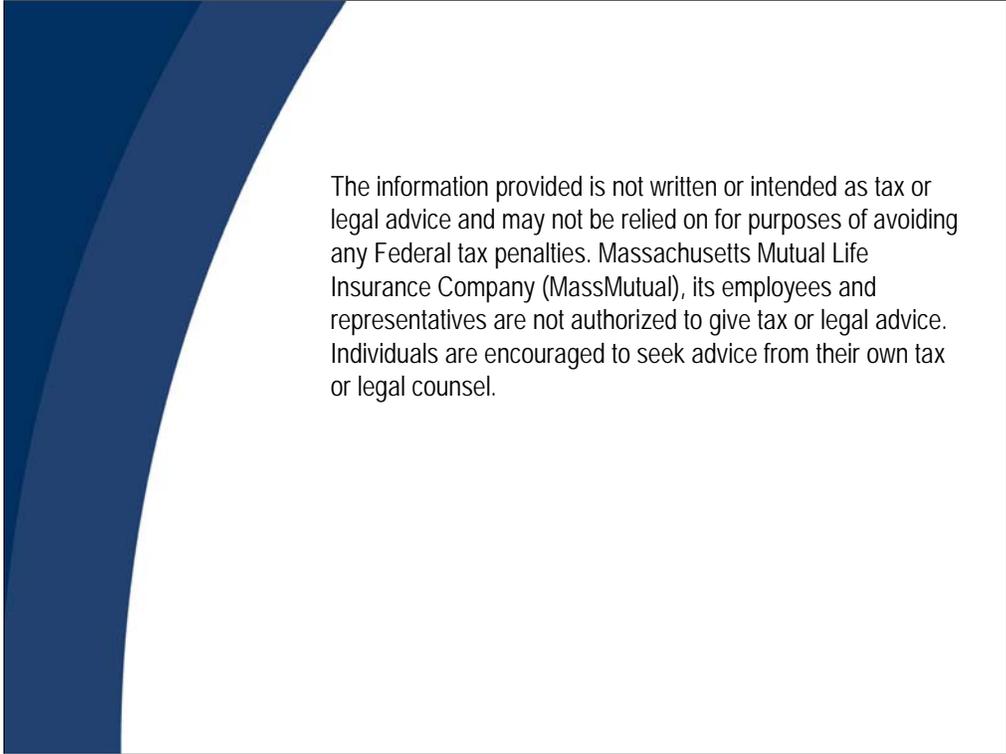
We'll help you get there.®

LTC54400

Massachusetts Mutual
Life Insurance Company
Long Term Care Insurance

CRN201501-159790

Introduce your self to the audience.



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Read slide.



A worksite offer of LTC insurance may help to retain those great employees who add value to your company. You may even attract new employees by offering a more robust benefits package.

Offering individual LTC insurance through the worksite does not result in any cost to the employer for set up or administration - MassMutual handles the upfront work and marketing.



Policy discounts

- 10% discount for 3 or more policies
- Policy discounts apply to family members and parents

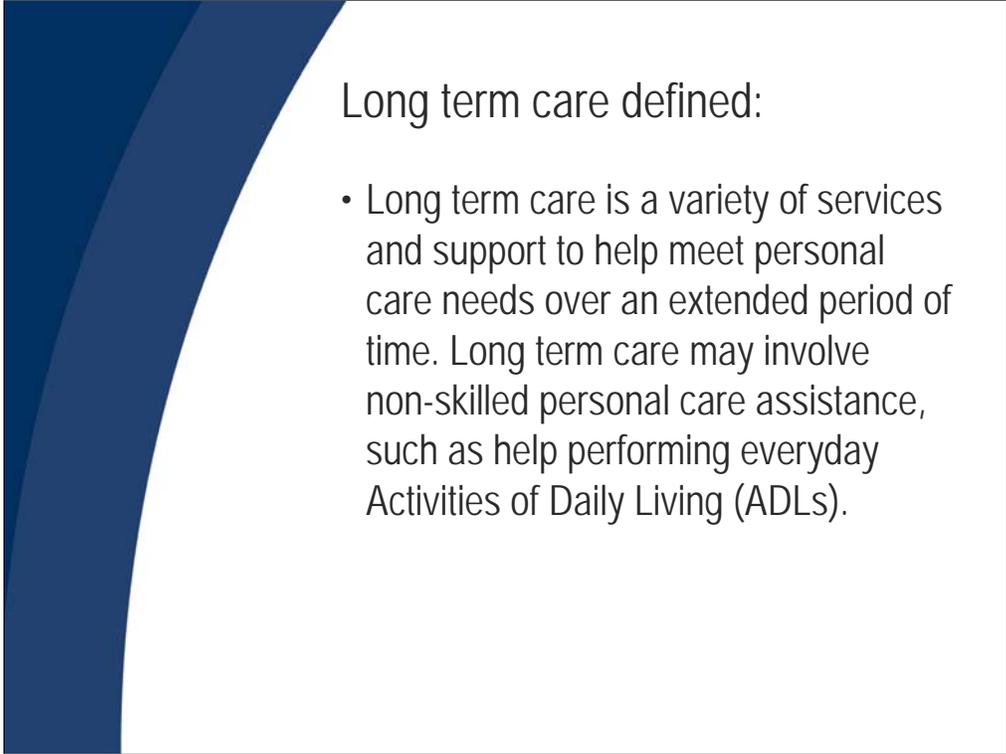
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Additionally, the discount might also extend to family members – including spouses or civil union/domestic partners, parents, grandparents, in-laws, and adult children.

Not only may employees purchase coverage for themselves but their parents could apply for coverage . Or an employee may consider paying the premiums on a policy for his/her parents as a way to help them should they require care in the future. Knowing that his/her parents have a plan in place should they require care may provide some peace of mind and allow him/her to stay focused on his/her family and career.

Now I've talked about offering LTC insurance at the workplace -- let's talk more specifically about what long term care is and the benefits of long term care insurance...



Long term care defined:

- Long term care is a variety of services and support to help meet personal care needs over an extended period of time. Long term care may involve non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs).

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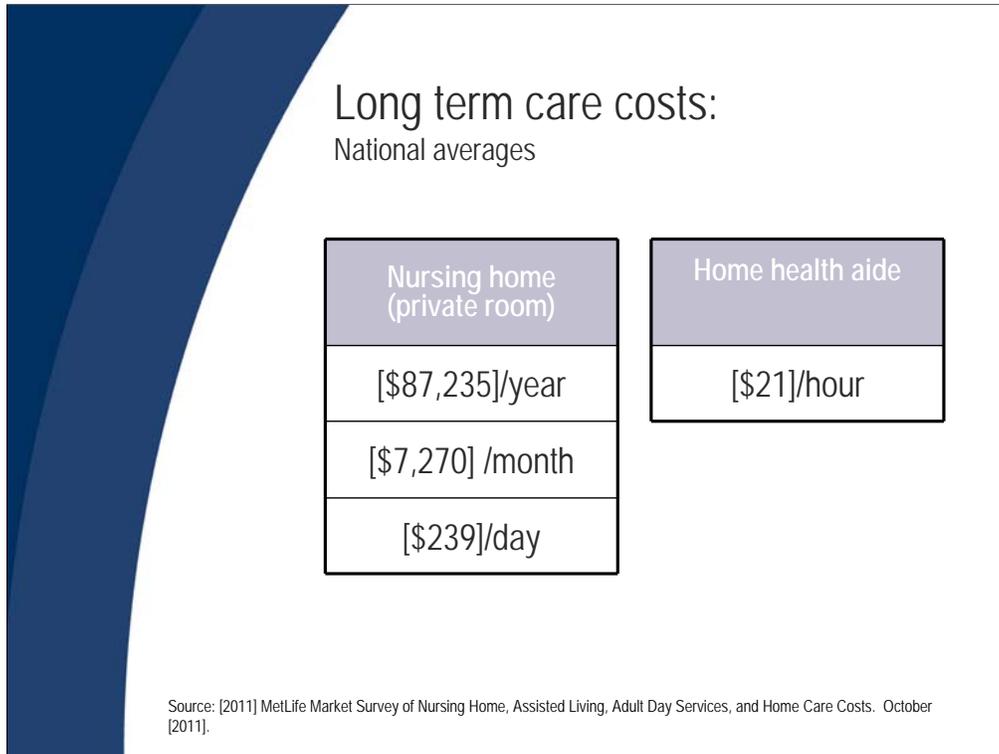
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Nursing Homes – These are typically for skilled care only, however in some cases they may also provide custodial care, and they are licensed by the state and federal governments to provide this type of care.



The cost of long term care, similar to health care in general, continues to rise.

The average national annual cost for a year in a private nursing home is [\$239]/day and [\$87,235]/year and may be almost double in some areas of the country.

Home health aides are costly as well. The national average cost is [\$21]/hour. So, for example, 5 hours a day each day Monday through Friday would add up to [\$525] a week or [\$2100] for a month of care.

These are average costs that may increase or decrease depending on where you live.

So the next question is...

How will employees pay for care?

- Health insurance?
- Disability income insurance?
- Government programs?
- Medicare
- Medicaid

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

Some people consider these options:

What about health insurance? Long term care typically isn't covered by traditional health insurance plans.

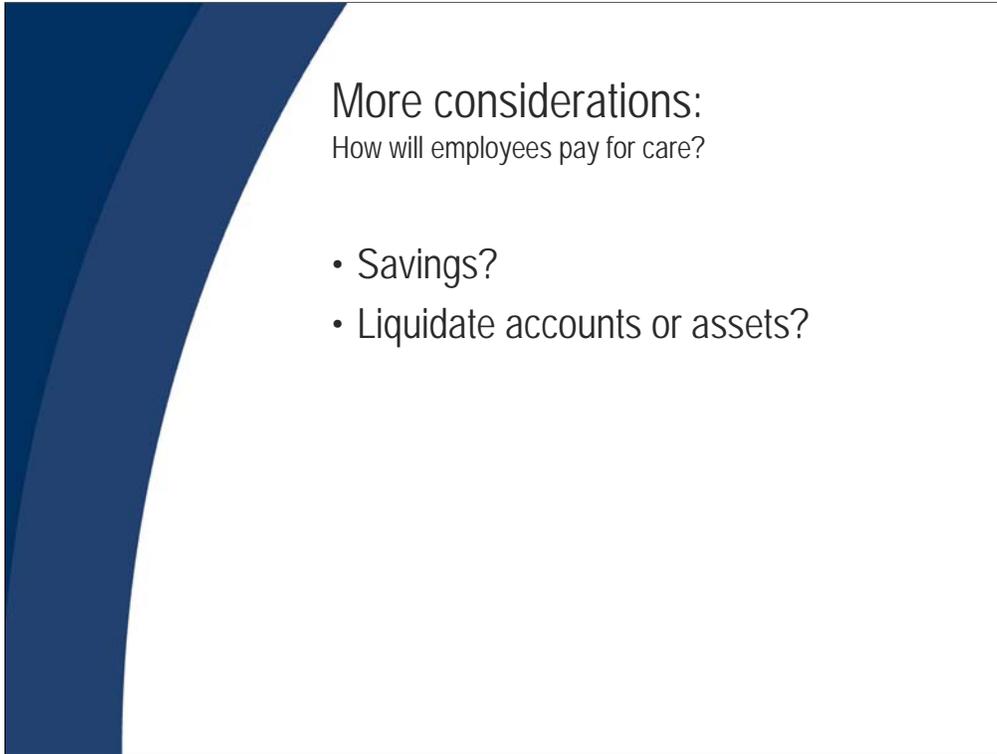
Disability income insurance? It replaces some of your earnings in the event of a disability and whatever benefits are received will have to cover long term care services and all the usual expenses you use your salary for.

Maybe you plan to rely on Government Programs?

Medicare generally provides for long term care IF it is part of a rehabilitation plan or skilled care.

Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Here are some other considerations...



More considerations:
How will employees pay for care?

- Savings?
- Liquidate accounts or assets?

How will employees pay for care? And this can mean their own care, but more likely will mean helping pay for a parent's care.

Use their savings? Do they have enough saved to pay for care?

Use their other accounts or assets? Recent economic setbacks have made many of us aware that our savings may not always grow as rapidly as we'd like. And generally there is a tax implication when withdrawing from some accounts or assets that should be considered.

They may begin paying for long term care services on their own, but find that their savings will only cover a limited amount of care.



Why Long Term Care Insurance?

- An option to help employees plan for the high cost of future care
- May provide coverage for long term care needs in a variety of settings
- May be an affordable solution to paying for long term care

Long term care insurance helps provide your employees – and possibly their parents or other family members – with protection from at least some of the cost of care and may provide a wider range of care choices than might otherwise be afforded should a long term care need arise.

Read slide

Coverage options



- Executive carve-out
- Voluntary benefit
- Employer-paid coverage

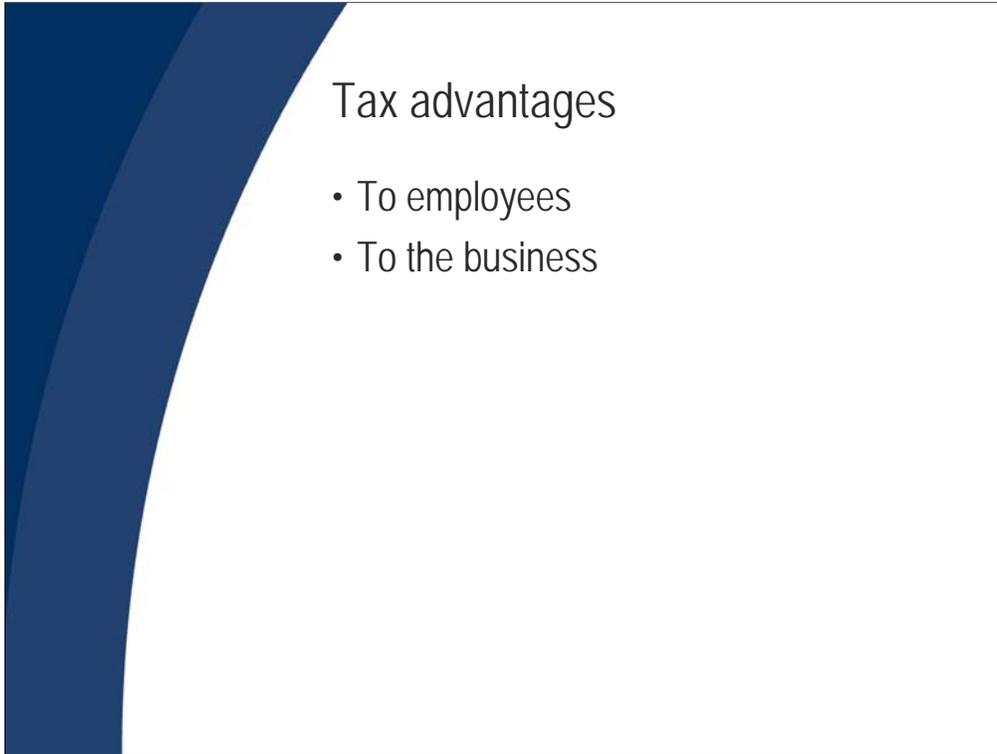
Long term care insurance may be made available through the worksite in a few different ways:

Read slide

With Executive Carve-Out, LTC insurance may be offered to selected employees and exclude others. You can create a “class” of employees who are eligible to have the premiums paid for by the business. For instance, this class may include only those employees who have been with the business for a specified number of years, or those who are in a management role.

As a voluntary benefit, employees may purchase individual coverage at potentially discounted rates that might not otherwise be available.

Employer-paid coverage means that the company pays all or a portion of the employees premium. There are tax advantages to paying for the premium on your employee’s LTC insurance, In general, premiums paid by an employer for an employee’s qualified policy are fully deductible as a business expense, yet not considered as part of the employee’s gross income. Of course there are limits and restrictions, so you should seek advice from your own tax or legal counsel.



With long term care insurance coverage, there may be tax benefits to the business and the employee.

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

In general, premiums paid by an employer for an employee's qualified policy are fully deductible as a business expense, yet not considered as part of the employee's gross income.

Of course there are limits and restrictions, so you should seek advice from your own tax or legal counsel.



These days, most companies offer tax-qualified long term care insurance policies. MassMutual's policy is tax-qualified.

Why is it important to have a tax-qualified plan?

First, qualified policies may provide tax advantages I just mentioned and Second, all tax-qualified policies use the same set of “triggers” to qualify for benefits. To start benefits:

- A Licensed Health Care Practitioner must certify that you are chronically ill.

Chronically ill means:

- Either being unable to perform at least 2 of 6 Activities of Daily Living (ADLs) for at least 90 days.
- Or, having a severe Cognitive Impairment, such as Alzheimer's disease or irreversible dementia.
- In addition, the Licensed Health Care Practitioner must provide a Plan of Care.



Benefits to your employees

- Helps protect assets
- Employee discount extends to family members
- Potential tax advantages
- Coverage is portable

Your employees may contribute to retirement plans and own life insurance for the future and perhaps they protect a portion of their income with disability income insurance while working. Long term care insurance may be of benefit in several ways:

Helps protect assets – Employees may have saved throughout their working life to help provide a comfortable lifestyle during retirement. Long term care insurance will help protect those plans and assets from being used to pay for care should a long term care need arise.

The MultiLife discounts may extend to an employee's family members, such as a spouse or civil union/domestic partner, parents, in-laws, or grandparents. This may provide an affordable option to insure family members before care is needed.

In addition, because the policy is individually owned, the individual long term care insurance is fully portable. If an employee leaves the company or retires, all applicable discounts and benefits will remain in place.

Why MassMutual?

- Value of a Mutual Company
- Participating SignatureCare® 500 LTC Policy
- Financial Strength Ratings*
 - [A.M. Best Company A++ (Superior)]
 - [Fitch Ratings AA+ (Very Strong)]
 - [Moody's Investors Service Aa2 (Excellent)]
 - [Standard & Poor's AA+ (Very Strong)]

*This information is current as of [April 1, 2012]. Ratings are subject to change. Ratings apply to MassMutual. These ratings refer only to the overall financial status of the company and are not recommendations of the specific policy provisions, rates or practices of the insurance company.

Counting on a company means taking comfort in a trusted relationship for decades, even generations. And when it comes to your long term care insurance policy, the carrier you choose may be the company you live with for a long time.

At MassMutual, our longevity is critical to why our policy owners choose us – knowing we have a history of honoring our commitments. We are, and always have been, responsive to their needs. It's a combination of our mutual structure, a broad range of quality products and our financial strength that helps us keep our commitments to our policy owners.

Mutuality Since 1851, Massachusetts Mutual Life Insurance Company has been operating for the benefit of our policyholders. *In that time*, we've made business decisions based on their needs. Our mutuality, along with our long-term business approach, has helped keep us strong. *In 2000, we expanded our broad portfolio of products to include long term care insurance.* Because MassMutual's SignatureCare 500 long term care insurance is a participating product, a SignatureCare 500 LTC insurance policy may be credited with dividends.

That means, if you are the policy owner, you may be eligible to share in any dividends the Company may declare. Dividends are a way of providing increased long-term value to our policy owners. Because this policy is intended to be tax-qualified, annual dividends are not paid directly to the policyholder. Dividends are not anticipated to be credited before the later of the policy anniversary date after the insured turns age 65, or the 10th policy anniversary date. Dividends are not guaranteed.

Although not guaranteed, dividends are expected to increase as the insured ages and will first be used to reduce future premiums. This means as a policy owner you may experience a price-break at a point in your life when it is critical to maintain the long term care protection you purchased decades earlier.

Financial strength Financial strength ratings are a key indicator of a company's financial strength and ability to deliver on its contractual obligations – our commitment to you. At MassMutual, our exceptional financial strength is underscored by ratings that are among the highest in any industry *read ratings from slide*



Take action...

- Learn more about long term care from a MassMutual agent/producer

It's important to understand the increasing need to plan for long term care.

If you'd like to learn more about MassMutual and our long term care insurance product, please let me know.

I can talk with you now or follow up with you later. You can also visit our website www.massmutual.com.

Policy information

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

The purpose of this material is the solicitation of insurance.

Read slide



We'll help you get there.®

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Thank you for coming today. Are there any questions?

[Address_1]
[000 Main Street, Suite 000]
[City or Town, ST 00000-0000]

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CRN201501-159729

FOLD LINE

Thank you for
attending my
presentation!



Insurance Strategies

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



Dear [Prospect Name],

Thank you for attending my recent sales presentation about long term care insurance. I hope you enjoyed the presentation and came away with more insight into the need to plan for long term care.

I would be happy to answer any additional questions you might have, or talk to you more specifically about your particular situation.

[Please feel free to call me at [(000) 000-0000] to talk further. Or, you can email me at [aname@webaddress.com].]

Thank you again for joining me and participating in my presentation. I truly appreciate it!

Sincerely,

[Agent Name, designations]

[MassMutual or DBA]

P.S. If you know someone who might have questions about long term care and insurance coverage, please feel free to pass my information along!

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State St., Springfield MA 01111-0001.

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

For more information contact:

[Agent Name, Designations]

[Title]

[XX License # xxxxxx]

[Phone (000) 000-0000 • Cell (000) 000-0000]

[Fax (000) 000-0000]

[Email aname@webaddress.com]

[Address_1]
[000 Main Street, Suite 000]
[City or Town, ST 00000-0000]

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companies and sales representatives.

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FOLD LINE

Now is the
time to plan...



Insurance Strategies

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



Dear [Prospect Name],

It's been a few weeks since you attended my sales presentation about long term care insurance. I hope you've had a chance to think about the importance of planning for long term care – before a need arises.

Let's set up a time to talk more about how long term care insurance can fit into your overall financial plans. Please take my call in the next few days, and we can schedule a time to talk. I am happy to meet you when and where it's most convenient for you.

[You can also call me at [(000) 000-0000] or email me at [aname@webaddress.com] and set up an appointment today.]]

Now is the time to plan for long term care. I look forward to talking with you further.

Sincerely,

[Agent Name, designations]

[MassMutual or DBA]

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State St., Springfield MA 01111-0001.

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

For more information contact:

[Agent Name, Designations]
[Title]
[XX License # xxxxx]
[Phone (000) 000-0000 • Cell (000) 000-0000]
[Fax (000) 000-0000]
[Email aname@webaddress.com]

At a Glance for **Individuals**

Positioning MassMutual's strengths



It could be 20 or more years before you may need the long term care insurance policy benefits from your insurance company. Should you become dissatisfied with your current insurance company or your current insurance policy during this period, it may be difficult and/or expensive to change your insurance company. This is because long term care insurance (LTCi) premium rates vary by issue-age and health status.

It's important for you to consider the advantages of choosing a Signature Care 500 LTCi policy from Massachusetts Mutual Life Insurance Company (MassMutual).

- MassMutual is a company with strong financial strength ratings.¹
- We are a mutual company and we continually emphasize the importance of focusing on the long-term interests of policyholders.
- MassMutual is able to illustrate dividends.²
 - Although not guaranteed, dividends are expected to increase as the insured ages and will first be used to reduce future premiums. This means policyholders may experience a price-break at a point in their life when it is critical to maintain the LTC protection they purchased decades earlier.

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

The purpose of this material is the solicitation of insurance.

Consider MassMutual when planning for long term care. We have superior financial strength ratings, a mutual company structure, the possibility of dividends, and product offerings to help you meet your unique and changing needs.

¹ [A.M. Best Company: A++ (Superior; top category of 15)]

[Fitch Ratings: AA+ (Very Strong; second category of 21)]

[Moody's Investors Service: Aa2 (Excellent; third category of 21)]

[Standard & Poor's: AA+ (Very Strong, second category of 21)]

Information is current as of [April 2012]. Ratings are subject to change and are for Massachusetts Mutual Life Insurance Company. These ratings refer to only the financial strength of the company and are not recommendations of the specific policy provisions, rates or practices of the company.

² If annual dividends are credited to a policy, they will be used first to reduce future premiums and then to increase future benefits. Because this policy is intended to be tax-qualified, annual dividends are not paid directly to the policyholder. Dividends are not anticipated to be credited before the later of the policy anniversary date after the insured turns age 65, or the 10th policy anniversary date. Dividends are not guaranteed.



We'll help you get there.®

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

A Long Term Care Solution
for Individuals

Picking up where Disability Income Insurance leaves off.



Your family relies on your income. And it's important to continue providing for your family should you have an extended need for care. Long term care insurance and disability income insurance both help to protect you and your family from the financial and emotional burdens associated with a need for long term care. Disability income insurance helps replace a portion of your income stream that is lost if you are unable to work due to a disability. Long term care insurance helps protect your assets and income from being used to pay for care – while you continue to work and after you stop working – should a long term care need arise.

What is long term care?

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

Insurance Strategies



We'll help you get there.™

LTC54013

Massachusetts Mutual
Life Insurance Company

Long Term Care Insurance

Who pays for long term care?

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

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

What is long term care insurance?

Long term care insurance, depending on the type of policy purchased, may provide more choices and control over where and how you receive care. Long term care may take place at home or in assisted living facilities and it can also be provided in a community setting, in a nursing home or through hospice services.

Why consider long term care insurance now?

Long term care insurance may help to relieve the emotional and financial strains your family may experience while caring for you. It may give you peace of mind knowing that you have a plan in place to help protect your assets from being depleted to pay for care, preserve your estate, and retain more control and choice over your future care. And generally speaking, there's an advantage to buying long term care insurance at a younger age. You are more apt to be healthy and qualify for coverage and premiums are generally lower.

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The purpose of this material is the solicitation of insurance.

Long term care costs on the rise

| | National Average Cost for Private Nursing Home Room |
|-----------|---|
| per day | [\$239] |
| per month | [\$7,270] |
| per year | [\$87,235] |

Source: The [2011] MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs, [October 2011].

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

[Name:

Address:

Phone:

E-mail:]



Are you prepared to pay for Long Term Care?



Long term care services may be very expensive. The national average cost for a home health aide is [\$21] an hour. The national average daily cost for a private nursing home room is [\$239], or [\$87,235] a year. And those numbers can be almost double in some areas of the country.¹

Who pays for long term care?

You might believe that your existing insurance or government programs will take care of your long term care expenses. However, you may be surprised by how little some of these programs will pay.

There are four ways people commonly pay for care: family, government programs, savings, and long term care insurance.

Your family

You may plan to rely on family members or friends to care for you. While these caregivers may willingly give their time to provide care, being the primary caregiver may take a toll on a person's physical and mental well-being, and may be financially draining as well.

Government programs

Government programs, like Medicare or Medicaid,² may help you pay for long term care. However, Medicare generally provides for long term care if it is part of a rehabilitative plan or skilled care and Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Your savings

Some people begin paying for long term care services on their own, but find that their savings will only cover care for a limited amount of time. Keep in mind that the national average cost for a home health aide is [\$21] an hour, and the national average for a year in a nursing home is [\$87,235].¹

Long term care insurance

A long term care insurance policy is one option to help you plan for the high cost of future care. It may help protect your savings and assets while giving you more choice and control over your future care decisions.

Is long term care insurance right for you?

While you may receive support from family or loved ones, one way to help ensure that you receive the type of care you want – in the setting you choose – is with a long term care insurance policy. And generally speaking, the younger you are when you purchase long term care insurance, the less expensive it is.

Talk to an insurance agent/producer about your long term care insurance options today.

Long term care costs on the rise.

Compare current national average costs to projected national average costs for 10 to 15 years in the future.

| Year | National Average Annual Cost of Facility Care |
|--------|---|
| [2011] | [\$ 87,235] |
| [2012] | [\$ 91,596] |
| [2015] | [\$106,034] |
| [2020] | [\$135,330] |
| [2025] | [\$172,719] |
| [2030] | [\$ 220,438] |

Based on [2011] national average costs¹ for a private nursing home room with a 5% inflation assumption for subsequent years.

[Name:

Address:

Phone:

E-mail:]

¹ The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. [October 2011].

² For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

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The purpose of this material is the solicitation of insurance.



A caregiver's guide to long term care insurance



We are living longer than ever before¹, so our chances of needing long term care may be increasing. At some point, your parents or a loved one may experience an injury or illness that leads to a need for long term care. If you are concerned about possible long term care needs for your parents or loved ones, now may be the time to consider the options. To help you prepare for the future, it's important to understand the issues.

What is long term care?

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

Will your parents or loved ones be able to pay for care?

Your parents may begin paying for long term care services on their own, but find that their savings will only cover care for a limited amount of time. They may plan to rely on health insurance or government programs, like Medicare or Medicaid,² to help them. Long term care typically isn't covered by traditional health insurance plans. Medicare generally provides for long-term care if it is part of a rehabilitative plan or skilled care. Medicaid only pays after eligibility requirements are met, including significant restrictions on income and assets.

How does long term care impact caregivers?

Providing care for others can be emotionally stressful and physically draining. Caring for someone may also be financially costly. If you are working, you may need to take time off or cut back on your time spent at work. Or, you may spend your own savings and assets to help pay for a loved one's care.

Profile of family caregivers:³

- 53 average age
- 56% care for a parent, 13% care for a spouse
- 42% reported that the care recipient resided in their home for a period of 3 years or more.
- 83% contribute financially for care – an average \$8,800 for out-of-pocket care expenses (excludes cost of facility care)
- 57% had to dip into their own retirement funds and/or savings

Consider long term care insurance.

Long term care insurance is one option to help you and your parents plan for the high cost of future care. A long term care insurance policy can help ensure that your loved ones receive the type of care they need – in the setting they choose. The choices you and your parents make today may help relieve the emotional and financial burdens of a long term care need and help create a more secure financial future for your family.

Talk to your parents and loved ones about long term care. Then contact your insurance agent/producer to review long term care insurance options for you and your family.

The national average cost of long term care

| Rate type | Nursing Home | | Assisted Living Communities | Home Care | | Adult Day Services |
|--------------|-------------------|---------------|-----------------------------|------------------|---------------|--------------------|
| | Semi-Private Room | Private Room | | Home Health Aide | Homemaker | |
| Average Rate | [Daily \$214] | [Daily \$239] | [Monthly \$3,477] | [Hourly \$21] | [Hourly \$19] | [Daily \$70] |

Source: The [2011] MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs, [October 2011].

¹ National Center for Health Statistics, National Vital Statistics Reports [(Volume 60, January 2012)].

² For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

³ Beyond Dollars, Genworth Financial, Inc., [9/30/2010].

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The purpose of this material is the solicitation of insurance.



How much do you know about Long Term Care?

Asking the important questions



The need for long term care can happen to anyone . . . at any time. It could be you, your spouse or partner, a parent, or even a sibling. The need for long term care may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury.

Q. What is long term care?

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

Q. Where is long term care provided?

A. Long term care may take place at home or in assisted living facilities and it can also be provided in a community setting, in a nursing home or through hospice services. You may initially receive assistance at home or in community based settings before moving into more intensive care settings. This means you possibly could stay at home and remain an integral part of family activity.

Q. Can my family take care of me?

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

In the past, children took care of their aging parents. Today, adult children may live at a distance from their families and work full-time. Whether you need care, or find yourself in the position of caregiver, long term care impacts your whole family.

Q. How much do long term care services cost?

A. Long term care services may be very expensive. The national average cost for a home health aide is [\$21] an hour. With home care, you also have ordinary home and living expenses. The national average cost for a year in a private nursing home room is [\$87,235], and can be almost double in some areas of the country.¹

Q. How will you pay for care?

A. You may begin paying for long term care services on your own, but find that your savings will only cover care for a limited amount of time. You may plan to rely on your health insurance or government programs, like Medicare or Medicaid². Long term care typically isn't covered by traditional health insurance plans. Medicare generally provides for long term care if it is part of a rehabilitative plan or skilled care. Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Q. Why should I consider long term care insurance?

A. A long term care insurance policy is one option to help you plan for the high cost of care. While you may also receive support from family or loved ones, one way to help ensure that you receive the type of care you want – in the setting you choose – is through an individual long term care insurance policy.

A comprehensive policy may help you by protecting your home, assets, retirement funds, and your estate from being used to pay for care. And those funds in turn may be used to maintain your spouse/partner's standard of living, financial security, and peace of mind.

Q. Why should I choose MassMutual?

A. Since 1851, MassMutual has been operating for the benefit of our members and policyholders. For over 160 years, we've made business decisions based on their need. Our mutuality, along with our long-term business approach, has helped keep us strong. In 2000, we expanded our broad portfolio of products to include long term care insurance.

Long term care costs on the rise

| Year | National Average Annual Cost of Facility Care |
|--------|---|
| [2011] | [\$ 87,235] |
| [2012] | [\$ 91,596] |
| [2015] | [\$106,034] |
| [2020] | [\$135,330] |
| [2025] | [\$172,719] |
| [2030] | [\$220,438] |

Based on [2011] national average costs for a private nursing home room with a 5% inflation assumption for subsequent years. MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. [October 2011].



Now is the time to plan for those unexpected things that may happen in life. An insurance agent/producer can help you prepare today.

[Name:

Address:

Phone:

E-mail:]

¹ The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. [October 2011].

² For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

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The purpose of this material is the solicitation of insurance.



Consider Individual Long Term Care Insurance



Business owners have to consider many facets of their ongoing business, including employee productivity and satisfaction. Making discounted individual long term care insurance (LTCi) available through the worksite may be an affordable way to positively impact your employees' lives. Here are some solutions business owners like you might use.

Insurance Strategies



We'll help you get there:

LTC54964

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

Consider LTC Insurance

Pam's employer made discounted individual long term care insurance available through the worksite to employees and their families. Pam's mom bought a policy and several years later had a long term care event that required her to need 24-hour care.

Pam used the care coordinator services provided by her mother's LTCi policy to help plan for her mother's care. The policy reimburses Pam's mother the cost of adult day care and some home care, up to the policy limits. The benefits that her mother received from her LTCi policy allowed Pam to remain at her job full time and more easily keep her focus on her job, rather than on her mother.

Leigh is grateful for the chance to attend an educational sales presentation about long term care and LTCi and to meet with a knowledgeable financial professional during his working hours. Leigh realizes that his employer has listened to employee concerns and cares about their well-being, which may contribute towards an added sense of loyalty to his employer.

Mary is single and has prudently saved money in her 401(k) plan towards a comfortable and independent retirement. When her employer recently made discounted individual long term care insurance available through the worksite, Mary noted that the policy was portable (meaning she could take it with her if she left employment, and was non-cancellable for any reason other than non-payment). Mary realized that her life savings could be exhausted in a short period of time if she had a long term care event. [Mary chose to purchase an individual LTCi policy and use the 10-pay option, which gave her the ability to pay for the entire policy before her retirement age.]

The case studies outlined here are fictional and are for illustrative purposes only.

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

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Massachusetts Mutual Life Insurance Company and affiliates
1295 State Street, Springfield, MA 01111-0001

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512
CRN201501-159732

Take one for
the team.



Insurance Strategies



We'll help you get there:

LTC54416

Massachusetts Mutual
Life Insurance Company

Long Term Care Insurance

Make sure you and your team are covered.

Now, more than ever, it's important to make sure you have a complete financial strategy in place. Does your plan for retirement consider individual long term care insurance? It should.

An individual long term care insurance policy may provide you and your employees with:

- relief from paying large long term care bills
- options that fit a variety of budgets
- savings on Federal income taxes

Now is the time to learn more.



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

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For more information contact:

[Agent Name, Designations]

[Title]

[XX License # XXXXXXXXX]

[Phone (000) 000-0000 • Cell (000) 000-0000]

[Fax (000) 000-0000]

[Email aname@webaddress.com]



Massachusetts Mutual Life Insurance Company and affiliates
1295 State Street, Springfield, MA 01111-0001

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CRN201501-159730

In harmony
with you.



Insurance Strategies



We'll help you get there:

LTC54418

Massachusetts Mutual
Life Insurance Company

Long Term Care Insurance

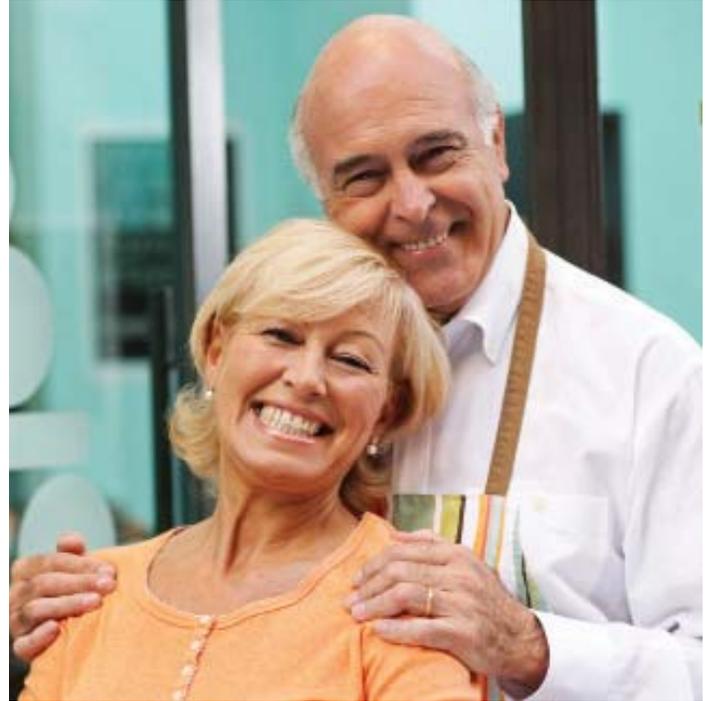
MassMutual brings harmony to your employee insurance options.

Does your company make discounted individual long term care insurance available through the worksite to employees? It should.

An individual long term care insurance policy may provide your employees with:

- relief from paying large long term care bills
- options that fit a variety of budgets
- savings on Federal income taxes

Now is the time to learn more.



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[Title]

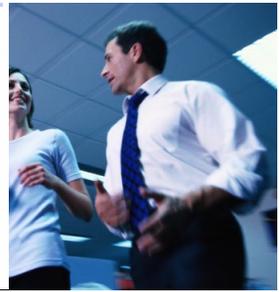
[XX License # XXXXXXXXX]

[Phone (000) 000-0000 • Cell (000) 000-0000]

[Fax (000) 000-0000]

[Email aname@webaddress.com]

Now available to [Insert employees or association members]



Long Term Care Insurance

Now available to [Insert employees or association members] of [Insert company or association name] at a 10 percent savings!

Massachusetts Mutual Life Insurance Company's SignatureCare® Individual Long Term Care Insurance is fully portable¹ and savings can extend to [Insert employees' or association members'] spouses or partners, parents, grandparents, in-laws and adult children.

For more information, call

**[Insert Agent Name]
[Insert Agency Address]
[Insert telephone number]
[Insert e-mail address]**

¹ If a member of the employer/association leaves the group, all applicable discounts and benefits will remain in place.

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We'll help you get there.

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

Long Term Care Insurance Solutions
for Business Owners

Individual Long Term Care Insurance

Make your company
stand out from the crowd

[Prepared for:

Presented by:

Date:]

This proposal is not a contract. There may be implications under the Employment Retirement Income Security Act ("ERISA") depending on how long term care insurance policies are made available to the employees and whether such an arrangement constitutes a "employee benefit plan" under ERISA. Employers should consult their own tax and legal advisors for further information on potential ERISA implications.



We'll help you get there.®

LTC54003

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



As an employer, you are smart to look for ways to support and retain your best employees. Individual long term care insurance coverage can help your firm enhance its benefits package for key executives, employees and their families.

Whether you choose employer paid, employee paid or something in between... now is a great time to consider individual long term care insurance.

Why long term care insurance is important to your business.

Give your company a competitive advantage.

Hiring and training new employees can be expensive for companies. Most employers prefer to attract and retain their employees by offering benefits valued by their employees.

Individual long term care insurance made available through the workplace to your employees and their extended family members can help them protect themselves and their loved ones against the many burdens – both financial and emotional – associated with a long term care need.

A customized illustration for

[

[Number of employees:

]

]

What is long term care?

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

Individual Long Term Care Insurance policy options customized for:

Premium and benefit summary

Suggested policy design

Case Type
Benefit Period
Daily Benefit Amount
Elimination Period

Payment type

Standard Premium for Life
 Paid-up at Age 65 Premium Payment
 10-Year Premium Payment

Optional Riders*

Available on all Policies:

- 5% Compound Inflation Protection Rider
- [3%] Compound Inflation Protection Rider
- Full Return of Premium on Death Rider*
- Return of Premium on Death Rider]
- Shortened Benefit Nonforfeiture Period Rider
- Restoration of Benefits Rider]

Only available under Comprehensive Policies:

- HCBS Monthly Benefit Rider]
- Enhanced Elimination Period Rider]
- HCBS Waiver of Elimination Period Rider]

Only available on policies issued to Covered Partners:

- Paid-Up Survivor Benefit Rider]
- Waiver of Premium for Covered Partner Rider (must be attached to both policies)]
- Shared Care Rider (both policies must have identical coverage)]

Available Discounts**

- Multi-Life Employer/Association
- Covered Partner
- Partner
- Loyal Customer

* Riders are available for an additional charge. In ND, Return of Premium on Death and Full Return of Premium on Death are called Death Benefit Rider and Full Death Benefit Rider. In MO, the Shared Care Benefit Rider is not available.

** Discounts are subject to approval, may not be available in all states, and will vary based on individual employees' qualifications. Some state restrictions may apply. May include a combination of Employer Discount (10%), Covered Partner Discount (30%), Partner Discount (15%), Loyal Customer Discount (5%). The discounts are not cumulative, they are applied sequentially. Therefore in the event that more than one discount applies, the total discount percentage will be less than the sum of the applicable discount percentages. In NY, the Covered Partner discount is 25%, and the Loyal Customer Discount is not available. In CO, the Loyal Customer Discount is not available. In ND, the Loyal Customer Discount is not available.

Individual Long Term Care Insurance policy options customized for:

Selecting a policy design...

Following are important features to consider when selecting long term care insurance options for your employees:

Benefit Period

This is the minimum length of time that a policy will pay the daily benefit.

Elimination Period

This is the number of days that an insured person must receive services before the policy will begin paying benefits. Think of it as similar to a deductible. The fewer days in the elimination period, the less the covered person will pay out of pocket before coverage starts. However, a shorter elimination period generally means the premiums for the policy will be higher.

Daily Benefit Amount

The Daily Benefit Amount (DBA) is important because it is the maximum amount a policy can pay on any day that covered services are received.

Compound Inflation Protection Options*

5% Compound Inflation – increases the Daily Benefit Amount by 5% per year on a compound basis for the life of the policy, even while receiving benefits.

[3%] Compound Inflation – increases the Daily Benefit Amount by 3% per year on a compound basis for the life of the policy, even while receiving benefits.

* Options are available at an additional cost.

Individual Long Term Care Insurance policy options customized for:

Premium payment [options]

[These options provide flexibility in how long premiums are paid and may offer tax advantages to your company if it is sponsoring employee premiums.]

[Standard Premium for Life: Standard premiums are paid for the life of the Policy. The selected payment frequency can be annually, quarterly, or monthly. If you pay annual premiums by installments, there will be an additional charge.]

[10-Year Premium Payment Option: This option can be chosen to “pay-up” the policy within a short period of time. After 10 years, no further payments are required.]

[Paid Up at Age 65: This option allows the policy to be paid up near the employee’s or owner’s retirement, so no further payments are required after age 65.]

[Discounted Renewal Premium: This option allows the policy owner to pay 365% extra in the first year and then pay a premium that is 25% lower than the Standard Premium for Life in all renewal years. Premiums are standard after the first policy year and are paid for the life of the Policy. The discounted renewal option is a good choice for individuals who intend to keep their policy for more than 11 years and can afford to pay extra in their first year in order to permanently reduce their renewal premiums.]

The cost of waiting

It makes sense to buy individual long term care insurance when younger and in good health. If you wait until there is a long term care need, that person may no longer qualify

for coverage. In addition, the premiums can be lower at a younger age. Please review the chart to below to compare the cost of purchasing coverage today versus in the future.

Cost of waiting

| If Purchased... | Sample Age | Daily Benefit Amount | Annual Premium | Premium Paid to Age 95* | Cost of Waiting |
|-----------------|------------|----------------------|----------------|-------------------------|-----------------|
| Today | 50 | [\$200 | \$4,118 | \$185,310 | \$0 |
| In 1 Year | 51 | \$210 | \$4,347 | \$191,268 | \$5,958 |
| In 5 Years | 55 | \$255 | \$5,601 | \$224,040 | \$38,730 |
| In 10 Years | 60 | \$326 | \$8,157 | \$285,495 | \$100,185 |
| In 15 Years | 65 | \$416 | \$12,955 | \$388,650 | \$203,340 |
| In 20 Years | 70 | \$531 | \$22,821 | \$570,525 | \$385,215 |
| In 25 Years | 75 | \$677 | \$44,222 | \$884,440 | \$699,130 |
| In 30 Years | 80 | \$864 | \$89,333 | \$1,339,995 | \$1,154,685 |
| In 34 Years | 84 | \$1,051 | \$146,713 | \$1,613,843 | \$1,428,533] |

The sample cost above is based on the following Policy Benefits:

| | |
|-----------------------|---------------------------------------|
| Daily Benefit Amount: | [Up to \$200] |
| Elimination Period: | 90 Days |
| Benefit Period: | 5 years |
| Total Benefit Amount: | [\$200 x 1,825 (5 years) = \$365,000] |
| Inflation Option: | 5% Compound Inflation Protection |
| Payment Period: | [Lifetime] |
| Premium Payment: | Standard |

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

Column definitions:

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

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

Premiums paid to age 95. This column reflects the following calculation: (95 minus Age) times Annual Premium.

Example: (95-50) times [\$4,118] equals [\$185,310].

Cost of Waiting. This column reflects the following calculation: Premiums Paid to Age 95 minus the premiums paid if purchased Today. **Example:** [\$191,268 minus \$185,310 equals \$5,958].

[Presented by:

Illustration date:

]

Additional benefits

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

Premium Discounts*

Typically, individual long term care insurance policies made available through an employer will qualify for a discount on premiums for all years. In addition, the Loyal Customer Discount may also apply for those who are currently insured by or own a life insurance policy, disability insurance policy or certain annuity contracts through MassMutual, or have an application pending.

Guaranteed Renewable

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

Portability

Because the policies are individually owned, if an employee leaves the company or retires, all applicable discounts and benefits will remain in place. Fully portable, the employee may continue the policy and coverage.

Tax Advantages

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

Family Coverage

As an employer, your spouse and your employee's spouse, partner, adult children, parents, in-laws and grandparents may also be able to receive coverage at discounted rates.

Dividends**

Although not guaranteed, dividends are expected to increase as the insured ages and will first be used to reduce future premiums. This means policyholders may experience a price-break at a point in their life when it is critical to maintain the long term care protection they purchased decades earlier.

* Discounts subject to approval and may not be available in all states.

** If annual dividends are credited to a policy, they will be used first to reduce future premiums and then to increase future benefits. Because this policy is intended to be tax-qualified, annual dividends are not paid directly to the policyholder. Dividends are not anticipated to be credited before the later of the policy anniversary date after the insured turns age 65, or the 10th policy anniversary date. Dividends are not guaranteed.

Tax Summary

Business Owners

| | |
|--|---|
| C Corporation Owner-Employees | Treated as "Employee" (see below) if coverage is provided in his/her capacity as an employee, rather than as a shareholder. |
| Sole Proprietor, S Corporation, Partnership, and LLCs taxed as Partnerships | Eligible for Self-Employed health insurance deduction, which is taken "above the line" Line 29 of IRS Form 1040 Limited to lesser of actual LTCi premium paid or eligible LTCi premium Is not limited to 7.5% of AGI threshold (outlined below). See below for eligible premium in [2012.] |

Employees

Voluntary, employee-paid LTC premium:

- Deductible by employee who itemizes (subject to limitations outlined below)
- May not be paid through a cafeteria plan or an FSA or similar arrangement

Employer-paid LTC premium:

- Employer provided LTCi is treated as an accident and health plan
- Deductible by employer (subject to reasonable compensation)
- Total LTCi premium paid is excluded from employee's income; not subject to eligible long term care premium limits.

Individual Taxpayer

- Must itemize in order to deduct LTCi premium
- LTCi is treated as accident and health insurance
- Deduction is limited to the lesser of actual premium paid or eligible LTCi premium amounts

Eligible premium in [2012]:

| Attained Age in Tax Year | Limitations on Premiums |
|--------------------------|-------------------------|
| Up to 40 | [\$350] |
| Age 41-50 | [\$660] |
| Age 51-60 | [\$1,310] |
| Age 61-70 | [\$3,500] |
| Age 71 and older | [\$4,370] |

- Medical expense deduction is allowable to extent that such expenses (including payment of eligible LTCi premium) exceed 7.5% of AGI

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[Presented by:

Illustration date:

]

Why MassMutual?

You make good decisions for your business, your employees and your family everyday.

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

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

Next steps

Find out if MassMutual and long term care insurance are right for you and your employees, and experience the power of a good decision. Talk to your MassMutual agent/producer about making individual long term care insurance available to your employees today. We can work with you to develop an effective communications plan to help promote long term care insurance to your employees through employee meetings, newsletter articles and emails.

A complete list of the exclusions and limitations and definitions of terms applicable to the policy can be found in the accompanying Outline of Coverage.

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A Long Term Care Overview Guide
for Families

Help protect your family and your peace of mind



Insurance Strategies



We'll help you get there:

LTC54005

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



With Americans living longer than ever before,¹ long term care is becoming a growing concern.

Now is the time to ask questions and address some important issues. Massachusetts Mutual Life Insurance Company (MassMutual) wants to help you find the answers...

¹ National Center for Health Statistics, National Vital Statistics Reports [(Volume 60, January 2012)]

The need for long term care (LTC) can happen to anyone... at any time.

It could be you, your spouse or partner, a parent, or even a sibling. The need for long term care may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury.

Many important questions arise:

Who will take care of me?

Will I be able to stay at home?

How will I pay for care?

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

Who will take care of me? Will a need for long term care impact the entire family?

A need for long term care may have a substantial impact on your relationships with family or friends. Sacrifices may be made to provide for your care. Family or friends may have to give up free time, spend less time with their family, and take on the stress and physical strain of becoming your caregiver.

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

What is long term care?

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

How does long term care impact caregivers?

Providing care for others can be emotionally stressful and physically draining. Caring for someone may also be financially costly. If you are working, you may need to take time off or cut back on your time spent at work. Or, you may spend your own savings and assets to help pay for a loved one's care.

Profile of family caregivers:³

- 53 average age
- 56% care for a parent, 13% care for a spouse
- 42% reported that the care recipient resided in their home for a period of 3 years or more.
- 83% contribute financially for care – an average \$8,800 for out-of-pocket care expenses (excludes cost of facility care)
- 57% had to dip into their own retirement fund savings.

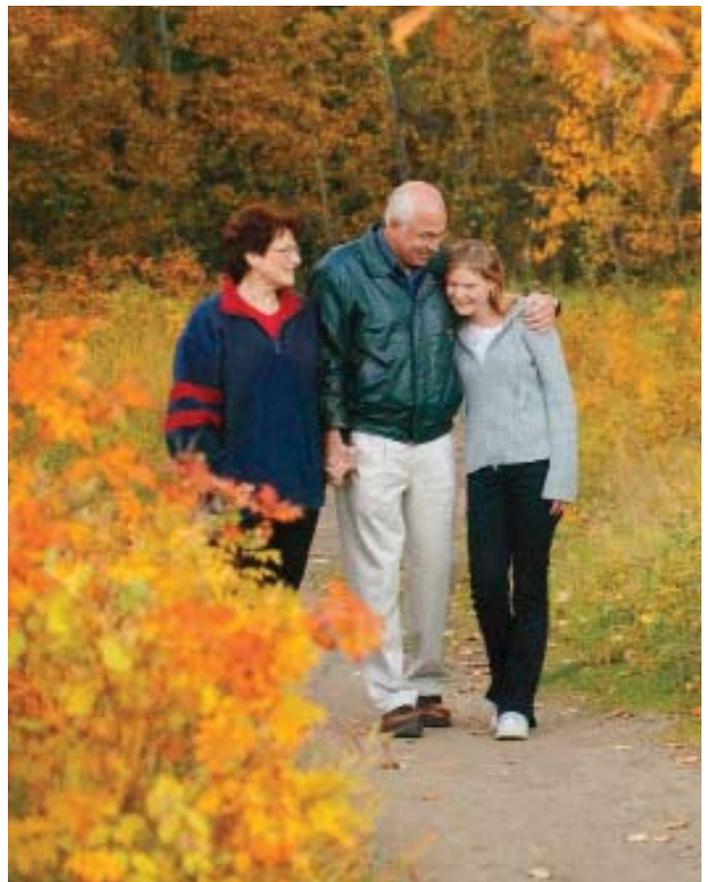
There's a clear advantage to buying long term care insurance at a younger age. You are more apt to be healthy and qualify for coverage and premiums are generally lower.

What is the likelihood of needing care?

Americans are living longer than ever before. That means you – or your parents – could maintain good health and independence for many years. However, with longer life expectancy comes an increasing level of health conditions associated with aging.

What does long term care cost?

Long term care services can be very expensive. Nationally, home care from a home health care aide averages [\$21] per hour.² While getting care at home you will still have ordinary home and living expenses. The national average for a private room in a nursing home is [\$87,235] annually.²



² The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. [October 2011].

³ Beyond Dollars, Genworth Financial, Inc., [9/30/2010]

How will you pay for care?

People may begin paying for long term care services on their own, but find that their savings will only cover a limited amount of care.

You may plan to rely on your health insurance or government programs, like Medicare or Medicaid, to help you. Long term care typically isn't covered by traditional health insurance plans.

Medicare generally provides for long term care if it is part of a rehabilitative plan or skilled care. Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Where is long term care provided?

Long term care may take place at home or in assisted living facilities and it can also be provided in a community setting, in a nursing home or in a hospice facility. People with long term care needs may initially receive assistance at home or in community based settings before moving into more intensive care settings. Long term care insurance, depending on the type of policy purchased, may provide more choices and control over where and how you receive care. This may mean you could stay at home and remain an integral part of family activity.

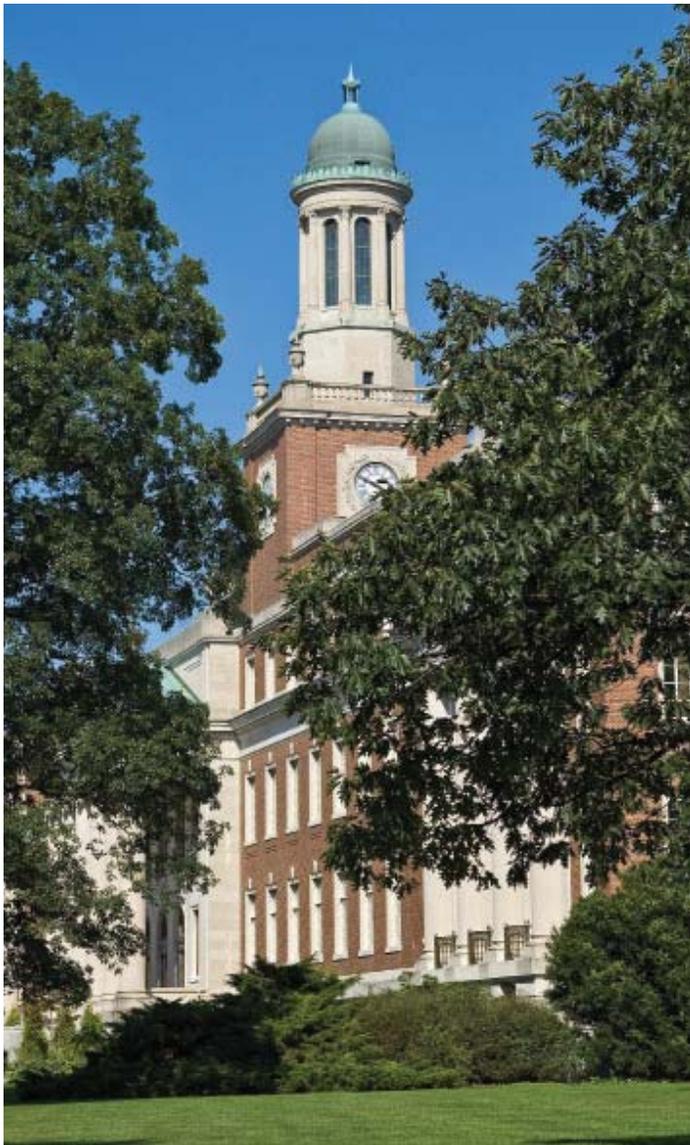
Long term care costs on the rise*

| Year | National Annual Nursing Home Costs |
|--------|------------------------------------|
| [2012] | [\$91,596] |
| [2015] | [\$106,034] |
| [2020] | [\$135,330] |
| [2025] | [\$172,719] |
| [2030] | [\$220,438] |

* Based on [2011] national average costs for a private nursing home room with a 5% inflation assumption for subsequent years. MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. [October 2011].



Having a plan in place to pay for care is important.



Why should you consider long term care insurance?

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

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

Ask your MassMutual agent/producer about the SignatureCare® product and the many optional benefits available, such as choice of care, choice of settings, and choice of premium options. This flexibility allows you to select a policy that is designed to fit your lifestyle and your needs.

MassMutual. We'll help you get there.®

Since 1851, Massachusetts Mutual Life Insurance Company has been operating for the benefit of our members and policyholders. For more than 160 years, we've made business decisions based on their need. Our mutuality, along with our long-term business approach, has helped keep us strong. In 2000, we expanded our broad portfolio of products to include long term care insurance.

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The purpose of this material is the solicitation of insurance.



[Address_1]
[000 Main Street, Suite 000]
[City or Town, ST 00000-0000]

For more information contact:

[Agent Name, Designations]

[Title]

[XX License # xxxxxxxx]

[Phone (000) 000-0000 • Cell (000) 000-0000]

[Fax (000) 000-0000]

[Email aname@webaddress.com]

[CA license number]

[Insurance representative of Massachusetts Mutual Life Insurance Company, 1295 State St., Springfield, MA 01111-0001 and registered representative of and offers securities through MML Investors Services Inc. Name of Agency, Address Line 1, Address Line 2, Name of City, ST 00000-0000 and telephone number_164 characters with spaces maximum for agency name and address info].

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512
CRN201501-159922

Plan now for
you and your
loved ones...



Insurance Strategies

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



Mark your calendar for this educational seminar

The need for long term care¹ may happen to anyone . . . at any time. By planning now, you can help reduce the emotional and financial impact of long term care on you and your loved ones.

Join us for an informative educational seminar and sales presentation. You'll learn more about long term care, how much it may cost, if your other insurance will cover it, and what you can do to prepare for a long term care need.

Now is the time to plan for long term care – for you and your loved ones. RSVP today!

Hosted by:

[Agent #1 Name], [Designations]
[Agent #1 Title]
[CA license number]

[Agent #2 Name], [Designations]
[Agent #2 Title]
[CA license number]

of [Agency Name]

[Optional #1: Featured Speaker, name & title]

Date: [Seminar Date 1]

Time: [Seminar Time 1]

Date: [Seminar Date 2]

Time: [Seminar Time 2]

Location:

[Seminar Venue]
[Seminar Address #1]
[Seminar Address #2]
[Seminar City, State, Zip]

[Optional #2: Dinner/lunch will be served. Seminar attire, etc.]

Please R.S.V.P. by [RSVP Date] at [RSVP Phone]

¹ Long term care typically involves the need for substantial assistance performing activities of daily living (eating, bathing, dressing, toileting, continence or transferring), or supervision due to a severe cognitive impairment (such as Alzheimer's).

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

The purpose of this material is the solicitation of insurance.



[Address_1]
[000 Main Street, Suite 000]
[City or Town, ST 00000-0000]

For more information contact:

[Agent Name, Designations]

[Title]

[XX License # xxxxxxxx]

[Phone (000) 000-0000 • Cell (000) 000-0000]

[Fax (000) 000-0000]

[Email aname@webaddress.com]

[Insurance representative of Massachusetts Mutual Life Insurance Company, 1295 State St., Springfield MA 01111-0001 and registered representative of and offers securities through MML Investors Services Inc. Name of Agency, Address Line 1, Address Line 2, Name of City, ST 00000-0000 and telephone number_164 characters with spaces maximum for agency name and address info].

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512
CRN201501-159923

Plan now
for long
term care . . .



Insurance Strategies



**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance

LTC54026



Individual long term care insurance now available through your employer

What if your mother, father, or spouse needed long term care¹? Or, what if you need care? Now is the time to prepare for long term care with individual long term care insurance made available through your employer.

Join us for an informative educational seminar and sales presentation. You'll learn more about the benefits of long term care insurance – for you and your family

Now is the time to learn more about long term care. RSVP today!

Hosted by:

[Agent #1 Name], [Designations]

[Agent #1 Title]

[XX License # xx]

[Agent #2 Name], [Designations]

[Agent #2 Title]

[XX License # xx]

of [Agency Name]

[Optional #1: Featured Speaker, name & title]

Date: [Seminar Date 1]

Time: [Seminar Time 1]

Date: [Seminar Date 2]

Time: [Seminar Time 2]

Location:

[Seminar Venue]

[Seminar Address #1]

[Seminar Address #2]

[Seminar City, State, Zip]

[Optional #2: Dinner/lunch will be served. Seminar attire, etc.]

Please R.S.V.P. by [RSVP Date] at [RSVP Phone]

¹ Long term care typically involves the need for substantial assistance performing activities of daily living (eating, bathing, dressing, toileting, continence or transferring), or supervision due to a severe cognitive impairment (such as Alzheimer's).

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

The purpose of this material is the solicitation of insurance.



[Agent Name, Designations]

Title

License #

Agency Name

Address 1

Address 2

City, ST 00000-0000

000-000-0000

[name@email.com](mailto:email.com)

[John Q. Prospect]
[ABC Construction, LLC]
[123 Mystreet, Suite 100]
[Anytown, MA 01111]

How much do you know about long term care?

Dear first name,

People are generally living longer than ever before, so the chances of needing long term care may be increasing. The need for long term care may happen to anyone, at any time. It may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury. **You may need long term care in the future, and it's important to plan now in case a long term care need should arise.**

You may think that your current insurance or government programs will pay for this type of care. You may be surprised to learn that these options provide limited coverage for long term care.

Long term care insurance can help you remain independent and stay in your home, if possible; help protect your retirement savings and assets from being spent on care; have more choices and control over your care; and relieve family members from caring for you.

I am proud to represent **Massachusetts Mutual Life Insurance Company** (MassMutual). MassMutual has over 160 years of financial strength, integrity and a primary focus on their policyholders. In 2000 they expanded their broad portfolio of products to include long term care insurance. You want a more secure financial future; MassMutual can help you get there.

Sincerely,

[Agent Name]

[Agent Name, Designations]

P.S. Please send in your reply card so we can talk about long term care insurance for you or a family member.

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

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

Insurance representative of Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001 and registered representative of and offers securities through MML Investors Services, Inc. [Name of Agency, Address line 1, Address line 2, name of city, ST 00000-0000 and telephone number _164 characters with spaces maximum for agency name and address info].

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LTC54102

512
CRN201501-157396



Please detach and return in the enclosed postage-paid envelope.

AA000000

You can reach me at the following number: Day Night

Area Code () Phone _____

E-mail: _____

[John Q. Prospect]
[ABC Construction, LLC]
[123 Mystreet, Suite 100]
[Anytown, MA 01111]

Yes!

I want to learn more about long term care now. Please contact me about my long term care insurance options.

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LTC54102rc

512
CRN201501-157396



[Agent Name, Designations

Title

XX License #XXXXXXXXXX

Agency Name

Address 1

Address 2

City, ST 00000-0000

(000) 000-0000

aname@webaddress.com]

[John Q. Prospect]
[ABC Construction, LLC]
[123 Mystreet, Suite 100]
[Anytown, MA 01111]

How much do you know about long term care?

Dear first name,

I appreciate your business, and I am happy to serve your insurance needs. I want to help you on the path to a more secure financial future. People are generally living longer than ever before, so the chances of needing long term care may be increasing. The need for long term care may happen to anyone, at any time. It may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury.

You may need long term care in the future, and it's important to plan now in case a long term care need should arise.

You may think that your current insurance or government programs will pay for this type of care. You may be surprised to learn that these options provide limited coverage for long term care. It's important to me to help you preserve your assets from being spent on care.

Long term care insurance can help you remain independent and stay in your home, if possible; help protect your retirement savings and assets from being spent on care; have more choices and control over your care; and help relieve family members from caring for you.

Let me help you continue to make good decisions about your financial strategy. For more information, please complete and return the business card below.

Sincerely,

[Agent Name]

[Agent Name, Designations]

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

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

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

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LTC54103

512
CRN201501-157397



Please detach and return in the enclosed postage paid envelope.

AA000000

You can reach me at the following number: [] Day [] Night

Area Code () Phone _____

E-mail: _____

[John Q. Prospect]
[ABC Construction, LLC]
[123 Mystreet, Suite 100]
[Anytown, MA 01111]

Yes!

I want to make an informed decision.
Please contact me about my long
term care insurance options.

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LTC54103

512
CRN201501-157397



We'll help you get there.®

[John Q Agent]
[123 Main St]
[Anytown US, 01111]
[(800) 123-4567]
[jagent@finsvcs.com]

[September 17, 2011]

[Sample A. Sample]
[ABC Company]
[123 Main Street, Apt. 123]
[Anytown, US 12345-6789]

Long term care is a special concern for women.

Dear [Sample A. Sample],

If your spouse or partner, children, or parents needed ongoing care, you would be there to care for them. The demands of a long term disability or illness can be emotionally and financially costly. If you are working, you may need to take time off, cut back your hours, or spend your own savings to help pay for care. **You worry about everyone else, but who will care for you?**

People are generally living longer than ever before, so the chances of needing long term care may increase. The need for long term care may happen to anyone, at any time. It may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury.

Choose the right type of long term care insurance coverage for you, your family and your lifestyle. It makes sense to plan for the future if you want to help prepare for you or your loved ones' future care; help relieve family members from having to care for you one day; help protect your retirement savings and assets from being spent on care; and spend more quality time with your family.

I am proud to represent **Massachusetts Mutual Life Insurance Company** (MassMutual). MassMutual has over 160 years of financial strength, integrity and a primary focus on their policyholders. In 2000 they expanded their broad portfolio of products to include long term care insurance. You want a more secure financial future; MassMutual can help you get there.

Sincerely,

[Agent Name]

P.S. Please send in your reply card so we can talk about long term care insurance for you or a family member.

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

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

LTC54202

CRN201501-157286



We'll help you get there.®

[Sample A. Sample]
[ABC Company]
[123 Main Street, Suite 123]
[Anytown, US 12345-6789]

Yes! I want to learn more about long term care insurance. Please contact me about my long term care insurance options.

Phone: (_____) _____
Email: _____

Please make any corrections to the information above. Cut along dotted line and mail this section in the postage-paid envelope provided today.



We'll help you get there.®

[John Q Agent]
[123 Main St]
[Anytown US, 01111]
[(800) 123-4567]
[jagent@finsvcs.com]

[September 17, 2011]

[Sample A. Sample]
[ABC Company]
[123 Main Street, Apt. 123]
[Anytown, US 12345-6789]

Give your company a competitive advantage...

Dear [Sample A. Sample],

If an employee has an unexpected need for long term care, or provides long term care assistance for a loved one, it may cause personal stress, missed work, or lower productivity. Individual long-term care insurance coverage available through the workplace can help them to protect themselves and their loved ones from the financial and emotional strains that come with the need for long term care.

Additional benefits to employees may include discounted rates, policy portability and guaranteed renewable coverage. Typically, policies made available through the workplace will offer discounts on premiums. If an employee leaves the company, all applicable discounts and benefits will remain in place. The policy cannot be cancelled by the insurer as long as premiums are paid on time. Premiums may change subject to the appropriate regulatory authority of the state in which the policy was issued.

I am proud to represent **Massachusetts Mutual Life Insurance Company** (MassMutual). MassMutual has more than 160 years of financial strength, integrity and a primary focus on their policyholders. In 2000 they expanded their broad portfolio of products to include long term care insurance. You want a more secure financial future; MassMutual can help you get there.

Sincerely,

[Agent Name]

P.S. Help retain your employees and enhance your company's voluntary benefits. Send in your reply card today.

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

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

LTC54303

CRN201501-157293



We'll help you get there.®

Yes! I want to learn more about long term care insurance for my employees. Please contact me about long term care insurance for my employees.

[Sample A. Sample]
[ABC Company]
[123 Main Street, Suite 123]
[Anytown, US 12345-6789]

Phone: (____) _____
Email: _____

Please make any corrections to the information above. Cut along dotted line and mail this section in the postage-paid envelope provided today.



We'll help you get there.®

[September 17, 2011]

[Sample A. Sample]
[ABC Company]
[123 Main Street, Apt. 123]
[Anytown, US 12345-6789]

[John Q Agent]
[123 Main St.]
[Anytown US, 01111]
[(800) 123-4567]
[jagent@finsvcs.com]

Individual long term care insurance is now available through [Employer Name].

Dear [Sample A. Sample],

The need for long term care impacts the entire family...and it may happen to anyone...at any time. It may result from being chronically ill, from a severe cognitive impairment or something as unexpected as an accident or injury.

Plan now, before you need it, to help protect yourself and your family members with individual long term care insurance coverage available through [employer's name]. This coverage gives you important advantages:

- **Discounted Rates** – Typically, policies available through the worksite will provide discounted rates for you, your spouse or partner, children, in-laws or grandparents.
- **Portable, Guaranteed Renewable Coverage** – The policy cannot be cancelled by the insurer as long as premiums are paid on time and if you leave the company, all applicable discounts and benefits will remain in place. Premiums may change, subject to the appropriate regulatory authority of the state in which the policy was issued.

I am proud to represent **Massachusetts Mutual Life Insurance Company** (MassMutual). MassMutual has more than 160 years of claims paying ability, financial strength, integrity and a primary focus on their policyholders. In 2000 they expanded their broad range of products to include long term care insurance. You want a more secure financial future; MassMutual can help you get there.

Sincerely,

[Agent Name]

P.S. Please send in your reply card so we can talk about long term care insurance for you or a family member.

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

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

LTC54406

CRN201501-157460



We'll help you get there.®

[Sample A. Sample]
[ABC Company]
[123 Main Street, Suite 123]
[Anytown, US 12345-6789]

Phone: (_____) _____
Email: _____

Yes! I want to learn more about the advantages of long term care insurance available through [Employer Name]. Please contact me about a long term care insurance policy.

Please make any corrections to the information above. Cut along dotted line and mail this section in the postage-paid envelope provided today.

SERFF Tracking Number: LFCR-128360299 State: Arkansas
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number:
 Company Tracking Number: LTC54000 ET AL
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: MM500-P-1-AR et al
 Project Name/Number: /

Supporting Document Schedules

| | Item Status: | Status Date: |
|---|---------------------|-------------------------|
| Satisfied - Item: Cover letter | Filed | 05/22/2012 |
| Comments: | | |
| Attachment: AR Cover letter 5-14-12.pdf | | |

| | Item Status: | Status Date: |
|--|---------------------|-------------------------|
| Satisfied - Item: Cover sheet | Filed | 05/22/2012 |
| Comments: | | |
| Attachment: Arkansas 2012-2013 Folder Filing Cover Sheet - serff numbers.pdf | | |

| | Item Status: | Status Date: |
|--|---------------------|-------------------------|
| Satisfied - Item: Statement of Variability | Filed | 05/22/2012 |
| Comments: | | |
| Attachment: LTC54000 et al Statement of Variability - Generic - 5-8-12.pdf | | |



May 14, 2012

Harris Shearer
Rate and Form Analyst
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

**RE: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY – NAIC # 65935
Submission of Advertising Materials To Be Used with Long Term Care Policy Form MM500-P-1-
AR et al.**

Dear Sir/Madam,

We are submitting the attached long term care advertising material for your review. Due to the number of forms involved in this filing, we have attached a cover sheet which lists all of the applicable forms.

Please note that with the exception of form LTC54003, all of the forms being submitted have been previously approved by your Department.

We are-submitting these forms at this time in order to clarify items of each form that we want to classify as variable. Going forward, we would like to have the flexibility to remove references to certain benefits and options in order to support proposed offerings, as well as updating statistics, without having to re-file with your Departments.

All variable information will be bracketed within each respective form. We have also attached to this filing a Statement of Variability which details those parts of our forms which are bracketed and therefore meant to be variable.

Any future uses of these forms would not involve any material changes to these forms. We certify that use of these forms with future policy forms will be in compliance with all state laws and regulations

On a side note, because we are submitting this material through a PDF format, some of the print may appear to be small. However, we certify that in final format, all of our material will be of appropriate size.

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

Sincerely,

A handwritten signature in black ink that reads 'Karina Amaral'.

Karina Amaral
Compliance Specialist
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com
Attachments

Massachusetts Mutual Life Insurance Company
Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500 • Mailing Address: Post Office Box 4243
Woodland Hills, CA 91365-4243
(888) 505-8952 • Fax (818) 887-4595

Arkansas -- LTC54000 et al Long Term Care Advertising Cover Sheet. The enclosed materials are replacing previously approved forms as noted below:

| Previously Filed and Approved - Form # | Serff Number for previously approved forms | New Form # | Description | Material Type | | |
|---|---|--------------------------------|--------------------------------------|---|---------------------------------|-----------------------|
| LTC53000P | MASS-127128527 | LTC54000P | Gen'l Prod Brochure - Prtnrshp | Invitation to Contract | | |
| LTC53007P | | LTC54007P | AA Glance - Prtnrshp | Invitation to Contract | | |
| LTC53004 | | LTC54004 | Plan Now for LTC Prospecting Guide | Invitation to Inquire | | |
| LTC53008 | | LTC54008 | Reasons to Purchase MultiLife | Invitation to Inquire | | |
| LTC53009 | | LTC54009 | Cost of LTC is Compounding | Invitation to Inquire | | |
| LTC53016 | | LTC54016 | What Should I Consider | Invitation to Inquire | | |
| LTC53062 | | LTC54062 | Partnership FAQs | Invitation to Inquire | | |
| LTC53401 | | LTC54401 | Prospecting Guide for Managers | Invitation to Inquire | | |
| LTC53450 | | LTC54450 | A Meaningful Benefit for Execs Flyer | Invitation to Inquire | | |
| LTC53700 | | LTC54700 | Prospecting Guide for Assoc. | Invitation to Inquire | | |
| SA3010 | | SA3012 | Private Label Plan Now Answers | Invitation to Inquire | | |
| SA3011 | | SA3013 | Private Label Plan Now | Invitation to Inquire | | |
| LTC53033 | | LTC54033 | Co Branded site | Invitation to Inquire | | |
| LTC53034 | | LTC54034 | CoBranded site | Institutional | | |
| LTC53035 | | LTC54035 | Co Branded site - Key Benefits | Invitation to Inquire | | |
| LTC53091 | | LTC54091 | MM dot com Key Employee | Invitation to Inquire | | |
| LTC53092 | | LTC54092 | MM dot com Business Page | Invitation to Inquire | | |
| LTC53093 | | LTC54093 | MM dot com Employee Benefits | Invitation to Inquire | | |
| LTC53094 | | LTC54094 | MM dot com Executive Carve out | Invitation to Inquire | | |
| LTC53095 | | LTC54095 | MM dot com Individual Page | Invitation to Inquire | | |
| LTC53097 | | LTC54097 | MM dot com Retirement Planning | Invitation to Inquire | | |
| LTC50100 | | LFCR-125314342 | LTC54100 | Prospecting Brochure for Ind & Families | Invitation to Inquire | |
| LTC50200 | | | LTC54200 | Prospecting Brochure for Women | Invitation to Inquire | |
| LTC50500 | | LFCR-125314342 | LTC54500 | Prospecting Brochure for COIs | Invitation to Inquire | |
| LTC53006 | | LFCR-127192433 | LTC54006 | Presentation Gen Audience | Invitation to Inquire | |
| LTC53201 | | | LTC54201 | Presentation for Women | Invitation to Inquire | |
| LTC53301 | | | LTC54301 | Presentation for SBO | Invitation to Inquire | |
| LTC53400 | | | LTC54400 | Presentation for MultiLife cases | Invitation to Inquire | |
| LTC50023 | | | LTC54023A | Follow-Through Thank You | Institutional | |
| LTC50024 | | | LTC54024A | Follow-through Appt Request | Institutional | |
| LTC51006 | | | LFCR-127875050 | LTC51014 | Positioning MM Strengths | Invitation to Inquire |
| LTC53013 | | | | LTC54013 | Picking up Where DI Leaves Off | Invitation to Inquire |
| LTC53015 | | | | LTC54015 | Are you Prepared to Pay for LTC | Invitation to Inquire |
| LTC53017 | LTC54017 | | | Caregivers Guide to LTC | Invitation to Inquire | |
| LTC53066 | LTC54066 | How Much do you Know LTC | | Invitation to Inquire | | |
| LTC50964 | LTC54964 | Consider Individual LTCi flyer | | Invitation to Inquire | | |
| LTC50416 | LTC54416 | Take one for the Team | | Invitation to Inquire | | |
| LTC50418 | LTC54418 | In Harmony with You Mailer | | Invitation to Inquire | | |

| Previously Filed and Approved - Form # | Serff Number for previously approved forms | New Form # | Description | Material Type |
|--|--|-----------------|---|-----------------------|
| LTC4550 | LFCR-125790581 | LTC4550 | MultiLife LTC mailer to EEs | Invitation to Inquire |
| N/A | N/A | LTC54003 | At Work Proposal Wrapper | Invitation to Inquire |
| LTC53005 | MASS-127352218 | LTC54005 | Family Guide to LTC | Invitation to Inquire |
| LTC50025 | LFCR-125519792 | LTC54025 | Seminar Invitation for all Audiences | Invitation to Inquire |
| LTC50026 | | LTC54026 | Seminar Invitation for EEs | Invitation to Inquire |
| LTC50102 | | LTC54102 | General Prospecting Letter | Invitation to Inquire |
| LTC50103 | | LTC54103 | Cross-Sell Prospecting Ltr to Existing Clients - DC | Invitation to Inquire |
| LTC50202 | | LTC54202 | Prospecting Letter for Women | Invitation to Inquire |
| LTC50303 | | LTC54303 | Prospecting Letter for Small Business Owner w/ Multi-Life Focus | Invitation to Inquire |
| LTC50406 | LFCR-125353533 | LTC54406 | Prospecting Letter for MultiLife to EEs | Invitation to Inquire |

LTC54000 ET AL. STATEMENT OF VARIABILITY

We have bracketed material in the submitted forms in order to indicate that those items are meant to be variable. We would like to have the option to provide variability in future policy filings that would not involve any material changes to these forms. We certify that use of these forms with future policy forms will be in compliance with all state laws and regulations.

The following describes the elements of our filing materials that are meant to be variable:

Statistics

Dates and values of statistical information such as citations and cost of care values have been bracketed to allow for variability as these statistics are updated annually.

Riders

We have bracketed references to all riders *except* the non-forfeiture and compound inflation rider. The 3% inflation option within the inflation rider will be bracketed to show variability. We would like to have the option to remove reference to these bracketed rider options in the future.

Payment Options

We have bracketed references to Payment Options to show variability. We would like to have the option to remove reference to the Payment Options in the future.

Lifetime and 10 year Benefit Periods

Note: References to the Lifetime and 10 year Benefit Periods from our previously approved versions of these forms have been removed in their entirety, as they will no longer be offered.

Financial Strength Ratings

We have bracketed references to MassMutual's financial strength ratings from the four major rating agencies and the date for this information to show variability. We would like to have the option to update these ratings and the date in the event of a ratings change from one or more of the agencies noted (A.M. Best Company, Fitch Ratings, Moody's Investors or Standard & Poor's).

Policy Form Numbers (found in our Standard Disclosure on each form)

We have bracketed references to the policy form numbers in our standard disclosure in order to show variability that would allow for updates to the form numbers should they change in the future.

Form Specific Variable Information

In order to expedite this review, we wanted to describe the variable information in a few specific forms.

SA3012 – formerly filed under SA3010

1. This ad will be personalized by insurance agents that are licensed/appointed in your state. Agent personalization might include –agent name, agent designations, address, phone number insurance license number and website url. The cover can also be personalized with a MassMutual Compliance approved logo for the company, agent or the agency (logo will vary by agent/agency and is represented by “Placeholder for Imprint”).

SA3013 – formerly filed under SA3011

2. This ad will be personalized by insurance agents that are licensed/appointed in your state. Agent personalization might include –agent name, agent designations, address, phone number insurance license number and website url. The cover can also be personalized with a MassMutual Compliance approved logo for the company, agent or the agency (logo will vary by agent/agency and is represented by “Placeholder for Imprint”).

WebPages:

LTC54035 Key Benefits page – formerly filed under LTC53035

1. [Employees/Members] and [company/association] are bracketed as only one of each pair would be used. “Employees” and “Company” would be one choice and “Members” and “Association” would be the other.
2. The Employer/Association Logo is shown as a variable in the upper right corner and will be filled in by the applicable employer or association logo.

Letters / Invites

LTC54102 – formerly filed/approved under LTC50102

1. This ad will be personalized by insurance agents that are licensed/appointed in their respective state. Agent personalization might include –agent name, agent designations, title, insurance license number, agency name, address, phone number, email address and licensing disclosure. In addition, the agent can also personalize the ad with a MassMutual Compliance approved logo for the company, agent or the agency (logo will vary by agent/agency and is represented by example in the submission by “Acme Financial Solutions”).
2. The prospect/client contact information is variable

LTC54103 – formerly filed/approved under LTC50103

1. This ad will be personalized by insurance agents that are licensed/appointed in their respective state. Agent personalization might include –agent name, agent designations, title, insurance license number, agency name, address, phone number, email address and licensing disclosure. In addition, the agent can also personalize the ad with a MassMutual Compliance approved logo for the company, agent or the agency (logo will vary by agent/agency and is represented by example in the submission by “Acme Financial Solutions”).
2. The prospect/client contact information is variable

SERFF Tracking Number: LFCR-128360299 State: Arkansas
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number:
 Company Tracking Number: LTC54000 ET AL
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: MM500-P-1-AR et al
 Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date: | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|----------------|----------|--------------------------|------------------------------|---|
| 05/15/2012 | Form | At Work Proposal Wrapper | 05/16/2012 | LTC54003 - Fillable Wrapper.pdf (Superseded) |

Long Term Care Insurance Solutions
for Business Owners

Individual Long Term Care Insurance

Make your company
stand out from the crowd

[Prepared for:

Presented by:

Date:]

This proposal is not a contract. There may be implications under the Employment Retirement Income Security Act ("ERISA") depending on how long term care insurance policies are made available to the employees and whether such an arrangement constitutes a "employee benefit plan" under ERISA. Employers should consult their own tax and legal advisors for further information on potential ERISA implications.



We'll help you get there.®

LTC54003

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



As an employer, you are smart to look for ways to support and retain your best employees. Individual long term care insurance coverage can help your firm enhance its benefits package for key executives, employees and their families.

Whether you choose employer paid, employee paid or something in between . . . now is a great time to consider individual long term care insurance.

Why long term care insurance is important to your business.

Give your company a competitive advantage.

Hiring and training new employees can be expensive for companies. Most employers prefer to attract and retain their employees by offering benefits valued by their employees.

Individual long term care insurance made available through the workplace to your employees and their extended family members can help them protect themselves and their loved ones against the many burdens – both financial and emotional – associated with a long term care need.

A customized illustration for

[

[Number of employees:

]

]

What is long term care?

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

Individual Long Term Care Insurance policy options customized for:

Premium and benefit summary

Suggested policy design

Case Type
Benefit Period
Daily Benefit Amount
Elimination Period

Payment type

Standard Premium for Life
 Paid-up at Age 65 Premium Payment
 10-Year Premium Payment

Optional Riders*

Available on all Policies:

- 5% Compound Inflation Protection Rider
- [3%] Compound Inflation Protection Rider
- Full Return of Premium on Death Rider*
- Return of Premium on Death Rider
- Shortened Benefit Nonforfeiture Period Rider
- Restoration of Benefits Rider

Only available under Comprehensive Policies:

- HCBS Monthly Benefit Rider
- Enhanced Elimination Period Rider
- HCBS Waiver of Elimination Period Rider

Only available on policies issued to Covered Partners:

- Paid-Up Survivor Benefit Rider
- Waiver of Premium for Covered Partner Rider (must be attached to both policies)
- Shared Care Rider (both policies must have identical coverage)

Available Discounts**

- Multi-Life Employer/Association
- Covered Partner
- Partner
- Loyal Customer

* Riders are available for an additional charge. In ND, Return of Premium on Death and Full Return of Premium on Death are called Death Benefit Rider and Full Death Benefit Rider. In MO, the Shared Care Benefit Rider is not available.

** Discounts are subject to approval, may not be available in all states, and will vary based on individual employees' qualifications. Some state restrictions may apply. May include a combination of Employer Discount (10%), Covered Partner Discount (30%), Partner Discount (15%), Loyal Customer Discount (5%). The discounts are not cumulative, they are applied sequentially. Therefore in the event that more than one discount applies, the total discount percentage will be less than the sum of the applicable discount percentages. In NY, the Covered Partner discount is 25%, and the Loyal Customer Discount is not available. In CO, the Loyal Customer Discount is not available. In ND, the Loyal Customer Discount is not available.

Individual Long Term Care Insurance policy options customized for:

Selecting a policy design...

Following are important features to consider when selecting long term care insurance options for your employees:

Benefit Period

This is the minimum length of time that a policy will pay the daily benefit.

Elimination Period

This is the number of days that an insured person must receive services before the policy will begin paying benefits. Think of it as similar to a deductible. The fewer days in the elimination period, the less the covered person will pay out of pocket before coverage starts. However, a shorter elimination period generally means the premiums for the policy will be higher.

Daily Benefit Amount

The Daily Benefit Amount (DBA) is important because it is the maximum amount a policy can pay on any day that covered services are received.

Compound Inflation Protection Options*

5% Compound Inflation – increases the Daily Benefit Amount by 5% per year on a compound basis for the life of the policy, even while receiving benefits.

[3%] Compound Inflation – increases the Daily Benefit Amount by 3% per year on a compound basis for the life of the policy, even while receiving benefits.

* Options are available at an additional cost.

Individual Long Term Care Insurance policy options customized for:

Premium payment [options]

[These options provide flexibility in how long premiums are paid and may offer tax advantages to your company if it is sponsoring employee premiums.]

[Standard Premium for Life: Standard premiums are paid for the life of the Policy. The selected payment frequency can be annually, quarterly, or monthly. If you pay annual premiums by installments, there will be an additional charge.]

[10-Year Premium Payment Option: This option can be chosen to “pay-up” the policy within a short period of time. After 10 years, no further payments are required.]

[Paid Up at Age 65: This option allows the policy to be paid up near the employee’s or owner’s retirement, so no further payments are required after age 65.]

[Discounted Renewal Premium: This option allows the policy owner to pay 365% extra in the first year and then pay a premium that is 25% lower than the Standard Premium for Life in all renewal years. Premiums are standard after the first policy year and are paid for the life of the Policy. The discounted renewal option is a good choice for individuals who intend to keep their policy for more than 11 years and can afford to pay extra in their first year in order to permanently reduce their renewal premiums.]

The cost of waiting

It makes sense to buy individual long term care insurance when younger and in good health. If you wait until there is a long term care need, that person may no longer qualify

for coverage. In addition, the premiums can be lower at a younger age. Please review the chart to below to compare the cost of purchasing coverage today versus in the future.

Cost of waiting

| If Purchased... | Sample Age | Daily Benefit Amount | Annual Premium | Premium Paid to Age 95* | Cost of Waiting |
|-----------------|------------|----------------------|----------------|-------------------------|-----------------|
| Today | 50 | [\$200 | \$4,118 | \$185,310 | \$0 |
| In 1 Year | 51 | \$210 | \$4,347 | \$191,268 | \$5,958 |
| In 5 Years | 55 | \$255 | \$5,601 | \$224,040 | \$38,730 |
| In 10 Years | 60 | \$326 | \$8,157 | \$285,495 | \$100,185 |
| In 15 Years | 65 | \$416 | \$12,955 | \$388,650 | \$203,340 |
| In 20 Years | 70 | \$531 | \$22,821 | \$570,525 | \$385,215 |
| In 25 Years | 75 | \$677 | \$44,222 | \$884,440 | \$699,130 |
| In 30 Years | 80 | \$864 | \$89,333 | \$1,339,995 | \$1,154,685 |
| In 34 Years | 84 | \$1,051 | \$146,713 | \$1,613,843 | \$1,428,533] |

The sample cost above is based on the following Policy Benefits:

| | |
|-----------------------|---------------------------------------|
| Daily Benefit Amount: | [Up to \$200] |
| Elimination Period: | 90 Days |
| Benefit Period: | 5 years |
| Total Benefit Amount: | [\$200 x 1,825 (5 years) = \$365,000] |
| Inflation Option: | 5% Compound Inflation Protection |
| Payment Period: | [Lifetime] |
| Premium Payment: | Standard |

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

Column definitions:

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

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

Premiums paid to age 95. This column reflects the following calculation: (95 minus Age) times Annual Premium.

Example: (95-50) times [\$4,118] equals [\$185,310].

Cost of Waiting. This column reflects the following calculation: Premiums Paid to Age 95 minus the premiums paid if purchased Today. **Example:** [\$191,268 minus \$185,310 equals \$5,958].

[Presented by:

Illustration date:

]

Additional benefits

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

Premium Discounts*

Typically, individual long term care insurance policies made available through an employer will qualify for a discount on premiums for all years. In addition, the Loyal Customer Discount may also apply for those who are currently insured by or own a life insurance policy, disability insurance policy or certain annuity contracts through MassMutual, or have an application pending.

Guaranteed Renewable

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

Portability

Because the policies are individually owned, if an employee leaves the company or retires, all applicable discounts and benefits will remain in place. Fully portable, the employee may continue the policy and coverage.

Tax Advantages

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

Family Coverage

As an employer, your spouse and your employee's spouse, partner, adult children, parents, in-laws and grandparents may also be able to receive coverage at discounted rates.

Dividends**

Although not guaranteed, dividends are expected to increase as the insured ages and will first be used to reduce future premiums. This means policyholders may experience a price-break at a point in their life when it is critical to maintain the long term care protection they purchased decades earlier.

* Discounts subject to approval and may not be available in all states.

** If annual dividends are credited to a policy, they will be used first to reduce future premiums and then to increase future benefits. Because this policy is intended to be tax-qualified, annual dividends are not paid directly to the policyholder. Dividends are not anticipated to be credited before the later of the policy anniversary date after the insured turns age 65, or the 10th policy anniversary date. Dividends are not guaranteed.

Tax Summary

Business Owners

| | |
|--|---|
| C Corporation Owner-Employees | Treated as "Employee" (see below) if coverage is provided in his/her capacity as an employee, rather than as a shareholder. |
| Sole Proprietor, S Corporation, Partnership, and LLCs taxed as Partnerships | Eligible for Self-Employed health insurance deduction, which is taken "above the line" Line 29 of IRS Form 1040 Limited to lesser of actual LTCi premium paid or eligible LTCi premium Is not limited to 7.5% of AGI threshold (outlined below). See below for eligible premium in [2012.] |

Employees

Voluntary, employee-paid LTC premium:

- Deductible by employee who itemizes (subject to limitations outlined below)
- May not be paid through a cafeteria plan or an FSA or similar arrangement

Employer-paid LTC premium:

- Employer provided LTCi is treated as an accident and health plan
- Deductible by employer (subject to reasonable compensation)
- Total LTCi premium paid is excluded from employee's income; not subject to eligible long term care premium limits.

Individual Taxpayer

- Must itemize in order to deduct LTCi premium
- LTCi is treated as accident and health insurance
- Deduction is limited to the lesser of actual premium paid or eligible LTCi premium amounts

Eligible premium in [2012]:

| Attained Age in Tax Year | Limitations on Premiums |
|--------------------------|-------------------------|
| Up to 40 | [\$350] |
| Age 41-50 | [\$660] |
| Age 51-60 | [\$1,310] |
| Age 61-70 | [\$3,500] |
| Age 71 and older | [\$4,370] |

- Medical expense deduction is allowable to extent that such expenses (including payment of eligible LTCi premium) exceed 7.5% of AGI

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

[Presented by:

Illustration date:

]

Why MassMutual?

You make good decisions for your business, your employees and your family everyday.

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

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

Next steps

Find out if MassMutual and long term care insurance are right for you and your employees, and experience the power of a good decision. Talk to your MassMutual agent/producer about making individual long term care insurance available to your employees today. We can work with you to develop an effective communications plan to help promote long term care insurance to your employees through employee meetings, newsletter articles and emails.

A complete list of the exclusions and limitations and definitions of terms applicable to the policy can be found in the accompanying Outline of Coverage.

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

The purpose of this material is the solicitation of insurance.

