

State:	Arkansas	Filing Company:	Massachusetts Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	WL/LTC Marketing		
Project Name/Number:	WL/LTC Marketing/WL/LTC Marketing		

Filing at a Glance

Company:	Massachusetts Mutual Life Insurance Company
Product Name:	WL/LTC Marketing
State:	Arkansas
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Advertisement
Date Submitted:	07/06/2012
SERFF Tr Num:	MASS-128543141
SERFF Status:	Closed-Approved
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	
Implementation	On Approval
Date Requested:	
Author(s):	Jennifer Dube
Reviewer(s):	Donna Lambert (primary)
Disposition Date:	07/16/2012
Disposition Status:	Approved
Implementation Date:	
State Filing Description:	

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General Information

Project Name: WL/LTC Marketing	Status of Filing in Domicile: Pending
Project Number: WL/LTC Marketing	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 07/16/2012
	State Status Changed: 07/16/2012
Deemer Date:	Created By: Jennifer Dube
Submitted By: Jennifer Dube	Corresponding Filing Tracking Number:

Filing Description:

Massachusetts Mutual Life Insurance Company

NAIC#: 435-65935

FEIN #: 04-1590850

LI6044 Invitation to Inquire

LI6045 Invitation to Inquire

LI6046 Invitation to Inquire

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

The material enclosed in this filing will be used with Accelerated Death Benefit For Long Term Care Services Rider form ALTCR-2011 which was approved by your Department on 02/23/2012 (SERFF Tracking # MASS-128093922) and, Whole Life Policy forms WL-AR-2011 and WL-AR-2011U as well as Accelerated Death Benefit For Terminal Illness Rider form ABR-2011 which were approved by your Department on 01/03/12 (SERFF Tracking # MASS-127896260).

LI6044

This brochure provides a hypothetical example of how a consumer may use a Whole Life Legacy Policy combined with the LTCAccess Rider to help them address both their life insurance protection and long term care needs with a single policy. The bracketed language depicts double variable fields that allow for an initial product specific version discussing the LTCAccess Rider with a Whole Life Legacy100SM policy only, and a second, subsequent version for use when the LTCAccess Rider becomes available with all of the Whole Life Legacy Series policies that we offer.

LI6045

This brochure provides a hypothetical example of how a consumer may use a Whole Life Legacy 100 policy combined with the LTCAccess Rider to help them address both their life insurance protection and long term care needs with a single policy.

LI6046

This brochure provides a hypothetical example of how a consumer may use a Whole Life Legacy 100 policy combined with the LTCAccess Rider to help them address both their life insurance protection and long term care needs with a single policy.

A Statement of Variability for the forms mentioned above is attached for informational purposes. We certify that any change or modification to a variable item shall be administered in accordance with the requirements in the Variability of Information

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section, including any requirements for prior approval of a change or modification.

Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

Company	Amount	Date Processed	Transaction #
Massachusetts Mutual Life Insurance Company	\$50.00	07/06/2012	60689713
Massachusetts Mutual Life Insurance Company	\$100.00	07/06/2012	60707945

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	07/16/2012	07/16/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	07/06/2012	07/06/2012

Response Letters

Responded By	Created On	Date Submitted
Jennifer Dube	07/06/2012	07/06/2012

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Disposition

Disposition Date: 07/16/2012

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability	Approved	Yes
Form	Marketing Material	Approved	Yes
Form	Marketing Material	Approved	Yes
Form	Marketing Material	Approved	Yes

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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/06/2012
Submitted Date	07/06/2012
Respond By Date	08/06/2012

Dear Jennifer Dube,

Introduction:

The filing fee submitted is incorrect. Please see Section 5 of Rule and Regulation 57, amended effective January 1, 2010, or the SERFF General Instructions for ArkansasLH. The fee for this submission is \$50 for each rate and/or each form. Please submit an additional \$100.

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

Conclusion:

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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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/06/2012
Submitted Date	07/06/2012

Dear Donna Lambert,

Introduction:

Thank you for your correspondence.

Response 1

Comments:

I apologize for the oversight, the additional filing fee has been submitted.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you.

Sincerely,

Jennifer Dube

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Form Schedule

Lead Form Number: LI6044							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1	Approved 07/16/2012	LI6044	ADV	Marketing Material	Initial:		LI6044 - noncompact - Case Study 1.pdf
2	Approved 07/16/2012	LI6045	ADV	Marketing Material	Initial:		LI6045 - noncompact - Case Study 2.pdf
3	Approved 07/16/2012	LI6046	ADV	Marketing Material	Initial:		LI6046 - noncompact - Case Study 3.pdf

Form Type Legend:

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

A **Case Study**
for Individuals

The advantages of planning ahead



LTCAccessSM Rider
Insurance that fits for life

Insurance Strategies



**Massachusetts Mutual
Life Insurance Company**

We'll help you get there.®



Preparing for the possibility that you may need long term care at some point in your life is important. Planning ahead can help ensure that you will receive the quality of care you want, in the setting of your choice.

Contents:

- 3 | Begin preparing today
- 4 | Competing demands of a busy life
- 5 | Addressing two concerns with a single policy
- 6 | Using policy dividends to increase benefits
- 7 | Protection for today and tomorrow

The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies. While the policy allows for loans, you should know that there may be little to no cash value available for loans in the policy's early years.

The information provided is not written or intended as specific 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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Begin preparing today

The need for long term care is often the result of an injury, illness, or a severe cognitive impairment. Long term care may take place in a nursing home or assisted living facility. It often involves non-skilled personal care assistance performing what are called the Activities of Daily Living.¹ If you need long term care during your lifetime, it could have a significant financial impact on both you and your family.

A Massachusetts Mutual Life Insurance Company (MassMutual) Whole Life Legacy [100SM (Legacy 100)] [Series (Legacy Series)] insurance policy with the LTCAccessSM Rider is one way that you can begin addressing your future long term care needs today.

A Legacy [100] [Series] policy with the LTCAccess Rider provides permanent life insurance with the ability to accelerate the payment of a portion of the policy death benefit to help pay for covered long term care expenses.² These benefits are typically received income tax-free if you are the owner of the policy covering your life.³

The following case study is an example of how a Whole Life Legacy 100 policy with the LTCAccess Rider may help you to begin preparing for your long term care needs.



The benefits of the LTCAccess Rider available through a Legacy [100][Series] policy could be appropriate for a policy owner who needs life insurance protection and is also looking for flexibility to access the policy's death benefit to pay for long term care needs. If your only purpose for purchasing the policy with LTCAccess Rider is to pay for long term care expenses, you should consider other options.

¹ Activities of Daily Living include: bathing, dressing, using the toilet, transferring (to or from a bed or a chair), caring for incontinence and eating.

² The LTCAccess Rider provides benefits for certain covered long term care services provided pursuant to a plan of care prescribed by a licensed health care practitioner. Long term care services are those "qualified long term care services" as defined under Section 101(g) of the Internal Revenue Code. These services are generally those necessary for the care and treatment of a chronically ill individual, and include facility, home, and community based care.

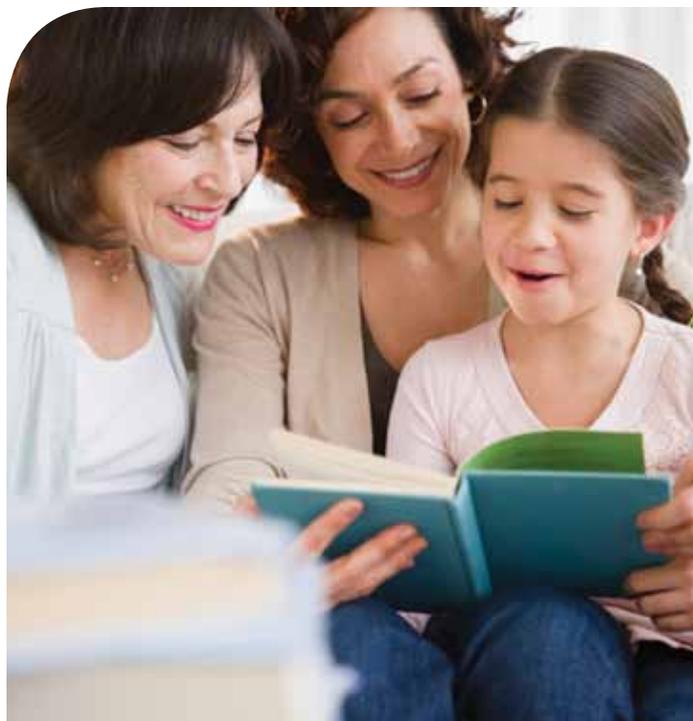
³ The income taxation of benefits paid under the LTCAccess Rider may vary depending on how the policy is owned. If you or your spouse is not the owner of the policy on your life, the benefits may be taxable as income.

Competing demands of a busy life

Brooke Mathers and her husband live busy lives with their daughters. In addition to raising a family, life has presented them with several challenges over the past year.

Brooke, age 40, was recently promoted to a lead position in Clinical Research at a major pharmaceutical company. Although Brooke is excited about her new job, she feels like she is being pulled in many directions by the competing demands of her career and family.

On top of all this, Brooke's father died suddenly from a heart attack four months ago. He was survived by Brooke's mom, who has advanced-stage rheumatoid arthritis, and needs help on a daily basis. With her father no longer there to help, her mom relies on a home health aide who visits once a day.



Unfortunately, Brooke's mother cannot afford all of the care that she really needs. As a result, Brooke needs to stop by each night and help her mother with her evening routine. Brooke knows that the cost of care will eventually deplete her mom's savings. At that point, Brooke isn't sure what they'll do.

Brooke's financial concerns

The death of her father, the financial burden her mother faces and the additional responsibility of caring for her mother prompt Brooke to think about her own future. She decides to schedule a meeting with her financial professional, Scott, to review her financial situation and insurance coverage.

When Brooke and her husband meet with Scott, he reviews their current life insurance coverage. Brooke has a term life insurance policy that she purchased after her daughters were born. Scott uses MassMutual's online life insurance needs analysis tool, the Lifetime Economic ValueSM Calculator, to estimate Brooke's total life insurance needs. They determine that she needs an additional \$300,000 of coverage to fully protect her value as a provider for her family.

During their meeting with Scott, Brooke also brings up the challenges she faces in dealing with her mother's situation. She worries that someday she could be in a similar position, and doesn't want to burden her own children with the same responsibilities.

Addressing two concerns with a single policy

At their next meeting, Scott explains the value that permanent life insurance can provide. He proposes that Brooke purchase a \$300,000 Whole Life Legacy 100SM policy and explains the important guarantees that whole life insurance offers, which include:

- A guaranteed level death benefit (guaranteed face amount);
- A guaranteed level annual premium; and
- Guaranteed increases in cash value.

The whole life policy provides permanent life insurance that her family can count on now and in the future, and builds cash value over time.

Scott suggests adding the LTCAccessSM Rider to her whole life policy. For an additional cost, this rider will help Brooke to begin preparing for her future long term care needs. He explains that the whole life policy, with this rider, can help provide the additional life insurance protection she needs today and a portion of the death benefit can be accelerated to help pay for her long term care expenses, if needed.⁴

Scott informs Brooke that underwriting is necessary for both the life insurance policy and the LTCAccess Rider. Also, this underwriting may require a medical examination.

Based on information gathered from their previous meeting, Scott shows Brooke a proposal illustrating the benefits of the LTCAccess Rider:

Base Benefit Pool – The rider would allow her to accelerate up to \$270,000 of her \$300,000 whole life policy face amount. This is called the *Base Benefit Pool*. The remaining \$30,000 will be Brooke's *Residual Face Amount*, the portion of the base whole life policy face amount that cannot be used for acceleration.

Maximum Monthly Benefit – Scott illustrates the shortest *Selected Benefit Period* of two years (24 months).⁵ The *Maximum Monthly Benefit* is determined by dividing the *Base Benefit Pool* by the *Selected Benefit Period* (in months). This gives her a *Maximum Monthly Benefit (MMB)* of \$11,250, which is the largest *MMB*⁶ available with her *Base Benefit Pool*.

The *MMB* is the maximum amount that Brooke can accelerate each month to help pay long term care expenses. While this is more than she would need to cover the cost of long term care today, it may be 30 to 40 years before she needs care and the cost of these services could increase substantially between now and then.

If Brooke needs to accelerate her full *MMB* of \$11,250 each month, her *Base Benefit Pool* would last 24 months. However, she could accelerate a lower amount on a monthly basis and her \$270,000 *Base Benefit Pool* would last longer.

Adding the LTCAccess Rider to your Legacy 100 policy may be an affordable way for you to provide additional financial security for both you and your family.

⁴ Accelerating benefits under the LTCAccess Rider will reduce the life insurance policy's death benefit and cash surrender value.

⁵ The Selected Benefit Period of 2, 3, 4, 5, 6 or 10 years must be elected at the time of application. The actual benefit amount available in any month will be based on the actual cost of covered long term care services that are incurred, up to the MMB. Monthly benefits will continue until the Benefit Pool has been exhausted.

⁶ The minimum monthly benefit that can be elected at application is \$3,000 and the maximum is \$30,000.

Using policy dividends to increase benefits

Whole Life Legacy 100SM is a participating product. This means that the policy is eligible to earn dividends, which are not guaranteed. If policy dividends are used to purchase paid-up additional life insurance, also called *Paid-Up Additions*, this will increase the policy death benefit.

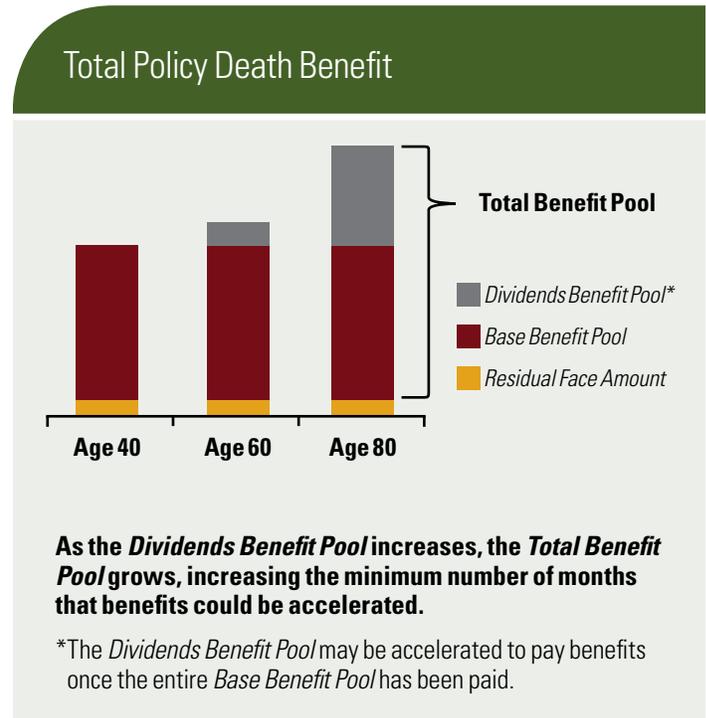
Scott demonstrates using policy dividends to purchase *Paid-Up Additions* and makes them available for acceleration to pay long term care expenses. The additional acceleratable amount is called the *Dividends Benefit Pool*.⁷ The *Dividends Benefit Pool* can be used to continue benefit payments after the *Base Benefit Pool* is exhausted.

The combination of the *Dividends Benefit Pool* and the *Base Benefit Pool* is called the *Total Benefit Pool*. Increasing the *Total Benefit Pool* will not increase Brooke's *Maximum Monthly Benefit*. However, it will increase the total death benefit that is available for acceleration. This will increase the minimum number of months she could receive benefits.

Scott also lets Brooke know that she could potentially use dividends to pay premiums after age 65 because it is unlikely that Brooke will want to continue to pay premiums after she retires.⁸

Scott adds the Waiver of Premium Rider to Brooke's policy to provide additional protection during her working years. If she becomes totally disabled and cannot work, her premiums will be waived, her coverage will continue and her policy cash value will continue to grow at the same rate as if she were paying the premiums. The Waiver of Premium Rider will also waive the LTCAccessSM Rider premiums ensuring that Brooke would still be able accelerate her death benefit to pay for her long term care. The Waiver of Premium Rider is available at an additional cost.

The graph below illustrates how Brooke's total policy death benefit and her *Total Benefit Pool* could grow over time as *Paid-Up Additions* are added.



⁷ Dividends used to purchase Paid-Up additions that are included in the Dividends Benefit Pool will be reduced by a charge that is equal to a percentage of each dividend amount applied in this manner. Only Paid-Up Additions purchased with policy dividends (excluding dividends paid under any rider) may be included in the Dividends Benefit Pool.

⁸ Dividends are used to buy Paid-Up Additions for a number of years. Then, premiums are paid from dividends and the surrender of Paid-Up Additions as necessary. If actual dividends are lower than assumed, additional out-of-pocket (cash) premium payments likely will be required, or if cash premium payments have stopped, they may need to be resumed at a later date. The use of the policy's values in this fashion will generally reduce the face amount.

Protection for today and tomorrow

Brooke's whole life policy gives her the life insurance coverage she needs today, while the LTCAccessSM Rider allows her to begin preparing for her future long term care protection needs. Scott also points out that at some point she may want to purchase a conventional long term care policy, and the rider benefits could then be used to supplement the benefits that her long term care policy would provide.⁹

Brooke is pleased with the insurance strategy that Scott has proposed for her. She feels that it helps her address a number of her financial concerns, both now and in the future.

Including the LTCAccess Rider as part of your overall long term care planning may help you maintain your independence and dignity by giving you additional care options at a time when you are not able to care for yourself.



⁹ Issuing insurance companies may limit the amount of long term care insurance coverage available based on the amount of benefits provided by the LTCAccess Rider.

MassMutual. We'll help you get there.®

There are many reasons to choose a life insurance company to help meet your financial needs: protection for your family or business, products to provide supplemental income and the confidence of knowing you will be prepared for the future.

At Massachusetts Mutual Life Insurance Company (MassMutual), we operate for the benefit of our participating policy owners. We stand strong in the fundamental belief that every secure future begins with a good decision. And when choosing a life insurance company – ownership, strength and stability matter.

Learn more at www.massmutual.com/mutuality

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

Whole Life Legacy [100] [Series] (WL-2011, ICC11WL, and ICC11WL in North Carolina) [is a] [are] level-premium, participating, permanent life insurance [policy] [policies] issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

For costs and further details of LTCAccess Rider 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.



A **Case Study**
for Individuals

Taking steps to secure the future



LTCAccessSM Rider
Insurance that fits for life

Insurance Strategies



We'll help you get there.®

LI6045

**Massachusetts Mutual
Life Insurance Company**



Preparing for the possibility that you may need long term care at some point in your life is important. Planning ahead may help to ensure that you will receive the quality of care you want, in the setting of your choice.

Contents

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- 4 | Looking toward the future
- 5 | Two ways to help pay for long term care
- 7 | Protection for today and tomorrow

The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies. While the policy allows for loans, you should know that there may be little to no cash value available for loans in the policy's early years.

The information provided is not written or intended as specific 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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Preparing for long term care

The need for long term care may be the result of an injury, illness, or a severe cognitive impairment. It often involves non-skilled personal care assistance performing what are called the Activities of Daily Living.¹ If you need long term care during your lifetime, it could have a significant financial impact on both you and your family.

A Massachusetts Mutual Life Insurance Company (MassMutual) Whole Life Legacy 100SM (Legacy 100) insurance policy with the LTCAccessSM Rider is one way that you can begin addressing your future long term care needs today.

A Legacy 100 policy with the LTCAccess Rider provides permanent life insurance with the ability to accelerate the payment of a portion of the life insurance death benefit to help pay for covered long term care expenses.² These benefits are typically received income tax-free if you are the owner of the policy covering your life.³

The following case study illustrates how a Whole Life Legacy 100 policy with the LTCAccess Rider may help you to prepare for your future long term care needs.



The benefits of the LTCAccess Rider available through a Legacy 100 policy could be appropriate for a policy owner who needs life insurance protection and is also looking for flexibility to access the policy's death benefit to pay for long term care needs. If your only purpose for purchasing the policy with LTCAccess Rider is to pay for long term care expenses, you should consider other options.

¹ Activities of Daily Living include: bathing, dressing, using the toilet, transferring (to or from a bed or a chair), caring for incontinence and eating.

² The LTCAccess Rider provides benefits for certain covered long term care services provided pursuant to a plan of care prescribed by a licensed health care practitioner. Long term care services are those "qualified long term care services" as defined under Section 101(g) of the Internal Revenue Code. These services are generally those necessary for the care and treatment of a chronically ill individual, and include facility, home, and community based care.

³ The income taxation of benefits paid under the LTCAccess Rider may vary depending on how the policy is owned. If you or your spouse is not the owner of the policy on your life, the benefits may be taxable as income.

Looking toward the future



Dr. Smith just celebrated his 50th birthday. He is the primary source of income for the household. His wife, Michelle, is a high school biology teacher. The Smiths have a teenage son and daughter.

At the office, Dr. Smith meets with over one hundred elderly patients each week. As a Geriatric Physician, Dr. Smith understands the challenges caused by aging and being chronically ill, and the resulting need for long term care services. He sees the financial and emotional impact that the need for long term care has had on both his patients and their families.

Given Dr. Smith's professional experience, he is concerned about his future long term care needs. He decides that he will bring this up in his annual review with Patricia, his financial professional.

Dr. Smith's financial concerns

When the Smiths meet with Patricia, Dr. Smith expresses his concerns about how they might pay for future long term care expenses. He wants to make sure they can afford the care they may one day need without jeopardizing their standard of living in retirement or the legacy they would like to leave for their children.

Patricia points out that Dr. Smith's term life insurance policy is expiring within a year. She explains that permanent life insurance could help protect his income while he is working and it would remain a valuable financial asset during retirement by providing a tax-free death benefit for Michelle should she survive Dr. Smith.

After gathering their information, Patricia offers to prepare some long term care and life insurance options for the next time she meets with the Smiths.

Two ways to help pay for long term care

In a follow up meeting, Patricia presents several different traditional long term care insurance policy options. She explains how the coverage can be tailored to fit their needs and she gives them a few different choices to select from.

Patricia also suggests a \$500,000 Whole Life Legacy 100SM insurance policy for Dr. Smith. The whole life policy will give him permanent life insurance coverage to help protect his income until retirement and provide him with flexibility in the future.

Patricia highlights several other reasons for Dr. Smith to consider whole life insurance:

- During retirement, the death benefit could give Mrs. Smith additional financial security;
- It could help provide a financial legacy for Dr. Smith's son and daughter;
- The cash value may give the Smiths an additional source of funds in case of emergency;⁴ and
- Dividends could be used to pay some or all of the policy premiums during retirement using the Alternate Payment Option.⁵

Patricia suggests adding the LTCAccessSM Rider to Dr. Smith's whole life insurance policy. For an additional cost, this rider allows him to accelerate the payment of his death benefit to help pay for long term care expenses, if needed.⁶

Patricia describes how the whole life policy and rider, along with a separate traditional long term care policy, can help him pay his future long term care expenses.⁷

She informs Dr. Smith that underwriting is necessary for both the life insurance policy and the LTCAccess rider. Also, this underwriting may require a medical examination.

Patricia shows him a proposal illustrating the following LTCAccess Rider benefit selections:

- The rider would allow Dr. Smith to accelerate up to \$450,000 of his \$500,000 whole life policy face amount. This is called his *Base Benefit Pool*.
- The \$50,000 portion of his face amount that is not available for acceleration is Dr. Smith's *Residual Face Amount*.
- Patricia proposes a *Selected Benefit Period* of 6 years (72 months).⁸ The elections made for the *Base Benefit Pool* and *Selected Benefit Period* result in a *Maximum Monthly Benefit (MMB)* of \$6,250. This is the maximum amount that he can accelerate in any month.⁹
- If Dr. Smith needs to accelerate his full initial *MMB* each month, his benefit would last 72 months. He could also accelerate a lower amount on a monthly basis and his *Base Benefit Pool* would last longer.

⁴ Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

⁵ Under the APO strategy, dividends are used to buy paid-up additions. Then, premiums are paid from dividends and the surrender of paid-up additions as necessary. Dividends are not guaranteed. If actual dividends are lower than assumed in the illustration, additional out-of-pocket (cash) premium payments likely will be required, or if cash premium payments have stopped, they may need to be resumed at a later date. The use of the policy's values in this fashion will generally reduce the death benefit.

⁶ Accelerating benefits under the LTCAccess Rider will reduce the life insurance policy's death benefit and cash surrender value.

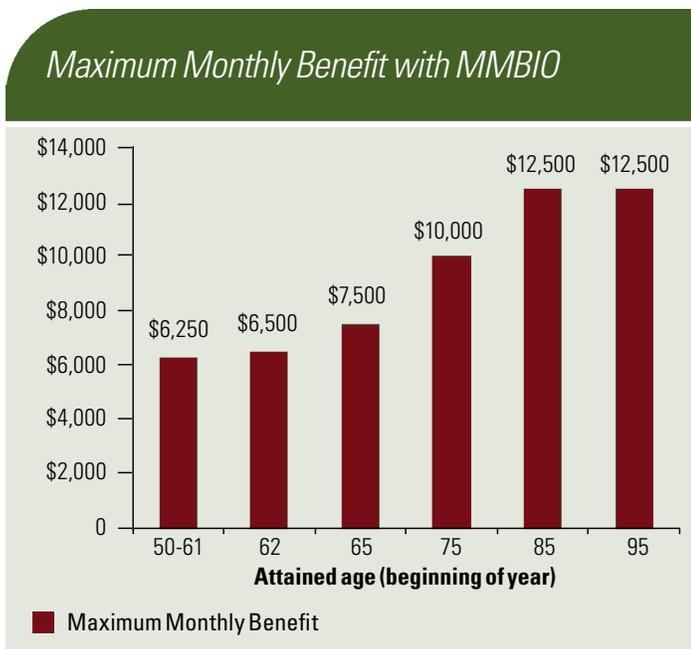
⁷ Issuing insurance companies may limit the amount of long term care insurance coverage available based on the amount of benefits provided by the LTCAccess Rider.

⁸ The Selected Benefit Period of 2, 3, 4, 5, 6 or 10 years must be elected at the time of application. The actual benefit amount available in any month will be based on the actual cost of covered long term care services that are incurred, up to the MMB. Monthly benefits will continue until the Total Benefit Pool has been exhausted.

⁹ The minimum monthly benefit that can be elected at application is \$3,000 and the maximum is \$30,000.

Increasing Dr. Smith's Maximum Monthly Benefit

Patricia also includes the *Maximum Monthly Benefit Increase Option (MMBIO)* to increase the monthly benefit available for acceleration. The *MMBIO* will increase Dr. Smith's *Maximum Monthly Benefit* by \$250.00 (4% of his initial *MMB*) each year beginning at Dr. Smith's age 61 policy anniversary and continuing for 25 years. The LTCAccessSM Rider premiums will increase if this option is elected.

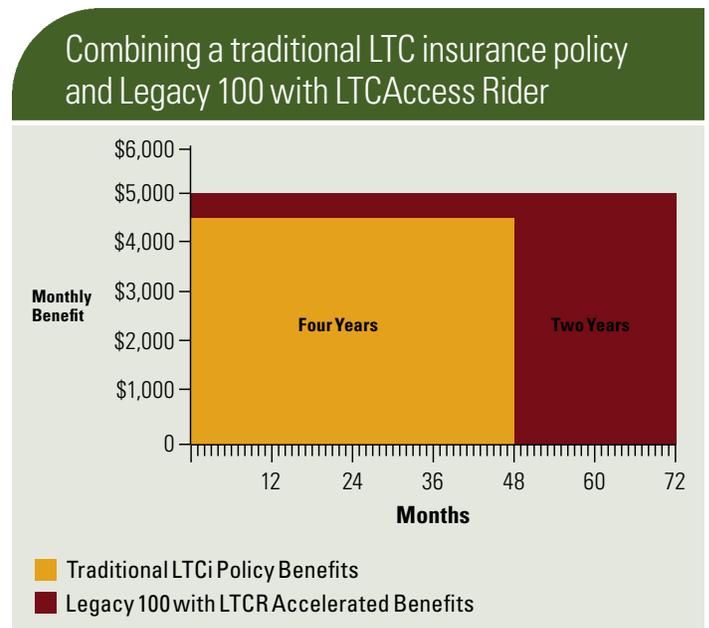


Supplementing traditional long term care insurance

Patricia explains that the LTCAccess Rider will allow Dr. Smith to use his whole life policy as a supplement to the benefits he could receive from a traditional long term care (LTC) policy.⁷ For example:

- Assume that Dr. Smith incurs \$6,000 per month of long term care expenses for six years.
- His traditional long term care policy covers \$5,000 per month for four years.
- Dr. Smith could choose to accelerate \$1,000 of his Legacy 100 death benefit to pay the remaining expenses. In addition, after the traditional long term care policy benefits are exhausted, he could choose to accelerate \$6,000 per month from his Legacy 100 policy to pay the remaining two years of long term care expenses.

The following diagram illustrates how Dr. Smith's Legacy 100 policy with the LTCAccess Rider could supplement his traditional long term care policy:



Protection for today and tomorrow

Patricia's proposal makes a lot of sense to Dr. Smith and his wife. They each purchase a traditional long term care insurance policy to help pay for future long term care costs they may incur. In addition, Dr. Smith recognizes that a Whole Life Legacy 100SM policy with the LTCAccessSM Rider can be a valuable financial asset throughout his lifetime. The whole life policy with the rider may help him:

- Protect his income until retirement;
- Provide a death benefit to help Mrs. Smith maintain her standard of living in retirement;
- Leave a legacy to his children; and
- Supplement the benefits of his traditional long term care insurance policy if his expenses exceed those benefits.

Including the LTCAccess Rider as part of your overall long term care planning may help you maintain your independence and dignity by giving you additional care options at a time when you are not able to care for yourself.



MassMutual. We'll help you get there.®

There are many reasons to choose a life insurance company to help meet your financial needs: protection for your family or business, products to provide supplemental income and the confidence of knowing you will be prepared for the future.

At Massachusetts Mutual Life Insurance Company (MassMutual), we operate for the benefit of our participating policy owners. We stand strong in the fundamental belief that every secure future begins with a good decision. And when choosing a life insurance company – ownership, strength and stability matter.

Learn more at www.massmutual.com/mutuality

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

Whole Life Legacy 100 (WL-2011, ICC11WL, and ICC11WL in North Carolina) is a level-premium, participating, permanent life insurance policy issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

For costs and further details of LTCAccess Rider 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.



A **Case Study**
for Individuals

Making the most of it



LTCAccessSM Rider
Insurance that fits for life

Insurance Strategies



We'll help you get there.®

LI6046

**Massachusetts Mutual
Life Insurance Company**



Preparing for the possibility that you may need long term care at some point in your life is important. Planning ahead may help ensure that you will receive the quality of care you want, in the setting of your choice.

Contents:

- 3 | Preparing for long term care
- 4 | Covering all the bases
- 5 | Leave a legacy and supplement traditional LTC insurance benefits
- 7 | Protection for today and tomorrow

The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies. While the policy allows for loans, you should know that there may be little to no cash value available for loans in the policy's early years.

The information provided is not written or intended as specific 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.

Preparing for long term care

The need for long term care is often the result of an injury, illness, or a severe cognitive impairment. Long term care may take place in a nursing home or assisted living facility. It often involves non-skilled personal care assistance performing what are called the Activities of Daily Living.¹ If you need long term care during your lifetime, it could have a significant financial impact on both you and your family.

A Massachusetts Mutual Life Insurance Company (MassMutual) Whole Life Legacy 100SM (Legacy100) insurance policy with the LTCAccessSM Rider is one way that you can begin addressing your future long term care needs today.

A Legacy 100 policy with the LTCAccess Rider provides permanent life insurance with the ability to accelerate or use a portion of the life insurance death benefit to help pay the cost of covered long term care expenses.² These benefits are typically received income tax-free if you are the owner of the policy covering your life.³

The following case study illustrates how a Whole Life Legacy 100 policy with the LTCAccess Rider may help you prepare for your long term care needs.



The benefits of the LTCAccess Rider available through a Legacy 100 policy could be appropriate for a policy owner who needs life insurance protection and is also looking for flexibility to access the policy's death benefit to pay for long term care needs. If your only purpose for purchasing the policy with LTCAccess Rider is to pay for long term care expenses, you should consider other options.

¹ Activities of Daily Living include: bathing, dressing, using the toilet, transferring (to or from a bed or a chair), caring for incontinence and eating.

² The LTCAccess Rider provides benefits for certain covered long term care services provided pursuant to a plan of care prescribed by a licensed health care practitioner. Long term care services are those "qualified long term care services" as defined under Section 101(g) of the Internal Revenue Code. These services are generally those necessary for the care and treatment of a chronically ill individual, and include facility, home, and community based care.

³ The income taxation of benefits paid under the LTCAccess Rider may vary depending on how the policy is owned. If you or your spouse is not the owner of the policy on your life, the benefits may be taxable as income.

Covering all the bases

At age 60, Vincent Mason is entering the homestretch of his career as Director of Urban Planning for a major metropolitan city. He wants to make sure he is well prepared so that he and his wife Carol can enjoy their retirement.

The Masons have a meeting scheduled with their long-time financial professional, Jack. The last time they had met with Jack was almost a year ago – just after Carol’s mom passed away following a long battle with cancer. At that meeting, the Masons had each purchased a traditional long term care insurance policy to help them prepare for their own future long term care expenses that may arise.



Vincent’s financial concerns

The Masons have been carefully planning and saving for retirement throughout most of their adult lives. They use their financial reviews to help them stay on course and to make any changes that are needed. A week before their review, Vincent called Jack to express some concerns he has about a particular retirement account.

Vincent has an IRA worth \$100,000 that he plans to leave as an inheritance for his five grandchildren. He is worried about a few things regarding the IRA, including:

- The ups and downs of the financial markets;
- Taxes that his heirs will have to pay; and
- The required minimum distributions that he will be forced to take when he turns 70½.

At their meeting, Jack reviews Vincent and Carol’s current financial situation for any big changes in their lives or in their plans for retirement. He also explains some of the general characteristics of the IRA as compared to some other conservative options that Vincent had asked about on the phone.

Leave a legacy and supplement traditional long term care insurance benefits

In a follow-up meeting, Jack proposes a whole life insurance policy as an alternate way to leave a legacy to his grandchildren. The whole life policy offers several advantages over the IRA that include:

- The policy death benefit is guaranteed and has a stable and predictable value;
- The death benefit would be paid income tax-free to Carol or their grandchildren; and
- The policy has a guaranteed cash value that will increase over time.

Jack illustrates a Whole Life Legacy 100SM policy with a \$250,000 death benefit. They discuss how Vincent could take annual taxable distributions from his IRA to fund his whole life policy premiums.

Jack suggests adding the LTCAccessSM Rider to the whole life policy. For an additional cost, the rider gives Vincent the option to accelerate a portion of the death benefit to help pay covered long term care expenses, if needed.⁴ If Vincent needs long term care, the whole life policy with the LTCAccess Rider may help:

- Supplement his traditional LTC policy benefits if he incurs expenses that exceed those benefits;⁵ or
- Preserve their other retirement assets.

Jack informs Vincent that underwriting is necessary for both the life insurance policy and the LTCAccess rider. Also, this underwriting may require a medical examination.

Jack shows Vincent a proposal illustrating the following LTCAccess Rider benefit selections:

- The rider would allow Vincent to accelerate up to \$225,000 of his \$250,000 whole life policy face amount. This is called his *Base Benefit Pool*.
- The \$25,000 portion of his face amount that is not available for acceleration is his *Residual Face Amount*.
- Jack proposes a *Selected Benefit Period* of five years (60 months).⁶ The elections for the *Base Benefit Pool* and *Selected Benefit Period* result in a *Maximum Monthly Benefit (MMB)* of \$3,750.⁷ This is the maximum amount that Vincent could accelerate in any month.
- If Vincent needs to accelerate his full initial *MMB* each month, his benefit would last 72 months. He could also accelerate a lower amount on a monthly basis and his *Base Benefit Pool* would last longer.

⁴ Accelerating benefits under the LTCAccess Rider will reduce the life insurance policy's death benefit and cash surrender value.

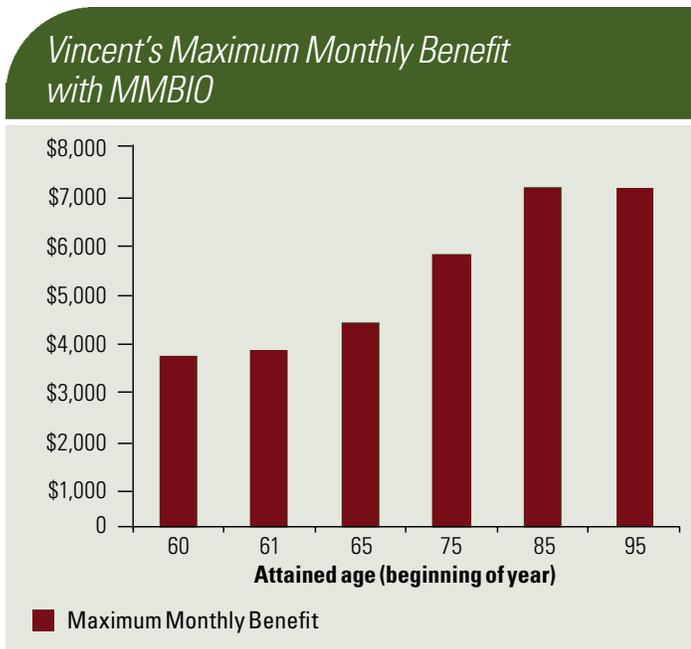
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⁷ The minimum monthly benefit that can be elected at application is \$3,000 and the maximum is \$30,000.

Increasing the Maximum Monthly Benefit

Vincent also suggests the *Maximum Monthly Benefit Increase Option* (MMBIO) to increase the monthly benefit available for acceleration. The MMBIO will increase the *Maximum Monthly Benefit* by \$150.00 (4% of the initial MMB) each year beginning at Vincent’s age 61 policy anniversary and continuing for 25 years. The LTCAccessSM Rider premiums will be higher if this option is elected.

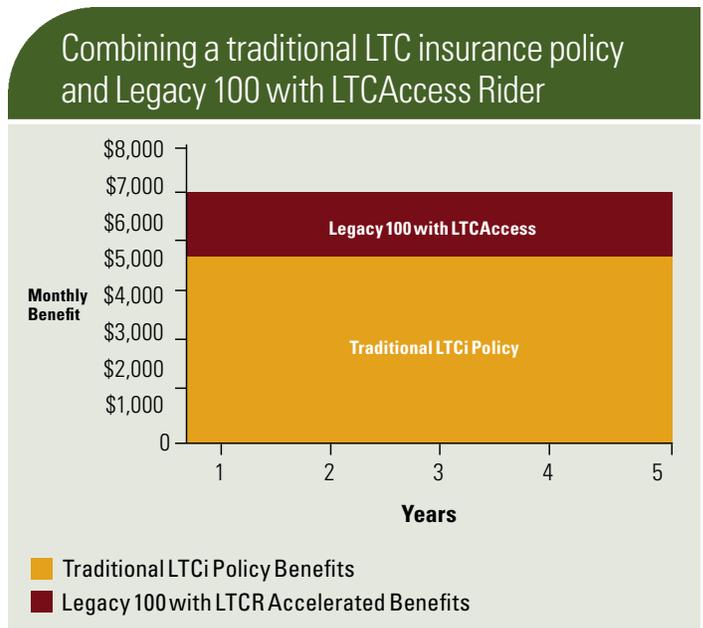


Supplementing traditional long term care insurance

Jack explains that the LTCAccess Rider will allow Vincent to use his whole life policy as a supplement to the benefits he could receive from his traditional long term care (LTC) policy.⁵

- Assume that Vincent incurs \$7,000 per month of long term care expenses for five years.
- His traditional long term care policy provides \$5,000 per month in benefits.
- Vincent could choose to accelerate \$2,000 of his Legacy 100 death benefit each month to pay the remaining expenses.

The following diagram illustrates how Vincent’s Legacy 100 policy with the LTCAccess Rider can be used to supplement his traditional long term care policy:



Protection for today and tomorrow

Jack's proposal gives Vincent some additional flexibility and provides some reassuring guarantees. The Whole Life Legacy 100SM policy with the LTCAccessSM Rider appeals to Vincent because his policy would not be subject to the volatility of the financial markets during retirement. Also, he would have an income tax-free death benefit to help Carol in retirement or to leave a legacy to his grandchildren. In addition, it may give him another way to help fund long term care on top of the traditional long term care insurance he already owns.

Including the LTCAccess Rider as part of your overall long term care planning may help you maintain your independence and dignity by giving you additional care options at a time when you are not able to care for yourself.



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State:	Arkansas	Filing Company:	Massachusetts Mutual Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	WL/LTC Marketing				
Project Name/Number:	WL/LTC Marketing/WL/LTC Marketing				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability	Approved	07/16/2012
Comments:			
Attachment(s):			
Statement of Variability LI6044 FINAL.pdf			

**Memorandum of Variable Material
for form
LI6044**

[100SM] [Series]

Initially, the LTCAccessSM Rider will only be available on our Legacy 100 product. Therefore, all marketing pieces will use the 100SM in the variable field. In the future, we may make the rider available on all of our Legacy Whole Life products. If/when that happens, [100SM] will be replaced by [Series].

[Whole Life Legacy 100SM is a participating policy]

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