

Whole Life Legacy 65SM



Insurance that fits your life, today and tomorrow
Whole Life Legacy 65 is offered by Massachusetts Mutual Life Insurance Company (MassMutual)

Insurance Strategies



We'll help you get there.®



A MassMutual whole life policy is a versatile financial asset that may help you address different financial needs during various stages of your life.

MassMutual's Whole Life Legacy 65SM (Legacy 65) was designed for people who want permanent life insurance protection with guaranteed cash value accumulation that will be paid up at age 65.

NOT FDIC OR NCUA INSURED • NOT A BANK DEPOSIT • NOT BANK GUARANTEED
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

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. 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.

Consider What Whole Life has to Offer

Whole life insurance from MassMutual offers a combination of features and benefits that differentiate it from most other financial products. These include:

Coverage for Life

Legacy 65 is designed to provide life insurance protection over your entire lifetime.

Cash Value Accumulation

The policy builds cash value over time, which increases each year and will never decline in value because of changes in the financial markets.

Guarantees

Legacy 65 provides three fundamental guarantees:

- A guaranteed amount of life insurance protection;
- A guaranteed level premium, payable to age 65; and
- Guaranteed increases in cash value.

Policy Dividends

MassMutual's whole life policies are participating and eligible to receive dividends that are paid annually. Dividends are not guaranteed. Policyowners may use any dividends they receive to pay some or all of their out-of-pocket premiums or to provide additional life insurance protection and cash value.

A Legacy 65 policy may help you protect your family or business, enjoy a more secure retirement, or ensure a financial legacy for your family.

Income Tax Advantages

Whole life insurance offers valuable income tax advantages that include:

- **An income tax-free death benefit** – The policy proceeds are generally received income tax free by the beneficiary.
- **Tax-deferred cash value growth** – The cash value accumulates on a tax-deferred basis.
- **Tax-advantaged distributions¹** – Policyowners may be able to access their cash value on a tax-advantaged basis through policy loans or partial surrenders.

Additional Rider Benefits²

MassMutual whole life insurance offers optional benefits through policy riders designed to help you:

- Get the amount of life insurance that you need while staying within your budget.
- Keep your coverage in the event you become disabled³, without having to pay premiums.
- Purchase additional life insurance on a guaranteed basis as your coverage needs increase over time.

¹ Distributions under a policy (including cash dividends, withdrawals and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (the cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty.

Access to cash values through borrowing, withdrawals or partial surrenders can 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.

² Riders are available at an additional cost, or there is a charge when the rider is exercised. Availability of some riders may be limited based on issue age or state of issue.

³ Based on the definition of disability in the policy 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 policyowners. 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

Whole Life Legacy 65 (WL-2007 and WL-NC-2007) is a level-premium, participating, permanent life insurance policy issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

