



## LTCAccess<sup>SM</sup> Rider

### Insurance that fits for life

The LTCAccess Rider is available with a Massachusetts Mutual Life Insurance Company (MassMutual) Whole Life Legacy Series (Legacy Series) insurance policy. Underwriting is necessary for both the life insurance policy and the rider, and a medical exam may be required.

Whole life insurance from MassMutual offers a combination of protection, cash value accumulation, guarantees and income tax advantages that differentiate it from other types of financial products.

Including the LTCAccess Rider with your MassMutual Whole Life Legacy Series policy provides a valuable additional living benefit, allowing you to accelerate or use a portion of your policy death benefit during your lifetime to help pay for long term care, if you need it. Any rider benefits that you receive will reduce your policy death benefit and cash surrender value. The LTCAccess Rider is available for an affordable additional premium.

For prospective policyowners in New York, a policy with the LTCAccess Rider is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York law, is not a Medicare Supplement policy and does not qualify for the New York State long term care partnership program.

A policy with the LTCAccess Rider is not a federally tax-qualified long term care insurance contract under Section 7702B of the Internal Revenue Code (IRC), as amended. Therefore, the premiums payable for the rider are not deductible from gross income for federal income tax purposes.

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**Massachusetts Mutual  
Life Insurance Company**

# LTCAccess<sup>SM</sup> Rider – Questions & Answers

## How much of my policy death benefit is available to accelerate as LTCAccess Rider benefits?

Depending on the size of your policy, you can make up to 90% of your basic policy face amount available for acceleration as rider benefits. In addition, if you use your policy dividends to purchase additional life insurance, you can make the Face Amount of this coverage available for acceleration as well. Dividends applied in this manner will be reduced by a rider charge. Dividends are not guaranteed.

## Are the premiums and charges for the rider guaranteed?

The rider premiums and charges are not guaranteed. They may increase after the first policy year. However, they will never be greater than the guaranteed maximums.

## What types of expenses does the rider cover?

The rider provides benefits for certain long term care services that are part of a plan of care prescribed by a licensed health care practitioner. These services include skilled, intermediate or custodial care in the setting of your choice: at home, in an assisted living facility, nursing facility, adult day care center, or a hospice facility. There is a 90-day *Waiting Period* that must be satisfied, after which benefits are payable from the beginning of the *Waiting Period*.

## How do I become eligible for rider benefits?

You will be eligible to receive benefits if, within the last twelve months, a licensed health care practitioner has certified that you are expected to require long term care services for the remainder of your life because:

- You are unable to perform at least two of the six Activities of Daily Living without substantial assistance. The Activities of Daily Living include: bathing, dressing, using the toilet, transferring (to or from bed or a chair), caring for incontinence and eating; or
- You have a severe cognitive impairment and as a result, require continual supervision.

## How are rider benefits paid?

Once you have satisfied the eligibility requirements and *Waiting Period*, MassMutual will pay an amount equal to the expenses for covered long term care services that you receive on a monthly basis from the beginning of the *Waiting Period*, up to a maximum amount each month.

## How long will my rider benefits last?

You may continue to receive monthly benefits until the portion of your policy death benefit that is available for acceleration as rider benefits has been exhausted. Any portion of your policy face amount not accelerated as benefits will remain part of your policy death benefit.

The benefits of the LTCAccess Rider available through a Legacy Series policy could be appropriate for a policyowner 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.

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The information in this brochure 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.

### Are the rider benefits taxable as income?

The income taxation of rider benefits may vary depending on how the policy is owned. However, as long as you or your spouse remain the owner of the policy on your life, the rider benefits will generally not be included in your taxable income.<sup>1</sup>

### How will rider benefit payments impact my policy?

**Death Benefit and Cash Surrender Value:** Each monthly benefit payment that you receive will reduce your policy death benefit, dollar for dollar. There will be a corresponding reduction in your policy cash surrender value.

**Premiums:** There will also be a reduction in the annual premium that you will need to pay, based on the amount that has been accelerated as benefits.<sup>2</sup>

**Dividends:** The payment of rider benefits will not impact your policy dividends, which will continue to be based on the full Face Amount of your policy. Dividends are not guaranteed.



*Preparing for the possibility that you may need long term care at some point in your life is important. A policy with the LTCAccess<sup>SM</sup> Rider offers an additional source of funds to help pay for the cost of long term care, giving you and your family greater financial security. For additional information concerning the LTCAccess Rider, ask your financial professional for a Legacy Series policy illustration including the rider.*

Accelerating the payment of your policy death benefit under the LTCAccess Rider may affect your eligibility for public assistance programs. Adding the LTCAccess Rider to your policy will not affect your ability to access your policy cash value under the terms of your policy.

<sup>1</sup> The benefits provided by the LTCAccess Rider are intended to be excludable from federal gross income under Section 101(g) of the IRC. However to receive tax-free treatment, IRC section 101(g) requires that the payment of benefits be for costs incurred by the payee for covered long term care services.

<sup>2</sup> The premium reduction (credit) equals the basic Legacy Series policy premium (excluding any additional policy premium as a result of a substandard risk rating on the policy) plus the LTCAccess Rider premium, and the Waiver of Premium rider premium (if any) that are associated with the Face Amount that has been accelerated as benefits.

# 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](http://www.massmutual.com/mutuality)

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

Whole Life Legacy Series (WL-2011, ICC11WL, and ICC11WL in North Carolina) are level-premium, participating, permanent life insurance 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.

