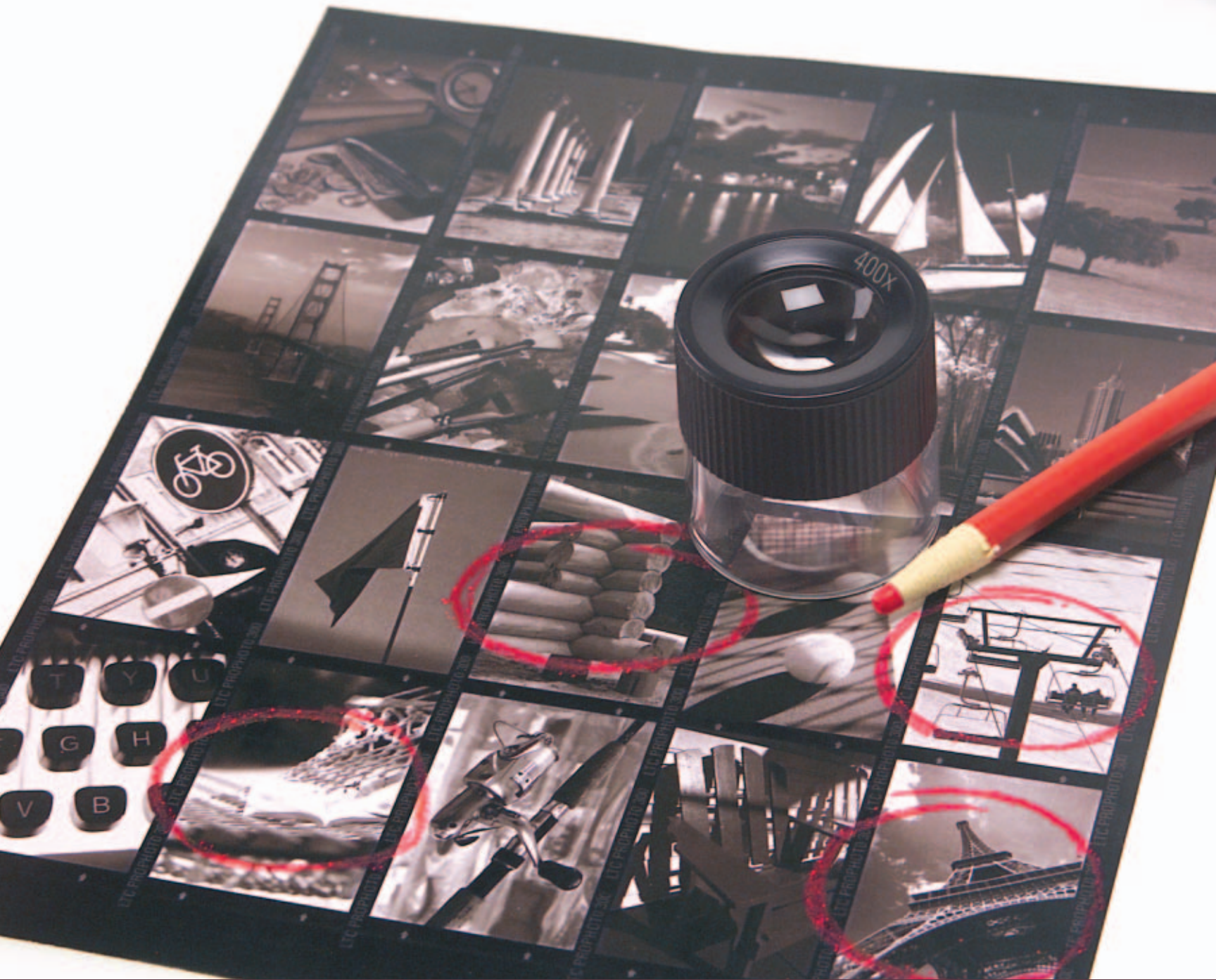


# SignatureCare<sup>®</sup> 400

Helping you live life as you choose.<sup>SM</sup>



| insure | invest | retire |



We'll help you get there.<sup>SM</sup>

**Massachusetts Mutual  
Life Insurance Company**

Long Term Care Insurance



Coverage provided by Policy Form MM-400-P-CA et al and issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent or MassMutual at 800-272-2216 (option 4) for a referral to an agent. The purpose of this material is the solicitation of insurance and an agent may contact you.

# Picture the Possibilities

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You've worked hard over the years.

And you've probably set aside quite a bit of money for retirement, perhaps even considerable wealth.

You've done so because you know that in order to fund your active lifestyle you are going to need every penny of it.

As many of us know, we are only now just peaking. Sure, our knees may not be what they used to, but all in all, we are ready for, and looking forward to, all that awaits us.

Now is the time we can answer the 'What-Ifs' –

**What if** I wrote that novel I always dreamed of writing?

**What if** I took on that volunteer work I've always felt was somehow my duty – and give back to the community?

**And what if** I finally shot the rapids, or ran that marathon, or hiked the Rockies?

**What if...?**

This point in our lives gives us a wonderful opportunity to go back over our past and, with 20/20 vision, look at the choices we've made. What would we do over? What would we do different? We now have the chance to live a little differently, to live a little better, and to live a lot for ourselves. The choices we make today, finally, are choices we make just for ourselves.



## Picture Independence and Self-Determination

While we can't predict that all the choices we are going to make will go as well as planned, we can prepare for the uncertainties that are sure to be a continued part of our lives.

Most long term care needs arise when a person is unable to perform a few simple Activities of Daily Living (ADLs) without assistance, such as eating, bathing, maintaining continence, or getting in and out of bed. Some, unfortunately, may suffer from other chronic long term care needs such as Alzheimer's disease or similar cognitive impairment that may require around-the-clock skilled care.

Simply put, long term care is a combination of services – personal care, health, social, and supportive. The goal is to provide assistance and improve the quality of life of those with chronic, long term conditions. Long term care does not seek to cure a medical condition. And because the risk of needing long term care increases with age, it is important to plan for your long term care needs now, while you are healthy and insurable.

SignatureCare® Long Term Care Insurance is intended to be a tax-qualified insurance product that can help us prepare for some of these uncertainties – as well as the substantial costs associated with a long term care need.



While considerable support can 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 an individual long term care insurance policy from Massachusetts Mutual Life Insurance Company (“MassMutual”) that can help to:

- Protect your assets and your estate – including your home
- Protect your spouse’s standard of living, financial security and peace of mind
- Support your desire not to become a burden on family and friends
- Preserve your independence and self-determination, by allowing you to live out your life as you wish, where you wish.

The average national annual cost for nursing home care (private room) is \$77,745.<sup>1</sup> When you choose to purchase a SignatureCare long term care insurance policy, you are making the choice to help protect yourself, your assets, your family and loved ones against some of the financial and emotional burdens associated with long term care. The following pages describe for you our SignatureCare product and the many optional benefits available – choice of care, choice of settings, choice of premium options – allowing you to choose a policy design that fits your lifestyle and your needs.



1. Source: MetLife Mature Market Institute, *The MetLife Market Survey of Nursing Home & Home Care Costs*, October 2007.

# SignatureCare® Base Policy

MassMutual's SignatureCare® Long Term Care Insurance policy provides you the freedom to design a policy that works for you and your lifestyle, while helping you protect your assets, your family and your future.

## BASIC POLICY DESIGN

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

### Nursing Facility and Residential Care Facility Only Policy

This cost-effective policy provides benefits for care provided in Nursing and Residential Care Facilities. 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 Services.<sup>2</sup> This policy reimburses you 100% of actual charges incurred, up to the Daily Benefit Amount you select, for a stay in a Nursing or Residential Care Facility. In addition to the Daily Benefit Amount selected, a Prescription Drug Benefit of up to \$100 per month is payable while you are confined to a Nursing or Residential Care Facility and receiving benefits under the policy.

### Nursing Facility, Residential Care Facility, and Home Care Policy

For additional premium, this comprehensive policy reimburses 100% of the actual expenses you incur for Nursing Facility, Residential Care Facility, or for Home Care, up to the Daily Benefit Amount you select. This benefit provides you with the independence to receive care in a familiar home or community setting through skilled providers, duly licensed to perform such services where licensing is required, and/or unskilled providers.

SignatureCare reimburses 100% of your actual expenses up to the Daily Benefit Amount you select, for care provided by a licensed or certified home health care agency, or for care provided through adult day care programs and hospice care facilities. This benefit also 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

Additionally, we will reimburse you for training provided to your informal caregiver, up to a lifetime maximum of five times your Daily Benefit Amount. This policy will also provide up to \$100 per trip for ambulance transportation costs (up to 4 times per calendar year) to or from a Nursing or Residential Care Facility for Qualified Long Term Care Services provided under the policy. An Emergency Response System Benefit is also available to cover the actual charges you incur for such a system, up to \$50 per month. Both the Emergency Response System Benefit and the Ambulance Benefit reimbursements are payable while you are receiving Home Care and are in addition to your selected Daily Benefit Amount.

Regardless of the policy you choose, you have the added security of knowing as long as you continue to pay your required premiums, your policy is guaranteed renewable.

# SignatureCare® Special Built-in Benefits

## UP TO 70% JOINT DISCOUNT

If you share a household with someone, SignatureCare offers a joint coverage policy. If you are both approved, you may receive up to a 70% discount on the second individual, depending on your age and the age of the joint applicant. This joint policy provides identical coverage for each of you. All provisions of the policy apply to each insured individually and separately.

## BED RESERVATION

This benefit reserves your bed in a Nursing or Residential Care Facility should a temporary hospitalization or other absence be required. We will reimburse you the actual daily charges you incur up to your Daily Benefit Amount for a maximum of 60 days per calendar year.

## OPTIONAL PERSONAL CARE ADVISOR

SignatureCare provides you with an optional Personal Care Advisor at no additional cost to you. This personal service will provide you with one-on-one consultation regarding your benefits – whether you have a question regarding your benefits or you require assistance locating services in your area. Your Personal Care Advisor will work with you and your family to make this as smooth a process as possible.

## OPTIONAL CARE COORDINATION

After speaking with the optional Personal Care Advisor, and in the event the insured requests additional care coordination, we will arrange, at no cost, for a Care Coordinator to contact the insured to assess and coordinate appropriate care and services; provide assistance in developing a Plan of Care and assist with necessary claims documentation. The optional Care Coordinator will be a registered nurse.

Premiums are subject to change. We can only raise the premium for this Policy if we raise premiums for everyone in your state with the same policy form. Additionally, there are no limitations on pre-existing conditions.

## BENEFIT ELIGIBILITY

You will be eligible for SignatureCare benefits if, within the previous 12 months, a Licensed Health Care Practitioner certifies that:

- You are unable to perform 2 of 6 Activities of Daily Living for a period of 90 days due to loss of functional capacity. This means you require substantial assistance in 2 of the following activities: bathing, eating, dressing, transferring, toileting, or continence; 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 irreversible dementia.

The ninety (90) day requirement does not establish a waiting period before which benefits may be paid or before which services may constitute Qualified Long Term Care Services.

A Licensed Health Care Practitioner is defined as a physician, registered nurse, a licensed social worker, or other individual as may be prescribed by law. The Licensed Health Care Practitioner must not be a member of your family.

## PREMIUM WAIVER

If you are eligible for benefits, after 90 calendar days<sup>3</sup> of confinement in a Nursing or Residential Care Facility, we will waive your premium for as long as you are confined. On a joint policy, we will waive premiums for both individuals when only one of the individuals is confined for more than 90 days.

## RESPIRE CARE

Respite Care provides temporary relief to a primary caregiver who is providing your care. The reimbursement may be for care provided in your home, a Nursing Facility, a Residential Care Facility or through a community-based program. No elimination period is required. Payment will be the actual daily charges you incur for services covered under your policy, up to the Daily Benefit Amount of your policy. The maximum benefit payable is 30 days per calendar year.

## DAILY BENEFIT AMOUNT

This is the maximum amount your policy will pay on any one day in a Nursing Facility or Residential Care Facility; or for one day of Home Care (if elected). Benefit amounts are available in \$10 increments from \$50 to a maximum of \$300 per day.

## ELIMINATION PERIOD<sup>3</sup>

This is the amount of time you must pay for your care prior to receiving long term care benefits. You can think of it as a deductible period, counted as calendar days. SignatureCare offers a choice of 0, 30, 90, or 180 day elimination periods, and once you have satisfied your selected elimination period, no further elimination period is required for future benefits.

## BENEFIT AMOUNT

The benefit period and Daily Benefit Amount determine the total value of your policy and indicate the minimum amount for which you are guaranteed benefits once you qualify. The benefit amount is determined by multiplying the daily benefit by 365 (the number of days in a year), then multiply that figure by the benefit amount multiplier you elect. Choose the length of benefit period, including Lifetime, that you think works best for you.

## POOL OF BENEFITS APPROACH

SignatureCare provides a pool of benefits approach. This approach gives you maximum flexibility and customization. For example, if you use only a portion of your Daily Benefit Amount, the balance remains available for future services, and may extend your benefits well beyond the benefit period elected. If you choose a lifetime benefit period then an unlimited pool of benefits is available to you.

## 30-DAY FREE LOOK

After you receive your policy, you will have 30 days to review your SignatureCare long term care insurance policy and all the provisions you elected. Within this free look period, you may return the policy to your MassMutual representative or the company and your entire premium will gladly be refunded.

2. Qualified Long Term Care Services are necessary diagnostic, preventive, therapeutic, curing, treating, mitigating and rehabilitative services, and Maintenance or Personal Care Services which are required by you when you are Chronically Ill, and are provided pursuant to a Plan of Care.

3. If you receive services at least once during any 7 day period (Sunday through Saturday), 7 calendar days will be counted toward satisfaction of the Elimination Period or the Waiver of Premium waiting period. If the 180 day elimination period (referenced above) is selected, waiver of premium will not go into effect until you are eligible for benefits and 180 calendar days have passed.

# SignatureCare® Optional Benefits

At MassMutual, our commitment is to you. Therefore, for additional premium, we offer a variety of optional benefits to address such concerns as inflation protection, indemnity benefits, and nonforfeiture. These benefits are available depending on the basic policy selected.

## INFLATION PROTECTION

It may be years before you use your long term care insurance policy, so you can help to protect yourself against inflation with one of two inflation protection options:

- **Compound Inflation Option** – which increases your Daily Benefit by 5% per year on a compound basis for the life of the policy, even while you are receiving benefits. Your premiums will remain constant as your Daily Benefit Amount increases.
- **Simple Inflation Option** – which increases your Daily Benefit by 5% of the original daily benefit for the life of the policy, even while you are receiving benefits. Your premiums will remain level as your Daily Benefit Amount increases.

## PAYMENT OPTIONS

You can obtain paid-up coverage after 10 or 20 years. You may choose to pay premiums for either 10 or 20 years at which point coverage is contractually paid up and no more premiums will ever be due.

## NONFORFEITURE BENEFITS

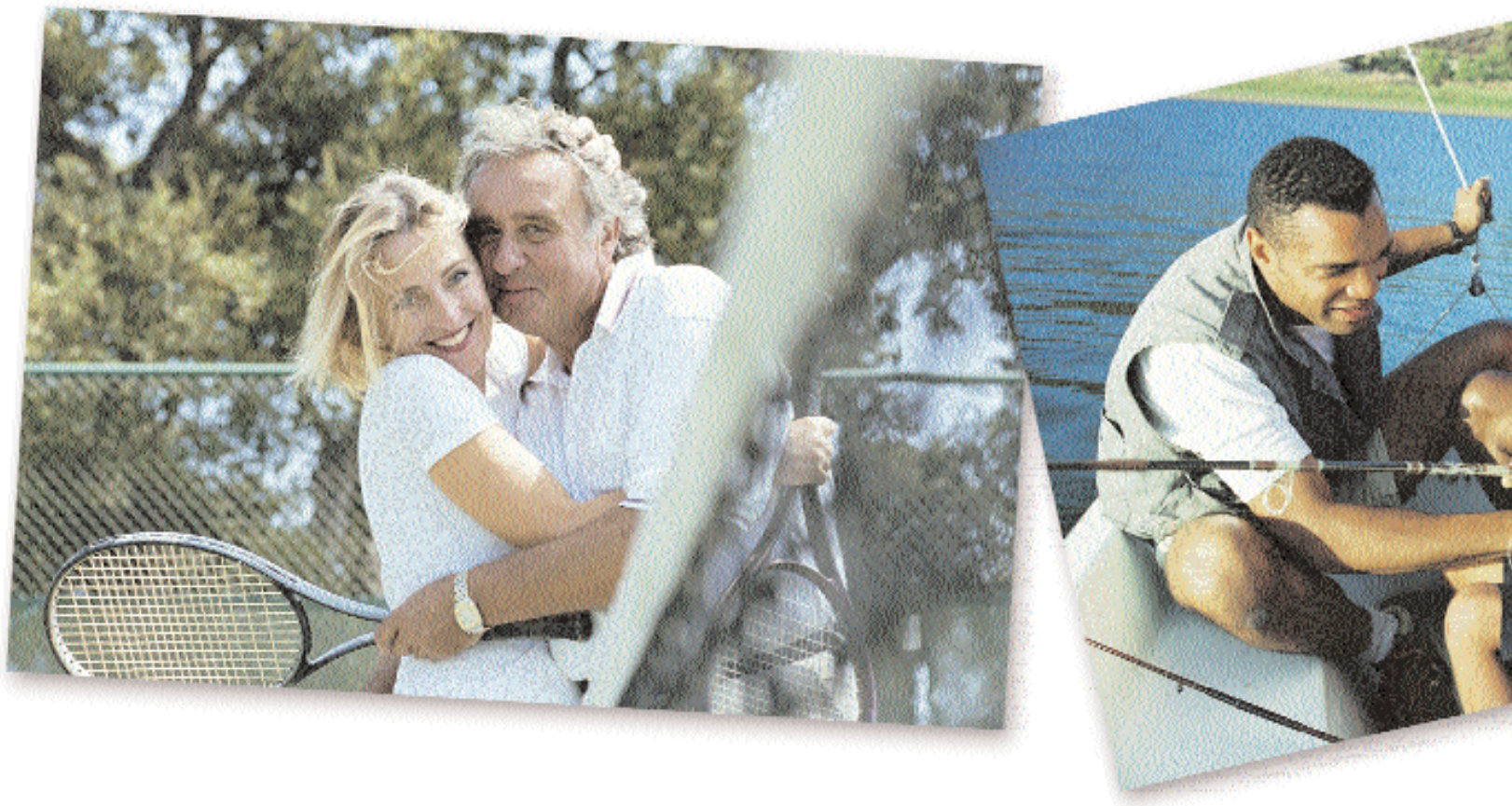
MassMutual's SignatureCare offers two nonforfeiture options that help provide you with peace of mind if you lapse your policy or die without exhausting, or perhaps even using, any of your benefits. You can choose from the following Nonforfeiture options:

### • Full Nonforfeiture Benefit Rider

With the Full Nonforfeiture Benefit, if you die while your policy is in force, we will pay your beneficiary the total premiums you have paid regardless of the amount of benefits you may have received. If you lapse your policy at any time, your coverage continues in full. However, the new benefit amount payable is limited to the total of all premiums paid. Any benefits paid to you after your policy lapses will be subtracted from the benefit amount. Upon your death, we will pay your beneficiary an amount equal to any remaining benefits not paid.

### • Shortened Benefit Period Nonforfeiture Rider

If you lapse your policy after it has been in force for at least three years, your coverage continues in full. However, the new benefit amount payable is limited to the total of all of the premiums paid, but never less than 90 times the daily benefit amount at the time of lapse. Any benefits paid to you after your policy lapses will be subtracted from the benefit amount. Benefits will be paid normally until the new benefit amount described above is exhausted or you die. Upon your death, there is no return of any unpaid benefit amount.





## **INDEMNITY BENEFIT RIDER**

With this option, if you qualify for benefits, we'll simply pay you your Daily Benefit Amount, regardless of the actual expenses incurred. This option is not available with the Home Care Monthly Benefit Rider or the Limited Family Caregiver Benefit Rider.

## **HOME CARE (HC) WAIVER OF PREMIUM BENEFIT RIDER**

With this option, if you are eligible for benefits and have received HC visits for 90 calendar days<sup>4</sup>, no premium will be due following the 90th day. The 90 days do not have to be consecutive, but must be satisfied during a single claim period. On a joint policy, we will waive premiums (for both individuals) when only one of the individuals is eligible for benefits. This option is not available with the HC Monthly Benefit Rider.

## **HOME CARE (HC) MONTHLY BENEFIT RIDER**

This option changes the benefits payable under HC coverage from a Daily Benefit Amount to a Monthly Benefit Amount. For example, if your Daily Benefit Amount is \$100, this benefit will allow you to be reimbursed for up to \$3,100 per month, rather than \$100 per day. You have more versatility with the timing of your services. This option is not available with the Indemnity Benefit Rider, the Limited Family Caregiver Benefit Rider or the HC Waiver of Premium Benefit Rider.

## **LIMITED FAMILY CAREGIVER BENEFIT RIDER**

This benefit allows a family member to care for you. If you qualify for benefits, we will pay a benefit equal to 75% of the Daily Benefit for informal care provided by a family member not living with you for up to 365 days over the life of your policy. Once the benefit is exhausted it cannot be restored and the premium for the rider will no longer be charged. This option is not available with the Nursing Facility and Residential Care Facility Only coverage.

## **RESTORATION OF BENEFITS RIDER**

This option is available if you select a benefit period other than lifetime. Your benefit period will be totally restored if you recover and are not eligible for benefits for at least 180 consecutive days. You may restore benefits up to a lifetime maximum of twice the original pool amount.

## **PAID-UP SURVIVOR BENEFIT RIDER**

If you purchase a joint policy and both of the following occur: 1) the end of the 10th policy year; and 2) the death of either insured; the policy and any attached riders will be paid-up and no further premiums will be due for the surviving insured. Not available with limited pay options (10-pay or 20-pay).

## **HC FIRST DAY COVERAGE RIDER**

This optional benefit allows you to begin receiving benefits payable on the first day of claim for HC regardless of your policy's Elimination Period. Not available with Nursing Facility and Residential Care Facility Only base policy.



4. If the 180 day elimination period is selected, waiver of premium will not go into effect until you are eligible for benefits and 180 calendar days have passed.

# Picture Your Peace of Mind

You are unique. Your circumstances, responsibilities and goals for tomorrow dictate your financial strategies today. And today, security should be a major consideration in every financial decision you make.

When choosing a SignatureCare long term care insurance policy for yourself or a loved one, you are also choosing one of the nation's premier financial companies – Massachusetts Mutual Life Insurance Company. MassMutual serves worldwide policyholders and participants, and we operate the Company for their benefit. As a policyholder, you'll find that MassMutual has the financial strength and commitment to provide the protection and service you deserve.

Founded in 1851, MassMutual is one of the most highly respected insurance companies in the nation, consistently receiving high marks from independent rating services for our financial strength.<sup>5</sup> For many years, the analyses and ratings from

these independent firms have helped consumers make informed decisions. We invite you to review the ratings assigned to Massachusetts Mutual Life Insurance Company and compare them to any other issuer of long term care insurance. 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.

**A.M. Best Company, . . . . . A++ (Superior)**

**Fitch Ratings, . . . . . AAA (Exceptionally Strong)**

**Moody's Investors Service, . . . Aa1 (Excellent)**

**Standard & Poor's, . . . . . AAA (Extremely Strong)<sup>5</sup>**

We are confident that our continued operational efficiencies, favorable underwriting experience and customer satisfaction pursuits will make your choice of MassMutual as your long term care insurance provider a choice that will help provide you with the security and peace of mind you want.



5. Ratings are subject to change – information is current as of 06/01/2008. Ratings are for Massachusetts Mutual Life Insurance Company.

## LIMITATIONS AND EXCLUSIONS

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

- Provided to you by a person in your Immediate Family (unless the Limited Family Caregiver Benefit Rider is purchased);
- Provided outside the U.S. or its territories, or Canada, except as described under the Coverage Outside the United States in the Benefit Provisions section of the Policy;
- For which you have no financial liability or that is provided at no charge in the absence of insurance;
- Provided for the treatment of drug addiction or alcoholism;
- Provided in a government or veteran facility or any other facilities where the patient is not required to pay; or
- Provided for the medical treatment of mental illness, including but not limited to inpatient or outpatient psychiatric care. However, this shall not operate to exclude coverage for loss resulting from, but not limited to, Alzheimer's Disease, or other progressive, degenerative, and dementing illnesses.

## 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 Medi-Cal or 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.

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.



Massachusetts Mutual Life Insurance Company  
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[www.massmutual.com](http://www.massmutual.com)

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