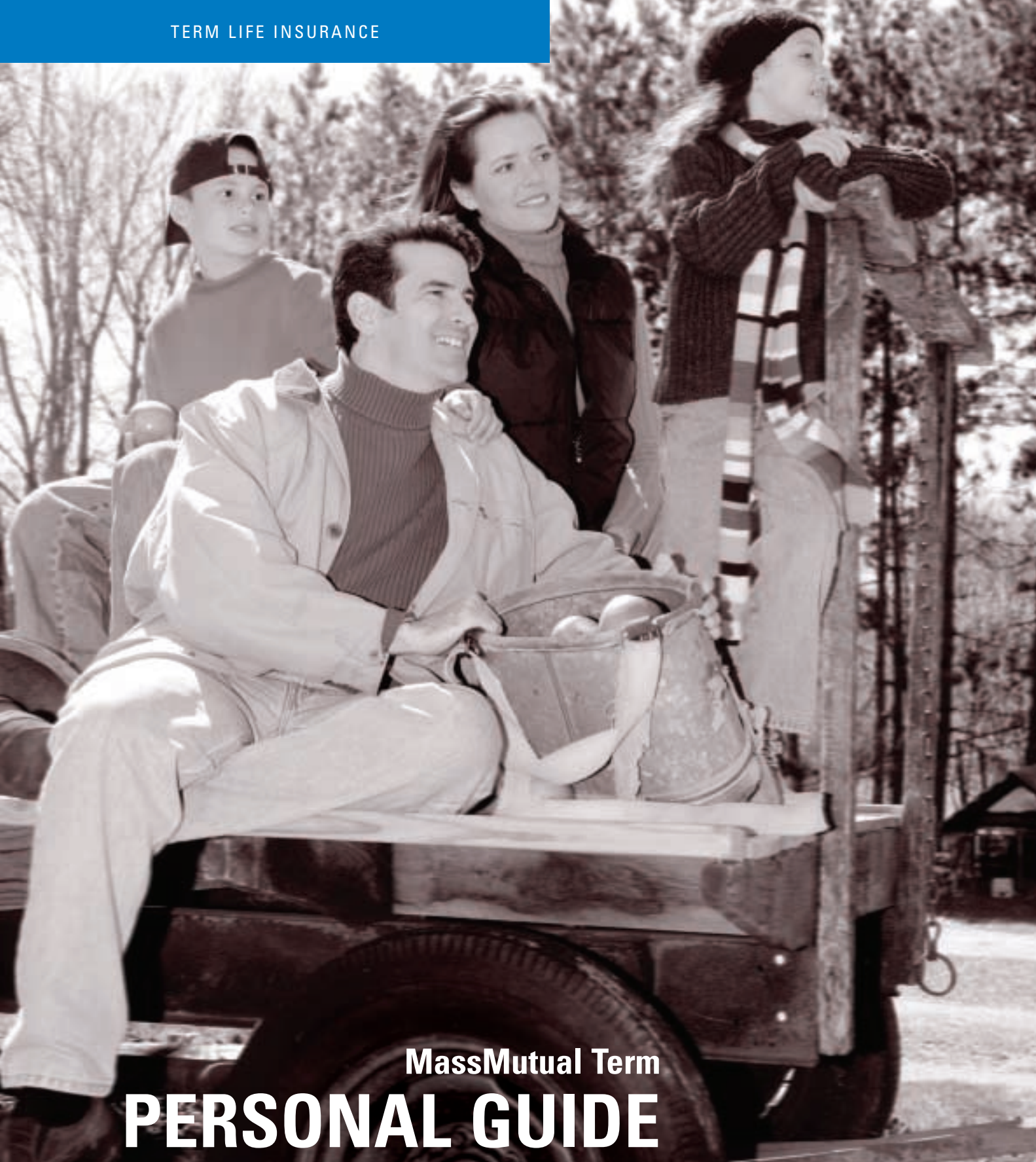


TERM LIFE INSURANCE



MassMutual Term
PERSONAL GUIDE



You can't predict. You can prepare.®

INVEST

INSURE

RETIRE

MASSMUTUAL TERM

Flexibility, Innovation, Strength – Because Life Is Unpredictable

LIFE INSURANCE IS:

- 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



THE KEY TO PROTECTING YOUR FAMILY: A FAMILY PORTRAIT AND PLAN

LIFE IS UNPREDICTABLE.

If only there was a recipe to follow with our lives from start to finish – there would be no surprises. Life would be predictable and we could plan for it.

However, life is very unpredictable. It is molded not only by our decisions but also by a multitude of outside forces. Just as a tiny sapling incrementally transforms into a mature, fruit-laden tree with each passing season, our lives continually change with each decision or circumstance. So, how can you prepare for life's unpredictability and protect your family's current and future needs? It all begins with a family portrait and a plan.

A FAMILY'S PORTRAIT.

When you look at your family's portrait, what do you see – yourself, a spouse, children or parents? But, can you also see – a breadwinner, a supplemental income, a stay-at-home spouse, future college tuitions, a home mortgage, dependents or elderly parents with care needs. While a family's portrait only captures who you are at a particular point in time, your financial portrait should reflect not only your family's current needs, but future ones as well.

According to a 2004 Human Life Value study conducted by the Life and Health Insurance Foundation for Education (LIFE), many primary breadwinners may inadvertently leave their families in a financial bind by failing to fully recognize their lifetime economic worth and their families' current and future financial needs. The study looked at working Americans with an average annual income of \$46,098 who were married and/or had at least one dependent child. The men in the study on average had \$288,520 in life insurance coverage, which was only 29% of their economic worth or human life value of \$992,488. Women, on the other hand, had an average of \$165,245 in life insurance coverage, which only represented 25% of their human life value. So, how do you adequately protect your family?



TERM LIFE INSURANCE

A Massachusetts Mutual Life Insurance Company (MassMutual) term policy provides temporary death benefit protection and an option to convert to one of our many permanent life insurance products.

COMPARING APPLES TO APPLES.

Finding the right life insurance product is a lot like buying apples. Upon first glance, you may see just a bunch of apples. However, with closer examination you will see that there are many varieties with distinctive qualities making them better choices for specific uses. In determining which is the right apple to buy, you need to first understand how you are going to use it. The same is true with life insurance.

WHAT TYPE OF INSURANCE IS BEST FOR YOU?

Just as no single apple is the best choice for every use, no single insurance product is right for everyone. At MassMutual, we have some of the industry's most highly trained professionals helping customers, just like you, find the right product. In 2004, nearly 80,000 policyholders had been with Massachusetts Mutual Life Insurance Company for more than 50 years – a testimony to the value they have received from our products and services.

WE ARE WITH YOU EVERY STEP OF THE PROCESS.

A thorough understanding of your family's current and future financial needs is essential to determining what type of insurance product is right for you. You can expect us to be with you every step of the way – ensuring you and your family have the protection you need.

APPLES AND ORANGES.

There are two basic types of life insurance – term and permanent. Term insurance addresses a short-term need that you can easily face with a growing family. The death benefit is paid if you die during the period of time selected. Permanent insurance, on the other hand, offers lifetime protection and can also accumulate "cash value." Both types of insurance provide cash to your beneficiaries in the form of an income tax-free death benefit when they need it most. The death benefit may be included in your estate for Federal estate tax purposes.

Particularly for growing families or individuals with limited budgets, term insurance has the advantage of offering a large amount of protection at a lower cost than permanent insurance. Additionally, many term policies have a guaranteed premium period ensuring that the amount you pay for coverage won't increase during the set period of time. With MassMutual, premiums don't increase for 5, 10, 20 or even 30 years, depending on the policy selected. MassMutual term products also include a guaranteed renewability period, allowing you to renew your policy up to age 90¹ regardless of your health status. Guarantees are based on the claims-paying ability of the issuing company.

"Insurance policies and group certificates currently provide American families with over \$17 trillion in protection."

– American Council of Life Insurers (ACLI)
tabulation of 2003 National Association of
Insurance Commissioners (NAIC) data



"In 2003, beneficiaries of life insurance policies received \$51 billion in death benefits from life insurance companies."

– ACLI tabulation of 2003 NAIC data

¹Age 80 in New York.

“The likelihood of a long-term disability for persons between 35 to 65 is about 45%.”

– JHA Disability Fact Book, 2003/2004



ALL TERM IS THE SAME, RIGHT?

Just as it is easy to mistake that all apples are the same, it's also easy to think that all term products are the same. Learning the differences before you purchase a product can help you avoid making a costly mistake.

THE MASSMUTUAL ADVANTAGE.

At MassMutual, we understand the importance of offering flexibility. We know life is unpredictable and being able to adapt to changes is very important. When your financial portrait changes, it may be important to adjust your life insurance strategy to better align with your new needs. **Our term products allow you to convert to a permanent product regardless of your health status as long as it's within your policy's conversion period.**

MassMutual also offers the **unique advantage of allowing you to convert your term policy to any one of our permanent life products** available at the time of conversion – instead of just a few. Be sure to review the conversion guidelines with your life insurance professional.

Additionally, **MassMutual allows married couples to combine their individual term policies and convert them into a survivorship policy** with a face amount equal to the sum of both of the term policies.

MEETING EXPECTATIONS IN THE INDUSTRY.

At MassMutual, we give our customers the option of adding a **Waiver of Premium rider** to their term policies (available at an additional cost) that **ensures your premium payments will be waived if you become totally disabled**. While other companies also offer this feature, many will not let you **retain your convertibility options to a whole life policy (or equivalent policy) should you become totally disabled** during your term policy's conversion period. Term 20 Guaranteed policyholders who have the Waiver of Premium rider in force on the 20th policy year when the level premium guarantee period ends, can also convert at that time if they are totally disabled. **MassMutual will waive the premium payments on your new policy during the time you are totally disabled** – ensuring that you and your family get the protection you deserve. This is a feature we are very proud to offer our policyholders.

Flexibility, Innovation, Strength – Because Life Is Unpredictable

STRENGTH YOU CAN COUNT ON.

MassMutual has created a legacy of innovation, customer service, integrity, and financial strength spanning more than 150 years. It's our strong commitment to diversified investment strategies that have ensured our financial strength even as the financial market's landscape continually changes. Our strength as a *Fortune* 100 company is among the highest of any company in any industry as reflected in our ratings:

Over 11 million people worldwide have chosen MassMutual Financial Group as their financial partner. We take that commitment seriously.

- **A.M. Best Company**
A++ (Superior)
- **Moody's Investors Service, Inc.**
Aa1 (Excellent)
- **Standard & Poor's Corp.**
AAA (Extremely Strong)
- **Fitch Ratings**
AAA (Exceptionally Strong)

Ratings are as of 3/1/05 and are subject to change. Ratings are for Massachusetts Mutual Life Insurance Company, C.M. Life Insurance Company and MML Bay State Life Insurance Company.



To learn more about MassMutual's life insurance products, just ask your life insurance professional or visit us at www.massmutual.com.

MassMutual's renewable and convertible term life insurance policies are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. The policy form number is 408-2005, in NC the policy form number is 408-NC-2005.

Term 5 Guaranteed (T5G) premiums are level and guaranteed for the first 5 years and premiums increase annually thereafter.

Term 10 Guaranteed (T10G) premiums are level and guaranteed for the first 10 years and premiums increase annually thereafter.

Term 20 Guaranteed (T20G) premiums are level and guaranteed for the first 20 years and premiums increase annually thereafter.

Term 30 Guaranteed (T30G) premiums are level and guaranteed for the first 30 years and premiums increase annually thereafter.

Products and product features may not be available in all states. State variations may apply.



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

www.massmutual.com



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

Massachusetts Mutual Life Insurance Company and its affiliated insurance companies have received certification from IMSA, an industry organization dedicated to promoting ethical conduct in all customer contacts involving sales and service of individual life insurance and annuity and long term care products.

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MassMutual Financial Group is a marketing designation (or fleet name) for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates.

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