This brochure must be preceded or accompanied by the current prospectus for Variable Universal Life III (VUL III) and its underlying investment choices.

Before purchasing a variable universal life insurance policy, investors should carefully consider the investment objectives, risks, charges and expenses of the individual variable universal life insurance policy and its underlying investment choices. Please read the prospectuses carefully before investing or sending money.
Variable Universal Life III (VUL III)

VUL III insurance offers life-long, generally income tax-free, death benefit protection, premium flexibility and tax-deferred accumulation of account value, as long as the policy remains in force. A policy’s death benefit may be included in your estate for Federal estate tax purposes.

With a Massachusetts Mutual Life Insurance Company (MassMutual) VUL III policy, you can decide how your net premiums will be divided among the many investment choices. This allocation process is an important part of your life insurance planning. Be sure to review this brochure and the information in MassMutual’s Asset Allocation Guide with your registered representative prior to making your selections.

In addition to a variety of investment options, MassMutual’s VUL III policy offers a Guaranteed Principal Account.

All guarantees within the policy are based on the claims-paying ability of the issuing company.

The decision to purchase variable universal 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. Early surrender charges apply up to the first nine years of a policy. Those charges may decrease the value of the policy substantially depending on how early the policy, or any portion of it, is surrendered or accessed. While the policy allows for access to the cash value in the short-term through loans and withdrawals, there are costs and risks associated with those transactions. You should know that there may be little or no cash value available for loans and withdrawals in the policy’s early years. Additionally, unless required by law, you generally cannot reinstate a variable life insurance policy once it is surrendered.
The S&P 500® Index is the Standard & Poor's Composite Index of 500 stocks, an unmanaged index of common stock prices. The S&P 500® Index is a list of securities frequently used as a measure of U.S. stock market performance. The index does not reflect any fees or expenses. Standard & Poor's is a division of The McGraw-Hill Companies, Inc. The S&P 500® Index is a registered trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by the fund.
Variable Universal Life III (VUL III) is variable universal life insurance. Policy form numbers are: P2-2008, ICC08-P2 and ICC08-P2X in certain states, including North Carolina. The VUL III policy is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

For investment performance results:
www.massmutual.com (Use the “Product Performance” drop-down menu under the Products and Solutions tab.)
— OR —
1-800-272-2216 (24 hours/7 days a week)

Principal Underwriter
MML Distributors, LLC
1295 State Street
Springfield, MA 01111-0001

A wholly owned subsidiary of
Massachusetts Mutual Life Insurance Company
1295 State Street
Springfield, MA 01111-0001

Securities offered through registered representatives of MML Investors Services, Inc., Member SIPC, 1295 State Street, Springfield, MA 01111, or a broker-dealer that has a selling agreement with MML Distributors, LLC, Member SIPC.

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.