



Preview new Whole Life 12-Pay coming in August

See illustrations, key dates, transition rules, and marketing materials; Survivorship Whole Life 12-Pay will debut concurrently

Whole Life 12-Pay, a new lower-premium alternative to Whole Life 10-Pay, will be available in August in most jurisdictions using EZ-app initially and Haven Technologies' Coverpath digital platform in the future. The product provides death benefit protection and cash value accumulation with the potential for competitive income solutions. See information on illustrations and select marketing materials. Survivorship Whole Life 12-Pay will debut concurrently, with more details to come.

Whole Life 12-Pay features, benefits, prospects, and sought-after options

Whole Life 12-Pay will have a 3% guaranteed interest rate and the same features as MassMutual's other limited pay products. Benefits include:

- Guaranteed amount of paid-up life insurance.
- Guaranteed cash value increases yearly.
- Total death benefit and total cash value that never decline in value.

Prospective consumers for Whole Life 12-Pay will be affluent, high-net-worth clients, ages 45-55, who want life insurance to protect income, accumulate additional funds for retirement, and better manage market risk. The product can help them

tackle financial concerns including tax-efficient accumulation, legacy/wealth transfer planning, and health care/long-term care planning.

LTCAccess Rider (LTCR) will be available with Whole Life 12-Pay at launch. Chronic Illness Rider (CIR) will not be available with Whole Life 12-Pay at launch; however, CIR is available with MassMutual Whole Life Insurance products on Haven Technologies' Coverpath digital platform.

Key dates

Important dates in the Whole Life 12-Pay and Survivorship Whole Life 12-Pay rollout:

- **June 1:** Whole Life 12-Pay illustrations available on [MassMutual Designs](#) (MMD) and WinFlex Web.
- **July 1:** Survivorship Whole Life 12-Pay illustrations available on MMD and WinFlex Web.
- **Aug. 20:** First day to submit applications for both products on EZ-app.

See Transition rules

Review the [Transition Rules – August 2022 MassMutual Whole Life 12-Pay and Survivorship Whole Life 12-Pay](#). The rules include details on plan changes for policies pending issue and issued policies, and other transition and 90-day reissue rules. Watch for more news to come on Whole Life 12-Pay and Survivorship Whole Life 12-Pay.

Marketing assets

Select marketing materials for Whole Life 12-Pay, including [MassMutual Whole Life Series Product Reference Guide \(LI10804e\)](#), [Life insurance products at-a-glance for MassMutual Producers \(LI7010e-c\)](#), and [Whole Life Portfolio Spectrum \(LI1039\)](#), are online.

The products and/or certain features may not be available in all states. State variations will apply.

Whole Life Legacy series policies ((Policy Forms: MMWL-2018 and ICC18-MMWL in certain states, including North Carolina))/ (MMWLA-2018 and ICC18-MMWLA in certain states, including North Carolina)) and MassMutual Whole Life series policies on the Coverpath platform (Policy Forms: WL-2018 and ICC18WL in certain states, including North Carolina) are level-premium,

participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

FURTHER INFO

- *Contact your MassMutual brokerage director.*



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