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MassMutual's new ESVR and GI Rate Class

On Nov. 15, MassMutual will add an Enhanced Surrender Value Rider (ESVR) and Guaranteed Issue (GI) Rate Class to our Whole Life portfolio. These additions will help financial professionals meet the growing and evolving needs of small-business owners and high-net-worth customers.

Enhanced Surrender Value Rider features and benefits

The ESVR is now available for individually- or trust-owned life insurance when collaterally assigned at issue, including for premium financing arrangements. ESVR is also available to **support small business owners** who use life insurance to:

- Fund executive benefit programs.
- Offer high early surrender values in the first 5-7 years on short-pay policies.
- Offer early balance sheet relief.
- Increased financial flexibility.

ESVR specifications

Products	Whole Life 8, 10, 12, 15, & 20 Pay and Survivorship Whole Life 12 Pay The ESVR rider is only available to be added to one of the above polices at issue.
Markets	Non-qualified business only.
Rider Benefit	85% of base premium plus Life Insurance Supplement Rider (LISR) premium for 5 years[1] (WL 8, WL10) 80% of base premium plus LISR premium for 7 years[1] (WL12, WL15, WL20, SWL12)
Ownership	Individual or trust when collaterally assigned, and Business Ownership
Issue Ages	18-75
Minimum Premium	• $10,000 per policy for employer/business ownership, with a minimum total premium of $50,000 across all policies owned by the entity. • $100,000 per policy for individual or trust ownership • Premium frequency must be annual.
Dividend Options	Paid-up additions (PUAs) or LISR Flex if LISR is selected

ESVR illustrations

To request an illustration, complete the ESVR request form.

GI Rate Class features and benefits

The GI rate class is available exclusively for employer-paid plans covering 10–50 lives, across both qualified and non-qualified markets, and supports both employer- and employee-owned structures. You can also help **meet the evolving needs of small-business owners** for tailored financial solutions such as **non-qualified deferred compensation, split dollar life insurance, Section 162 bonus plans, and life insurance in certain qualified profit-sharing plans.**

- Streamlined underwriting.
- Speed the enrollment process.
- Allow business owners/key employees insurance coverage without lengthy medical assessments.
- Attract top talent with benefits and enhanced executive compensation packages.

GI Rate Class specifications

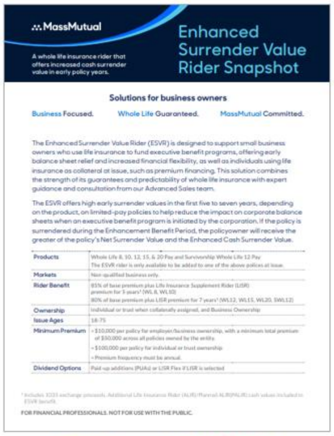
Products	Whole Life 10 Pay, Whole Life 20 Pay, Whole Life 65 & Whole Life 100	
Markets	The GI rate class is available in the non-qualified markets and is limited to certain ESOPs and profit-sharing plans in the qualified markets (unisex rates are available).	
Available Rate Classes	GI Non-Tobacco & GI Tobacco	
Ownership	Employee (EE) or Employer (ER)	
Minimum Premium & Face Amount	Minimum aggregate case premium: $100,000 Minimum Face Amount: $100,000	
Guaranteed Issue Group Underwriting Considerations	Underwriting will consider concentration of risk and the overall makeup of the group.	
Sales Strategies	Employer owned: • Non-Qualified Deferred Compensation • Supplemental Executive Retirement Plan • Retention Bonus • Split Dollar	Employee owned: • Executive Bonus Plans • Split Dollar
Rider Availability	The below riders are available on GI cases: • Enhanced Surrender Value Rider (ESVR) (Only available on WL10 and 20 Pay) • Life Insurance Supplement Rider (LISR) • Additional Life Insurance Rider (ALIR)[2] • Renewable Term Rider (RTR) • Waiver of Premium Rider (WP) • Accelerated Death Benefit for Terminal Illness (ABR) • Transfer of Insured (TIR) • Yearly Term Purchase (YTP) All policies within a plan must have the same riders attached.	

GI Rate Class illustrations

Complete the GI Rate Class pre-sale questionnaire.

Marketing materials

You will find marketing materials for the new ESVR and GI Rate Class below and everything about the MassMutual Life Insurance portfolio on the MMSD Life Marketing Hub:



ESVR Snapshot (LI7606)

GI Rate Class Guide (LI7607)

Business Profile Snapshot (L19298)

Key dates and transition rules for ESVR and GI Rate Class

These new additions will be available in all jurisdictions except California and New York at the initial launch.

- **Beginning Nov. 3:** Contact the MMSD Advanced Sales team for illustrations and case design support.
- **Nov. 15:** First day to submit applications.

Review the ESVR transition rules for more information.

Further info:

- **Refer to the** Enhanced Surrender Value Rider company guidelines.
- **Refer to the** Guaranteed Issue Rate Class company guidelines.