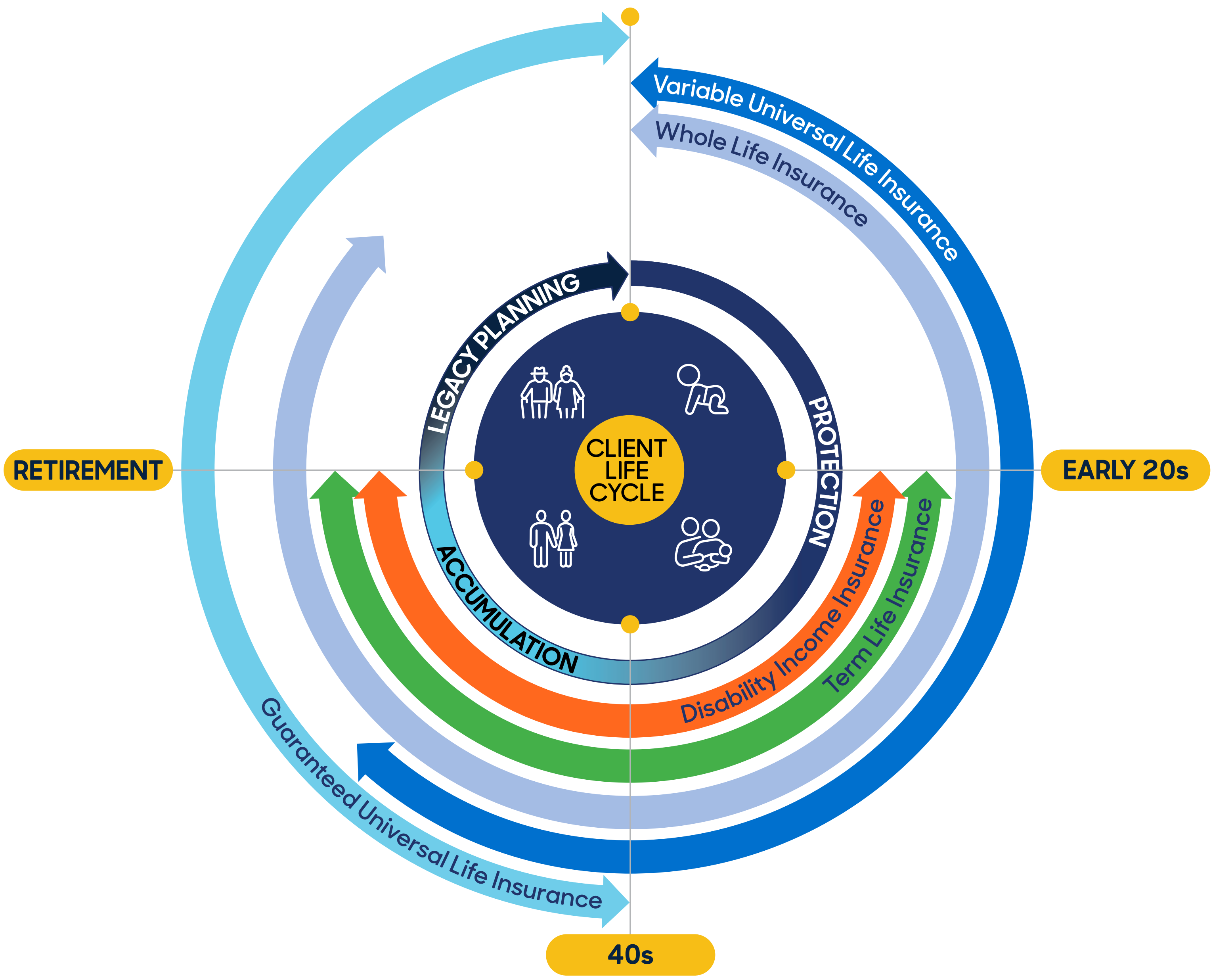
A Portfolio Built for the Client Life Cycle

Mapping client needs to protection solutions

There's More to Life

While each client's financial goals are unique, their journey follows a universal life cycle of evolving needs — a trajectory that requires a protection strategy built to adapt, grow, and secure a legacy across every milestone.



This framework presents strategic considerations for each life stage — not a cumulative checklist. Each client's situation is unique, and the appropriate solution depends on their specific circumstances, goals, and existing coverage at any given time.

Securing the ground you stand on (Starting early 20s)

- **The client need:** Before a client can reach for the horizon, they must protect their current reality. A client's greatest asset is their ability to earn a paycheck; if that "income engine" stops due to illness or injury, every other financial goal — from the mortgage to retirement savings — stalls.
- **The solution: MassMutual Disability Income Insurance** serves as the indispensable bedrock, providing foundational income protection **designed to help keep** the entire financial plan on track during the client's peak earning years.

Bridging the high-vulnerability years (Ages 30–50)

- **The client need:** This is the "safety net" phase — mortgages can be large, children are young, and clients need protection. Clients seek death benefit security that fits within their current budget.
- **The solution: MassMutual Term Life Insurance** offers affordable, focused protection for a fixed period. It provides the high-octane death benefit needed to cover immediate debts and education goals without the initial cost of permanent coverage.

Engineering flexibility and growth (Ages 40–65)

- **The client need:** As liabilities decrease and careers mature, clients value financial agility. They need a "living benefit" — a tool that provides permanent protection while building a versatile reserve for life's opportunities or to help supplement retirement income.
- **The solution: MassMutual Whole Life and Variable Universal Life (VUL)**[1] provide a dual-purpose strategy. These policies offer permanent death benefit protection alongside the potential for tax-advantaged cash/account value accumulation that can be accessed for life's opportunities or to supplement income later in life.[2]

Fulfilling the final promise (Ages 60+)

- **The client need:** The focus eventually shifts from building wealth to preserving a legacy. Clients want the certainty that their life's work will be transferred efficiently to the next generation or a designated charity with total confidence and minimal friction.
- **The solution: MassMutual UL Guard and SUL Guard** are engineered for this destination. These "built-for-more" solutions provide a guaranteed death benefit and a flexible premium structure, serving as the anchor for a guaranteed estate transfer and an enduring legacy.

Reach out to our experts to learn how to apply the Lifecycle Framework to your practice. Call us at 1-855-737-1610.

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[2] Distributions under a whole life (WL) policy, including cash dividends and partial/full surrenders, and withdrawals from a variable universal life insurance (VUL) policy, are not subject to taxation up to the amount paid into the policy (cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty if the policyowner is under age 59½.

Access to WL cash values or VUL account values through borrowing, WL partial surrenders, or VUL withdrawals will reduce the policy's cash/account value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

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