



New MassMutual Life Underwriting updates deliver more capacity and less friction

Go bigger, move faster!

MassMutual's latest Life underwriting updates raise the bar with expanded capacity for reduced friction! This provides you the ability to advance larger cases faster and offer more coverage with less reliance on reinsurance to deliver a simpler, more efficient experience.

We have secured more capacity, which will create more opportunities and momentum in large Life cases.

Increased retention, auto-bind, and jumbo limits will enable quicker placement for your high-net-worth clients:

- ✓ **Re-engage clients with higher face amounts** to determine any added capacity with MassMutual.
- ✓ **Accelerate case design:** Leverage increased auto-bind (up to \$65 million, depending on the product) and jumbo (\$75 million) capacity for faster placement .
- ✓ **MassMutual's ability to keep more risk in-house** makes us more competitive with large cases.

Internal retention limits

Below are maximum amounts held by MassMutual, including applied for and in-force coverage*.

Product	Individual Life Limits
Whole Life	Up to \$30 million
Variable Universal Life	Increased to up to \$25 million
Universal Life	Increased to up to \$20 million
Term	Up to \$15 million

Survivorship products (Survivorship Whole Life and SUL Guard) have an additional \$5 million of maximum retention.

Marketing resources

Review the materials below for more information on MassMutual's retention and capacity limits.



Life Retention and Capacity Limits



Retention and Capacity Comprehensive Guide

This change affirms MassMutual as an industry leader in the large-case environment and reinforces our commitment to an exceptional client and advisor experience.

Further info:

- Visit our [Field Underwriting Guide](#) for details on Age & Amount requirements, financial guidelines, build charts, key life underwriting programs and more!

