MassMutual

Whole Life with Guarantees

Whole Life 95

Whole Life 95 provides a permanent life insurance policy that can be paid over the years until age 95. Your clients who need lasting protection don't always want to wait years to see competitive value in their policy. **Whole Life 95 solves for both — permanent death benefit protection your client can count on for life, with cash value accumulation beginning in the early policy years.** The early value helps you move protection-focused conversations forward, so more clients get the long-term coverage they need.

Whole Life 95

- Guaranteed premiums paid to age 95
- Permanent death benefit protection
- Income tax-free death benefit
- Eligible to receive dividends[1]
- Policy builds cash value
- Offers riders and benefits

Providing many solutions, including:

- Permanent life insurance
- Protection for families. Solution for legacy planning.
- Business owners

MassMutual® offers several long premium duration payment products. On the following pages, we specifically look at the Whole Life 95 and 100 products and demonstrate how each of these products provides solutions for your clients.

[1] Dividends are not guaranteed.

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Whole Life 95

Protection

- Competitive death benefit over the policy years, especially in later policy years

Accumulation

- Tax-deferred cash value accumulation
- Higher early cash value accumulation

Whole Life 100

Protection

- Higher death benefit in early years and into retirement

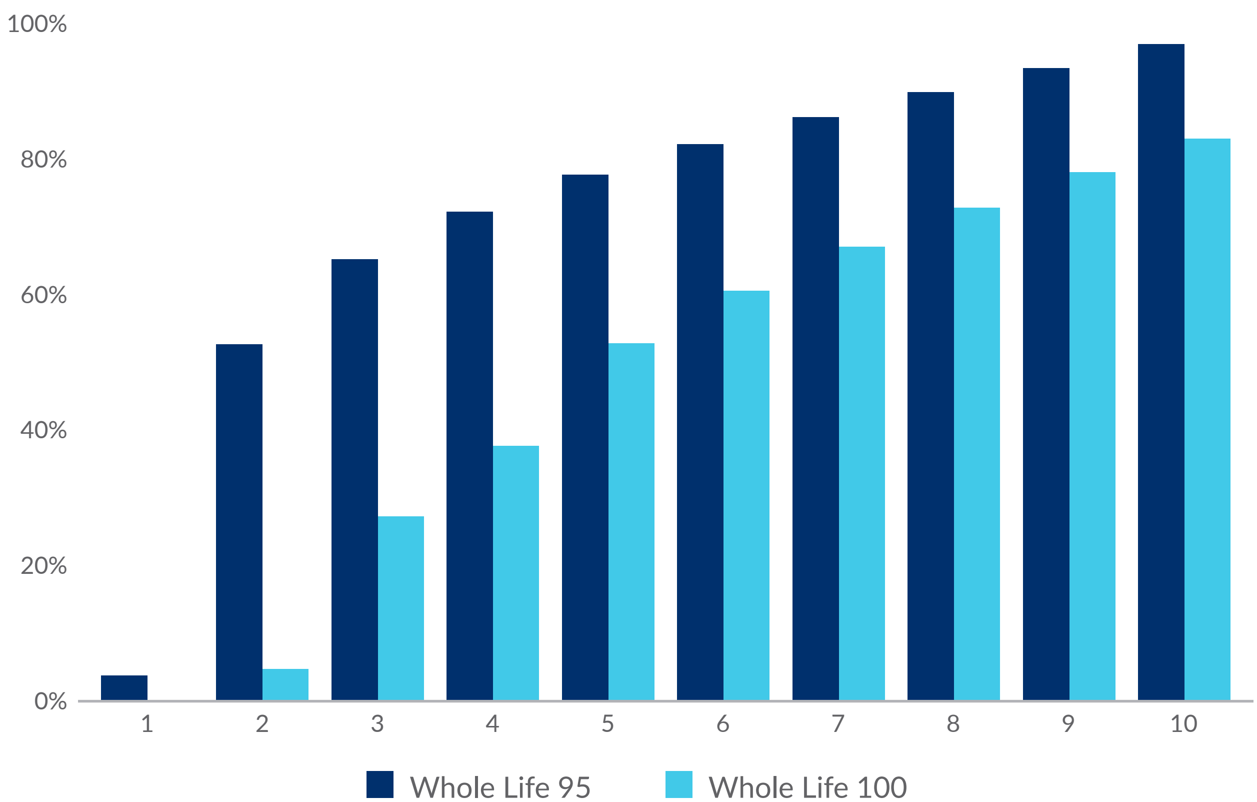
Accumulation

- Tax-deferred cash value accumulation
- Higher cash value in later policy years

Total Cash Value[2] as a Percentage of Premiums Paid (years 1–10)

This graph compares the total policy cash value as a percentage of the cumulative premium paid for each policy over the first 10 policy years. Both policies are illustrated with non-guaranteed dividends applied to purchase paid-up additions.

Male, Age 45, Ultra Preferred Non-Tobacco, $1M Face Amount, Waiver of Premium Rider, Dividend Option: Paid-Up Additions



[2] **This hypothetical example is for training purposes only.** Policies illustrated: MassMutual Whole Life 100 and Whole Life 95, Male, Issue Age 45, Ultra Preferred Non-Tobacco, initial face amount: $1,000,000. These values include dividends based on the 2026 dividend schedule and are not guaranteed. Dividends in future years may be lower or higher, depending on the company's actual experience. These illustrations were run in August 2026. **When working with clients, a Basic illustration must be presented using current assumptions and the current dividend schedule. Clients should be referred to the Basic Illustration for guaranteed elements and other important information.**

Take a closer look at Whole Life 95[2]:

Your clients all have different needs, and they are all at different places in their long-term planning process. Let's consider some of the potential solutions that Whole Life 95 can provide.

Case Study[2]

Sam. Age 45, married with three children

Client need: Sam needs permanent death benefit protection his family can rely on for life. Like many clients, he's hesitant to commit premium to a policy that shows less value in the early years. Whole Life 95 answers that objection directly — delivering the lasting protection he needs, with cash value that builds from policy year one and through the early policy years.

Whole Life 95 provides lasting death benefit protection with stronger early cash value than Whole Life 100.

Male, Age 45, Ultra Preferred Non-Tobacco, $1M Face Amount, Waiver of Premium Rider, Dividend Option: Paid-Up Additions

		MassMutual Whole Life 95	IRR	MassMutual Whole Life 100	IRR
	Annual Premium	$22,770		$20,190	
Age 55	Total Death Benefit	$1,081,858	27.32%	$1,098,664	29.69%
	Total Cash Value	$212,776	-1.24%	$161,495	-4.10%
Age 65	Total Death Benefit	$1,354,429	9.53%	$1,387,236	10.70%
	Total Cash Value	$563,370	1.98%	$520,224	2.35%
Age 85	Total Death Benefit	$2,834,451	4.97%	$2,690,066	5.23%
	Total Cash Value	$2,311,755	4.16%	$2,105,723	4.27%

Whole Life 95

As you see in this demonstration, Whole Life 95 provides a competitive death benefit along with strong cash value in the early policy years and throughout the lifetime of the policy. The Cash Value surpasses the total amount of premium paid in year 14. And although the death benefit is less than Whole Life 100 throughout the working years, the death benefit is very competitive in older ages.

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

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

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