

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$10,000 Death Benefit Non-Tobacco			\$15,000 Death Benefit Non-Tobacco			\$20,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 4.63	\$ 4,240	\$ 8,555	\$ 5.92	\$ 6,360	\$ 12,832	\$ 7.22	\$ 8,480	\$ 17,110	\$ 8.51	\$ 10,600	\$ 21,388
19	\$ 4.68	\$ 4,216	\$ 8,507	\$ 6.00	\$ 6,324	\$ 12,760	\$ 7.32	\$ 8,432	\$ 17,014	\$ 8.64	\$ 10,540	\$ 21,268
20	\$ 4.73	\$ 4,191	\$ 8,457	\$ 6.08	\$ 6,287	\$ 12,685	\$ 7.42	\$ 8,382	\$ 16,914	\$ 8.77	\$ 10,478	\$ 21,142
21	\$ 4.78	\$ 4,165	\$ 8,404	\$ 6.15	\$ 6,248	\$ 12,607	\$ 7.52	\$ 8,330	\$ 16,809	\$ 8.89	\$ 10,413	\$ 21,011
22	\$ 4.83	\$ 4,138	\$ 8,349	\$ 6.23	\$ 6,207	\$ 12,524	\$ 7.62	\$ 8,276	\$ 16,699	\$ 9.02	\$ 10,345	\$ 20,874
23	\$ 4.88	\$ 4,109	\$ 8,292	\$ 6.30	\$ 6,164	\$ 12,438	\$ 7.73	\$ 8,219	\$ 16,584	\$ 9.15	\$ 10,274	\$ 20,731
24	\$ 4.93	\$ 4,079	\$ 8,231	\$ 6.38	\$ 6,119	\$ 12,347	\$ 7.83	\$ 8,159	\$ 16,463	\$ 9.27	\$ 10,199	\$ 20,579
25	\$ 4.98	\$ 4,048	\$ 8,168	\$ 6.46	\$ 6,072	\$ 12,252	\$ 7.93	\$ 8,096	\$ 16,336	\$ 9.40	\$ 10,120	\$ 20,421
26	\$ 5.09	\$ 4,015	\$ 8,101	\$ 6.61	\$ 6,022	\$ 12,152	\$ 8.13	\$ 8,030	\$ 16,203	\$ 9.65	\$ 10,037	\$ 20,254
27	\$ 5.29	\$ 3,979	\$ 8,030	\$ 6.91	\$ 5,969	\$ 12,045	\$ 8.54	\$ 7,959	\$ 16,060	\$ 10.16	\$ 9,949	\$ 20,075
28	\$ 5.44	\$ 3,942	\$ 7,954	\$ 7.14	\$ 5,913	\$ 11,931	\$ 8.84	\$ 7,884	\$ 15,909	\$ 10.54	\$ 9,855	\$ 19,886
29	\$ 5.59	\$ 3,902	\$ 7,875	\$ 7.37	\$ 5,854	\$ 11,812	\$ 9.15	\$ 7,805	\$ 15,750	\$ 10.92	\$ 9,757	\$ 19,687
30	\$ 5.80	\$ 3,861	\$ 7,791	\$ 7.67	\$ 5,791	\$ 11,686	\$ 9.55	\$ 7,722	\$ 15,582	\$ 11.43	\$ 9,653	\$ 19,477
31	\$ 6.00	\$ 3,817	\$ 7,702	\$ 7.98	\$ 5,726	\$ 11,553	\$ 9.96	\$ 7,634	\$ 15,404	\$ 11.94	\$ 9,543	\$ 19,256
32	\$ 6.20	\$ 3,771	\$ 7,609	\$ 8.28	\$ 5,657	\$ 11,414	\$ 10.37	\$ 7,542	\$ 15,219	\$ 12.45	\$ 9,428	\$ 19,024
33	\$ 6.46	\$ 3,723	\$ 7,512	\$ 8.66	\$ 5,584	\$ 11,268	\$ 10.87	\$ 7,446	\$ 15,024	\$ 13.08	\$ 9,307	\$ 18,781
34	\$ 6.61	\$ 3,672	\$ 7,410	\$ 8.89	\$ 5,509	\$ 11,116	\$ 11.18	\$ 7,345	\$ 14,821	\$ 13.46	\$ 9,182	\$ 18,527
35	\$ 6.66	\$ 3,620	\$ 7,305	\$ 8.97	\$ 5,430	\$ 10,957	\$ 11.28	\$ 7,240	\$ 14,610	\$ 13.59	\$ 9,051	\$ 18,263
36	\$ 6.96	\$ 3,565	\$ 7,195	\$ 9.43	\$ 5,348	\$ 10,792	\$ 11.89	\$ 7,131	\$ 14,390	\$ 14.35	\$ 8,914	\$ 17,988
37	\$ 7.37	\$ 3,509	\$ 7,081	\$ 10.04	\$ 5,264	\$ 10,621	\$ 12.70	\$ 7,018	\$ 14,162	\$ 15.37	\$ 8,773	\$ 17,702
38	\$ 7.73	\$ 3,450	\$ 6,962	\$ 10.57	\$ 5,175	\$ 10,443	\$ 13.41	\$ 6,900	\$ 13,924	\$ 16.25	\$ 8,626	\$ 17,405
39	\$ 8.08	\$ 3,388	\$ 6,838	\$ 11.10	\$ 5,083	\$ 10,257	\$ 14.12	\$ 6,777	\$ 13,676	\$ 17.14	\$ 8,472	\$ 17,095
40	\$ 8.49	\$ 3,324	\$ 6,707	\$ 11.71	\$ 4,986	\$ 10,061	\$ 14.93	\$ 6,648	\$ 13,415	\$ 18.16	\$ 8,310	\$ 16,769
41	\$ 8.84	\$ 3,256	\$ 6,570	\$ 12.24	\$ 4,884	\$ 9,855	\$ 15.65	\$ 6,512	\$ 13,140	\$ 19.05	\$ 8,140	\$ 16,425
42	\$ 9.20	\$ 3,184	\$ 6,425	\$ 12.78	\$ 4,776	\$ 9,638	\$ 16.36	\$ 6,369	\$ 12,851	\$ 19.94	\$ 7,961	\$ 16,063
43	\$ 9.60	\$ 3,109	\$ 6,273	\$ 13.39	\$ 4,663	\$ 9,409	\$ 17.17	\$ 6,218	\$ 12,546	\$ 20.95	\$ 7,772	\$ 15,683
44	\$ 9.96	\$ 3,029	\$ 6,112	\$ 13.92	\$ 4,544	\$ 9,169	\$ 17.88	\$ 6,059	\$ 12,225	\$ 21.84	\$ 7,573	\$ 15,282
45	\$ 10.01	\$ 2,945	\$ 5,942	\$ 14.00	\$ 4,417	\$ 8,914	\$ 17.98	\$ 5,890	\$ 11,885	\$ 21.97	\$ 7,363	\$ 14,857
46	\$ 10.67	\$ 2,856	\$ 5,762	\$ 14.99	\$ 4,284	\$ 8,644	\$ 19.30	\$ 5,712	\$ 11,525	\$ 23.62	\$ 7,140	\$ 14,406
47	\$ 11.33	\$ 2,761	\$ 5,571	\$ 15.98	\$ 4,141	\$ 8,357	\$ 20.62	\$ 5,522	\$ 11,143	\$ 25.27	\$ 6,903	\$ 13,929
48	\$ 12.04	\$ 2,660	\$ 5,368	\$ 17.04	\$ 3,991	\$ 8,053	\$ 22.04	\$ 5,321	\$ 10,737	\$ 27.04	\$ 6,651	\$ 13,422
49	\$ 12.75	\$ 2,554	\$ 5,153	\$ 18.11	\$ 3,831	\$ 7,730	\$ 23.46	\$ 5,108	\$ 10,307	\$ 28.82	\$ 6,385	\$ 12,883
50	\$ 13.41	\$ 2,440	\$ 4,924	\$ 19.10	\$ 3,661	\$ 7,387	\$ 24.78	\$ 4,881	\$ 9,849	\$ 30.47	\$ 6,101	\$ 12,311
51	\$ 14.12	\$ 2,320	\$ 4,681	\$ 20.16	\$ 3,480	\$ 7,022	\$ 26.21	\$ 4,640	\$ 9,363	\$ 32.25	\$ 5,800	\$ 11,703
52	\$ 14.83	\$ 2,192	\$ 4,423	\$ 21.23	\$ 3,288	\$ 6,635	\$ 27.63	\$ 4,384	\$ 8,847	\$ 34.02	\$ 5,481	\$ 11,059

Issue Age ¹	\$10,000 Death Benefit Non-Tobacco			\$15,000 Death Benefit Non-Tobacco			\$20,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 15.49	\$ 2,056	\$ 4,150	\$ 22.22	\$ 3,085	\$ 6,225	\$ 28.95	\$ 4,113	\$ 8,300	\$ 35.67	\$ 5,142	\$ 10,376
54	\$ 16.20	\$ 1,913	\$ 3,860	\$ 23.29	\$ 2,869	\$ 5,790	\$ 30.37	\$ 3,826	\$ 7,720	\$ 37.45	\$ 4,782	\$ 9,651
55	\$ 16.25	\$ 1,760	\$ 3,552	\$ 23.36	\$ 2,640	\$ 5,328	\$ 30.47	\$ 3,520	\$ 7,104	\$ 37.58	\$ 4,400	\$ 8,880
56	\$ 17.37	\$ 1,838	\$ 3,604	\$ 25.04	\$ 2,758	\$ 5,406	\$ 32.70	\$ 3,677	\$ 7,208	\$ 40.37	\$ 4,597	\$ 9,010
57	\$ 18.54	\$ 1,920	\$ 3,657	\$ 26.79	\$ 2,880	\$ 5,486	\$ 35.04	\$ 3,840	\$ 7,315	\$ 43.29	\$ 4,800	\$ 9,144
58	\$ 19.71	\$ 2,004	\$ 3,712	\$ 28.54	\$ 3,007	\$ 5,568	\$ 37.37	\$ 4,009	\$ 7,424	\$ 46.21	\$ 5,012	\$ 9,280
59	\$ 20.87	\$ 2,092	\$ 3,767	\$ 30.29	\$ 3,139	\$ 5,651	\$ 39.71	\$ 4,185	\$ 7,535	\$ 49.13	\$ 5,232	\$ 9,419
60	\$ 22.04	\$ 2,184	\$ 3,824	\$ 32.04	\$ 3,276	\$ 5,737	\$ 42.05	\$ 4,368	\$ 7,649	\$ 52.05	\$ 5,460	\$ 9,562
61*	\$ 21.10	\$ 2,278	\$ 3,883	\$ 30.72	\$ 3,418	\$ 5,824	\$ 40.35	\$ 4,557	\$ 7,766	\$ 49.97	\$ 5,696	\$ 9,708
62*	\$ 22.21	\$ 2,376	\$ 3,943	\$ 32.39	\$ 3,564	\$ 5,914	\$ 42.56	\$ 4,753	\$ 7,886	\$ 52.74	\$ 5,941	\$ 9,858
63*	\$ 23.27	\$ 2,477	\$ 4,004	\$ 33.98	\$ 3,716	\$ 6,006	\$ 44.69	\$ 4,954	\$ 8,009	\$ 55.39	\$ 6,193	\$ 10,011
64*	\$ 24.33	\$ 2,581	\$ 4,066	\$ 35.57	\$ 3,871	\$ 6,100	\$ 46.81	\$ 5,162	\$ 8,133	\$ 58.05	\$ 6,452	\$ 10,167
65*	\$ 24.38	\$ 2,687	\$ 4,130	\$ 35.64	\$ 4,030	\$ 6,195	\$ 46.90	\$ 5,374	\$ 8,260	\$ 58.16	\$ 6,717	\$ 10,325
66*	\$ 25.95	\$ 2,795	\$ 4,194	\$ 37.99	\$ 4,193	\$ 6,291	\$ 50.04	\$ 5,591	\$ 8,388	\$ 62.09	\$ 6,989	\$ 10,485
67*	\$ 28.12	\$ 2,907	\$ 4,259	\$ 41.25	\$ 4,360	\$ 6,389	\$ 54.38	\$ 5,814	\$ 8,519	\$ 67.51	\$ 7,267	\$ 10,649
68*	\$ 29.59	\$ 3,031	\$ 4,341	\$ 43.46	\$ 4,547	\$ 6,511	\$ 57.33	\$ 6,062	\$ 8,682	\$ 71.20	\$ 7,578	\$ 10,852
69*	\$ 31.90	\$ 3,169	\$ 4,439	\$ 46.92	\$ 4,754	\$ 6,658	\$ 61.95	\$ 6,339	\$ 8,878	\$ 76.97	\$ 7,924	\$ 11,098
70*	\$ 33.29	\$ 3,312	\$ 4,539	\$ 49.00	\$ 4,968	\$ 6,809	\$ 64.72	\$ 6,624	\$ 9,078	\$ 80.43	\$ 8,280	\$ 11,348
71*	\$ 34.72	\$ 3,458	\$ 4,641	\$ 51.15	\$ 5,187	\$ 6,962	\$ 67.58	\$ 6,916	\$ 9,283	\$ 84.01	\$ 8,645	\$ 11,604
72*	\$ 36.24	\$ 3,608	\$ 4,748	\$ 53.43	\$ 5,413	\$ 7,122	\$ 70.62	\$ 7,217	\$ 9,496	\$ 87.82	\$ 9,022	\$ 11,870
73*	\$ 37.90	\$ 3,766	\$ 4,860	\$ 55.92	\$ 5,649	\$ 7,290	\$ 73.95	\$ 7,532	\$ 9,721	\$ 91.97	\$ 9,415	\$ 12,151
74*	\$ 39.75	\$ 3,930	\$ 4,979	\$ 58.69	\$ 5,895	\$ 7,469	\$ 77.64	\$ 7,861	\$ 9,959	\$ 96.59	\$ 9,826	\$ 12,449
75*	\$ 41.82	\$ 4,100	\$ 5,105	\$ 61.81	\$ 6,150	\$ 7,658	\$ 81.79	\$ 8,201	\$ 10,211	\$ 101.78	\$ 10,251	\$ 12,764

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$10,000 Death Benefit Non-Tobacco			\$15,000 Death Benefit Non-Tobacco			\$20,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

Issue Age ¹	\$30,000 Death Benefit Non-Tobacco			\$35,000 Death Benefit Non-Tobacco			\$40,000 Death Benefit Non-Tobacco			\$45,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 9.81	\$ 12,720	\$ 25,665	\$ 11.10	\$ 14,840	\$ 29,943	\$ 12.40	\$ 16,960	\$ 34,220	\$ 13.69	\$ 19,080	\$ 38,498
19	\$ 9.96	\$ 12,648	\$ 25,521	\$ 11.28	\$ 14,756	\$ 29,775	\$ 12.60	\$ 16,864	\$ 34,028	\$ 13.92	\$ 18,972	\$ 38,282
20	\$ 10.11	\$ 12,574	\$ 25,371	\$ 11.46	\$ 14,669	\$ 29,599	\$ 12.80	\$ 16,765	\$ 33,828	\$ 14.15	\$ 18,861	\$ 38,056
21	\$ 10.26	\$ 12,496	\$ 25,214	\$ 11.63	\$ 14,578	\$ 29,416	\$ 13.01	\$ 16,661	\$ 33,618	\$ 14.38	\$ 18,744	\$ 37,821
22	\$ 10.42	\$ 12,414	\$ 25,049	\$ 11.81	\$ 14,483	\$ 29,224	\$ 13.21	\$ 16,553	\$ 33,399	\$ 14.60	\$ 18,622	\$ 37,574
23	\$ 10.57	\$ 12,329	\$ 24,877	\$ 11.99	\$ 14,384	\$ 29,023	\$ 13.41	\$ 16,438	\$ 33,169	\$ 14.83	\$ 18,493	\$ 37,315
24	\$ 10.72	\$ 12,239	\$ 24,695	\$ 12.17	\$ 14,279	\$ 28,811	\$ 13.61	\$ 16,318	\$ 32,927	\$ 15.06	\$ 18,358	\$ 37,043
25	\$ 10.87	\$ 12,144	\$ 24,505	\$ 12.35	\$ 14,169	\$ 28,589	\$ 13.82	\$ 16,193	\$ 32,673	\$ 15.29	\$ 18,217	\$ 36,757
26	\$ 11.18	\$ 12,045	\$ 24,304	\$ 12.70	\$ 14,053	\$ 28,355	\$ 14.22	\$ 16,060	\$ 32,406	\$ 15.75	\$ 18,068	\$ 36,457
27	\$ 11.79	\$ 11,939	\$ 24,090	\$ 13.41	\$ 13,929	\$ 28,105	\$ 15.04	\$ 15,919	\$ 32,120	\$ 16.66	\$ 17,909	\$ 36,135
28	\$ 12.24	\$ 11,827	\$ 23,863	\$ 13.94	\$ 13,798	\$ 27,841	\$ 15.65	\$ 15,769	\$ 31,818	\$ 17.35	\$ 17,740	\$ 35,795
29	\$ 12.70	\$ 11,708	\$ 23,625	\$ 14.48	\$ 13,660	\$ 27,562	\$ 16.25	\$ 15,611	\$ 31,500	\$ 18.03	\$ 17,563	\$ 35,437
30	\$ 13.31	\$ 11,583	\$ 23,373	\$ 15.19	\$ 13,514	\$ 27,268	\$ 17.07	\$ 15,445	\$ 31,164	\$ 18.95	\$ 17,375	\$ 35,059
31	\$ 13.92	\$ 11,452	\$ 23,107	\$ 15.90	\$ 13,360	\$ 26,958	\$ 17.88	\$ 15,269	\$ 30,809	\$ 19.86	\$ 17,178	\$ 34,660
32	\$ 14.53	\$ 11,314	\$ 22,828	\$ 16.61	\$ 13,199	\$ 26,633	\$ 18.69	\$ 15,085	\$ 30,438	\$ 20.77	\$ 16,971	\$ 34,243
33	\$ 15.29	\$ 11,169	\$ 22,537	\$ 17.50	\$ 13,031	\$ 26,293	\$ 19.71	\$ 14,892	\$ 30,049	\$ 21.92	\$ 16,754	\$ 33,805
34	\$ 15.75	\$ 11,018	\$ 22,232	\$ 18.03	\$ 12,855	\$ 25,938	\$ 20.32	\$ 14,691	\$ 29,643	\$ 22.60	\$ 16,527	\$ 33,349
35	\$ 15.90	\$ 10,861	\$ 21,915	\$ 18.21	\$ 12,671	\$ 25,568	\$ 20.52	\$ 14,481	\$ 29,220	\$ 22.83	\$ 16,292	\$ 32,873
36	\$ 16.81	\$ 10,697	\$ 21,585	\$ 19.28	\$ 12,480	\$ 25,183	\$ 21.74	\$ 14,263	\$ 28,781	\$ 24.20	\$ 16,046	\$ 32,378
37	\$ 18.03	\$ 10,528	\$ 21,243	\$ 20.70	\$ 12,283	\$ 24,783	\$ 23.36	\$ 14,037	\$ 28,324	\$ 26.03	\$ 15,792	\$ 31,864
38	\$ 19.10	\$ 10,351	\$ 20,886	\$ 21.94	\$ 12,076	\$ 24,367	\$ 24.78	\$ 13,801	\$ 27,848	\$ 27.63	\$ 15,527	\$ 31,329
39	\$ 20.16	\$ 10,166	\$ 20,514	\$ 23.18	\$ 11,861	\$ 23,933	\$ 26.21	\$ 13,555	\$ 27,352	\$ 29.23	\$ 15,250	\$ 30,771
40	\$ 21.38	\$ 9,972	\$ 20,122	\$ 24.61	\$ 11,635	\$ 23,476	\$ 27.83	\$ 13,297	\$ 26,830	\$ 31.05	\$ 14,959	\$ 30,184
41	\$ 22.45	\$ 9,768	\$ 19,710	\$ 25.85	\$ 11,396	\$ 22,995	\$ 29.25	\$ 13,024	\$ 26,280	\$ 32.65	\$ 14,652	\$ 29,565
42	\$ 23.51	\$ 9,553	\$ 19,276	\$ 27.09	\$ 11,145	\$ 22,489	\$ 30.67	\$ 12,738	\$ 25,702	\$ 34.25	\$ 14,330	\$ 28,914
43	\$ 24.73	\$ 9,327	\$ 18,819	\$ 28.52	\$ 10,881	\$ 21,956	\$ 32.30	\$ 12,436	\$ 25,093	\$ 36.08	\$ 13,990	\$ 28,229
44	\$ 25.80	\$ 9,088	\$ 18,338	\$ 29.76	\$ 10,603	\$ 21,394	\$ 33.72	\$ 12,118	\$ 24,451	\$ 37.68	\$ 13,632	\$ 27,507
45	\$ 25.95	\$ 8,835	\$ 17,828	\$ 29.94	\$ 10,308	\$ 20,800	\$ 33.92	\$ 11,781	\$ 23,771	\$ 37.91	\$ 13,253	\$ 26,743
46	\$ 27.93	\$ 8,568	\$ 17,288	\$ 32.25	\$ 9,996	\$ 20,169	\$ 36.56	\$ 11,424	\$ 23,050	\$ 40.88	\$ 12,852	\$ 25,932
47	\$ 29.91	\$ 8,283	\$ 16,714	\$ 34.56	\$ 9,664	\$ 19,500	\$ 39.20	\$ 11,045	\$ 22,286	\$ 43.85	\$ 12,425	\$ 25,072
48	\$ 32.04	\$ 7,982	\$ 16,106	\$ 37.04	\$ 9,312	\$ 18,790	\$ 42.05	\$ 10,643	\$ 21,475	\$ 47.05	\$ 11,973	\$ 24,159
49	\$ 34.18	\$ 7,662	\$ 15,460	\$ 39.53	\$ 8,939	\$ 18,037	\$ 44.89	\$ 10,216	\$ 20,614	\$ 50.24	\$ 11,493	\$ 23,190
50	\$ 36.16	\$ 7,322	\$ 14,774	\$ 41.84	\$ 8,542	\$ 17,236	\$ 47.53	\$ 9,762	\$ 19,698	\$ 53.21	\$ 10,983	\$ 22,161
51	\$ 38.29	\$ 6,960	\$ 14,044	\$ 44.33	\$ 8,120	\$ 16,385	\$ 50.37	\$ 9,280	\$ 18,726	\$ 56.41	\$ 10,440	\$ 21,066
52	\$ 40.42	\$ 6,577	\$ 13,271	\$ 46.82	\$ 7,673	\$ 15,482	\$ 53.21	\$ 8,769	\$ 17,694	\$ 59.61	\$ 9,865	\$ 19,906

Issue Age ¹	\$30,000 Death Benefit Non-Tobacco			\$35,000 Death Benefit Non-Tobacco			\$40,000 Death Benefit Non-Tobacco			\$45,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 42.40	\$ 6,170	\$ 12,451	\$ 49.13	\$ 7,199	\$ 14,526	\$ 55.85	\$ 8,227	\$ 16,601	\$ 62.58	\$ 9,256	\$ 18,676
54	\$ 44.53	\$ 5,739	\$ 11,581	\$ 51.62	\$ 6,696	\$ 13,511	\$ 58.70	\$ 7,652	\$ 15,441	\$ 65.78	\$ 8,609	\$ 17,371
55	\$ 44.69	\$ 5,281	\$ 10,656	\$ 51.79	\$ 6,161	\$ 12,432	\$ 58.90	\$ 7,041	\$ 14,208	\$ 66.01	\$ 7,921	\$ 15,984
56	\$ 48.04	\$ 5,516	\$ 10,812	\$ 55.70	\$ 6,435	\$ 12,615	\$ 63.37	\$ 7,355	\$ 14,417	\$ 71.03	\$ 8,274	\$ 16,219
57	\$ 51.54	\$ 5,760	\$ 10,972	\$ 59.79	\$ 6,720	\$ 12,801	\$ 68.04	\$ 7,681	\$ 14,630	\$ 76.29	\$ 8,641	\$ 16,459
58	\$ 55.04	\$ 6,014	\$ 11,136	\$ 63.88	\$ 7,017	\$ 12,992	\$ 72.71	\$ 8,019	\$ 14,848	\$ 81.54	\$ 9,022	\$ 16,704
59	\$ 58.55	\$ 6,278	\$ 11,303	\$ 67.96	\$ 7,324	\$ 13,186	\$ 77.38	\$ 8,371	\$ 15,070	\$ 86.80	\$ 9,417	\$ 16,954
60	\$ 62.05	\$ 6,552	\$ 11,474	\$ 72.05	\$ 7,644	\$ 13,386	\$ 82.05	\$ 8,736	\$ 15,299	\$ 92.05	\$ 9,828	\$ 17,211
61*	\$ 59.59	\$ 6,836	\$ 11,649	\$ 69.22	\$ 7,975	\$ 13,591	\$ 78.84	\$ 9,114	\$ 15,532	\$ 88.46	\$ 10,254	\$ 17,474
62*	\$ 62.92	\$ 7,129	\$ 11,829	\$ 73.09	\$ 8,318	\$ 13,801	\$ 83.27	\$ 9,506	\$ 15,772	\$ 93.45	\$ 10,694	\$ 17,744
63*	\$ 66.10	\$ 7,432	\$ 12,013	\$ 76.81	\$ 8,671	\$ 14,015	\$ 87.52	\$ 9,909	\$ 16,018	\$ 98.22	\$ 11,148	\$ 18,020
64*	\$ 69.29	\$ 7,743	\$ 12,200	\$ 80.52	\$ 9,033	\$ 14,234	\$ 91.76	\$ 10,324	\$ 16,267	\$ 103.00	\$ 11,614	\$ 18,301
65*	\$ 69.42	\$ 8,061	\$ 12,390	\$ 80.69	\$ 9,404	\$ 14,455	\$ 91.95	\$ 10,748	\$ 16,520	\$ 103.21	\$ 12,091	\$ 18,585
66*	\$ 74.13	\$ 8,387	\$ 12,582	\$ 86.18	\$ 9,784	\$ 14,679	\$ 98.22	\$ 11,182	\$ 16,776	\$ 110.27	\$ 12,580	\$ 18,873
67*	\$ 80.64	\$ 8,721	\$ 12,778	\$ 93.77	\$ 10,174	\$ 14,908	\$ 106.90	\$ 11,628	\$ 17,038	\$ 120.03	\$ 13,081	\$ 19,168
68*	\$ 85.07	\$ 9,094	\$ 13,023	\$ 98.94	\$ 10,609	\$ 15,193	\$ 112.81	\$ 12,125	\$ 17,364	\$ 126.68	\$ 13,641	\$ 19,534
69*	\$ 91.99	\$ 9,509	\$ 13,317	\$ 107.02	\$ 11,094	\$ 15,537	\$ 122.04	\$ 12,679	\$ 17,756	\$ 137.06	\$ 14,263	\$ 19,976
70*	\$ 96.15	\$ 9,936	\$ 13,618	\$ 111.86	\$ 11,592	\$ 15,887	\$ 127.58	\$ 13,248	\$ 18,157	\$ 143.29	\$ 14,904	\$ 20,427
71*	\$ 100.44	\$ 10,374	\$ 13,925	\$ 116.87	\$ 12,103	\$ 16,246	\$ 133.30	\$ 13,832	\$ 18,567	\$ 149.73	\$ 15,561	\$ 20,888
72*	\$ 105.01	\$ 10,826	\$ 14,244	\$ 122.20	\$ 12,631	\$ 16,618	\$ 139.39	\$ 14,435	\$ 18,992	\$ 156.59	\$ 16,240	\$ 21,366
73*	\$ 109.99	\$ 11,298	\$ 14,581	\$ 128.02	\$ 13,181	\$ 17,011	\$ 146.04	\$ 15,064	\$ 19,442	\$ 164.06	\$ 16,948	\$ 21,872
74*	\$ 115.53	\$ 11,791	\$ 14,939	\$ 134.48	\$ 13,756	\$ 17,429	\$ 153.42	\$ 15,722	\$ 19,919	\$ 172.37	\$ 17,687	\$ 22,409
75*	\$ 121.76	\$ 12,301	\$ 15,316	\$ 141.75	\$ 14,352	\$ 17,869	\$ 161.73	\$ 16,402	\$ 20,422	\$ 181.72	\$ 18,452	\$ 22,975

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$30,000 Death Benefit Non-Tobacco			\$35,000 Death Benefit Non-Tobacco			\$40,000 Death Benefit Non-Tobacco			\$45,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

Issue Age ¹	\$50,000 Death Benefit Non-Tobacco			\$55,000 Death Benefit Non-Tobacco			\$60,000 Death Benefit Non-Tobacco			\$65,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 14.99	\$ 21,200	\$ 42,776	\$ 16.28	\$ 23,320	\$ 47,053	\$ 17.57	\$ 25,440	\$ 51,331	\$ 18.87	\$ 27,560	\$ 55,608
19	\$ 15.24	\$ 21,080	\$ 42,536	\$ 16.56	\$ 23,189	\$ 46,789	\$ 17.88	\$ 25,297	\$ 51,043	\$ 19.20	\$ 27,405	\$ 55,296
20	\$ 15.49	\$ 20,956	\$ 42,285	\$ 16.84	\$ 23,052	\$ 46,514	\$ 18.18	\$ 25,148	\$ 50,742	\$ 19.53	\$ 27,243	\$ 54,971
21	\$ 15.75	\$ 20,827	\$ 42,023	\$ 17.12	\$ 22,909	\$ 46,225	\$ 18.49	\$ 24,992	\$ 50,428	\$ 19.86	\$ 27,075	\$ 54,630
22	\$ 16.00	\$ 20,691	\$ 41,749	\$ 17.40	\$ 22,760	\$ 45,924	\$ 18.79	\$ 24,829	\$ 50,099	\$ 20.19	\$ 26,898	\$ 54,274
23	\$ 16.25	\$ 20,548	\$ 41,462	\$ 17.68	\$ 22,603	\$ 45,608	\$ 19.10	\$ 24,658	\$ 49,754	\$ 20.52	\$ 26,713	\$ 53,900
24	\$ 16.51	\$ 20,398	\$ 41,159	\$ 17.96	\$ 22,438	\$ 45,275	\$ 19.40	\$ 24,478	\$ 49,391	\$ 20.85	\$ 26,518	\$ 53,507
25	\$ 16.76	\$ 20,241	\$ 40,842	\$ 18.23	\$ 22,265	\$ 44,926	\$ 19.71	\$ 24,289	\$ 49,010	\$ 21.18	\$ 26,313	\$ 53,094
26	\$ 17.27	\$ 20,075	\$ 40,508	\$ 18.79	\$ 22,083	\$ 44,558	\$ 20.32	\$ 24,091	\$ 48,609	\$ 21.84	\$ 26,098	\$ 52,660
27	\$ 18.29	\$ 19,899	\$ 40,151	\$ 19.91	\$ 21,889	\$ 44,166	\$ 21.53	\$ 23,878	\$ 48,181	\$ 23.16	\$ 25,868	\$ 52,196
28	\$ 19.05	\$ 19,711	\$ 39,773	\$ 20.75	\$ 21,682	\$ 43,750	\$ 22.45	\$ 23,654	\$ 47,727	\$ 24.15	\$ 25,625	\$ 51,704
29	\$ 19.81	\$ 19,514	\$ 39,375	\$ 21.59	\$ 21,465	\$ 43,312	\$ 23.36	\$ 23,417	\$ 47,250	\$ 25.14	\$ 25,368	\$ 51,187
30	\$ 20.82	\$ 19,306	\$ 38,955	\$ 22.70	\$ 21,237	\$ 42,851	\$ 24.58	\$ 23,167	\$ 46,746	\$ 26.46	\$ 25,098	\$ 50,642
31	\$ 21.84	\$ 19,086	\$ 38,512	\$ 23.82	\$ 20,995	\$ 42,363	\$ 25.80	\$ 22,904	\$ 46,214	\$ 27.78	\$ 24,812	\$ 50,065
32	\$ 22.85	\$ 18,856	\$ 38,048	\$ 24.94	\$ 20,742	\$ 41,852	\$ 27.02	\$ 22,628	\$ 45,657	\$ 29.10	\$ 24,513	\$ 49,462
33	\$ 24.12	\$ 18,615	\$ 37,562	\$ 26.33	\$ 20,477	\$ 41,318	\$ 28.54	\$ 22,339	\$ 45,074	\$ 30.75	\$ 24,200	\$ 48,830
34	\$ 24.89	\$ 18,364	\$ 37,054	\$ 27.17	\$ 20,200	\$ 40,759	\$ 29.45	\$ 22,037	\$ 44,465	\$ 31.74	\$ 23,873	\$ 48,170
35	\$ 25.14	\$ 18,102	\$ 36,526	\$ 27.45	\$ 19,912	\$ 40,178	\$ 29.76	\$ 21,722	\$ 43,831	\$ 32.07	\$ 23,533	\$ 47,483
36	\$ 26.66	\$ 17,829	\$ 35,976	\$ 29.12	\$ 19,612	\$ 39,574	\$ 31.59	\$ 21,395	\$ 43,171	\$ 34.05	\$ 23,178	\$ 46,769
37	\$ 28.69	\$ 17,547	\$ 35,405	\$ 31.36	\$ 19,301	\$ 38,946	\$ 34.02	\$ 21,056	\$ 42,486	\$ 36.69	\$ 22,811	\$ 46,027
38	\$ 30.47	\$ 17,252	\$ 34,811	\$ 33.31	\$ 18,977	\$ 38,292	\$ 36.16	\$ 20,702	\$ 41,773	\$ 39.00	\$ 22,428	\$ 45,254
39	\$ 32.25	\$ 16,944	\$ 34,190	\$ 35.27	\$ 18,639	\$ 37,609	\$ 38.29	\$ 20,333	\$ 41,028	\$ 41.31	\$ 22,028	\$ 44,447
40	\$ 34.28	\$ 16,621	\$ 33,538	\$ 37.50	\$ 18,283	\$ 36,891	\$ 40.73	\$ 19,945	\$ 40,245	\$ 43.95	\$ 21,607	\$ 43,599
41	\$ 36.05	\$ 16,280	\$ 32,850	\$ 39.46	\$ 17,908	\$ 36,135	\$ 42.86	\$ 19,537	\$ 39,420	\$ 46.26	\$ 21,165	\$ 42,705
42	\$ 37.83	\$ 15,922	\$ 32,127	\$ 41.41	\$ 17,514	\$ 35,340	\$ 44.99	\$ 19,107	\$ 38,553	\$ 48.57	\$ 20,699	\$ 41,765
43	\$ 39.86	\$ 15,545	\$ 31,366	\$ 43.64	\$ 17,099	\$ 34,503	\$ 47.43	\$ 18,654	\$ 37,639	\$ 51.21	\$ 20,208	\$ 40,776
44	\$ 41.64	\$ 15,147	\$ 30,564	\$ 45.60	\$ 16,662	\$ 33,620	\$ 49.56	\$ 18,177	\$ 36,676	\$ 53.52	\$ 19,691	\$ 39,733
45	\$ 41.89	\$ 14,726	\$ 29,714	\$ 45.88	\$ 16,199	\$ 32,685	\$ 49.86	\$ 17,671	\$ 35,657	\$ 53.85	\$ 19,144	\$ 38,628
46	\$ 45.19	\$ 14,280	\$ 28,813	\$ 49.51	\$ 15,708	\$ 31,694	\$ 53.82	\$ 17,136	\$ 34,576	\$ 58.14	\$ 18,564	\$ 37,457
47	\$ 48.49	\$ 13,806	\$ 27,858	\$ 53.14	\$ 15,187	\$ 30,643	\$ 57.78	\$ 16,567	\$ 33,429	\$ 62.43	\$ 17,948	\$ 36,215
48	\$ 52.05	\$ 13,303	\$ 26,844	\$ 57.05	\$ 14,634	\$ 29,528	\$ 62.05	\$ 15,964	\$ 32,212	\$ 67.05	\$ 17,295	\$ 34,897
49	\$ 55.60	\$ 12,770	\$ 25,767	\$ 60.96	\$ 14,047	\$ 28,344	\$ 66.31	\$ 15,324	\$ 30,921	\$ 71.67	\$ 16,601	\$ 33,497
50	\$ 58.90	\$ 12,203	\$ 24,623	\$ 64.59	\$ 13,423	\$ 27,085	\$ 70.27	\$ 14,644	\$ 29,548	\$ 75.96	\$ 15,864	\$ 32,010
51	\$ 62.45	\$ 11,600	\$ 23,407	\$ 68.50	\$ 12,761	\$ 25,748	\$ 74.54	\$ 13,921	\$ 28,089	\$ 80.58	\$ 15,081	\$ 30,429
52	\$ 66.01	\$ 10,962	\$ 22,118	\$ 72.41	\$ 12,058	\$ 24,330	\$ 78.80	\$ 13,154	\$ 26,542	\$ 85.20	\$ 14,250	\$ 28,754

Issue Age ¹	\$50,000 Death Benefit Non-Tobacco			\$55,000 Death Benefit Non-Tobacco			\$60,000 Death Benefit Non-Tobacco			\$65,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 69.31	\$ 10,284	\$ 20,752	\$ 76.04	\$ 11,313	\$ 22,827	\$ 82.76	\$ 12,341	\$ 24,902	\$ 89.49	\$ 13,369	\$ 26,977
54	\$ 72.86	\$ 9,565	\$ 19,302	\$ 79.94	\$ 10,522	\$ 21,232	\$ 87.03	\$ 11,479	\$ 23,162	\$ 94.11	\$ 12,435	\$ 25,092
55	\$ 73.12	\$ 8,801	\$ 17,760	\$ 80.22	\$ 9,682	\$ 19,536	\$ 87.33	\$ 10,562	\$ 21,312	\$ 94.44	\$ 11,442	\$ 23,088
56	\$ 78.70	\$ 9,194	\$ 18,021	\$ 86.37	\$ 10,113	\$ 19,823	\$ 94.03	\$ 11,032	\$ 21,625	\$ 101.70	\$ 11,952	\$ 23,427
57	\$ 84.54	\$ 9,601	\$ 18,288	\$ 92.79	\$ 10,561	\$ 20,116	\$ 101.04	\$ 11,521	\$ 21,945	\$ 109.29	\$ 12,481	\$ 23,774
58	\$ 90.38	\$ 10,024	\$ 18,560	\$ 99.21	\$ 11,027	\$ 20,416	\$ 108.05	\$ 12,029	\$ 22,272	\$ 116.88	\$ 13,032	\$ 24,128
59	\$ 96.22	\$ 10,464	\$ 18,838	\$ 105.63	\$ 11,510	\$ 20,722	\$ 115.05	\$ 12,557	\$ 22,606	\$ 124.47	\$ 13,603	\$ 24,490
60	\$ 102.05	\$ 10,920	\$ 19,124	\$ 112.06	\$ 12,012	\$ 21,036	\$ 122.06	\$ 13,104	\$ 22,948	\$ 132.06	\$ 14,196	\$ 24,861
61*	\$ 98.09	\$ 11,393	\$ 19,416	\$ 107.71	\$ 12,532	\$ 21,357	\$ 117.33	\$ 13,672	\$ 23,299	\$ 126.95	\$ 14,811	\$ 25,240
62*	\$ 103.62	\$ 11,882	\$ 19,716	\$ 113.80	\$ 13,071	\$ 21,687	\$ 123.98	\$ 14,259	\$ 23,659	\$ 134.15	\$ 15,447	\$ 25,630
63*	\$ 108.93	\$ 12,387	\$ 20,022	\$ 119.64	\$ 13,625	\$ 22,024	\$ 130.35	\$ 14,864	\$ 24,027	\$ 141.05	\$ 16,103	\$ 26,029
64*	\$ 114.24	\$ 12,905	\$ 20,334	\$ 125.48	\$ 14,195	\$ 22,367	\$ 136.72	\$ 15,486	\$ 24,401	\$ 147.95	\$ 16,776	\$ 26,434
65*	\$ 114.47	\$ 13,435	\$ 20,650	\$ 125.73	\$ 14,778	\$ 22,715	\$ 136.99	\$ 16,122	\$ 24,780	\$ 148.25	\$ 17,465	\$ 26,845
66*	\$ 122.32	\$ 13,978	\$ 20,971	\$ 134.36	\$ 15,376	\$ 23,068	\$ 146.41	\$ 16,774	\$ 25,165	\$ 158.45	\$ 18,171	\$ 27,262
67*	\$ 133.16	\$ 14,535	\$ 21,298	\$ 146.29	\$ 15,988	\$ 23,427	\$ 159.42	\$ 17,442	\$ 25,557	\$ 172.55	\$ 18,895	\$ 27,687
68*	\$ 140.55	\$ 15,156	\$ 21,705	\$ 154.42	\$ 16,672	\$ 23,876	\$ 168.29	\$ 18,188	\$ 26,046	\$ 182.15	\$ 19,704	\$ 28,217
69*	\$ 152.09	\$ 15,848	\$ 22,196	\$ 167.11	\$ 17,433	\$ 24,415	\$ 182.13	\$ 19,018	\$ 26,635	\$ 197.15	\$ 20,603	\$ 28,854
70*	\$ 159.01	\$ 16,560	\$ 22,697	\$ 174.72	\$ 18,216	\$ 24,966	\$ 190.44	\$ 19,872	\$ 27,236	\$ 206.15	\$ 21,528	\$ 29,506
71*	\$ 166.16	\$ 17,290	\$ 23,209	\$ 182.59	\$ 19,019	\$ 25,529	\$ 199.02	\$ 20,748	\$ 27,850	\$ 215.45	\$ 22,477	\$ 30,171
72*	\$ 173.78	\$ 18,044	\$ 23,741	\$ 190.97	\$ 19,849	\$ 26,115	\$ 208.16	\$ 21,653	\$ 28,489	\$ 225.35	\$ 23,458	\$ 30,863
73*	\$ 182.09	\$ 18,831	\$ 24,302	\$ 200.11	\$ 20,714	\$ 26,732	\$ 218.13	\$ 22,597	\$ 29,163	\$ 236.15	\$ 24,480	\$ 31,593
74*	\$ 191.32	\$ 19,652	\$ 24,899	\$ 210.26	\$ 21,617	\$ 27,389	\$ 229.21	\$ 23,583	\$ 29,879	\$ 248.15	\$ 25,548	\$ 32,369
75*	\$ 201.70	\$ 20,503	\$ 25,528	\$ 221.69	\$ 22,553	\$ 28,080	\$ 241.67	\$ 24,603	\$ 30,633	\$ 261.65	\$ 26,653	\$ 33,186

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$50,000 Death Benefit Non-Tobacco			\$55,000 Death Benefit Non-Tobacco			\$60,000 Death Benefit Non-Tobacco			\$65,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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Issue Age ¹	\$70,000 Death Benefit Non-Tobacco			\$75,000 Death Benefit Non-Tobacco			\$80,000 Death Benefit Non-Tobacco			\$85,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 20.16	\$ 29,680	\$ 59,886	\$ 21.46	\$ 31,800	\$ 64,164	\$ 22.75	\$ 33,920	\$ 68,441	\$ 24.05	\$ 36,040	\$ 72,719
19	\$ 20.52	\$ 29,513	\$ 59,550	\$ 21.84	\$ 31,621	\$ 63,804	\$ 23.16	\$ 33,729	\$ 68,057	\$ 24.48	\$ 35,837	\$ 72,311
20	\$ 20.87	\$ 29,339	\$ 59,199	\$ 22.22	\$ 31,435	\$ 63,428	\$ 23.57	\$ 33,530	\$ 67,656	\$ 24.91	\$ 35,626	\$ 71,885
21	\$ 21.23	\$ 29,157	\$ 58,832	\$ 22.60	\$ 31,240	\$ 63,035	\$ 23.97	\$ 33,323	\$ 67,237	\$ 25.34	\$ 35,406	\$ 71,439
22	\$ 21.59	\$ 28,967	\$ 58,449	\$ 22.98	\$ 31,036	\$ 62,624	\$ 24.38	\$ 33,106	\$ 66,799	\$ 25.77	\$ 35,175	\$ 70,974
23	\$ 21.94	\$ 28,768	\$ 58,046	\$ 23.36	\$ 30,822	\$ 62,193	\$ 24.78	\$ 32,877	\$ 66,339	\$ 26.21	\$ 34,932	\$ 70,485
24	\$ 22.30	\$ 28,558	\$ 57,623	\$ 23.74	\$ 30,598	\$ 61,739	\$ 25.19	\$ 32,637	\$ 65,855	\$ 26.64	\$ 34,677	\$ 69,971
25	\$ 22.65	\$ 28,338	\$ 57,178	\$ 24.12	\$ 30,362	\$ 61,263	\$ 25.60	\$ 32,386	\$ 65,347	\$ 27.07	\$ 34,410	\$ 69,431
26	\$ 23.36	\$ 28,106	\$ 56,711	\$ 24.89	\$ 30,113	\$ 60,762	\$ 26.41	\$ 32,121	\$ 64,812	\$ 27.93	\$ 34,129	\$ 68,863
27	\$ 24.78	\$ 27,858	\$ 56,211	\$ 26.41	\$ 29,848	\$ 60,226	\$ 28.03	\$ 31,838	\$ 64,241	\$ 29.66	\$ 33,828	\$ 68,256
28	\$ 25.85	\$ 27,596	\$ 55,682	\$ 27.55	\$ 29,567	\$ 59,659	\$ 29.25	\$ 31,538	\$ 63,636	\$ 30.95	\$ 33,509	\$ 67,614
29	\$ 26.92	\$ 27,320	\$ 55,125	\$ 28.69	\$ 29,271	\$ 59,062	\$ 30.47	\$ 31,223	\$ 63,000	\$ 32.25	\$ 33,174	\$ 66,937
30	\$ 28.34	\$ 27,029	\$ 54,537	\$ 30.22	\$ 28,959	\$ 58,433	\$ 32.09	\$ 30,890	\$ 62,328	\$ 33.97	\$ 32,820	\$ 66,224
31	\$ 29.76	\$ 26,721	\$ 53,916	\$ 31.74	\$ 28,630	\$ 57,768	\$ 33.72	\$ 30,538	\$ 61,619	\$ 35.70	\$ 32,447	\$ 65,470
32	\$ 31.18	\$ 26,399	\$ 53,267	\$ 33.26	\$ 28,285	\$ 57,072	\$ 35.34	\$ 30,170	\$ 60,876	\$ 37.43	\$ 32,056	\$ 64,681
33	\$ 32.96	\$ 26,062	\$ 52,586	\$ 35.17	\$ 27,923	\$ 56,343	\$ 37.37	\$ 29,785	\$ 60,099	\$ 39.58	\$ 31,647	\$ 63,855
34	\$ 34.02	\$ 25,710	\$ 51,876	\$ 36.31	\$ 27,546	\$ 55,581	\$ 38.59	\$ 29,382	\$ 59,287	\$ 40.88	\$ 31,219	\$ 62,992
35	\$ 34.38	\$ 25,343	\$ 51,136	\$ 36.69	\$ 27,153	\$ 54,789	\$ 39.00	\$ 28,963	\$ 58,441	\$ 41.31	\$ 30,774	\$ 62,094
36	\$ 36.51	\$ 24,961	\$ 50,367	\$ 38.97	\$ 26,744	\$ 53,964	\$ 41.44	\$ 28,527	\$ 57,562	\$ 43.90	\$ 30,310	\$ 61,160
37	\$ 39.35	\$ 24,566	\$ 49,567	\$ 42.02	\$ 26,320	\$ 53,108	\$ 44.69	\$ 28,075	\$ 56,648	\$ 47.35	\$ 29,830	\$ 60,189
38	\$ 41.84	\$ 24,153	\$ 48,735	\$ 44.69	\$ 25,878	\$ 52,216	\$ 47.53	\$ 27,603	\$ 55,697	\$ 50.37	\$ 29,329	\$ 59,178
39	\$ 44.33	\$ 23,722	\$ 47,866	\$ 47.35	\$ 25,417	\$ 51,285	\$ 50.37	\$ 27,111	\$ 54,704	\$ 53.39	\$ 28,806	\$ 58,123
40	\$ 47.17	\$ 23,270	\$ 46,953	\$ 50.40	\$ 24,932	\$ 50,307	\$ 53.62	\$ 26,594	\$ 53,660	\$ 56.84	\$ 28,256	\$ 57,014
41	\$ 49.66	\$ 22,793	\$ 45,990	\$ 53.06	\$ 24,421	\$ 49,275	\$ 56.46	\$ 26,049	\$ 52,560	\$ 59.87	\$ 27,677	\$ 55,845
42	\$ 52.15	\$ 22,291	\$ 44,978	\$ 55.73	\$ 23,883	\$ 48,191	\$ 59.31	\$ 25,476	\$ 51,404	\$ 62.89	\$ 27,068	\$ 54,616
43	\$ 54.99	\$ 21,763	\$ 43,913	\$ 58.77	\$ 23,318	\$ 47,049	\$ 62.56	\$ 24,872	\$ 50,186	\$ 66.34	\$ 26,427	\$ 53,323
44	\$ 57.48	\$ 21,206	\$ 42,789	\$ 61.44	\$ 22,721	\$ 45,846	\$ 65.40	\$ 24,236	\$ 48,902	\$ 69.36	\$ 25,750	\$ 51,958
45	\$ 57.83	\$ 20,617	\$ 41,600	\$ 61.82	\$ 22,089	\$ 44,571	\$ 65.81	\$ 23,562	\$ 47,543	\$ 69.79	\$ 25,035	\$ 50,514
46	\$ 62.45	\$ 19,992	\$ 40,338	\$ 66.77	\$ 21,420	\$ 43,220	\$ 71.09	\$ 22,848	\$ 46,101	\$ 75.40	\$ 24,276	\$ 48,982
47	\$ 67.07	\$ 19,329	\$ 39,001	\$ 71.72	\$ 20,709	\$ 41,787	\$ 76.37	\$ 22,090	\$ 44,572	\$ 81.01	\$ 23,471	\$ 47,358
48	\$ 72.05	\$ 18,625	\$ 37,581	\$ 77.05	\$ 19,955	\$ 40,266	\$ 82.05	\$ 21,286	\$ 42,950	\$ 87.05	\$ 22,616	\$ 45,634
49	\$ 77.03	\$ 17,878	\$ 36,074	\$ 82.38	\$ 19,155	\$ 38,651	\$ 87.74	\$ 20,432	\$ 41,228	\$ 93.09	\$ 21,709	\$ 43,804
50	\$ 81.65	\$ 17,084	\$ 34,472	\$ 87.33	\$ 18,305	\$ 36,935	\$ 93.02	\$ 19,525	\$ 39,397	\$ 98.70	\$ 20,746	\$ 41,859
51	\$ 86.62	\$ 16,241	\$ 32,770	\$ 92.66	\$ 17,401	\$ 35,111	\$ 98.70	\$ 18,561	\$ 37,452	\$ 104.75	\$ 19,721	\$ 39,792
52	\$ 91.60	\$ 15,346	\$ 30,965	\$ 97.99	\$ 16,443	\$ 33,177	\$ 104.39	\$ 17,539	\$ 35,389	\$ 110.79	\$ 18,635	\$ 37,601

Issue Age ¹	\$70,000 Death Benefit Non-Tobacco			\$75,000 Death Benefit Non-Tobacco			\$80,000 Death Benefit Non-Tobacco			\$85,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 96.22	\$ 14,398	\$ 29,052	\$ 102.94	\$ 15,426	\$ 31,128	\$ 109.67	\$ 16,455	\$ 33,203	\$ 116.40	\$ 17,483	\$ 35,278
54	\$ 101.19	\$ 13,392	\$ 27,022	\$ 108.27	\$ 14,348	\$ 28,953	\$ 115.36	\$ 15,305	\$ 30,883	\$ 122.44	\$ 16,262	\$ 32,813
55	\$ 101.55	\$ 12,322	\$ 24,864	\$ 108.65	\$ 13,202	\$ 26,640	\$ 115.76	\$ 14,083	\$ 28,416	\$ 122.87	\$ 14,963	\$ 30,192
56	\$ 109.37	\$ 12,871	\$ 25,230	\$ 117.03	\$ 13,791	\$ 27,032	\$ 124.70	\$ 14,710	\$ 28,834	\$ 132.36	\$ 15,629	\$ 30,636
57	\$ 117.54	\$ 13,441	\$ 25,603	\$ 125.79	\$ 14,402	\$ 27,432	\$ 134.04	\$ 15,362	\$ 29,260	\$ 142.29	\$ 16,322	\$ 31,089
58	\$ 125.71	\$ 14,034	\$ 25,984	\$ 134.55	\$ 15,037	\$ 27,840	\$ 143.38	\$ 16,039	\$ 29,696	\$ 152.21	\$ 17,041	\$ 31,552
59	\$ 133.89	\$ 14,649	\$ 26,373	\$ 143.30	\$ 15,696	\$ 28,257	\$ 152.72	\$ 16,742	\$ 30,141	\$ 162.14	\$ 17,789	\$ 32,025
60	\$ 142.06	\$ 15,288	\$ 26,773	\$ 152.06	\$ 16,380	\$ 28,686	\$ 162.06	\$ 17,473	\$ 30,598	\$ 172.07	\$ 18,565	\$ 32,510
61*	\$ 136.58	\$ 15,950	\$ 27,182	\$ 146.20	\$ 17,090	\$ 29,124	\$ 155.82	\$ 18,229	\$ 31,065	\$ 165.45	\$ 19,368	\$ 33,007
62*	\$ 144.33	\$ 16,636	\$ 27,602	\$ 154.51	\$ 17,824	\$ 29,574	\$ 164.69	\$ 19,012	\$ 31,545	\$ 174.86	\$ 20,200	\$ 33,517
63*	\$ 151.76	\$ 17,342	\$ 28,031	\$ 162.47	\$ 18,580	\$ 30,033	\$ 173.18	\$ 19,819	\$ 32,036	\$ 183.89	\$ 21,058	\$ 34,038
64*	\$ 159.19	\$ 18,067	\$ 28,468	\$ 170.43	\$ 19,357	\$ 30,501	\$ 181.67	\$ 20,648	\$ 32,535	\$ 192.91	\$ 21,938	\$ 34,568
65*	\$ 159.52	\$ 18,809	\$ 28,910	\$ 170.78	\$ 20,152	\$ 30,975	\$ 182.04	\$ 21,496	\$ 33,040	\$ 193.30	\$ 22,840	\$ 35,105
66*	\$ 170.50	\$ 19,569	\$ 29,359	\$ 182.55	\$ 20,967	\$ 31,456	\$ 194.59	\$ 22,365	\$ 33,553	\$ 206.64	\$ 23,763	\$ 35,650
67*	\$ 185.69	\$ 20,349	\$ 29,817	\$ 198.82	\$ 21,802	\$ 31,947	\$ 211.95	\$ 23,256	\$ 34,076	\$ 225.08	\$ 24,709	\$ 36,206
68*	\$ 196.02	\$ 21,219	\$ 30,387	\$ 209.89	\$ 22,735	\$ 32,558	\$ 223.76	\$ 24,251	\$ 34,728	\$ 237.63	\$ 25,766	\$ 36,899
69*	\$ 212.18	\$ 22,188	\$ 31,074	\$ 227.20	\$ 23,773	\$ 33,294	\$ 242.22	\$ 25,358	\$ 35,513	\$ 257.25	\$ 26,943	\$ 37,733
70*	\$ 221.87	\$ 23,184	\$ 31,775	\$ 237.59	\$ 24,840	\$ 34,045	\$ 253.30	\$ 26,496	\$ 36,315	\$ 269.02	\$ 28,152	\$ 38,584
71*	\$ 231.89	\$ 24,206	\$ 32,492	\$ 248.32	\$ 25,935	\$ 34,813	\$ 264.75	\$ 27,664	\$ 37,134	\$ 281.18	\$ 29,394	\$ 39,455
72*	\$ 242.55	\$ 25,262	\$ 33,237	\$ 259.74	\$ 27,067	\$ 35,611	\$ 276.93	\$ 28,871	\$ 37,985	\$ 294.12	\$ 30,676	\$ 40,359
73*	\$ 254.18	\$ 26,363	\$ 34,023	\$ 272.20	\$ 28,246	\$ 36,453	\$ 290.22	\$ 30,129	\$ 38,884	\$ 308.25	\$ 32,013	\$ 41,314
74*	\$ 267.10	\$ 27,513	\$ 34,859	\$ 286.05	\$ 29,478	\$ 37,349	\$ 304.99	\$ 31,444	\$ 39,839	\$ 323.94	\$ 33,409	\$ 42,329
75*	\$ 281.64	\$ 28,704	\$ 35,739	\$ 301.62	\$ 30,754	\$ 38,292	\$ 321.61	\$ 32,804	\$ 40,844	\$ 341.59	\$ 34,855	\$ 43,397

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$70,000 Death Benefit Non-Tobacco			\$75,000 Death Benefit Non-Tobacco			\$80,000 Death Benefit Non-Tobacco			\$85,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$90,000 Death Benefit Non-Tobacco			\$95,000 Death Benefit Non-Tobacco			\$100,000 Death Benefit Non-Tobacco			\$105,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 25.34	\$ 38,160	\$ 76,996	\$ 26.64	\$ 40,280	\$ 81,274	\$ 27.93	\$ 42,400	\$ 85,552	\$ 29.23	\$ 44,520	\$ 89,829
19	\$ 25.80	\$ 37,945	\$ 76,564	\$ 27.12	\$ 40,053	\$ 80,818	\$ 28.44	\$ 42,161	\$ 85,072	\$ 29.76	\$ 44,269	\$ 89,325
20	\$ 26.26	\$ 37,722	\$ 76,113	\$ 27.60	\$ 39,817	\$ 80,342	\$ 28.95	\$ 41,913	\$ 84,571	\$ 30.29	\$ 44,009	\$ 88,799
21	\$ 26.71	\$ 37,488	\$ 75,642	\$ 28.08	\$ 39,571	\$ 79,844	\$ 29.45	\$ 41,654	\$ 84,047	\$ 30.83	\$ 43,736	\$ 88,249
22	\$ 27.17	\$ 37,244	\$ 75,149	\$ 28.57	\$ 39,313	\$ 79,324	\$ 29.96	\$ 41,382	\$ 83,499	\$ 31.36	\$ 43,451	\$ 87,673
23	\$ 27.63	\$ 36,987	\$ 74,631	\$ 29.05	\$ 39,042	\$ 78,777	\$ 30.47	\$ 41,097	\$ 82,924	\$ 31.89	\$ 43,152	\$ 87,070
24	\$ 28.08	\$ 36,717	\$ 74,087	\$ 29.53	\$ 38,757	\$ 78,203	\$ 30.98	\$ 40,797	\$ 82,319	\$ 32.42	\$ 42,837	\$ 86,434
25	\$ 28.54	\$ 36,434	\$ 73,515	\$ 30.01	\$ 38,458	\$ 77,599	\$ 31.49	\$ 40,483	\$ 81,684	\$ 32.96	\$ 42,507	\$ 85,768
26	\$ 29.45	\$ 36,136	\$ 72,914	\$ 30.98	\$ 38,144	\$ 76,965	\$ 32.50	\$ 40,151	\$ 81,016	\$ 34.02	\$ 42,159	\$ 85,066
27	\$ 31.28	\$ 35,818	\$ 72,271	\$ 32.91	\$ 37,808	\$ 76,286	\$ 34.53	\$ 39,798	\$ 80,302	\$ 36.16	\$ 41,788	\$ 84,317
28	\$ 32.65	\$ 35,481	\$ 71,591	\$ 34.35	\$ 37,452	\$ 75,568	\$ 36.05	\$ 39,423	\$ 79,546	\$ 37.76	\$ 41,394	\$ 83,523
29	\$ 34.02	\$ 35,126	\$ 70,875	\$ 35.80	\$ 37,077	\$ 74,812	\$ 37.58	\$ 39,029	\$ 78,750	\$ 39.35	\$ 40,980	\$ 82,687
30	\$ 35.85	\$ 34,751	\$ 70,119	\$ 37.73	\$ 36,682	\$ 74,015	\$ 39.61	\$ 38,612	\$ 77,911	\$ 41.49	\$ 40,543	\$ 81,806
31	\$ 37.68	\$ 34,356	\$ 69,321	\$ 39.66	\$ 36,264	\$ 73,172	\$ 41.64	\$ 38,173	\$ 77,024	\$ 43.62	\$ 40,082	\$ 80,875
32	\$ 39.51	\$ 33,942	\$ 68,486	\$ 41.59	\$ 35,828	\$ 72,291	\$ 43.67	\$ 37,713	\$ 76,096	\$ 45.75	\$ 39,599	\$ 79,900
33	\$ 41.79	\$ 33,508	\$ 67,611	\$ 44.00	\$ 35,370	\$ 71,367	\$ 46.21	\$ 37,231	\$ 75,124	\$ 48.42	\$ 39,093	\$ 78,880
34	\$ 43.16	\$ 33,055	\$ 66,698	\$ 45.45	\$ 34,892	\$ 70,403	\$ 47.73	\$ 36,728	\$ 74,109	\$ 50.02	\$ 38,565	\$ 77,814
35	\$ 43.62	\$ 32,584	\$ 65,746	\$ 45.93	\$ 34,394	\$ 69,399	\$ 48.24	\$ 36,204	\$ 73,052	\$ 50.55	\$ 38,014	\$ 76,704
36	\$ 46.36	\$ 32,093	\$ 64,757	\$ 48.82	\$ 33,876	\$ 68,355	\$ 51.29	\$ 35,659	\$ 71,953	\$ 53.75	\$ 37,442	\$ 75,550
37	\$ 50.02	\$ 31,584	\$ 63,729	\$ 52.68	\$ 33,339	\$ 67,270	\$ 55.35	\$ 35,094	\$ 70,811	\$ 58.01	\$ 36,849	\$ 74,351
38	\$ 53.21	\$ 31,054	\$ 62,659	\$ 56.06	\$ 32,779	\$ 66,140	\$ 58.90	\$ 34,504	\$ 69,622	\$ 61.74	\$ 36,230	\$ 73,103
39	\$ 56.41	\$ 30,500	\$ 61,542	\$ 59.43	\$ 32,194	\$ 64,961	\$ 62.45	\$ 33,889	\$ 68,380	\$ 65.48	\$ 35,583	\$ 71,799
40	\$ 60.07	\$ 29,918	\$ 60,368	\$ 63.29	\$ 31,580	\$ 63,722	\$ 66.52	\$ 33,242	\$ 67,076	\$ 69.74	\$ 34,905	\$ 70,429
41	\$ 63.27	\$ 29,305	\$ 59,130	\$ 66.67	\$ 30,933	\$ 62,415	\$ 70.07	\$ 32,561	\$ 65,701	\$ 73.47	\$ 34,189	\$ 68,986
42	\$ 66.47	\$ 28,660	\$ 57,829	\$ 70.04	\$ 30,252	\$ 61,042	\$ 73.62	\$ 31,845	\$ 64,255	\$ 77.20	\$ 33,437	\$ 67,467
43	\$ 70.12	\$ 27,981	\$ 56,459	\$ 73.90	\$ 29,536	\$ 59,596	\$ 77.69	\$ 31,090	\$ 62,733	\$ 81.47	\$ 32,645	\$ 65,869
44	\$ 73.32	\$ 27,265	\$ 55,015	\$ 77.28	\$ 28,780	\$ 58,071	\$ 81.24	\$ 30,295	\$ 61,128	\$ 85.20	\$ 31,809	\$ 64,184
45	\$ 73.78	\$ 26,507	\$ 53,486	\$ 77.76	\$ 27,980	\$ 56,457	\$ 81.75	\$ 29,452	\$ 59,429	\$ 85.73	\$ 30,925	\$ 62,400
46	\$ 79.72	\$ 25,704	\$ 51,864	\$ 84.03	\$ 27,132	\$ 54,745	\$ 88.35	\$ 28,560	\$ 57,627	\$ 92.66	\$ 29,988	\$ 60,508
47	\$ 85.66	\$ 24,851	\$ 50,144	\$ 90.30	\$ 26,232	\$ 52,930	\$ 94.95	\$ 27,613	\$ 55,716	\$ 99.59	\$ 28,993	\$ 58,501
48	\$ 92.05	\$ 23,947	\$ 48,319	\$ 97.05	\$ 25,277	\$ 51,003	\$ 102.05	\$ 26,607	\$ 53,688	\$ 107.06	\$ 27,938	\$ 56,372
49	\$ 98.45	\$ 22,986	\$ 46,381	\$ 103.81	\$ 24,263	\$ 48,958	\$ 109.16	\$ 25,540	\$ 51,535	\$ 114.52	\$ 26,817	\$ 54,111
50	\$ 104.39	\$ 21,966	\$ 44,322	\$ 110.08	\$ 23,186	\$ 46,784	\$ 115.76	\$ 24,407	\$ 49,247	\$ 121.45	\$ 25,627	\$ 51,709
51	\$ 110.79	\$ 20,881	\$ 42,133	\$ 116.83	\$ 22,041	\$ 44,474	\$ 122.87	\$ 23,201	\$ 46,815	\$ 128.91	\$ 24,361	\$ 49,155
52	\$ 117.18	\$ 19,731	\$ 39,813	\$ 123.58	\$ 20,827	\$ 42,025	\$ 129.98	\$ 21,924	\$ 44,237	\$ 136.37	\$ 23,020	\$ 46,448

Issue Age ¹	\$90,000 Death Benefit Non-Tobacco			\$95,000 Death Benefit Non-Tobacco			\$100,000 Death Benefit Non-Tobacco			\$105,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 123.12	\$ 18,512	\$ 37,353	\$ 129.85	\$ 19,540	\$ 39,428	\$ 136.58	\$ 20,569	\$ 41,504	\$ 143.30	\$ 21,597	\$ 43,579
54	\$ 129.52	\$ 17,218	\$ 34,743	\$ 136.60	\$ 18,175	\$ 36,673	\$ 143.69	\$ 19,131	\$ 38,604	\$ 150.77	\$ 20,088	\$ 40,534
55	\$ 129.98	\$ 15,843	\$ 31,968	\$ 137.09	\$ 16,723	\$ 33,744	\$ 144.19	\$ 17,603	\$ 35,520	\$ 151.30	\$ 18,484	\$ 37,296
56	\$ 140.03	\$ 16,549	\$ 32,438	\$ 147.70	\$ 17,468	\$ 34,240	\$ 155.36	\$ 18,388	\$ 36,043	\$ 163.03	\$ 19,307	\$ 37,845
57	\$ 150.54	\$ 17,282	\$ 32,918	\$ 158.79	\$ 18,242	\$ 34,747	\$ 167.04	\$ 19,202	\$ 36,576	\$ 175.29	\$ 20,162	\$ 38,404
58	\$ 161.05	\$ 18,044	\$ 33,408	\$ 169.88	\$ 19,046	\$ 35,264	\$ 178.72	\$ 20,049	\$ 37,121	\$ 187.55	\$ 21,051	\$ 38,977
59	\$ 171.56	\$ 18,835	\$ 33,909	\$ 180.98	\$ 19,882	\$ 35,793	\$ 190.39	\$ 20,928	\$ 37,677	\$ 199.81	\$ 21,974	\$ 39,560
60	\$ 182.07	\$ 19,657	\$ 34,423	\$ 192.07	\$ 20,749	\$ 36,335	\$ 202.07	\$ 21,841	\$ 38,248	\$ 212.07	\$ 22,933	\$ 40,160
61*	\$ 175.07	\$ 20,508	\$ 34,948	\$ 184.69	\$ 21,647	\$ 36,890	\$ 194.32	\$ 22,786	\$ 38,832	\$ 203.94	\$ 23,926	\$ 40,773
62*	\$ 185.04	\$ 21,389	\$ 35,488	\$ 195.22	\$ 22,577	\$ 37,460	\$ 205.39	\$ 23,765	\$ 39,432	\$ 215.57	\$ 24,954	\$ 41,403
63*	\$ 194.59	\$ 22,296	\$ 36,040	\$ 205.30	\$ 23,535	\$ 38,042	\$ 216.01	\$ 24,774	\$ 40,045	\$ 226.72	\$ 26,013	\$ 42,047
64*	\$ 204.15	\$ 23,229	\$ 36,602	\$ 215.39	\$ 24,519	\$ 38,635	\$ 226.62	\$ 25,810	\$ 40,669	\$ 237.86	\$ 27,100	\$ 42,702
65*	\$ 204.56	\$ 24,183	\$ 37,170	\$ 215.82	\$ 25,527	\$ 39,235	\$ 227.09	\$ 26,870	\$ 41,300	\$ 238.35	\$ 28,214	\$ 43,365
66*	\$ 218.69	\$ 25,161	\$ 37,747	\$ 230.73	\$ 26,558	\$ 39,844	\$ 242.78	\$ 27,956	\$ 41,942	\$ 254.82	\$ 29,354	\$ 44,039
67*	\$ 238.21	\$ 26,163	\$ 38,336	\$ 251.34	\$ 27,616	\$ 40,466	\$ 264.47	\$ 29,070	\$ 42,596	\$ 277.60	\$ 30,523	\$ 44,725
68*	\$ 251.50	\$ 27,282	\$ 39,069	\$ 265.37	\$ 28,798	\$ 41,240	\$ 279.24	\$ 30,313	\$ 43,411	\$ 293.11	\$ 31,829	\$ 45,581
69*	\$ 272.27	\$ 28,527	\$ 39,952	\$ 287.29	\$ 30,112	\$ 42,172	\$ 302.32	\$ 31,697	\$ 44,392	\$ 317.34	\$ 33,282	\$ 46,611
70*	\$ 284.73	\$ 29,808	\$ 40,854	\$ 300.45	\$ 31,464	\$ 43,124	\$ 316.16	\$ 33,120	\$ 45,394	\$ 331.88	\$ 34,776	\$ 47,663
71*	\$ 297.61	\$ 31,123	\$ 41,776	\$ 314.04	\$ 32,852	\$ 44,097	\$ 330.47	\$ 34,581	\$ 46,418	\$ 346.90	\$ 36,310	\$ 48,738
72*	\$ 311.32	\$ 32,480	\$ 42,733	\$ 328.51	\$ 34,285	\$ 45,107	\$ 345.70	\$ 36,089	\$ 47,482	\$ 362.89	\$ 37,894	\$ 49,856
73*	\$ 326.27	\$ 33,896	\$ 43,744	\$ 344.29	\$ 35,779	\$ 46,174	\$ 362.32	\$ 37,662	\$ 48,605	\$ 380.34	\$ 39,545	\$ 51,035
74*	\$ 342.89	\$ 35,374	\$ 44,819	\$ 361.83	\$ 37,339	\$ 47,309	\$ 380.78	\$ 39,305	\$ 49,799	\$ 399.72	\$ 41,270	\$ 52,288
75*	\$ 361.58	\$ 36,905	\$ 45,950	\$ 381.56	\$ 38,955	\$ 48,503	\$ 401.55	\$ 41,006	\$ 51,056	\$ 421.53	\$ 43,056	\$ 53,608

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

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Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$90,000 Death Benefit Non-Tobacco			\$95,000 Death Benefit Non-Tobacco			\$100,000 Death Benefit Non-Tobacco			\$105,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$110,000 Death Benefit Non-Tobacco			\$115,000 Death Benefit Non-Tobacco			\$120,000 Death Benefit Non-Tobacco			\$125,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 30.52	\$ 46,640	\$ 94,107	\$ 31.82	\$ 48,760	\$ 98,384	\$ 33.11	\$ 50,880	\$ 102,662	\$ 34.40	\$ 53,000	\$ 106,940
19	\$ 31.08	\$ 46,378	\$ 93,579	\$ 32.40	\$ 48,486	\$ 97,832	\$ 33.72	\$ 50,594	\$ 102,086	\$ 35.04	\$ 52,702	\$ 106,340
20	\$ 31.64	\$ 46,104	\$ 93,028	\$ 32.98	\$ 48,200	\$ 97,256	\$ 34.33	\$ 50,296	\$ 101,485	\$ 35.67	\$ 52,391	\$ 105,713
21	\$ 32.20	\$ 45,819	\$ 92,451	\$ 33.57	\$ 47,902	\$ 96,654	\$ 34.94	\$ 49,985	\$ 100,856	\$ 36.31	\$ 52,067	\$ 105,058
22	\$ 32.75	\$ 45,520	\$ 91,848	\$ 34.15	\$ 47,589	\$ 96,023	\$ 35.55	\$ 49,659	\$ 100,198	\$ 36.94	\$ 51,728	\$ 104,373
23	\$ 33.31	\$ 45,206	\$ 91,216	\$ 34.73	\$ 47,261	\$ 95,362	\$ 36.16	\$ 49,316	\$ 99,508	\$ 37.58	\$ 51,371	\$ 103,655
24	\$ 33.87	\$ 44,877	\$ 90,550	\$ 35.32	\$ 46,917	\$ 94,666	\$ 36.77	\$ 48,956	\$ 98,782	\$ 38.21	\$ 50,996	\$ 102,898
25	\$ 34.43	\$ 44,531	\$ 89,852	\$ 35.90	\$ 46,555	\$ 93,936	\$ 37.37	\$ 48,579	\$ 98,020	\$ 38.85	\$ 50,603	\$ 102,105
26	\$ 35.55	\$ 44,166	\$ 89,117	\$ 37.07	\$ 46,174	\$ 93,168	\$ 38.59	\$ 48,182	\$ 97,219	\$ 40.12	\$ 50,189	\$ 101,270
27	\$ 37.78	\$ 43,778	\$ 88,332	\$ 39.41	\$ 45,767	\$ 92,347	\$ 41.03	\$ 47,757	\$ 96,362	\$ 42.65	\$ 49,747	\$ 100,377
28	\$ 39.46	\$ 43,365	\$ 87,500	\$ 41.16	\$ 45,337	\$ 91,477	\$ 42.86	\$ 47,308	\$ 95,455	\$ 44.56	\$ 49,279	\$ 99,432
29	\$ 41.13	\$ 42,931	\$ 86,625	\$ 42.91	\$ 44,883	\$ 90,562	\$ 44.69	\$ 46,834	\$ 94,500	\$ 46.46	\$ 48,786	\$ 98,437
30	\$ 43.37	\$ 42,474	\$ 85,702	\$ 45.24	\$ 44,404	\$ 89,597	\$ 47.12	\$ 46,335	\$ 93,493	\$ 49.00	\$ 48,266	\$ 97,388
31	\$ 45.60	\$ 41,990	\$ 84,726	\$ 47.58	\$ 43,899	\$ 88,577	\$ 49.56	\$ 45,808	\$ 92,428	\$ 51.54	\$ 47,716	\$ 96,280
32	\$ 47.83	\$ 41,485	\$ 83,705	\$ 49.91	\$ 43,370	\$ 87,510	\$ 52.00	\$ 45,256	\$ 91,315	\$ 54.08	\$ 47,142	\$ 95,120
33	\$ 50.63	\$ 40,955	\$ 82,636	\$ 52.83	\$ 42,816	\$ 86,392	\$ 55.04	\$ 44,678	\$ 90,148	\$ 57.25	\$ 46,539	\$ 93,905
34	\$ 52.30	\$ 40,401	\$ 81,519	\$ 54.59	\$ 42,237	\$ 85,225	\$ 56.87	\$ 44,074	\$ 88,930	\$ 59.15	\$ 45,910	\$ 92,636
35	\$ 52.86	\$ 39,825	\$ 80,357	\$ 55.17	\$ 41,635	\$ 84,009	\$ 57.48	\$ 43,445	\$ 87,662	\$ 59.79	\$ 45,255	\$ 91,315
36	\$ 56.21	\$ 39,225	\$ 79,148	\$ 58.67	\$ 41,008	\$ 82,745	\$ 61.13	\$ 42,791	\$ 86,343	\$ 63.60	\$ 44,574	\$ 89,941
37	\$ 60.68	\$ 38,603	\$ 77,892	\$ 63.34	\$ 40,358	\$ 81,432	\$ 66.01	\$ 42,113	\$ 84,973	\$ 68.67	\$ 43,867	\$ 88,513
38	\$ 64.59	\$ 37,955	\$ 76,584	\$ 67.43	\$ 39,680	\$ 80,065	\$ 70.27	\$ 41,405	\$ 83,546	\$ 73.12	\$ 43,131	\$ 87,027
39	\$ 68.50	\$ 37,278	\$ 75,218	\$ 71.52	\$ 38,972	\$ 78,637	\$ 74.54	\$ 40,667	\$ 82,056	\$ 77.56	\$ 42,361	\$ 85,475
40	\$ 72.96	\$ 36,567	\$ 73,783	\$ 76.19	\$ 38,229	\$ 77,137	\$ 79.41	\$ 39,891	\$ 80,491	\$ 82.64	\$ 41,553	\$ 83,845
41	\$ 76.87	\$ 35,817	\$ 72,271	\$ 80.27	\$ 37,445	\$ 75,556	\$ 83.68	\$ 39,074	\$ 78,841	\$ 87.08	\$ 40,702	\$ 82,126
42	\$ 80.78	\$ 35,029	\$ 70,680	\$ 84.36	\$ 36,621	\$ 73,893	\$ 87.94	\$ 38,214	\$ 77,106	\$ 91.52	\$ 39,806	\$ 80,318
43	\$ 85.25	\$ 34,199	\$ 69,006	\$ 89.03	\$ 35,754	\$ 72,142	\$ 92.81	\$ 37,308	\$ 75,279	\$ 96.60	\$ 38,863	\$ 78,416
44	\$ 89.16	\$ 33,324	\$ 67,240	\$ 93.12	\$ 34,839	\$ 70,297	\$ 97.08	\$ 36,354	\$ 73,353	\$ 101.04	\$ 37,868	\$ 76,410
45	\$ 89.72	\$ 32,398	\$ 65,371	\$ 93.70	\$ 33,870	\$ 68,343	\$ 97.69	\$ 35,343	\$ 71,314	\$ 101.67	\$ 36,816	\$ 74,286
46	\$ 96.98	\$ 31,416	\$ 63,389	\$ 101.29	\$ 32,844	\$ 66,271	\$ 105.61	\$ 34,272	\$ 69,152	\$ 109.92	\$ 35,700	\$ 72,033
47	\$ 104.24	\$ 30,374	\$ 61,287	\$ 108.88	\$ 31,755	\$ 64,073	\$ 113.53	\$ 33,135	\$ 66,859	\$ 118.17	\$ 34,516	\$ 69,645
48	\$ 112.06	\$ 29,268	\$ 59,056	\$ 117.06	\$ 30,599	\$ 61,741	\$ 122.06	\$ 31,929	\$ 64,425	\$ 127.06	\$ 33,259	\$ 67,110
49	\$ 119.87	\$ 28,094	\$ 56,688	\$ 125.23	\$ 29,372	\$ 59,265	\$ 130.59	\$ 30,649	\$ 61,842	\$ 135.94	\$ 31,926	\$ 64,418
50	\$ 127.13	\$ 26,847	\$ 54,171	\$ 132.82	\$ 28,068	\$ 56,634	\$ 138.51	\$ 29,288	\$ 59,096	\$ 144.19	\$ 30,508	\$ 61,558
51	\$ 134.95	\$ 25,522	\$ 51,496	\$ 140.99	\$ 26,682	\$ 53,837	\$ 147.04	\$ 27,842	\$ 56,178	\$ 153.08	\$ 29,002	\$ 58,518
52	\$ 142.77	\$ 24,116	\$ 48,660	\$ 149.17	\$ 25,212	\$ 50,872	\$ 155.57	\$ 26,308	\$ 53,084	\$ 161.96	\$ 27,405	\$ 55,296

Issue Age ¹	\$110,000 Death Benefit Non-Tobacco			\$115,000 Death Benefit Non-Tobacco			\$120,000 Death Benefit Non-Tobacco			\$125,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 150.03	\$ 22,626	\$ 45,654	\$ 156.76	\$ 23,654	\$ 47,729	\$ 163.49	\$ 24,683	\$ 49,804	\$ 170.21	\$ 25,711	\$ 51,880
54	\$ 157.85	\$ 21,045	\$ 42,464	\$ 164.93	\$ 22,001	\$ 44,394	\$ 172.01	\$ 22,958	\$ 46,324	\$ 179.10	\$ 23,914	\$ 48,255
55	\$ 158.41	\$ 19,364	\$ 39,072	\$ 165.52	\$ 20,244	\$ 40,848	\$ 172.62	\$ 21,124	\$ 42,624	\$ 179.73	\$ 22,004	\$ 44,400
56	\$ 170.69	\$ 20,226	\$ 39,647	\$ 178.36	\$ 21,146	\$ 41,449	\$ 186.03	\$ 22,065	\$ 43,251	\$ 193.69	\$ 22,985	\$ 45,053
57	\$ 183.54	\$ 21,123	\$ 40,233	\$ 191.79	\$ 22,083	\$ 42,062	\$ 200.04	\$ 23,043	\$ 43,891	\$ 208.29	\$ 24,003	\$ 45,720
58	\$ 196.38	\$ 22,054	\$ 40,833	\$ 205.22	\$ 23,056	\$ 42,689	\$ 214.05	\$ 24,059	\$ 44,545	\$ 222.89	\$ 25,061	\$ 46,401
59	\$ 209.23	\$ 23,021	\$ 41,444	\$ 218.65	\$ 24,067	\$ 43,328	\$ 228.06	\$ 25,114	\$ 45,212	\$ 237.48	\$ 26,160	\$ 47,096
60	\$ 222.07	\$ 24,025	\$ 42,072	\$ 232.07	\$ 25,117	\$ 43,985	\$ 242.08	\$ 26,209	\$ 45,897	\$ 252.08	\$ 27,301	\$ 47,810
61*	\$ 213.56	\$ 25,065	\$ 42,715	\$ 223.19	\$ 26,204	\$ 44,656	\$ 232.81	\$ 27,344	\$ 46,598	\$ 242.43	\$ 28,483	\$ 48,540
62*	\$ 225.75	\$ 26,142	\$ 43,375	\$ 235.92	\$ 27,330	\$ 45,346	\$ 246.10	\$ 28,518	\$ 47,318	\$ 256.28	\$ 29,707	\$ 49,290
63*	\$ 237.42	\$ 27,251	\$ 44,049	\$ 248.13	\$ 28,490	\$ 46,051	\$ 258.84	\$ 29,729	\$ 48,054	\$ 269.55	\$ 30,967	\$ 50,056
64*	\$ 249.10	\$ 28,391	\$ 44,735	\$ 260.34	\$ 29,681	\$ 46,769	\$ 271.58	\$ 30,972	\$ 48,802	\$ 282.82	\$ 32,262	\$ 50,836
65*	\$ 249.61	\$ 29,557	\$ 45,430	\$ 260.87	\$ 30,901	\$ 47,495	\$ 272.13	\$ 32,244	\$ 49,560	\$ 283.39	\$ 33,588	\$ 51,625
66*	\$ 266.87	\$ 30,752	\$ 46,136	\$ 278.92	\$ 32,150	\$ 48,233	\$ 290.96	\$ 33,548	\$ 50,330	\$ 303.01	\$ 34,945	\$ 52,427
67*	\$ 290.73	\$ 31,977	\$ 46,855	\$ 303.86	\$ 33,430	\$ 48,985	\$ 316.99	\$ 34,884	\$ 51,115	\$ 330.12	\$ 36,337	\$ 53,245
68*	\$ 306.98	\$ 33,345	\$ 47,752	\$ 320.85	\$ 34,861	\$ 49,922	\$ 334.72	\$ 36,376	\$ 52,093	\$ 348.59	\$ 37,892	\$ 54,263
69*	\$ 332.36	\$ 34,867	\$ 48,831	\$ 347.39	\$ 36,452	\$ 51,050	\$ 362.41	\$ 38,037	\$ 53,270	\$ 377.43	\$ 39,622	\$ 55,490
70*	\$ 347.59	\$ 36,432	\$ 49,933	\$ 363.31	\$ 38,088	\$ 52,203	\$ 379.02	\$ 39,744	\$ 54,472	\$ 394.74	\$ 41,400	\$ 56,742
71*	\$ 363.33	\$ 38,039	\$ 51,059	\$ 379.76	\$ 39,768	\$ 53,380	\$ 396.19	\$ 41,497	\$ 55,701	\$ 412.62	\$ 43,226	\$ 58,022
72*	\$ 380.09	\$ 39,698	\$ 52,230	\$ 397.28	\$ 41,503	\$ 54,604	\$ 414.47	\$ 43,307	\$ 56,978	\$ 431.66	\$ 45,112	\$ 59,352
73*	\$ 398.36	\$ 41,428	\$ 53,465	\$ 416.39	\$ 43,311	\$ 55,895	\$ 434.41	\$ 45,194	\$ 58,326	\$ 452.43	\$ 47,077	\$ 60,756
74*	\$ 418.67	\$ 43,235	\$ 54,778	\$ 437.62	\$ 45,200	\$ 57,268	\$ 456.56	\$ 47,166	\$ 59,758	\$ 475.51	\$ 49,131	\$ 62,248
75*	\$ 441.52	\$ 45,106	\$ 56,161	\$ 461.50	\$ 47,157	\$ 58,714	\$ 481.49	\$ 49,207	\$ 61,267	\$ 501.47	\$ 51,257	\$ 63,820

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$110,000 Death Benefit Non-Tobacco			\$115,000 Death Benefit Non-Tobacco			\$120,000 Death Benefit Non-Tobacco			\$125,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

Issue Age ¹	\$130,000 Death Benefit Non-Tobacco			\$135,000 Death Benefit Non-Tobacco			\$140,000 Death Benefit Non-Tobacco			\$145,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 35.70	\$ 55,120	\$ 111,217	\$ 36.99	\$ 57,240	\$ 115,495	\$ 38.29	\$ 59,360	\$ 119,772	\$ 39.58	\$ 61,480	\$ 124,050
19	\$ 36.36	\$ 54,810	\$ 110,593	\$ 37.68	\$ 56,918	\$ 114,847	\$ 39.00	\$ 59,026	\$ 119,100	\$ 40.32	\$ 61,134	\$ 123,354
20	\$ 37.02	\$ 54,487	\$ 109,942	\$ 38.36	\$ 56,583	\$ 114,170	\$ 39.71	\$ 58,679	\$ 118,399	\$ 41.06	\$ 60,774	\$ 122,627
21	\$ 37.68	\$ 54,150	\$ 109,261	\$ 39.05	\$ 56,233	\$ 113,463	\$ 40.42	\$ 58,315	\$ 117,665	\$ 41.79	\$ 60,398	\$ 121,868
22	\$ 38.34	\$ 53,797	\$ 108,548	\$ 39.74	\$ 55,866	\$ 112,723	\$ 41.13	\$ 57,935	\$ 116,898	\$ 42.53	\$ 60,004	\$ 121,073
23	\$ 39.00	\$ 53,426	\$ 107,801	\$ 40.42	\$ 55,481	\$ 111,947	\$ 41.84	\$ 57,536	\$ 116,093	\$ 43.26	\$ 59,591	\$ 120,239
24	\$ 39.66	\$ 53,036	\$ 107,014	\$ 41.11	\$ 55,076	\$ 111,130	\$ 42.55	\$ 57,116	\$ 115,246	\$ 44.00	\$ 59,156	\$ 119,362
25	\$ 40.32	\$ 52,627	\$ 106,189	\$ 41.79	\$ 54,652	\$ 110,273	\$ 43.26	\$ 56,676	\$ 114,357	\$ 44.74	\$ 58,700	\$ 118,441
26	\$ 41.64	\$ 52,197	\$ 105,320	\$ 43.16	\$ 54,204	\$ 109,371	\$ 44.69	\$ 56,212	\$ 113,422	\$ 46.21	\$ 58,220	\$ 117,473
27	\$ 44.28	\$ 51,737	\$ 104,392	\$ 45.90	\$ 53,727	\$ 108,407	\$ 47.53	\$ 55,717	\$ 112,422	\$ 49.15	\$ 57,707	\$ 116,437
28	\$ 46.26	\$ 51,250	\$ 103,409	\$ 47.96	\$ 53,221	\$ 107,387	\$ 49.66	\$ 55,192	\$ 111,364	\$ 51.36	\$ 57,164	\$ 115,341
29	\$ 48.24	\$ 50,737	\$ 102,375	\$ 50.02	\$ 52,689	\$ 106,312	\$ 51.79	\$ 54,640	\$ 110,250	\$ 53.57	\$ 56,592	\$ 114,187
30	\$ 50.88	\$ 50,196	\$ 101,284	\$ 52.76	\$ 52,127	\$ 105,179	\$ 54.64	\$ 54,058	\$ 109,075	\$ 56.51	\$ 55,988	\$ 112,970
31	\$ 53.52	\$ 49,625	\$ 100,131	\$ 55.50	\$ 51,534	\$ 103,982	\$ 57.48	\$ 53,443	\$ 107,833	\$ 59.46	\$ 55,351	\$ 111,684
32	\$ 56.16	\$ 49,027	\$ 98,924	\$ 58.24	\$ 50,913	\$ 102,729	\$ 60.32	\$ 52,799	\$ 106,534	\$ 62.40	\$ 54,684	\$ 110,339
33	\$ 59.46	\$ 48,401	\$ 97,661	\$ 61.67	\$ 50,263	\$ 101,417	\$ 63.88	\$ 52,124	\$ 105,173	\$ 66.08	\$ 53,986	\$ 108,929
34	\$ 61.44	\$ 47,747	\$ 96,341	\$ 63.72	\$ 49,583	\$ 100,047	\$ 66.01	\$ 51,420	\$ 103,752	\$ 68.29	\$ 53,256	\$ 107,458
35	\$ 62.10	\$ 47,066	\$ 94,967	\$ 64.41	\$ 48,876	\$ 98,620	\$ 66.72	\$ 50,686	\$ 102,272	\$ 69.03	\$ 52,496	\$ 105,925
36	\$ 66.06	\$ 46,357	\$ 93,538	\$ 68.52	\$ 48,140	\$ 97,136	\$ 70.98	\$ 49,923	\$ 100,734	\$ 73.45	\$ 51,706	\$ 104,331
37	\$ 71.34	\$ 45,622	\$ 92,054	\$ 74.00	\$ 47,377	\$ 95,594	\$ 76.67	\$ 49,132	\$ 99,135	\$ 79.34	\$ 50,886	\$ 102,675
38	\$ 75.96	\$ 44,856	\$ 90,508	\$ 78.80	\$ 46,581	\$ 93,989	\$ 81.65	\$ 48,306	\$ 97,470	\$ 84.49	\$ 50,032	\$ 100,951
39	\$ 80.58	\$ 44,056	\$ 88,894	\$ 83.60	\$ 45,750	\$ 92,313	\$ 86.62	\$ 47,445	\$ 95,732	\$ 89.64	\$ 49,139	\$ 99,151
40	\$ 85.86	\$ 43,215	\$ 87,198	\$ 89.08	\$ 44,877	\$ 90,552	\$ 92.31	\$ 46,540	\$ 93,906	\$ 95.53	\$ 48,202	\$ 97,260
41	\$ 90.48	\$ 42,330	\$ 85,411	\$ 93.88	\$ 43,958	\$ 88,696	\$ 97.28	\$ 45,586	\$ 91,981	\$ 100.68	\$ 47,214	\$ 95,266
42	\$ 95.10	\$ 41,398	\$ 83,531	\$ 98.68	\$ 42,990	\$ 86,744	\$ 102.26	\$ 44,583	\$ 89,957	\$ 105.84	\$ 46,175	\$ 93,169
43	\$ 100.38	\$ 40,417	\$ 81,552	\$ 104.16	\$ 41,972	\$ 84,689	\$ 107.94	\$ 43,526	\$ 87,826	\$ 111.73	\$ 45,081	\$ 90,962
44	\$ 105.00	\$ 39,383	\$ 79,466	\$ 108.96	\$ 40,898	\$ 82,522	\$ 112.92	\$ 42,413	\$ 85,579	\$ 116.88	\$ 43,928	\$ 88,635
45	\$ 105.66	\$ 38,288	\$ 77,257	\$ 109.64	\$ 39,761	\$ 80,229	\$ 113.63	\$ 41,234	\$ 83,200	\$ 117.62	\$ 42,706	\$ 86,172
46	\$ 114.24	\$ 37,128	\$ 74,915	\$ 118.55	\$ 38,556	\$ 77,796	\$ 122.87	\$ 39,984	\$ 80,677	\$ 127.19	\$ 41,412	\$ 83,559
47	\$ 122.82	\$ 35,897	\$ 72,430	\$ 127.46	\$ 37,277	\$ 75,216	\$ 132.11	\$ 38,658	\$ 78,002	\$ 136.76	\$ 40,039	\$ 80,788
48	\$ 132.06	\$ 34,590	\$ 69,794	\$ 137.06	\$ 35,920	\$ 72,478	\$ 142.06	\$ 37,251	\$ 75,163	\$ 147.06	\$ 38,581	\$ 77,847
49	\$ 141.30	\$ 33,203	\$ 66,995	\$ 146.66	\$ 34,480	\$ 69,572	\$ 152.01	\$ 35,757	\$ 72,149	\$ 157.37	\$ 37,034	\$ 74,725
50	\$ 149.88	\$ 31,729	\$ 64,021	\$ 155.57	\$ 32,949	\$ 66,483	\$ 161.25	\$ 34,169	\$ 68,945	\$ 166.94	\$ 35,390	\$ 71,408
51	\$ 159.12	\$ 30,162	\$ 60,859	\$ 165.16	\$ 31,322	\$ 63,200	\$ 171.20	\$ 32,482	\$ 65,541	\$ 177.24	\$ 33,642	\$ 67,881
52	\$ 168.36	\$ 28,501	\$ 57,508	\$ 174.76	\$ 29,597	\$ 59,719	\$ 181.15	\$ 30,693	\$ 61,931	\$ 187.55	\$ 31,789	\$ 64,143

Issue Age ¹	\$130,000 Death Benefit Non-Tobacco			\$135,000 Death Benefit Non-Tobacco			\$140,000 Death Benefit Non-Tobacco			\$145,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 176.94	\$ 26,739	\$ 53,955	\$ 183.67	\$ 27,768	\$ 56,030	\$ 190.39	\$ 28,796	\$ 58,105	\$ 197.12	\$ 29,825	\$ 60,180
54	\$ 186.18	\$ 24,871	\$ 50,185	\$ 193.26	\$ 25,828	\$ 52,115	\$ 200.34	\$ 26,784	\$ 54,045	\$ 207.43	\$ 27,741	\$ 55,975
55	\$ 186.84	\$ 22,884	\$ 46,176	\$ 193.95	\$ 23,765	\$ 47,952	\$ 201.05	\$ 24,645	\$ 49,728	\$ 208.16	\$ 25,525	\$ 51,504
56	\$ 201.36	\$ 23,904	\$ 46,855	\$ 209.03	\$ 24,823	\$ 48,658	\$ 216.69	\$ 25,743	\$ 50,460	\$ 224.36	\$ 26,662	\$ 52,262
57	\$ 216.54	\$ 24,963	\$ 47,548	\$ 224.79	\$ 25,923	\$ 49,377	\$ 233.04	\$ 26,883	\$ 51,206	\$ 241.29	\$ 27,843	\$ 53,035
58	\$ 231.72	\$ 26,064	\$ 48,257	\$ 240.55	\$ 27,066	\$ 50,113	\$ 249.39	\$ 28,069	\$ 51,969	\$ 258.22	\$ 29,071	\$ 53,825
59	\$ 246.90	\$ 27,207	\$ 48,980	\$ 256.32	\$ 28,253	\$ 50,863	\$ 265.73	\$ 29,299	\$ 52,747	\$ 275.15	\$ 30,346	\$ 54,631
60	\$ 262.08	\$ 28,393	\$ 49,722	\$ 272.08	\$ 29,485	\$ 51,634	\$ 282.08	\$ 30,577	\$ 53,547	\$ 292.08	\$ 31,669	\$ 55,459
61*	\$ 252.05	\$ 29,622	\$ 50,481	\$ 261.68	\$ 30,762	\$ 52,423	\$ 271.30	\$ 31,901	\$ 54,364	\$ 280.92	\$ 33,040	\$ 56,306
62*	\$ 266.45	\$ 30,895	\$ 51,261	\$ 276.63	\$ 32,083	\$ 53,233	\$ 286.81	\$ 33,272	\$ 55,204	\$ 296.99	\$ 34,460	\$ 57,176
63*	\$ 280.25	\$ 32,206	\$ 52,058	\$ 290.96	\$ 33,445	\$ 54,060	\$ 301.67	\$ 34,684	\$ 56,063	\$ 312.38	\$ 35,922	\$ 58,065
64*	\$ 294.05	\$ 33,553	\$ 52,869	\$ 305.29	\$ 34,843	\$ 54,903	\$ 316.53	\$ 36,134	\$ 56,936	\$ 327.77	\$ 37,424	\$ 58,970
65*	\$ 294.65	\$ 34,931	\$ 53,690	\$ 305.92	\$ 36,275	\$ 55,755	\$ 317.18	\$ 37,618	\$ 57,820	\$ 328.44	\$ 38,962	\$ 59,885
66*	\$ 315.05	\$ 36,343	\$ 54,524	\$ 327.10	\$ 37,741	\$ 56,621	\$ 339.15	\$ 39,139	\$ 58,718	\$ 351.19	\$ 40,537	\$ 60,815
67*	\$ 343.25	\$ 37,791	\$ 55,374	\$ 356.39	\$ 39,244	\$ 57,504	\$ 369.52	\$ 40,698	\$ 59,634	\$ 382.65	\$ 42,151	\$ 61,764
68*	\$ 362.45	\$ 39,408	\$ 56,434	\$ 376.32	\$ 40,923	\$ 58,604	\$ 390.19	\$ 42,439	\$ 60,775	\$ 404.06	\$ 43,955	\$ 62,945
69*	\$ 392.45	\$ 41,206	\$ 57,709	\$ 407.48	\$ 42,791	\$ 59,929	\$ 422.50	\$ 44,376	\$ 62,148	\$ 437.52	\$ 45,961	\$ 64,368
70*	\$ 410.45	\$ 43,056	\$ 59,012	\$ 426.17	\$ 44,712	\$ 61,281	\$ 441.89	\$ 46,368	\$ 63,551	\$ 457.60	\$ 48,024	\$ 65,821
71*	\$ 429.05	\$ 44,955	\$ 60,343	\$ 445.49	\$ 46,684	\$ 62,664	\$ 461.92	\$ 48,413	\$ 64,985	\$ 478.35	\$ 50,142	\$ 67,306
72*	\$ 448.85	\$ 46,916	\$ 61,726	\$ 466.05	\$ 48,721	\$ 64,100	\$ 483.24	\$ 50,525	\$ 66,474	\$ 500.43	\$ 52,330	\$ 68,848
73*	\$ 470.45	\$ 48,961	\$ 63,186	\$ 488.48	\$ 50,844	\$ 65,616	\$ 506.50	\$ 52,727	\$ 68,047	\$ 524.52	\$ 54,610	\$ 70,477
74*	\$ 494.45	\$ 51,096	\$ 64,738	\$ 513.40	\$ 53,062	\$ 67,228	\$ 532.35	\$ 55,027	\$ 69,718	\$ 551.29	\$ 56,992	\$ 72,208
75*	\$ 521.45	\$ 53,307	\$ 66,372	\$ 541.44	\$ 55,358	\$ 68,925	\$ 561.42	\$ 57,408	\$ 71,478	\$ 581.41	\$ 59,458	\$ 74,031

¹Age as of Certificate Effective Date.

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³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

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with Waiver of Premium Rider
Employee Coverage

	\$130,000 Death Benefit Non-Tobacco			\$135,000 Death Benefit Non-Tobacco			\$140,000 Death Benefit Non-Tobacco			\$145,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

Issue Age ¹	\$150,000 Death Benefit Non-Tobacco			\$155,000 Death Benefit Non-Tobacco			\$160,000 Death Benefit Non-Tobacco			\$165,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 40.88	\$ 63,600	\$ 128,328	\$ 42.17	\$ 65,720	\$ 132,605	\$ 43.47	\$ 67,840	\$ 136,883	\$ 44.76	\$ 69,960	\$ 141,160
19	\$ 41.64	\$ 63,242	\$ 127,608	\$ 42.96	\$ 65,350	\$ 131,861	\$ 44.28	\$ 67,458	\$ 136,115	\$ 45.60	\$ 69,567	\$ 140,368
20	\$ 42.40	\$ 62,870	\$ 126,856	\$ 43.75	\$ 64,966	\$ 131,085	\$ 45.09	\$ 67,061	\$ 135,313	\$ 46.44	\$ 69,157	\$ 139,542
21	\$ 43.16	\$ 62,481	\$ 126,070	\$ 44.53	\$ 64,564	\$ 130,272	\$ 45.90	\$ 66,646	\$ 134,475	\$ 47.27	\$ 68,729	\$ 138,677
22	\$ 43.92	\$ 62,073	\$ 125,248	\$ 45.32	\$ 64,143	\$ 129,423	\$ 46.72	\$ 66,212	\$ 133,598	\$ 48.11	\$ 68,281	\$ 137,773
23	\$ 44.69	\$ 61,645	\$ 124,386	\$ 46.11	\$ 63,700	\$ 128,532	\$ 47.53	\$ 65,755	\$ 132,678	\$ 48.95	\$ 67,810	\$ 136,824
24	\$ 45.45	\$ 61,196	\$ 123,478	\$ 46.89	\$ 63,236	\$ 127,594	\$ 48.34	\$ 65,275	\$ 131,710	\$ 49.79	\$ 67,315	\$ 135,826
25	\$ 46.21	\$ 60,724	\$ 122,526	\$ 47.68	\$ 62,748	\$ 126,610	\$ 49.15	\$ 64,772	\$ 130,694	\$ 50.63	\$ 66,796	\$ 134,778
26	\$ 47.73	\$ 60,227	\$ 121,524	\$ 49.25	\$ 62,235	\$ 125,574	\$ 50.78	\$ 64,242	\$ 129,625	\$ 52.30	\$ 66,250	\$ 133,676
27	\$ 50.78	\$ 59,697	\$ 120,453	\$ 52.40	\$ 61,687	\$ 124,468	\$ 54.03	\$ 63,677	\$ 128,483	\$ 55.65	\$ 65,667	\$ 132,498
28	\$ 53.06	\$ 59,135	\$ 119,319	\$ 54.76	\$ 61,106	\$ 123,296	\$ 56.46	\$ 63,077	\$ 127,273	\$ 58.16	\$ 65,048	\$ 131,250
29	\$ 55.35	\$ 58,543	\$ 118,125	\$ 57.12	\$ 60,495	\$ 122,062	\$ 58.90	\$ 62,446	\$ 126,000	\$ 60.68	\$ 64,397	\$ 129,937
30	\$ 58.39	\$ 57,919	\$ 116,866	\$ 60.27	\$ 59,849	\$ 120,762	\$ 62.15	\$ 61,780	\$ 124,657	\$ 64.03	\$ 63,711	\$ 128,553
31	\$ 61.44	\$ 57,260	\$ 115,536	\$ 63.42	\$ 59,169	\$ 119,387	\$ 65.40	\$ 61,077	\$ 123,238	\$ 67.38	\$ 62,986	\$ 127,089
32	\$ 64.49	\$ 56,570	\$ 114,144	\$ 66.57	\$ 58,456	\$ 117,948	\$ 68.65	\$ 60,341	\$ 121,753	\$ 70.73	\$ 62,227	\$ 125,558
33	\$ 68.29	\$ 55,847	\$ 112,686	\$ 70.50	\$ 57,709	\$ 116,442	\$ 72.71	\$ 59,571	\$ 120,198	\$ 74.92	\$ 61,432	\$ 123,954
34	\$ 70.58	\$ 55,093	\$ 111,163	\$ 72.86	\$ 56,929	\$ 114,868	\$ 75.15	\$ 58,765	\$ 118,574	\$ 77.43	\$ 60,602	\$ 122,279
35	\$ 71.34	\$ 54,307	\$ 109,578	\$ 73.65	\$ 56,117	\$ 113,230	\$ 75.96	\$ 57,927	\$ 116,883	\$ 78.27	\$ 59,737	\$ 120,535
36	\$ 75.91	\$ 53,489	\$ 107,929	\$ 78.37	\$ 55,272	\$ 111,527	\$ 80.83	\$ 57,055	\$ 115,124	\$ 83.30	\$ 58,838	\$ 118,722
37	\$ 82.00	\$ 52,641	\$ 106,216	\$ 84.67	\$ 54,396	\$ 109,757	\$ 87.33	\$ 56,150	\$ 113,297	\$ 90.00	\$ 57,905	\$ 116,838
38	\$ 87.33	\$ 51,757	\$ 104,433	\$ 90.17	\$ 53,482	\$ 107,914	\$ 93.02	\$ 55,207	\$ 111,395	\$ 95.86	\$ 56,933	\$ 114,876
39	\$ 92.66	\$ 50,834	\$ 102,570	\$ 95.68	\$ 52,528	\$ 105,989	\$ 98.70	\$ 54,223	\$ 109,408	\$ 101.72	\$ 55,917	\$ 112,827
40	\$ 98.75	\$ 49,864	\$ 100,614	\$ 101.98	\$ 51,526	\$ 103,967	\$ 105.20	\$ 53,188	\$ 107,321	\$ 108.43	\$ 54,850	\$ 110,675
41	\$ 104.09	\$ 48,842	\$ 98,551	\$ 107.49	\$ 50,470	\$ 101,836	\$ 110.89	\$ 52,098	\$ 105,121	\$ 114.29	\$ 53,726	\$ 108,406
42	\$ 109.42	\$ 47,767	\$ 96,382	\$ 113.00	\$ 49,360	\$ 99,595	\$ 116.57	\$ 50,952	\$ 102,808	\$ 120.15	\$ 52,544	\$ 106,020
43	\$ 115.51	\$ 46,636	\$ 94,099	\$ 119.29	\$ 48,190	\$ 97,236	\$ 123.07	\$ 49,745	\$ 100,372	\$ 126.86	\$ 51,299	\$ 103,509
44	\$ 120.84	\$ 45,442	\$ 91,692	\$ 124.80	\$ 46,957	\$ 94,748	\$ 128.76	\$ 48,472	\$ 97,804	\$ 132.72	\$ 49,987	\$ 100,861
45	\$ 121.60	\$ 44,179	\$ 89,143	\$ 125.59	\$ 45,652	\$ 92,114	\$ 129.57	\$ 47,124	\$ 95,086	\$ 133.56	\$ 48,597	\$ 98,057
46	\$ 131.50	\$ 42,840	\$ 86,440	\$ 135.82	\$ 44,268	\$ 89,321	\$ 140.13	\$ 45,696	\$ 92,203	\$ 144.45	\$ 47,124	\$ 95,084
47	\$ 141.40	\$ 41,419	\$ 83,574	\$ 146.05	\$ 42,800	\$ 86,359	\$ 150.69	\$ 44,181	\$ 89,145	\$ 155.34	\$ 45,561	\$ 91,931
48	\$ 152.06	\$ 39,911	\$ 80,532	\$ 157.06	\$ 41,242	\$ 83,216	\$ 162.06	\$ 42,572	\$ 85,900	\$ 167.06	\$ 43,903	\$ 88,585
49	\$ 162.72	\$ 38,311	\$ 77,302	\$ 168.08	\$ 39,588	\$ 79,879	\$ 173.44	\$ 40,865	\$ 82,456	\$ 178.79	\$ 42,142	\$ 85,032
50	\$ 172.62	\$ 36,610	\$ 73,870	\$ 178.31	\$ 37,830	\$ 76,332	\$ 184.00	\$ 39,051	\$ 78,795	\$ 189.68	\$ 40,271	\$ 81,257
51	\$ 183.29	\$ 34,802	\$ 70,222	\$ 189.33	\$ 35,962	\$ 72,563	\$ 195.37	\$ 37,122	\$ 74,904	\$ 201.41	\$ 38,283	\$ 77,244
52	\$ 193.95	\$ 32,886	\$ 66,355	\$ 200.34	\$ 33,982	\$ 68,567	\$ 206.74	\$ 35,078	\$ 70,779	\$ 213.14	\$ 36,174	\$ 72,991

Issue Age ¹	\$150,000 Death Benefit Non-Tobacco			\$155,000 Death Benefit Non-Tobacco			\$160,000 Death Benefit Non-Tobacco			\$165,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 203.85	\$ 30,853	\$ 62,256	\$ 210.57	\$ 31,882	\$ 64,331	\$ 217.30	\$ 32,910	\$ 66,406	\$ 224.03	\$ 33,939	\$ 68,481
54	\$ 214.51	\$ 28,697	\$ 57,906	\$ 221.59	\$ 29,654	\$ 59,836	\$ 228.67	\$ 30,611	\$ 61,766	\$ 235.76	\$ 31,567	\$ 63,696
55	\$ 215.27	\$ 26,405	\$ 53,280	\$ 222.38	\$ 27,285	\$ 55,056	\$ 229.49	\$ 28,166	\$ 56,832	\$ 236.59	\$ 29,046	\$ 58,608
56	\$ 232.02	\$ 27,582	\$ 54,064	\$ 239.69	\$ 28,501	\$ 55,866	\$ 247.36	\$ 29,420	\$ 57,668	\$ 255.02	\$ 30,340	\$ 59,470
57	\$ 249.54	\$ 28,804	\$ 54,864	\$ 257.79	\$ 29,764	\$ 56,692	\$ 266.04	\$ 30,724	\$ 58,521	\$ 274.29	\$ 31,684	\$ 60,350
58	\$ 267.05	\$ 30,074	\$ 55,681	\$ 275.89	\$ 31,076	\$ 57,537	\$ 284.72	\$ 32,078	\$ 59,393	\$ 293.56	\$ 33,081	\$ 61,249
59	\$ 284.57	\$ 31,392	\$ 56,515	\$ 293.99	\$ 32,439	\$ 58,399	\$ 303.41	\$ 33,485	\$ 60,283	\$ 312.82	\$ 34,531	\$ 62,167
60	\$ 302.09	\$ 32,761	\$ 57,372	\$ 312.09	\$ 33,853	\$ 59,284	\$ 322.09	\$ 34,946	\$ 61,196	\$ 332.09	\$ 36,038	\$ 63,109
61*	\$ 290.55	\$ 34,180	\$ 58,248	\$ 300.17	\$ 35,319	\$ 60,189	\$ 309.79	\$ 36,458	\$ 62,131	\$ 319.42	\$ 37,598	\$ 64,072
62*	\$ 307.16	\$ 35,648	\$ 59,148	\$ 317.34	\$ 36,836	\$ 61,119	\$ 327.52	\$ 38,025	\$ 63,091	\$ 337.69	\$ 39,213	\$ 65,062
63*	\$ 323.09	\$ 37,161	\$ 60,067	\$ 333.79	\$ 38,400	\$ 62,069	\$ 344.50	\$ 39,638	\$ 64,072	\$ 355.21	\$ 40,877	\$ 66,074
64*	\$ 339.01	\$ 38,715	\$ 61,003	\$ 350.25	\$ 40,005	\$ 63,036	\$ 361.49	\$ 41,296	\$ 65,070	\$ 372.72	\$ 42,586	\$ 67,103
65*	\$ 339.70	\$ 40,305	\$ 61,950	\$ 350.96	\$ 41,649	\$ 64,015	\$ 362.22	\$ 42,992	\$ 66,080	\$ 373.49	\$ 44,336	\$ 68,145
66*	\$ 363.24	\$ 41,935	\$ 62,913	\$ 375.29	\$ 43,332	\$ 65,010	\$ 387.33	\$ 44,730	\$ 67,107	\$ 399.38	\$ 46,128	\$ 69,204
67*	\$ 395.78	\$ 43,605	\$ 63,894	\$ 408.91	\$ 45,058	\$ 66,023	\$ 422.04	\$ 46,512	\$ 68,153	\$ 435.17	\$ 47,965	\$ 70,283
68*	\$ 417.93	\$ 45,470	\$ 65,116	\$ 431.80	\$ 46,986	\$ 67,287	\$ 445.67	\$ 48,502	\$ 69,457	\$ 459.54	\$ 50,018	\$ 71,628
69*	\$ 452.55	\$ 47,546	\$ 66,588	\$ 467.57	\$ 49,131	\$ 68,807	\$ 482.59	\$ 50,716	\$ 71,027	\$ 497.62	\$ 52,301	\$ 73,246
70*	\$ 473.32	\$ 49,681	\$ 68,091	\$ 489.03	\$ 51,337	\$ 70,360	\$ 504.75	\$ 52,993	\$ 72,630	\$ 520.46	\$ 54,649	\$ 74,900
71*	\$ 494.78	\$ 51,871	\$ 69,627	\$ 511.21	\$ 53,600	\$ 71,947	\$ 527.64	\$ 55,329	\$ 74,268	\$ 544.07	\$ 57,058	\$ 76,589
72*	\$ 517.62	\$ 54,134	\$ 71,223	\$ 534.82	\$ 55,939	\$ 73,597	\$ 552.01	\$ 57,743	\$ 75,971	\$ 569.20	\$ 59,548	\$ 78,345
73*	\$ 542.55	\$ 56,493	\$ 72,907	\$ 560.57	\$ 58,376	\$ 75,337	\$ 578.59	\$ 60,259	\$ 77,768	\$ 596.62	\$ 62,142	\$ 80,198
74*	\$ 570.24	\$ 58,957	\$ 74,698	\$ 589.19	\$ 60,923	\$ 77,188	\$ 608.13	\$ 62,888	\$ 79,678	\$ 627.08	\$ 64,853	\$ 82,168
75*	\$ 601.39	\$ 61,509	\$ 76,584	\$ 621.38	\$ 63,559	\$ 79,136	\$ 641.36	\$ 65,609	\$ 81,689	\$ 661.35	\$ 67,660	\$ 84,242

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$150,000 Death Benefit Non-Tobacco			\$155,000 Death Benefit Non-Tobacco			\$160,000 Death Benefit Non-Tobacco			\$165,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$170,000 Death Benefit Non-Tobacco			\$175,000 Death Benefit Non-Tobacco			\$180,000 Death Benefit Non-Tobacco			\$185,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 46.06	\$ 72,080	\$ 145,438	\$ 47.35	\$ 74,200	\$ 149,716	\$ 48.65	\$ 76,320	\$ 153,993	\$ 49.94	\$ 78,440	\$ 158,271
19	\$ 46.92	\$ 71,675	\$ 144,622	\$ 48.24	\$ 73,783	\$ 148,876	\$ 49.56	\$ 75,891	\$ 153,129	\$ 50.88	\$ 77,999	\$ 157,383
20	\$ 47.78	\$ 71,253	\$ 143,770	\$ 49.13	\$ 73,348	\$ 147,999	\$ 50.47	\$ 75,444	\$ 152,227	\$ 51.82	\$ 77,540	\$ 156,456
21	\$ 48.65	\$ 70,812	\$ 142,879	\$ 50.02	\$ 72,894	\$ 147,082	\$ 51.39	\$ 74,977	\$ 151,284	\$ 52.76	\$ 77,060	\$ 155,486
22	\$ 49.51	\$ 70,350	\$ 141,948	\$ 50.90	\$ 72,419	\$ 146,123	\$ 52.30	\$ 74,488	\$ 150,298	\$ 53.70	\$ 76,557	\$ 154,473
23	\$ 50.37	\$ 69,865	\$ 140,970	\$ 51.79	\$ 71,920	\$ 145,117	\$ 53.21	\$ 73,975	\$ 149,263	\$ 54.64	\$ 76,029	\$ 153,409
24	\$ 51.23	\$ 69,355	\$ 139,942	\$ 52.68	\$ 71,395	\$ 144,058	\$ 54.13	\$ 73,435	\$ 148,174	\$ 55.58	\$ 75,475	\$ 152,290
25	\$ 52.10	\$ 68,821	\$ 138,862	\$ 53.57	\$ 70,845	\$ 142,947	\$ 55.04	\$ 72,869	\$ 147,031	\$ 56.51	\$ 74,893	\$ 151,115
26	\$ 53.82	\$ 68,258	\$ 137,727	\$ 55.35	\$ 70,265	\$ 141,778	\$ 56.87	\$ 72,273	\$ 145,828	\$ 58.39	\$ 74,280	\$ 149,879
27	\$ 57.28	\$ 67,656	\$ 136,513	\$ 58.90	\$ 69,646	\$ 140,528	\$ 60.53	\$ 71,636	\$ 144,543	\$ 62.15	\$ 73,626	\$ 148,558
28	\$ 59.87	\$ 67,019	\$ 135,228	\$ 61.57	\$ 68,991	\$ 139,205	\$ 63.27	\$ 70,962	\$ 143,182	\$ 64.97	\$ 72,933	\$ 147,160
29	\$ 62.45	\$ 66,349	\$ 133,875	\$ 64.23	\$ 68,300	\$ 137,812	\$ 66.01	\$ 70,252	\$ 141,750	\$ 67.79	\$ 72,203	\$ 145,687
30	\$ 65.91	\$ 65,641	\$ 132,448	\$ 67.79	\$ 67,572	\$ 136,344	\$ 69.66	\$ 69,503	\$ 140,239	\$ 71.54	\$ 71,433	\$ 144,135
31	\$ 69.36	\$ 64,895	\$ 130,940	\$ 71.34	\$ 66,803	\$ 134,792	\$ 73.32	\$ 68,712	\$ 138,643	\$ 75.30	\$ 70,621	\$ 142,494
32	\$ 72.81	\$ 64,113	\$ 129,363	\$ 74.89	\$ 65,998	\$ 133,168	\$ 76.97	\$ 67,884	\$ 136,972	\$ 79.06	\$ 69,770	\$ 140,777
33	\$ 77.13	\$ 63,294	\$ 127,710	\$ 79.34	\$ 65,155	\$ 131,467	\$ 81.54	\$ 67,017	\$ 135,223	\$ 83.75	\$ 68,878	\$ 138,979
34	\$ 79.72	\$ 62,438	\$ 125,985	\$ 82.00	\$ 64,275	\$ 129,690	\$ 84.29	\$ 66,111	\$ 133,396	\$ 86.57	\$ 67,948	\$ 137,101
35	\$ 80.58	\$ 61,548	\$ 124,188	\$ 82.89	\$ 63,358	\$ 127,841	\$ 85.20	\$ 65,168	\$ 131,493	\$ 87.51	\$ 66,978	\$ 135,146
36	\$ 85.76	\$ 60,621	\$ 122,320	\$ 88.22	\$ 62,404	\$ 125,917	\$ 90.68	\$ 64,187	\$ 129,515	\$ 93.14	\$ 65,970	\$ 133,113
37	\$ 92.66	\$ 59,660	\$ 120,378	\$ 95.33	\$ 61,415	\$ 123,919	\$ 97.99	\$ 63,169	\$ 127,459	\$ 100.66	\$ 64,924	\$ 131,000
38	\$ 98.70	\$ 58,658	\$ 118,357	\$ 101.55	\$ 60,383	\$ 121,838	\$ 104.39	\$ 62,108	\$ 125,319	\$ 107.23	\$ 63,834	\$ 128,800
39	\$ 104.75	\$ 57,612	\$ 116,246	\$ 107.77	\$ 59,306	\$ 119,665	\$ 110.79	\$ 61,000	\$ 123,084	\$ 113.81	\$ 62,695	\$ 126,503
40	\$ 111.65	\$ 56,512	\$ 114,029	\$ 114.87	\$ 58,175	\$ 117,383	\$ 118.10	\$ 59,837	\$ 120,736	\$ 121.32	\$ 61,499	\$ 124,090
41	\$ 117.69	\$ 55,354	\$ 111,691	\$ 121.09	\$ 56,982	\$ 114,976	\$ 124.49	\$ 58,611	\$ 118,261	\$ 127.90	\$ 60,239	\$ 121,546
42	\$ 123.73	\$ 54,136	\$ 109,233	\$ 127.31	\$ 55,729	\$ 112,446	\$ 130.89	\$ 57,321	\$ 115,659	\$ 134.47	\$ 58,913	\$ 118,871
43	\$ 130.64	\$ 52,854	\$ 106,646	\$ 134.42	\$ 54,408	\$ 109,782	\$ 138.20	\$ 55,963	\$ 112,919	\$ 141.98	\$ 57,517	\$ 116,056
44	\$ 136.68	\$ 51,501	\$ 103,917	\$ 140.64	\$ 53,016	\$ 106,974	\$ 144.60	\$ 54,531	\$ 110,030	\$ 148.56	\$ 56,046	\$ 113,086
45	\$ 137.54	\$ 50,070	\$ 101,029	\$ 141.53	\$ 51,542	\$ 104,000	\$ 145.51	\$ 53,015	\$ 106,972	\$ 149.50	\$ 54,488	\$ 109,943
46	\$ 148.76	\$ 48,552	\$ 97,965	\$ 153.08	\$ 49,980	\$ 100,847	\$ 157.39	\$ 51,408	\$ 103,728	\$ 161.71	\$ 52,836	\$ 106,609
47	\$ 159.98	\$ 46,942	\$ 94,717	\$ 164.63	\$ 48,323	\$ 97,503	\$ 169.27	\$ 49,703	\$ 100,288	\$ 173.92	\$ 51,084	\$ 103,074
48	\$ 172.07	\$ 45,233	\$ 91,269	\$ 177.07	\$ 46,563	\$ 93,954	\$ 182.07	\$ 47,894	\$ 96,638	\$ 187.07	\$ 49,224	\$ 99,322
49	\$ 184.15	\$ 43,419	\$ 87,609	\$ 189.50	\$ 44,696	\$ 90,186	\$ 194.86	\$ 45,973	\$ 92,763	\$ 200.22	\$ 47,250	\$ 95,339
50	\$ 195.37	\$ 41,492	\$ 83,719	\$ 201.05	\$ 42,712	\$ 86,182	\$ 206.74	\$ 43,932	\$ 88,644	\$ 212.43	\$ 45,153	\$ 91,106
51	\$ 207.45	\$ 39,443	\$ 79,585	\$ 213.49	\$ 40,603	\$ 81,926	\$ 219.53	\$ 41,763	\$ 84,267	\$ 225.58	\$ 42,923	\$ 86,607
52	\$ 219.53	\$ 37,270	\$ 75,202	\$ 225.93	\$ 38,367	\$ 77,414	\$ 232.33	\$ 39,463	\$ 79,626	\$ 238.73	\$ 40,559	\$ 81,838

Issue Age ¹	\$170,000 Death Benefit Non-Tobacco			\$175,000 Death Benefit Non-Tobacco			\$180,000 Death Benefit Non-Tobacco			\$185,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 230.75	\$ 34,967	\$ 70,556	\$ 237.48	\$ 35,996	\$ 72,632	\$ 244.21	\$ 37,024	\$ 74,707	\$ 250.94	\$ 38,053	\$ 76,782
54	\$ 242.84	\$ 32,524	\$ 65,626	\$ 249.92	\$ 33,480	\$ 67,557	\$ 257.00	\$ 34,437	\$ 69,487	\$ 264.08	\$ 35,394	\$ 71,417
55	\$ 243.70	\$ 29,926	\$ 60,384	\$ 250.81	\$ 30,806	\$ 62,160	\$ 257.92	\$ 31,686	\$ 63,936	\$ 265.02	\$ 32,567	\$ 65,712
56	\$ 262.69	\$ 31,259	\$ 61,273	\$ 270.35	\$ 32,179	\$ 63,075	\$ 278.02	\$ 33,098	\$ 64,877	\$ 285.69	\$ 34,017	\$ 66,679
57	\$ 282.54	\$ 32,644	\$ 62,179	\$ 290.79	\$ 33,604	\$ 64,008	\$ 299.04	\$ 34,564	\$ 65,836	\$ 307.29	\$ 35,525	\$ 67,665
58	\$ 302.39	\$ 34,083	\$ 63,105	\$ 311.22	\$ 35,086	\$ 64,961	\$ 320.06	\$ 36,088	\$ 66,817	\$ 328.89	\$ 37,091	\$ 68,673
59	\$ 322.24	\$ 35,578	\$ 64,050	\$ 331.66	\$ 36,624	\$ 65,934	\$ 341.08	\$ 37,671	\$ 67,818	\$ 350.49	\$ 38,717	\$ 69,702
60	\$ 342.09	\$ 37,130	\$ 65,021	\$ 352.09	\$ 38,222	\$ 66,934	\$ 362.09	\$ 39,314	\$ 68,846	\$ 372.10	\$ 40,406	\$ 70,758
61*	\$ 329.04	\$ 38,737	\$ 66,014	\$ 338.66	\$ 39,876	\$ 67,956	\$ 348.29	\$ 41,016	\$ 69,897	\$ 357.91	\$ 42,155	\$ 71,839
62*	\$ 347.87	\$ 40,401	\$ 67,034	\$ 358.05	\$ 41,590	\$ 69,006	\$ 368.22	\$ 42,778	\$ 70,977	\$ 378.40	\$ 43,966	\$ 72,949
63*	\$ 365.92	\$ 42,116	\$ 68,076	\$ 376.62	\$ 43,355	\$ 70,078	\$ 387.33	\$ 44,593	\$ 72,081	\$ 398.04	\$ 45,832	\$ 74,083
64*	\$ 383.96	\$ 43,877	\$ 69,137	\$ 395.20	\$ 45,167	\$ 71,170	\$ 406.44	\$ 46,458	\$ 73,204	\$ 417.68	\$ 47,748	\$ 75,237
65*	\$ 384.75	\$ 45,680	\$ 70,210	\$ 396.01	\$ 47,023	\$ 72,275	\$ 407.27	\$ 48,367	\$ 74,340	\$ 418.53	\$ 49,710	\$ 76,405
66*	\$ 411.42	\$ 47,526	\$ 71,301	\$ 423.47	\$ 48,924	\$ 73,398	\$ 435.52	\$ 50,322	\$ 75,495	\$ 447.56	\$ 51,719	\$ 77,592
67*	\$ 448.30	\$ 49,419	\$ 72,413	\$ 461.43	\$ 50,872	\$ 74,543	\$ 474.56	\$ 52,326	\$ 76,672	\$ 487.69	\$ 53,779	\$ 78,802
68*	\$ 473.41	\$ 51,533	\$ 73,798	\$ 487.28	\$ 53,049	\$ 75,969	\$ 501.15	\$ 54,565	\$ 78,139	\$ 515.02	\$ 56,080	\$ 80,310
69*	\$ 512.64	\$ 53,886	\$ 75,466	\$ 527.66	\$ 55,470	\$ 77,686	\$ 542.69	\$ 57,055	\$ 79,905	\$ 557.71	\$ 58,640	\$ 82,125
70*	\$ 536.18	\$ 56,305	\$ 77,169	\$ 551.89	\$ 57,961	\$ 79,439	\$ 567.61	\$ 59,617	\$ 81,709	\$ 583.32	\$ 61,273	\$ 83,978
71*	\$ 560.50	\$ 58,788	\$ 78,910	\$ 576.93	\$ 60,517	\$ 81,231	\$ 593.36	\$ 62,246	\$ 83,552	\$ 609.79	\$ 63,975	\$ 85,873
72*	\$ 586.39	\$ 61,352	\$ 80,719	\$ 603.59	\$ 63,157	\$ 83,093	\$ 620.78	\$ 64,961	\$ 85,467	\$ 637.97	\$ 66,766	\$ 87,841
73*	\$ 614.64	\$ 64,026	\$ 82,628	\$ 632.66	\$ 65,909	\$ 85,058	\$ 650.69	\$ 67,792	\$ 87,489	\$ 668.71	\$ 69,675	\$ 89,919
74*	\$ 646.02	\$ 66,818	\$ 84,658	\$ 664.97	\$ 68,784	\$ 87,148	\$ 683.92	\$ 70,749	\$ 89,638	\$ 702.86	\$ 72,714	\$ 92,128
75*	\$ 681.33	\$ 69,710	\$ 86,795	\$ 701.32	\$ 71,760	\$ 89,348	\$ 721.30	\$ 73,811	\$ 91,900	\$ 741.29	\$ 75,861	\$ 94,453

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$170,000 Death Benefit Non-Tobacco			\$175,000 Death Benefit Non-Tobacco			\$180,000 Death Benefit Non-Tobacco			\$185,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$190,000 Death Benefit Non-Tobacco			\$195,000 Death Benefit Non-Tobacco			\$200,000 Death Benefit Non-Tobacco			\$205,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 51.23	\$ 80,560	\$ 162,548	\$ 52.53	\$ 82,680	\$ 166,826	\$ 53.82	\$ 84,800	\$ 171,104	\$ 55.12	\$ 86,920	\$ 175,381
19	\$ 52.20	\$ 80,107	\$ 161,636	\$ 53.52	\$ 82,215	\$ 165,890	\$ 54.84	\$ 84,323	\$ 170,144	\$ 56.16	\$ 86,431	\$ 174,397
20	\$ 53.16	\$ 79,635	\$ 160,684	\$ 54.51	\$ 81,731	\$ 164,913	\$ 55.85	\$ 83,827	\$ 169,142	\$ 57.20	\$ 85,922	\$ 173,370
21	\$ 54.13	\$ 79,143	\$ 159,689	\$ 55.50	\$ 81,225	\$ 163,891	\$ 56.87	\$ 83,308	\$ 168,094	\$ 58.24	\$ 85,391	\$ 172,296
22	\$ 55.09	\$ 78,626	\$ 158,648	\$ 56.49	\$ 80,696	\$ 162,823	\$ 57.89	\$ 82,765	\$ 166,998	\$ 59.28	\$ 84,834	\$ 171,172
23	\$ 56.06	\$ 78,084	\$ 157,555	\$ 57.48	\$ 80,139	\$ 161,701	\$ 58.90	\$ 82,194	\$ 165,848	\$ 60.32	\$ 84,249	\$ 169,994
24	\$ 57.02	\$ 77,515	\$ 156,406	\$ 58.47	\$ 79,555	\$ 160,522	\$ 59.92	\$ 81,594	\$ 164,638	\$ 61.36	\$ 83,634	\$ 168,753
25	\$ 57.99	\$ 76,917	\$ 155,199	\$ 59.46	\$ 78,941	\$ 159,283	\$ 60.93	\$ 80,966	\$ 163,368	\$ 62.40	\$ 82,990	\$ 167,452
26	\$ 59.92	\$ 76,288	\$ 153,930	\$ 61.44	\$ 78,295	\$ 157,981	\$ 62.96	\$ 80,303	\$ 162,032	\$ 64.49	\$ 82,311	\$ 166,082
27	\$ 63.77	\$ 75,616	\$ 152,573	\$ 65.40	\$ 77,606	\$ 156,588	\$ 67.02	\$ 79,596	\$ 160,604	\$ 68.65	\$ 81,586	\$ 164,619
28	\$ 66.67	\$ 74,904	\$ 151,137	\$ 68.37	\$ 76,875	\$ 155,114	\$ 70.07	\$ 78,847	\$ 159,092	\$ 71.77	\$ 80,818	\$ 163,069
29	\$ 69.56	\$ 74,155	\$ 149,625	\$ 71.34	\$ 76,106	\$ 153,562	\$ 73.12	\$ 78,058	\$ 157,500	\$ 74.89	\$ 80,009	\$ 161,437
30	\$ 73.42	\$ 73,364	\$ 148,030	\$ 75.30	\$ 75,295	\$ 151,926	\$ 77.18	\$ 77,225	\$ 155,822	\$ 79.06	\$ 79,156	\$ 159,717
31	\$ 77.28	\$ 72,529	\$ 146,345	\$ 79.26	\$ 74,438	\$ 150,196	\$ 81.24	\$ 76,347	\$ 154,048	\$ 83.22	\$ 78,255	\$ 157,899
32	\$ 81.14	\$ 71,656	\$ 144,582	\$ 83.22	\$ 73,541	\$ 148,387	\$ 85.30	\$ 75,427	\$ 152,192	\$ 87.38	\$ 77,313	\$ 155,996
33	\$ 85.96	\$ 70,740	\$ 142,735	\$ 88.17	\$ 72,602	\$ 146,491	\$ 90.38	\$ 74,463	\$ 150,248	\$ 92.59	\$ 76,325	\$ 154,004
34	\$ 88.85	\$ 69,784	\$ 140,807	\$ 91.14	\$ 71,620	\$ 144,512	\$ 93.42	\$ 73,457	\$ 148,218	\$ 95.71	\$ 75,293	\$ 151,923
35	\$ 89.82	\$ 68,788	\$ 138,798	\$ 92.13	\$ 70,599	\$ 142,451	\$ 94.44	\$ 72,409	\$ 146,104	\$ 96.75	\$ 74,219	\$ 149,756
36	\$ 95.61	\$ 67,753	\$ 136,710	\$ 98.07	\$ 69,536	\$ 140,308	\$ 100.53	\$ 71,319	\$ 143,906	\$ 102.99	\$ 73,102	\$ 147,503
37	\$ 103.32	\$ 66,679	\$ 134,540	\$ 105.99	\$ 68,433	\$ 138,081	\$ 108.65	\$ 70,188	\$ 141,622	\$ 111.32	\$ 71,943	\$ 145,162
38	\$ 110.08	\$ 65,559	\$ 132,281	\$ 112.92	\$ 67,284	\$ 135,762	\$ 115.76	\$ 69,009	\$ 139,244	\$ 118.61	\$ 70,735	\$ 142,725
39	\$ 116.83	\$ 64,389	\$ 129,922	\$ 119.85	\$ 66,084	\$ 133,341	\$ 122.87	\$ 67,778	\$ 136,760	\$ 125.89	\$ 69,473	\$ 140,179
40	\$ 124.55	\$ 63,161	\$ 127,444	\$ 127.77	\$ 64,823	\$ 130,798	\$ 130.99	\$ 66,485	\$ 134,152	\$ 134.22	\$ 68,148	\$ 137,505
41	\$ 131.30	\$ 61,867	\$ 124,831	\$ 134.70	\$ 63,495	\$ 128,116	\$ 138.10	\$ 65,123	\$ 131,402	\$ 141.50	\$ 66,751	\$ 134,687
42	\$ 138.05	\$ 60,505	\$ 122,084	\$ 141.63	\$ 62,098	\$ 125,297	\$ 145.21	\$ 63,690	\$ 128,510	\$ 148.79	\$ 65,282	\$ 131,722
43	\$ 145.77	\$ 59,072	\$ 119,192	\$ 149.55	\$ 60,626	\$ 122,329	\$ 153.33	\$ 62,181	\$ 125,466	\$ 157.11	\$ 63,735	\$ 128,602
44	\$ 152.52	\$ 57,560	\$ 116,143	\$ 156.48	\$ 59,075	\$ 119,199	\$ 160.44	\$ 60,590	\$ 122,256	\$ 164.40	\$ 62,105	\$ 125,312
45	\$ 153.48	\$ 55,960	\$ 112,915	\$ 157.47	\$ 57,433	\$ 115,886	\$ 161.45	\$ 58,905	\$ 118,858	\$ 165.44	\$ 60,378	\$ 121,829
46	\$ 166.02	\$ 54,264	\$ 109,491	\$ 170.34	\$ 55,692	\$ 112,372	\$ 174.65	\$ 57,120	\$ 115,254	\$ 178.97	\$ 58,548	\$ 118,135
47	\$ 178.56	\$ 52,464	\$ 105,860	\$ 183.21	\$ 53,845	\$ 108,646	\$ 187.85	\$ 55,226	\$ 111,432	\$ 192.50	\$ 56,606	\$ 114,217
48	\$ 192.07	\$ 50,555	\$ 102,007	\$ 197.07	\$ 51,885	\$ 104,691	\$ 202.07	\$ 53,215	\$ 107,376	\$ 207.07	\$ 54,546	\$ 110,060
49	\$ 205.57	\$ 48,527	\$ 97,916	\$ 210.93	\$ 49,804	\$ 100,493	\$ 216.29	\$ 51,081	\$ 103,070	\$ 221.64	\$ 52,358	\$ 105,646
50	\$ 218.11	\$ 46,373	\$ 93,569	\$ 223.80	\$ 47,593	\$ 96,031	\$ 229.49	\$ 48,814	\$ 98,494	\$ 235.17	\$ 50,034	\$ 100,956
51	\$ 231.62	\$ 44,083	\$ 88,948	\$ 237.66	\$ 45,243	\$ 91,289	\$ 243.70	\$ 46,403	\$ 93,630	\$ 249.74	\$ 47,563	\$ 95,970
52	\$ 245.12	\$ 41,655	\$ 84,050	\$ 251.52	\$ 42,751	\$ 86,262	\$ 257.92	\$ 43,848	\$ 88,474	\$ 264.31	\$ 44,944	\$ 90,685

Issue Age ¹	\$190,000 Death Benefit Non-Tobacco			\$195,000 Death Benefit Non-Tobacco			\$200,000 Death Benefit Non-Tobacco			\$205,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 257.66	\$ 39,081	\$ 78,857	\$ 264.39	\$ 40,109	\$ 80,932	\$ 271.12	\$ 41,138	\$ 83,008	\$ 277.84	\$ 42,166	\$ 85,083
54	\$ 271.17	\$ 36,350	\$ 73,347	\$ 278.25	\$ 37,307	\$ 75,277	\$ 285.33	\$ 38,263	\$ 77,208	\$ 292.41	\$ 39,220	\$ 79,138
55	\$ 272.13	\$ 33,447	\$ 67,488	\$ 279.24	\$ 34,327	\$ 69,264	\$ 286.35	\$ 35,207	\$ 71,040	\$ 293.45	\$ 36,087	\$ 72,816
56	\$ 293.35	\$ 34,937	\$ 68,481	\$ 301.02	\$ 35,856	\$ 70,283	\$ 308.69	\$ 36,776	\$ 72,086	\$ 316.35	\$ 37,695	\$ 73,888
57	\$ 315.54	\$ 36,485	\$ 69,494	\$ 323.79	\$ 37,445	\$ 71,323	\$ 332.04	\$ 38,405	\$ 73,152	\$ 340.29	\$ 39,365	\$ 74,980
58	\$ 337.73	\$ 38,093	\$ 70,529	\$ 346.56	\$ 39,096	\$ 72,385	\$ 355.39	\$ 40,098	\$ 74,242	\$ 364.23	\$ 41,101	\$ 76,098
59	\$ 359.91	\$ 39,764	\$ 71,586	\$ 369.33	\$ 40,810	\$ 73,470	\$ 378.75	\$ 41,856	\$ 75,354	\$ 388.16	\$ 42,903	\$ 77,237
60	\$ 382.10	\$ 41,498	\$ 72,671	\$ 392.10	\$ 42,590	\$ 74,583	\$ 402.10	\$ 43,682	\$ 76,496	\$ 412.10	\$ 44,774	\$ 78,408
61*	\$ 367.53	\$ 43,294	\$ 73,780	\$ 377.15	\$ 44,434	\$ 75,722	\$ 386.78	\$ 45,573	\$ 77,664	\$ 396.40	\$ 46,712	\$ 79,605
62*	\$ 388.58	\$ 45,154	\$ 74,920	\$ 398.75	\$ 46,343	\$ 76,892	\$ 408.93	\$ 47,531	\$ 78,864	\$ 419.11	\$ 48,719	\$ 80,835
63*	\$ 408.75	\$ 47,071	\$ 76,085	\$ 419.45	\$ 48,309	\$ 78,087	\$ 430.16	\$ 49,548	\$ 80,090	\$ 440.87	\$ 50,787	\$ 82,092
64*	\$ 428.92	\$ 49,039	\$ 77,271	\$ 440.15	\$ 50,330	\$ 79,304	\$ 451.39	\$ 51,620	\$ 81,338	\$ 462.63	\$ 52,911	\$ 83,371
65*	\$ 429.79	\$ 51,054	\$ 78,470	\$ 441.05	\$ 52,397	\$ 80,535	\$ 452.32	\$ 53,741	\$ 82,600	\$ 463.58	\$ 55,084	\$ 84,665
66*	\$ 459.61	\$ 53,117	\$ 79,689	\$ 471.65	\$ 54,515	\$ 81,786	\$ 483.70	\$ 55,913	\$ 83,884	\$ 495.75	\$ 57,311	\$ 85,981
67*	\$ 500.82	\$ 55,233	\$ 80,932	\$ 513.95	\$ 56,686	\$ 83,062	\$ 527.09	\$ 58,140	\$ 85,192	\$ 540.22	\$ 59,593	\$ 87,321
68*	\$ 528.89	\$ 57,596	\$ 82,480	\$ 542.75	\$ 59,112	\$ 84,651	\$ 556.62	\$ 60,627	\$ 86,822	\$ 570.49	\$ 62,143	\$ 88,992
69*	\$ 572.73	\$ 60,225	\$ 84,344	\$ 587.75	\$ 61,810	\$ 86,564	\$ 602.78	\$ 63,395	\$ 88,784	\$ 617.80	\$ 64,980	\$ 91,003
70*	\$ 599.04	\$ 62,929	\$ 86,248	\$ 614.75	\$ 64,585	\$ 88,518	\$ 630.47	\$ 66,241	\$ 90,788	\$ 646.19	\$ 67,897	\$ 93,057
71*	\$ 626.22	\$ 65,704	\$ 88,194	\$ 642.65	\$ 67,433	\$ 90,515	\$ 659.09	\$ 69,162	\$ 92,836	\$ 675.52	\$ 70,891	\$ 95,156
72*	\$ 655.16	\$ 68,570	\$ 90,215	\$ 672.35	\$ 70,375	\$ 92,589	\$ 689.55	\$ 72,179	\$ 94,964	\$ 706.74	\$ 73,984	\$ 97,338
73*	\$ 686.73	\$ 71,558	\$ 92,349	\$ 704.75	\$ 73,441	\$ 94,779	\$ 722.78	\$ 75,324	\$ 97,210	\$ 740.80	\$ 77,207	\$ 99,640
74*	\$ 721.81	\$ 74,679	\$ 94,618	\$ 740.75	\$ 76,645	\$ 97,108	\$ 759.70	\$ 78,610	\$ 99,598	\$ 778.65	\$ 80,575	\$ 102,087
75*	\$ 761.27	\$ 77,911	\$ 97,006	\$ 781.26	\$ 79,961	\$ 99,559	\$ 801.24	\$ 82,012	\$ 102,112	\$ 821.22	\$ 84,062	\$ 104,664

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

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Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$190,000 Death Benefit Non-Tobacco			\$195,000 Death Benefit Non-Tobacco			\$200,000 Death Benefit Non-Tobacco			\$205,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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Issue Age ¹	\$210,000 Death Benefit Non-Tobacco			\$215,000 Death Benefit Non-Tobacco			\$220,000 Death Benefit Non-Tobacco			\$225,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 56.41	\$ 89,040	\$ 179,659	\$ 57.71	\$ 91,160	\$ 183,936	\$ 59.00	\$ 93,280	\$ 188,214	\$ 60.30	\$ 95,400	\$ 192,492
19	\$ 57.48	\$ 88,539	\$ 178,651	\$ 58.80	\$ 90,647	\$ 182,904	\$ 60.12	\$ 92,756	\$ 187,158	\$ 61.44	\$ 94,864	\$ 191,412
20	\$ 58.55	\$ 88,018	\$ 177,599	\$ 59.89	\$ 90,114	\$ 181,827	\$ 61.24	\$ 92,209	\$ 186,056	\$ 62.58	\$ 94,305	\$ 190,284
21	\$ 59.61	\$ 87,473	\$ 176,498	\$ 60.98	\$ 89,556	\$ 180,701	\$ 62.35	\$ 91,639	\$ 184,903	\$ 63.72	\$ 93,722	\$ 189,105
22	\$ 60.68	\$ 86,903	\$ 175,347	\$ 62.07	\$ 88,972	\$ 179,522	\$ 63.47	\$ 91,041	\$ 183,697	\$ 64.87	\$ 93,110	\$ 187,872
23	\$ 61.74	\$ 86,304	\$ 174,140	\$ 63.17	\$ 88,359	\$ 178,286	\$ 64.59	\$ 90,413	\$ 182,432	\$ 66.01	\$ 92,468	\$ 186,579
24	\$ 62.81	\$ 85,674	\$ 172,869	\$ 64.26	\$ 87,714	\$ 176,985	\$ 65.70	\$ 89,754	\$ 181,101	\$ 67.15	\$ 91,794	\$ 185,217
25	\$ 63.88	\$ 85,014	\$ 171,536	\$ 65.35	\$ 87,038	\$ 175,620	\$ 66.82	\$ 89,062	\$ 179,704	\$ 68.29	\$ 91,086	\$ 183,789
26	\$ 66.01	\$ 84,318	\$ 170,133	\$ 67.53	\$ 86,326	\$ 174,184	\$ 69.05	\$ 88,333	\$ 178,235	\$ 70.58	\$ 90,341	\$ 182,286
27	\$ 70.27	\$ 83,576	\$ 168,634	\$ 71.90	\$ 85,566	\$ 172,649	\$ 73.52	\$ 87,556	\$ 176,664	\$ 75.15	\$ 89,545	\$ 180,679
28	\$ 73.47	\$ 82,789	\$ 167,046	\$ 75.17	\$ 84,760	\$ 171,023	\$ 76.87	\$ 86,731	\$ 175,001	\$ 78.57	\$ 88,702	\$ 178,978
29	\$ 76.67	\$ 81,961	\$ 165,375	\$ 78.45	\$ 83,912	\$ 169,312	\$ 80.22	\$ 85,863	\$ 173,250	\$ 82.00	\$ 87,815	\$ 177,187
30	\$ 80.93	\$ 81,087	\$ 163,613	\$ 82.81	\$ 83,017	\$ 167,508	\$ 84.69	\$ 84,948	\$ 171,404	\$ 86.57	\$ 86,878	\$ 175,299
31	\$ 85.20	\$ 80,164	\$ 161,750	\$ 87.18	\$ 82,073	\$ 165,601	\$ 89.16	\$ 83,981	\$ 169,452	\$ 91.14	\$ 85,890	\$ 173,304
32	\$ 89.46	\$ 79,198	\$ 159,801	\$ 91.55	\$ 81,084	\$ 163,606	\$ 93.63	\$ 82,970	\$ 167,411	\$ 95.71	\$ 84,855	\$ 171,216
33	\$ 94.79	\$ 78,186	\$ 157,760	\$ 97.00	\$ 80,048	\$ 161,516	\$ 99.21	\$ 81,910	\$ 165,272	\$ 101.42	\$ 83,771	\$ 169,029
34	\$ 97.99	\$ 77,130	\$ 155,628	\$ 100.28	\$ 78,966	\$ 159,334	\$ 102.56	\$ 80,803	\$ 163,039	\$ 104.85	\$ 82,639	\$ 166,745
35	\$ 99.06	\$ 76,029	\$ 153,409	\$ 101.37	\$ 77,840	\$ 157,061	\$ 103.68	\$ 79,650	\$ 160,714	\$ 105.99	\$ 81,460	\$ 164,367
36	\$ 105.46	\$ 74,885	\$ 151,101	\$ 107.92	\$ 76,668	\$ 154,698	\$ 110.38	\$ 78,451	\$ 158,296	\$ 112.84	\$ 80,234	\$ 161,894
37	\$ 113.99	\$ 73,698	\$ 148,703	\$ 116.65	\$ 75,452	\$ 152,243	\$ 119.32	\$ 77,207	\$ 155,784	\$ 121.98	\$ 78,962	\$ 159,324
38	\$ 121.45	\$ 72,460	\$ 146,206	\$ 124.29	\$ 74,185	\$ 149,687	\$ 127.13	\$ 75,910	\$ 153,168	\$ 129.98	\$ 77,636	\$ 156,649
39	\$ 128.91	\$ 71,167	\$ 143,598	\$ 131.93	\$ 72,862	\$ 147,017	\$ 134.95	\$ 74,556	\$ 150,436	\$ 137.97	\$ 76,251	\$ 153,855
40	\$ 137.44	\$ 69,810	\$ 140,859	\$ 140.66	\$ 71,472	\$ 144,213	\$ 143.89	\$ 73,134	\$ 147,567	\$ 147.11	\$ 74,796	\$ 150,921
41	\$ 144.90	\$ 68,379	\$ 137,972	\$ 148.31	\$ 70,007	\$ 141,257	\$ 151.71	\$ 71,635	\$ 144,542	\$ 155.11	\$ 73,263	\$ 147,827
42	\$ 152.37	\$ 66,874	\$ 134,935	\$ 155.95	\$ 68,467	\$ 138,148	\$ 159.53	\$ 70,059	\$ 141,361	\$ 163.10	\$ 71,651	\$ 144,573
43	\$ 160.90	\$ 65,290	\$ 131,739	\$ 164.68	\$ 66,845	\$ 134,875	\$ 168.46	\$ 68,399	\$ 138,012	\$ 172.24	\$ 69,954	\$ 141,149
44	\$ 168.36	\$ 63,619	\$ 128,368	\$ 172.32	\$ 65,134	\$ 131,425	\$ 176.28	\$ 66,649	\$ 134,481	\$ 180.24	\$ 68,164	\$ 137,538
45	\$ 169.43	\$ 61,851	\$ 124,800	\$ 173.41	\$ 63,323	\$ 127,772	\$ 177.40	\$ 64,796	\$ 130,743	\$ 181.38	\$ 66,269	\$ 133,715
46	\$ 183.29	\$ 59,976	\$ 121,016	\$ 187.60	\$ 61,404	\$ 123,898	\$ 191.92	\$ 62,832	\$ 126,779	\$ 196.23	\$ 64,260	\$ 129,660
47	\$ 197.15	\$ 57,987	\$ 117,003	\$ 201.79	\$ 59,368	\$ 119,789	\$ 206.44	\$ 60,748	\$ 122,575	\$ 211.08	\$ 62,129	\$ 125,361
48	\$ 212.07	\$ 55,876	\$ 112,744	\$ 217.07	\$ 57,207	\$ 115,429	\$ 222.07	\$ 58,537	\$ 118,113	\$ 227.07	\$ 59,867	\$ 120,798
49	\$ 227.00	\$ 53,635	\$ 108,223	\$ 232.35	\$ 54,912	\$ 110,800	\$ 237.71	\$ 56,189	\$ 113,377	\$ 243.07	\$ 57,467	\$ 115,953
50	\$ 240.86	\$ 51,254	\$ 103,418	\$ 246.54	\$ 52,475	\$ 105,881	\$ 252.23	\$ 53,695	\$ 108,343	\$ 257.92	\$ 54,915	\$ 110,805
51	\$ 255.78	\$ 48,723	\$ 98,311	\$ 261.83	\$ 49,883	\$ 100,652	\$ 267.87	\$ 51,044	\$ 102,993	\$ 273.91	\$ 52,204	\$ 105,333
52	\$ 270.71	\$ 46,040	\$ 92,897	\$ 277.11	\$ 47,136	\$ 95,109	\$ 283.50	\$ 48,232	\$ 97,321	\$ 289.90	\$ 49,329	\$ 99,533

Issue Age ¹	\$210,000 Death Benefit Non-Tobacco			\$215,000 Death Benefit Non-Tobacco			\$220,000 Death Benefit Non-Tobacco			\$225,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 284.57	\$ 43,195	\$ 87,158	\$ 291.30	\$ 44,223	\$ 89,233	\$ 298.02	\$ 45,252	\$ 91,308	\$ 304.75	\$ 46,280	\$ 93,384
54	\$ 299.50	\$ 40,177	\$ 81,068	\$ 306.58	\$ 41,133	\$ 82,998	\$ 313.66	\$ 42,090	\$ 84,928	\$ 320.74	\$ 43,046	\$ 86,859
55	\$ 300.56	\$ 36,968	\$ 74,592	\$ 307.67	\$ 37,848	\$ 76,368	\$ 314.78	\$ 38,728	\$ 78,144	\$ 321.89	\$ 39,608	\$ 79,920
56	\$ 324.02	\$ 38,614	\$ 75,690	\$ 331.68	\$ 39,534	\$ 77,492	\$ 339.35	\$ 40,453	\$ 79,294	\$ 347.02	\$ 41,373	\$ 81,096
57	\$ 348.54	\$ 40,325	\$ 76,809	\$ 356.79	\$ 41,285	\$ 78,638	\$ 365.04	\$ 42,246	\$ 80,467	\$ 373.29	\$ 43,206	\$ 82,296
58	\$ 373.06	\$ 42,103	\$ 77,954	\$ 381.89	\$ 43,106	\$ 79,810	\$ 390.73	\$ 44,108	\$ 81,666	\$ 399.56	\$ 45,111	\$ 83,522
59	\$ 397.58	\$ 43,949	\$ 79,121	\$ 407.00	\$ 44,996	\$ 81,005	\$ 416.42	\$ 46,042	\$ 82,889	\$ 425.84	\$ 47,089	\$ 84,773
60	\$ 422.10	\$ 45,866	\$ 80,320	\$ 432.11	\$ 46,958	\$ 82,233	\$ 442.11	\$ 48,050	\$ 84,145	\$ 452.11	\$ 49,142	\$ 86,058
61*	\$ 406.02	\$ 47,852	\$ 81,547	\$ 415.65	\$ 48,991	\$ 83,488	\$ 425.27	\$ 50,130	\$ 85,430	\$ 434.89	\$ 51,270	\$ 87,372
62*	\$ 429.29	\$ 49,908	\$ 82,807	\$ 439.46	\$ 51,096	\$ 84,778	\$ 449.64	\$ 52,284	\$ 86,750	\$ 459.82	\$ 53,472	\$ 88,722
63*	\$ 451.58	\$ 52,026	\$ 84,094	\$ 462.29	\$ 53,264	\$ 86,096	\$ 472.99	\$ 54,503	\$ 88,099	\$ 483.70	\$ 55,742	\$ 90,101
64*	\$ 473.87	\$ 54,201	\$ 85,404	\$ 485.11	\$ 55,492	\$ 87,438	\$ 496.35	\$ 56,782	\$ 89,471	\$ 507.59	\$ 58,073	\$ 91,505
65*	\$ 474.84	\$ 56,428	\$ 86,730	\$ 486.10	\$ 57,771	\$ 88,795	\$ 497.36	\$ 59,115	\$ 90,860	\$ 508.62	\$ 60,458	\$ 92,925
66*	\$ 507.79	\$ 58,709	\$ 88,078	\$ 519.84	\$ 60,106	\$ 90,175	\$ 531.89	\$ 61,504	\$ 92,272	\$ 543.93	\$ 62,902	\$ 94,369
67*	\$ 553.35	\$ 61,047	\$ 89,451	\$ 566.48	\$ 62,500	\$ 91,581	\$ 579.61	\$ 63,954	\$ 93,711	\$ 592.74	\$ 65,407	\$ 95,841
68*	\$ 584.36	\$ 63,659	\$ 91,163	\$ 598.23	\$ 65,175	\$ 93,333	\$ 612.10	\$ 66,690	\$ 95,504	\$ 625.97	\$ 68,206	\$ 97,674
69*	\$ 632.82	\$ 66,565	\$ 93,223	\$ 647.85	\$ 68,150	\$ 95,442	\$ 662.87	\$ 69,734	\$ 97,662	\$ 677.89	\$ 71,319	\$ 99,882
70*	\$ 661.90	\$ 69,553	\$ 95,327	\$ 677.62	\$ 71,209	\$ 97,597	\$ 693.33	\$ 72,865	\$ 99,866	\$ 709.05	\$ 74,521	\$ 102,136
71*	\$ 691.95	\$ 72,620	\$ 97,477	\$ 708.38	\$ 74,349	\$ 99,798	\$ 724.81	\$ 76,078	\$ 102,119	\$ 741.24	\$ 77,807	\$ 104,440
72*	\$ 723.93	\$ 75,788	\$ 99,712	\$ 741.12	\$ 77,593	\$ 102,086	\$ 758.32	\$ 79,397	\$ 104,460	\$ 775.51	\$ 81,202	\$ 106,834
73*	\$ 758.82	\$ 79,091	\$ 102,070	\$ 776.85	\$ 80,974	\$ 104,500	\$ 794.87	\$ 82,857	\$ 106,931	\$ 812.89	\$ 84,740	\$ 109,361
74*	\$ 797.59	\$ 82,540	\$ 104,577	\$ 816.54	\$ 84,506	\$ 107,067	\$ 835.49	\$ 86,471	\$ 109,557	\$ 854.43	\$ 88,436	\$ 112,047
75*	\$ 841.21	\$ 86,112	\$ 107,217	\$ 861.19	\$ 88,163	\$ 109,770	\$ 881.18	\$ 90,213	\$ 112,323	\$ 901.16	\$ 92,263	\$ 114,876

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$210,000 Death Benefit Non-Tobacco			\$215,000 Death Benefit Non-Tobacco			\$220,000 Death Benefit Non-Tobacco			\$225,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$230,000 Death Benefit Non-Tobacco			\$235,000 Death Benefit Non-Tobacco			\$240,000 Death Benefit Non-Tobacco			\$245,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 61.59	\$ 97,520	\$ 196,769	\$ 62.89	\$ 99,640	\$ 201,047	\$ 64.18	\$ 101,760	\$ 205,324	\$ 65.48	\$ 103,880	\$ 209,602
19	\$ 62.76	\$ 96,972	\$ 195,665	\$ 64.08	\$ 99,080	\$ 199,919	\$ 65.40	\$ 101,188	\$ 204,172	\$ 66.72	\$ 103,296	\$ 208,426
20	\$ 63.93	\$ 96,401	\$ 194,513	\$ 65.27	\$ 98,496	\$ 198,741	\$ 66.62	\$ 100,592	\$ 202,970	\$ 67.96	\$ 102,688	\$ 207,198
21	\$ 65.09	\$ 95,804	\$ 193,308	\$ 66.47	\$ 97,887	\$ 197,510	\$ 67.84	\$ 99,970	\$ 201,712	\$ 69.21	\$ 102,052	\$ 205,915
22	\$ 66.26	\$ 95,179	\$ 192,047	\$ 67.66	\$ 97,249	\$ 196,222	\$ 69.05	\$ 99,318	\$ 200,397	\$ 70.45	\$ 101,387	\$ 204,572
23	\$ 67.43	\$ 94,523	\$ 190,725	\$ 68.85	\$ 96,578	\$ 194,871	\$ 70.27	\$ 98,633	\$ 199,017	\$ 71.69	\$ 100,688	\$ 203,163
24	\$ 68.60	\$ 93,834	\$ 189,333	\$ 70.04	\$ 95,874	\$ 193,449	\$ 71.49	\$ 97,913	\$ 197,565	\$ 72.94	\$ 99,953	\$ 201,681
25	\$ 69.77	\$ 93,110	\$ 187,873	\$ 71.24	\$ 95,135	\$ 191,957	\$ 72.71	\$ 97,159	\$ 196,041	\$ 74.18	\$ 99,183	\$ 200,125
26	\$ 72.10	\$ 92,349	\$ 186,336	\$ 73.62	\$ 94,356	\$ 190,387	\$ 75.15	\$ 96,364	\$ 194,438	\$ 76.67	\$ 98,371	\$ 198,489
27	\$ 76.77	\$ 91,535	\$ 184,694	\$ 78.40	\$ 93,525	\$ 188,709	\$ 80.02	\$ 95,515	\$ 192,724	\$ 81.65	\$ 97,505	\$ 196,739
28	\$ 80.27	\$ 90,674	\$ 182,955	\$ 81.98	\$ 92,645	\$ 186,933	\$ 83.68	\$ 94,616	\$ 190,910	\$ 85.38	\$ 96,587	\$ 194,887
29	\$ 83.78	\$ 89,766	\$ 181,125	\$ 85.55	\$ 91,718	\$ 185,062	\$ 87.33	\$ 93,669	\$ 189,000	\$ 89.11	\$ 95,621	\$ 192,937
30	\$ 88.45	\$ 88,809	\$ 179,195	\$ 90.33	\$ 90,740	\$ 183,090	\$ 92.21	\$ 92,670	\$ 186,986	\$ 94.08	\$ 94,601	\$ 190,881
31	\$ 93.12	\$ 87,799	\$ 177,155	\$ 95.10	\$ 89,707	\$ 181,006	\$ 97.08	\$ 91,616	\$ 184,857	\$ 99.06	\$ 93,525	\$ 188,708
32	\$ 97.79	\$ 86,741	\$ 175,020	\$ 99.87	\$ 88,627	\$ 178,825	\$ 101.95	\$ 90,512	\$ 182,630	\$ 104.03	\$ 92,398	\$ 186,435
33	\$ 103.63	\$ 85,633	\$ 172,785	\$ 105.84	\$ 87,494	\$ 176,541	\$ 108.05	\$ 89,356	\$ 180,297	\$ 110.25	\$ 91,218	\$ 184,053
34	\$ 107.13	\$ 84,475	\$ 170,450	\$ 109.42	\$ 86,312	\$ 174,156	\$ 111.70	\$ 88,148	\$ 177,861	\$ 113.99	\$ 89,985	\$ 181,567
35	\$ 108.30	\$ 83,270	\$ 168,019	\$ 110.61	\$ 85,081	\$ 171,672	\$ 112.92	\$ 86,891	\$ 175,324	\$ 115.23	\$ 88,701	\$ 178,977
36	\$ 115.31	\$ 82,017	\$ 165,491	\$ 117.77	\$ 83,800	\$ 169,089	\$ 120.23	\$ 85,583	\$ 172,687	\$ 122.69	\$ 87,366	\$ 176,284
37	\$ 124.65	\$ 80,716	\$ 162,865	\$ 127.31	\$ 82,471	\$ 166,405	\$ 129.98	\$ 84,226	\$ 169,946	\$ 132.64	\$ 85,981	\$ 173,486
38	\$ 132.82	\$ 79,361	\$ 160,130	\$ 135.66	\$ 81,086	\$ 163,611	\$ 138.51	\$ 82,811	\$ 167,092	\$ 141.35	\$ 84,537	\$ 170,573
39	\$ 140.99	\$ 77,945	\$ 157,274	\$ 144.02	\$ 79,640	\$ 160,693	\$ 147.04	\$ 81,334	\$ 164,112	\$ 150.06	\$ 83,029	\$ 167,531
40	\$ 150.34	\$ 76,458	\$ 154,274	\$ 153.56	\$ 78,120	\$ 157,628	\$ 156.78	\$ 79,783	\$ 160,982	\$ 160.01	\$ 81,445	\$ 164,336
41	\$ 158.51	\$ 74,891	\$ 151,112	\$ 161.91	\$ 76,519	\$ 154,397	\$ 165.31	\$ 78,148	\$ 157,682	\$ 168.71	\$ 79,776	\$ 160,967
42	\$ 166.68	\$ 73,243	\$ 147,786	\$ 170.26	\$ 74,836	\$ 150,999	\$ 173.84	\$ 76,428	\$ 154,212	\$ 177.42	\$ 78,020	\$ 157,424
43	\$ 176.03	\$ 71,508	\$ 144,285	\$ 179.81	\$ 73,063	\$ 147,422	\$ 183.59	\$ 74,617	\$ 150,559	\$ 187.37	\$ 76,172	\$ 153,695
44	\$ 184.20	\$ 69,678	\$ 140,594	\$ 188.16	\$ 71,193	\$ 143,650	\$ 192.12	\$ 72,708	\$ 146,707	\$ 196.08	\$ 74,223	\$ 149,763
45	\$ 185.37	\$ 67,741	\$ 136,686	\$ 189.35	\$ 69,214	\$ 139,658	\$ 193.34	\$ 70,687	\$ 142,629	\$ 197.32	\$ 72,159	\$ 145,601
46	\$ 200.55	\$ 65,688	\$ 132,542	\$ 204.86	\$ 67,116	\$ 135,423	\$ 209.18	\$ 68,544	\$ 138,304	\$ 213.49	\$ 69,972	\$ 141,186
47	\$ 215.73	\$ 63,510	\$ 128,146	\$ 220.37	\$ 64,890	\$ 130,932	\$ 225.02	\$ 66,271	\$ 133,718	\$ 229.66	\$ 67,652	\$ 136,504
48	\$ 232.07	\$ 61,198	\$ 123,482	\$ 237.08	\$ 62,528	\$ 126,166	\$ 242.08	\$ 63,859	\$ 128,851	\$ 247.08	\$ 65,189	\$ 131,535
49	\$ 248.42	\$ 58,744	\$ 118,530	\$ 253.78	\$ 60,021	\$ 121,107	\$ 259.13	\$ 61,298	\$ 123,684	\$ 264.49	\$ 62,575	\$ 126,260
50	\$ 263.60	\$ 56,136	\$ 113,268	\$ 269.29	\$ 57,356	\$ 115,730	\$ 274.97	\$ 58,577	\$ 118,192	\$ 280.66	\$ 59,797	\$ 120,655
51	\$ 279.95	\$ 53,364	\$ 107,674	\$ 285.99	\$ 54,524	\$ 110,015	\$ 292.03	\$ 55,684	\$ 112,356	\$ 298.07	\$ 56,844	\$ 114,696
52	\$ 296.30	\$ 50,425	\$ 101,745	\$ 302.69	\$ 51,521	\$ 103,956	\$ 309.09	\$ 52,617	\$ 106,168	\$ 315.49	\$ 53,713	\$ 108,380

Issue Age ¹	\$230,000 Death Benefit Non-Tobacco			\$235,000 Death Benefit Non-Tobacco			\$240,000 Death Benefit Non-Tobacco			\$245,000 Death Benefit Non-Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 311.48	\$ 47,309	\$ 95,459	\$ 318.20	\$ 48,337	\$ 97,534	\$ 324.93	\$ 49,366	\$ 99,609	\$ 331.66	\$ 50,394	\$ 101,684
54	\$ 327.83	\$ 44,003	\$ 88,789	\$ 334.91	\$ 44,960	\$ 90,719	\$ 341.99	\$ 45,916	\$ 92,649	\$ 349.07	\$ 46,873	\$ 94,579
55	\$ 328.99	\$ 40,488	\$ 81,696	\$ 336.10	\$ 41,368	\$ 83,472	\$ 343.21	\$ 42,249	\$ 85,248	\$ 350.32	\$ 43,129	\$ 87,024
56	\$ 354.68	\$ 42,292	\$ 82,898	\$ 362.35	\$ 43,211	\$ 84,701	\$ 370.01	\$ 44,131	\$ 86,503	\$ 377.68	\$ 45,050	\$ 88,305
57	\$ 381.54	\$ 44,166	\$ 84,124	\$ 389.79	\$ 45,126	\$ 85,953	\$ 398.04	\$ 46,086	\$ 87,782	\$ 406.29	\$ 47,046	\$ 89,611
58	\$ 408.40	\$ 46,113	\$ 85,378	\$ 417.23	\$ 47,115	\$ 87,234	\$ 426.06	\$ 48,118	\$ 89,090	\$ 434.90	\$ 49,120	\$ 90,946
59	\$ 435.25	\$ 48,135	\$ 86,657	\$ 444.67	\$ 49,181	\$ 88,540	\$ 454.09	\$ 50,228	\$ 90,424	\$ 463.51	\$ 51,274	\$ 92,308
60	\$ 462.11	\$ 50,234	\$ 87,970	\$ 472.11	\$ 51,326	\$ 89,882	\$ 482.11	\$ 52,419	\$ 91,795	\$ 492.11	\$ 53,511	\$ 93,707
61*	\$ 444.52	\$ 52,409	\$ 89,313	\$ 454.14	\$ 53,549	\$ 91,255	\$ 463.76	\$ 54,688	\$ 93,196	\$ 473.39	\$ 55,827	\$ 95,138
62*	\$ 469.99	\$ 54,661	\$ 90,693	\$ 480.17	\$ 55,849	\$ 92,665	\$ 490.35	\$ 57,037	\$ 94,636	\$ 500.52	\$ 58,226	\$ 96,608
63*	\$ 494.41	\$ 56,980	\$ 92,103	\$ 505.12	\$ 58,219	\$ 94,105	\$ 515.82	\$ 59,458	\$ 96,108	\$ 526.53	\$ 60,697	\$ 98,110
64*	\$ 518.82	\$ 59,363	\$ 93,538	\$ 530.06	\$ 60,654	\$ 95,572	\$ 541.30	\$ 61,944	\$ 97,605	\$ 552.54	\$ 63,235	\$ 99,639
65*	\$ 519.89	\$ 61,802	\$ 94,990	\$ 531.15	\$ 63,145	\$ 97,055	\$ 542.41	\$ 64,489	\$ 99,120	\$ 553.67	\$ 65,833	\$ 101,185
66*	\$ 555.98	\$ 64,300	\$ 96,466	\$ 568.02	\$ 65,698	\$ 98,563	\$ 580.07	\$ 67,096	\$ 100,660	\$ 592.12	\$ 68,493	\$ 102,757
67*	\$ 605.87	\$ 66,861	\$ 97,970	\$ 619.00	\$ 68,314	\$ 100,100	\$ 632.13	\$ 69,768	\$ 102,230	\$ 645.26	\$ 71,221	\$ 104,360
68*	\$ 639.84	\$ 69,722	\$ 99,845	\$ 653.71	\$ 71,237	\$ 102,015	\$ 667.58	\$ 72,753	\$ 104,186	\$ 681.45	\$ 74,269	\$ 106,356
69*	\$ 692.92	\$ 72,904	\$ 102,101	\$ 707.94	\$ 74,489	\$ 104,321	\$ 722.96	\$ 76,074	\$ 106,540	\$ 737.99	\$ 77,659	\$ 108,760
70*	\$ 724.76	\$ 76,177	\$ 104,406	\$ 740.48	\$ 77,833	\$ 106,675	\$ 756.19	\$ 79,489	\$ 108,945	\$ 771.91	\$ 81,145	\$ 111,215
71*	\$ 757.67	\$ 79,536	\$ 106,761	\$ 774.10	\$ 81,265	\$ 109,082	\$ 790.53	\$ 82,994	\$ 111,403	\$ 806.96	\$ 84,723	\$ 113,724
72*	\$ 792.70	\$ 83,006	\$ 109,208	\$ 809.89	\$ 84,811	\$ 111,582	\$ 827.09	\$ 86,615	\$ 113,956	\$ 844.28	\$ 88,419	\$ 116,330
73*	\$ 830.92	\$ 86,623	\$ 111,791	\$ 848.94	\$ 88,506	\$ 114,221	\$ 866.96	\$ 90,389	\$ 116,652	\$ 884.99	\$ 92,272	\$ 119,082
74*	\$ 873.38	\$ 90,401	\$ 114,537	\$ 892.32	\$ 92,367	\$ 117,027	\$ 911.27	\$ 94,332	\$ 119,517	\$ 930.22	\$ 96,297	\$ 122,007
75*	\$ 921.15	\$ 94,314	\$ 117,428	\$ 941.13	\$ 96,364	\$ 119,981	\$ 961.12	\$ 98,414	\$ 122,534	\$ 981.10	\$ 100,464	\$ 125,087

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

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with Waiver of Premium Rider
Employee Coverage

	\$230,000 Death Benefit Non-Tobacco			\$235,000 Death Benefit Non-Tobacco			\$240,000 Death Benefit Non-Tobacco			\$245,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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	\$250,000 Death Benefit		
	Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>
18	\$ 66.77	\$ 106,000	\$ 213,880
19	\$ 68.04	\$ 105,404	\$ 212,680
20	\$ 69.31	\$ 104,783	\$ 211,427
21	\$ 70.58	\$ 104,135	\$ 210,117
22	\$ 71.85	\$ 103,456	\$ 208,747
23	\$ 73.12	\$ 102,743	\$ 207,310
24	\$ 74.39	\$ 101,993	\$ 205,797
25	\$ 75.65	\$ 101,207	\$ 204,210
26	\$ 78.19	\$ 100,379	\$ 202,540
27	\$ 83.27	\$ 99,495	\$ 200,755
28	\$ 87.08	\$ 98,558	\$ 198,865
29	\$ 90.89	\$ 97,572	\$ 196,875
30	\$ 95.96	\$ 96,532	\$ 194,777
31	\$ 101.04	\$ 95,433	\$ 192,560
32	\$ 106.12	\$ 94,284	\$ 190,240
33	\$ 112.46	\$ 93,079	\$ 187,810
34	\$ 116.27	\$ 91,821	\$ 185,272
35	\$ 117.54	\$ 90,511	\$ 182,630
36	\$ 125.15	\$ 89,149	\$ 179,882
37	\$ 135.31	\$ 87,735	\$ 177,027
38	\$ 144.19	\$ 86,262	\$ 174,055
39	\$ 153.08	\$ 84,723	\$ 170,950
40	\$ 163.23	\$ 83,107	\$ 167,690
41	\$ 172.12	\$ 81,404	\$ 164,252
42	\$ 181.00	\$ 79,612	\$ 160,637
43	\$ 191.15	\$ 77,726	\$ 156,832
44	\$ 200.04	\$ 75,737	\$ 152,820
45	\$ 201.31	\$ 73,632	\$ 148,572
46	\$ 217.81	\$ 71,400	\$ 144,067
47	\$ 234.31	\$ 69,032	\$ 139,290
48	\$ 252.08	\$ 66,519	\$ 134,220
49	\$ 269.85	\$ 63,852	\$ 128,837
50	\$ 286.35	\$ 61,017	\$ 123,117
51	\$ 304.12	\$ 58,004	\$ 117,037
52	\$ 321.89	\$ 54,810	\$ 110,592

	\$250,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>
53	\$ 338.39	\$ 51,422	\$ 103,760
54	\$ 356.15	\$ 47,829	\$ 96,510
55	\$ 357.42	\$ 44,009	\$ 88,800
56	\$ 385.35	\$ 45,970	\$ 90,107
57	\$ 414.54	\$ 48,006	\$ 91,440
58	\$ 443.73	\$ 50,123	\$ 92,802
59	\$ 472.92	\$ 52,321	\$ 94,192
60	\$ 502.12	\$ 54,603	\$ 95,620
61*	\$ 483.01	\$ 56,967	\$ 97,080
62*	\$ 510.70	\$ 59,414	\$ 98,580
63*	\$ 537.24	\$ 61,935	\$ 100,112
64*	\$ 563.78	\$ 64,525	\$ 101,672
65*	\$ 564.93	\$ 67,176	\$ 103,250
66*	\$ 604.16	\$ 69,891	\$ 104,855
67*	\$ 658.39	\$ 72,675	\$ 106,490
68*	\$ 695.32	\$ 75,784	\$ 108,527
69*	\$ 753.01	\$ 79,244	\$ 110,980
70*	\$ 787.62	\$ 82,801	\$ 113,485
71*	\$ 823.39	\$ 86,452	\$ 116,045
72*	\$ 861.47	\$ 90,224	\$ 118,705
73*	\$ 903.01	\$ 94,155	\$ 121,512
74*	\$ 949.16	\$ 98,263	\$ 124,497
75*	\$ 1,001.09	\$ 102,515	\$ 127,640

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$250,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 5.69	\$ 5,064	\$ 8,679	\$ 7.52	\$ 7,596	\$ 13,019	\$ 9.35	\$ 10,128	\$ 17,359	\$ 11.18	\$ 12,660	\$ 21,699
19	\$ 5.75	\$ 5,036	\$ 8,631	\$ 7.60	\$ 7,554	\$ 12,946	\$ 9.45	\$ 10,072	\$ 17,262	\$ 11.30	\$ 12,590	\$ 21,578
20	\$ 5.80	\$ 5,006	\$ 8,580	\$ 7.67	\$ 7,510	\$ 12,871	\$ 9.55	\$ 10,013	\$ 17,161	\$ 11.43	\$ 12,516	\$ 21,452
21	\$ 6.15	\$ 4,975	\$ 8,528	\$ 8.21	\$ 7,463	\$ 12,792	\$ 10.26	\$ 9,951	\$ 17,056	\$ 12.32	\$ 12,439	\$ 21,320
22	\$ 6.30	\$ 4,943	\$ 8,472	\$ 8.44	\$ 7,415	\$ 12,709	\$ 10.57	\$ 9,887	\$ 16,945	\$ 12.70	\$ 12,359	\$ 21,181
23	\$ 6.35	\$ 4,909	\$ 8,414	\$ 8.51	\$ 7,364	\$ 12,622	\$ 10.67	\$ 9,819	\$ 16,829	\$ 12.83	\$ 12,274	\$ 21,037
24	\$ 6.51	\$ 4,874	\$ 8,354	\$ 8.74	\$ 7,311	\$ 12,531	\$ 10.97	\$ 9,748	\$ 16,708	\$ 13.21	\$ 12,186	\$ 20,885
25	\$ 6.66	\$ 4,837	\$ 8,290	\$ 8.97	\$ 7,256	\$ 12,436	\$ 11.28	\$ 9,674	\$ 16,581	\$ 13.59	\$ 12,093	\$ 20,726
26	\$ 6.86	\$ 4,798	\$ 8,224	\$ 9.27	\$ 7,197	\$ 12,336	\$ 11.69	\$ 9,597	\$ 16,448	\$ 14.10	\$ 11,996	\$ 20,560
27	\$ 7.12	\$ 4,757	\$ 8,153	\$ 9.65	\$ 7,136	\$ 12,230	\$ 12.19	\$ 9,514	\$ 16,307	\$ 14.73	\$ 11,893	\$ 20,384
28	\$ 7.27	\$ 4,714	\$ 8,079	\$ 9.88	\$ 7,071	\$ 12,119	\$ 12.50	\$ 9,428	\$ 16,158	\$ 15.11	\$ 11,785	\$ 20,198
29	\$ 7.47	\$ 4,668	\$ 8,000	\$ 10.19	\$ 7,002	\$ 12,001	\$ 12.90	\$ 9,336	\$ 16,001	\$ 15.62	\$ 11,670	\$ 20,002
30	\$ 7.67	\$ 4,620	\$ 7,918	\$ 10.49	\$ 6,930	\$ 11,877	\$ 13.31	\$ 9,240	\$ 15,836	\$ 16.13	\$ 11,550	\$ 19,795
31	\$ 7.67	\$ 4,569	\$ 7,830	\$ 10.49	\$ 6,853	\$ 11,746	\$ 13.31	\$ 9,138	\$ 15,661	\$ 16.13	\$ 11,422	\$ 19,576
32	\$ 8.03	\$ 4,515	\$ 7,738	\$ 11.03	\$ 6,773	\$ 11,608	\$ 14.02	\$ 9,030	\$ 15,477	\$ 17.02	\$ 11,288	\$ 19,347
33	\$ 8.33	\$ 4,459	\$ 7,642	\$ 11.48	\$ 6,688	\$ 11,463	\$ 14.63	\$ 8,918	\$ 15,284	\$ 17.78	\$ 11,147	\$ 19,105
34	\$ 8.64	\$ 4,399	\$ 7,540	\$ 11.94	\$ 6,599	\$ 11,311	\$ 15.24	\$ 8,799	\$ 15,081	\$ 18.54	\$ 10,999	\$ 18,851
35	\$ 8.94	\$ 4,337	\$ 7,434	\$ 12.40	\$ 6,506	\$ 11,151	\$ 15.85	\$ 8,675	\$ 14,868	\$ 19.30	\$ 10,843	\$ 18,585
36	\$ 9.30	\$ 4,272	\$ 7,322	\$ 12.93	\$ 6,408	\$ 10,983	\$ 16.56	\$ 8,544	\$ 14,644	\$ 20.19	\$ 10,680	\$ 18,305
37	\$ 9.71	\$ 4,203	\$ 7,204	\$ 13.54	\$ 6,305	\$ 10,806	\$ 17.37	\$ 8,407	\$ 14,409	\$ 21.20	\$ 10,509	\$ 18,011
38	\$ 10.16	\$ 4,131	\$ 7,081	\$ 14.22	\$ 6,197	\$ 10,621	\$ 18.29	\$ 8,263	\$ 14,162	\$ 22.35	\$ 10,329	\$ 17,703
39	\$ 10.47	\$ 4,056	\$ 6,951	\$ 14.68	\$ 6,084	\$ 10,427	\$ 18.89	\$ 8,112	\$ 13,903	\$ 23.11	\$ 10,140	\$ 17,379
40	\$ 10.97	\$ 3,977	\$ 6,816	\$ 15.44	\$ 5,965	\$ 10,224	\$ 19.91	\$ 7,954	\$ 13,633	\$ 24.38	\$ 9,943	\$ 17,041
41	\$ 11.28	\$ 3,894	\$ 6,674	\$ 15.90	\$ 5,841	\$ 10,012	\$ 20.52	\$ 7,789	\$ 13,349	\$ 25.14	\$ 9,736	\$ 16,686
42	\$ 11.74	\$ 3,807	\$ 6,525	\$ 16.58	\$ 5,711	\$ 9,788	\$ 21.43	\$ 7,615	\$ 13,051	\$ 26.28	\$ 9,519	\$ 16,314
43	\$ 12.14	\$ 3,716	\$ 6,369	\$ 17.19	\$ 5,574	\$ 9,553	\$ 22.25	\$ 7,432	\$ 12,738	\$ 27.30	\$ 9,290	\$ 15,923
44	\$ 12.55	\$ 3,619	\$ 6,203	\$ 17.80	\$ 5,429	\$ 9,305	\$ 23.06	\$ 7,239	\$ 12,407	\$ 28.31	\$ 9,049	\$ 15,509
45	\$ 13.11	\$ 3,517	\$ 6,028	\$ 18.64	\$ 5,275	\$ 9,042	\$ 24.17	\$ 7,034	\$ 12,056	\$ 29.71	\$ 8,793	\$ 15,070
46	\$ 13.67	\$ 3,408	\$ 5,841	\$ 19.48	\$ 5,112	\$ 8,762	\$ 25.29	\$ 6,817	\$ 11,683	\$ 31.10	\$ 8,521	\$ 14,604
47	\$ 14.33	\$ 3,293	\$ 5,643	\$ 20.47	\$ 4,939	\$ 8,465	\$ 26.61	\$ 6,586	\$ 11,287	\$ 32.75	\$ 8,232	\$ 14,109
48	\$ 14.93	\$ 3,170	\$ 5,433	\$ 21.38	\$ 4,755	\$ 8,150	\$ 27.83	\$ 6,340	\$ 10,867	\$ 34.28	\$ 7,925	\$ 13,584
49	\$ 15.44	\$ 3,039	\$ 5,210	\$ 22.14	\$ 4,559	\$ 7,815	\$ 28.85	\$ 6,079	\$ 10,420	\$ 35.55	\$ 7,599	\$ 13,025
50	\$ 16.25	\$ 2,901	\$ 4,972	\$ 23.36	\$ 4,351	\$ 7,458	\$ 30.47	\$ 5,802	\$ 9,944	\$ 37.58	\$ 7,253	\$ 12,430
51	\$ 16.76	\$ 2,753	\$ 4,719	\$ 24.12	\$ 4,130	\$ 7,078	\$ 31.49	\$ 5,507	\$ 9,438	\$ 38.85	\$ 6,883	\$ 11,798
52	\$ 17.42	\$ 2,596	\$ 4,449	\$ 25.11	\$ 3,894	\$ 6,674	\$ 32.81	\$ 5,192	\$ 8,899	\$ 40.50	\$ 6,490	\$ 11,124

Issue Age ¹	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 18.18	\$ 2,428	\$ 4,162	\$ 26.26	\$ 3,643	\$ 6,244	\$ 34.33	\$ 4,857	\$ 8,325	\$ 42.40	\$ 6,072	\$ 10,407
54	\$ 19.00	\$ 2,250	\$ 3,856	\$ 27.47	\$ 3,375	\$ 5,785	\$ 35.95	\$ 4,500	\$ 7,713	\$ 44.43	\$ 5,625	\$ 9,641
55	\$ 19.86	\$ 2,059	\$ 3,530	\$ 28.77	\$ 3,089	\$ 5,295	\$ 37.68	\$ 4,119	\$ 7,060	\$ 46.59	\$ 5,149	\$ 8,825
56	\$ 20.77	\$ 2,115	\$ 3,543	\$ 30.14	\$ 3,173	\$ 5,315	\$ 39.51	\$ 4,230	\$ 7,087	\$ 48.87	\$ 5,288	\$ 8,859
57	\$ 21.59	\$ 2,169	\$ 3,555	\$ 31.36	\$ 3,254	\$ 5,332	\$ 41.13	\$ 4,339	\$ 7,110	\$ 50.90	\$ 5,424	\$ 8,887
58	\$ 23.01	\$ 2,222	\$ 3,564	\$ 33.49	\$ 3,334	\$ 5,346	\$ 43.97	\$ 4,445	\$ 7,128	\$ 54.46	\$ 5,557	\$ 8,910
59	\$ 24.07	\$ 2,275	\$ 3,572	\$ 35.09	\$ 3,412	\$ 5,358	\$ 46.11	\$ 4,550	\$ 7,145	\$ 57.12	\$ 5,688	\$ 8,931
60	\$ 25.34	\$ 2,327	\$ 3,579	\$ 36.99	\$ 3,490	\$ 5,369	\$ 48.65	\$ 4,654	\$ 7,159	\$ 60.30	\$ 5,817	\$ 8,949
61*	\$ 24.47	\$ 2,377	\$ 3,586	\$ 35.78	\$ 3,566	\$ 5,379	\$ 47.09	\$ 4,755	\$ 7,172	\$ 58.39	\$ 5,944	\$ 8,965
62*	\$ 25.76	\$ 2,438	\$ 3,608	\$ 37.72	\$ 3,657	\$ 5,412	\$ 49.67	\$ 4,877	\$ 7,216	\$ 61.62	\$ 6,096	\$ 9,020
63*	\$ 27.29	\$ 2,505	\$ 3,639	\$ 40.00	\$ 3,758	\$ 5,459	\$ 52.72	\$ 5,011	\$ 7,279	\$ 65.43	\$ 6,263	\$ 9,099
64*	\$ 29.27	\$ 2,571	\$ 3,669	\$ 42.98	\$ 3,856	\$ 5,504	\$ 56.69	\$ 5,142	\$ 7,339	\$ 70.39	\$ 6,428	\$ 9,174
65*	\$ 30.61	\$ 2,636	\$ 3,699	\$ 44.99	\$ 3,954	\$ 5,549	\$ 59.36	\$ 5,273	\$ 7,399	\$ 73.74	\$ 6,591	\$ 9,249
66*	\$ 31.90	\$ 2,703	\$ 3,731	\$ 46.92	\$ 4,055	\$ 5,597	\$ 61.95	\$ 5,407	\$ 7,462	\$ 76.97	\$ 6,758	\$ 9,328
67*	\$ 35.18	\$ 2,774	\$ 3,767	\$ 51.84	\$ 4,161	\$ 5,651	\$ 68.50	\$ 5,548	\$ 7,535	\$ 85.16	\$ 6,935	\$ 9,419
68*	\$ 37.53	\$ 2,850	\$ 3,811	\$ 55.37	\$ 4,276	\$ 5,717	\$ 73.21	\$ 5,701	\$ 7,622	\$ 91.05	\$ 7,126	\$ 9,528
69*	\$ 39.42	\$ 2,936	\$ 3,864	\$ 58.21	\$ 4,404	\$ 5,797	\$ 76.99	\$ 5,872	\$ 7,729	\$ 95.78	\$ 7,340	\$ 9,662
70*	\$ 41.09	\$ 3,031	\$ 3,930	\$ 60.70	\$ 4,547	\$ 5,895	\$ 80.32	\$ 6,063	\$ 7,860	\$ 99.93	\$ 7,579	\$ 9,825
71*	\$ 42.79	\$ 3,139	\$ 4,009	\$ 63.26	\$ 4,709	\$ 6,013	\$ 83.73	\$ 6,279	\$ 8,018	\$ 104.20	\$ 7,849	\$ 10,023
72*	\$ 44.59	\$ 3,263	\$ 4,106	\$ 65.96	\$ 4,895	\$ 6,159	\$ 87.33	\$ 6,527	\$ 8,212	\$ 108.70	\$ 8,159	\$ 10,265
73*	\$ 46.53	\$ 3,401	\$ 4,217	\$ 68.87	\$ 5,102	\$ 6,326	\$ 91.21	\$ 6,803	\$ 8,435	\$ 113.55	\$ 8,504	\$ 10,544
74*	\$ 48.65	\$ 3,548	\$ 4,340	\$ 72.05	\$ 5,323	\$ 6,510	\$ 95.45	\$ 7,097	\$ 8,680	\$ 118.85	\$ 8,872	\$ 10,850
75*	\$ 51.01	\$ 3,707	\$ 4,474	\$ 75.59	\$ 5,560	\$ 6,711	\$ 100.16	\$ 7,414	\$ 8,948	\$ 124.74	\$ 9,267	\$ 11,185

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$10,000 Death Benefit Tobacco			\$15,000 Death Benefit Tobacco			\$20,000 Death Benefit Tobacco			\$25,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 13.01	\$ 15,193	\$ 26,039	\$ 14.83	\$ 17,725	\$ 30,378	\$ 16.66	\$ 20,257	\$ 34,718	\$ 18.49	\$ 22,789	\$ 39,058
19	\$ 13.16	\$ 15,108	\$ 25,893	\$ 15.01	\$ 17,626	\$ 30,209	\$ 16.86	\$ 20,144	\$ 34,525	\$ 18.72	\$ 22,662	\$ 38,840
20	\$ 13.31	\$ 15,020	\$ 25,742	\$ 15.19	\$ 17,523	\$ 30,033	\$ 17.07	\$ 20,026	\$ 34,323	\$ 18.95	\$ 22,530	\$ 38,614
21	\$ 14.38	\$ 14,927	\$ 25,584	\$ 16.43	\$ 17,415	\$ 29,848	\$ 18.49	\$ 19,903	\$ 34,112	\$ 20.54	\$ 22,391	\$ 38,376
22	\$ 14.83	\$ 14,830	\$ 25,418	\$ 16.97	\$ 17,302	\$ 29,654	\$ 19.10	\$ 19,774	\$ 33,890	\$ 21.23	\$ 22,246	\$ 38,127
23	\$ 14.99	\$ 14,729	\$ 25,244	\$ 17.14	\$ 17,184	\$ 29,451	\$ 19.30	\$ 19,639	\$ 33,659	\$ 21.46	\$ 22,094	\$ 37,866
24	\$ 15.44	\$ 14,623	\$ 25,062	\$ 17.68	\$ 17,060	\$ 29,239	\$ 19.91	\$ 19,497	\$ 33,416	\$ 22.14	\$ 21,935	\$ 37,593
25	\$ 15.90	\$ 14,512	\$ 24,872	\$ 18.21	\$ 16,931	\$ 29,017	\$ 20.52	\$ 19,349	\$ 33,162	\$ 22.83	\$ 21,768	\$ 37,308
26	\$ 16.51	\$ 14,395	\$ 24,672	\$ 18.92	\$ 16,794	\$ 28,784	\$ 21.33	\$ 19,194	\$ 32,896	\$ 23.74	\$ 21,593	\$ 37,008
27	\$ 17.27	\$ 14,272	\$ 24,461	\$ 19.81	\$ 16,651	\$ 28,537	\$ 22.35	\$ 19,029	\$ 32,614	\$ 24.89	\$ 21,408	\$ 36,691
28	\$ 17.73	\$ 14,142	\$ 24,238	\$ 20.34	\$ 16,499	\$ 28,277	\$ 22.96	\$ 18,856	\$ 32,317	\$ 25.57	\$ 21,213	\$ 36,357
29	\$ 18.34	\$ 14,005	\$ 24,002	\$ 21.05	\$ 16,339	\$ 28,003	\$ 23.77	\$ 18,673	\$ 32,003	\$ 26.48	\$ 21,007	\$ 36,004
30	\$ 18.95	\$ 13,860	\$ 23,754	\$ 21.76	\$ 16,170	\$ 27,713	\$ 24.58	\$ 18,480	\$ 31,672	\$ 27.40	\$ 20,790	\$ 35,631
31	\$ 18.95	\$ 13,707	\$ 23,492	\$ 21.76	\$ 15,991	\$ 27,407	\$ 24.58	\$ 18,276	\$ 31,322	\$ 27.40	\$ 20,560	\$ 35,238
32	\$ 20.01	\$ 13,546	\$ 23,216	\$ 23.01	\$ 15,804	\$ 27,085	\$ 26.00	\$ 18,061	\$ 30,955	\$ 29.00	\$ 20,319	\$ 34,824
33	\$ 20.93	\$ 13,377	\$ 22,926	\$ 24.07	\$ 15,606	\$ 26,747	\$ 27.22	\$ 17,836	\$ 30,568	\$ 30.37	\$ 20,065	\$ 34,389
34	\$ 21.84	\$ 13,199	\$ 22,622	\$ 25.14	\$ 15,399	\$ 26,392	\$ 28.44	\$ 17,599	\$ 30,162	\$ 31.74	\$ 19,799	\$ 33,933
35	\$ 22.75	\$ 13,012	\$ 22,302	\$ 26.21	\$ 15,181	\$ 26,019	\$ 29.66	\$ 17,350	\$ 29,736	\$ 33.11	\$ 19,519	\$ 33,453
36	\$ 23.82	\$ 12,816	\$ 21,966	\$ 27.45	\$ 14,952	\$ 25,627	\$ 31.08	\$ 17,089	\$ 29,288	\$ 34.71	\$ 19,225	\$ 32,949
37	\$ 25.04	\$ 12,611	\$ 21,613	\$ 28.87	\$ 14,712	\$ 25,216	\$ 32.70	\$ 16,814	\$ 28,818	\$ 36.54	\$ 18,916	\$ 32,420
38	\$ 26.41	\$ 12,395	\$ 21,243	\$ 30.47	\$ 14,461	\$ 24,784	\$ 34.53	\$ 16,526	\$ 28,324	\$ 38.59	\$ 18,592	\$ 31,865
39	\$ 27.32	\$ 12,168	\$ 20,855	\$ 31.54	\$ 14,196	\$ 24,331	\$ 35.75	\$ 16,224	\$ 27,807	\$ 39.96	\$ 18,253	\$ 31,283
40	\$ 28.85	\$ 11,931	\$ 20,449	\$ 33.31	\$ 13,920	\$ 23,857	\$ 37.78	\$ 15,909	\$ 27,266	\$ 42.25	\$ 17,897	\$ 30,674
41	\$ 29.76	\$ 11,683	\$ 20,024	\$ 34.38	\$ 13,630	\$ 23,361	\$ 39.00	\$ 15,578	\$ 26,698	\$ 43.62	\$ 17,525	\$ 30,036
42	\$ 31.13	\$ 11,422	\$ 19,577	\$ 35.98	\$ 13,326	\$ 22,840	\$ 40.83	\$ 15,230	\$ 26,103	\$ 45.68	\$ 17,134	\$ 29,366
43	\$ 32.35	\$ 11,148	\$ 19,107	\$ 37.40	\$ 13,007	\$ 22,292	\$ 42.45	\$ 14,865	\$ 25,477	\$ 47.50	\$ 16,723	\$ 28,661
44	\$ 33.57	\$ 10,859	\$ 18,611	\$ 38.82	\$ 12,669	\$ 21,713	\$ 44.08	\$ 14,479	\$ 24,815	\$ 49.33	\$ 16,289	\$ 27,917
45	\$ 35.24	\$ 10,551	\$ 18,084	\$ 40.78	\$ 12,310	\$ 21,098	\$ 46.31	\$ 14,069	\$ 24,112	\$ 51.84	\$ 15,827	\$ 27,126
46	\$ 36.92	\$ 10,225	\$ 17,525	\$ 42.73	\$ 11,929	\$ 20,445	\$ 48.54	\$ 13,634	\$ 23,366	\$ 54.36	\$ 15,338	\$ 26,287
47	\$ 38.90	\$ 9,879	\$ 16,931	\$ 45.04	\$ 11,525	\$ 19,753	\$ 51.18	\$ 13,172	\$ 22,575	\$ 57.33	\$ 14,818	\$ 25,397
48	\$ 40.73	\$ 9,511	\$ 16,300	\$ 47.17	\$ 11,096	\$ 19,017	\$ 53.62	\$ 12,681	\$ 21,734	\$ 60.07	\$ 14,266	\$ 24,451
49	\$ 42.25	\$ 9,119	\$ 15,630	\$ 48.95	\$ 10,639	\$ 18,235	\$ 55.65	\$ 12,159	\$ 20,840	\$ 62.35	\$ 13,679	\$ 23,445
50	\$ 44.69	\$ 8,703	\$ 14,916	\$ 51.79	\$ 10,154	\$ 17,403	\$ 58.90	\$ 11,604	\$ 19,889	\$ 66.01	\$ 13,055	\$ 22,375
51	\$ 46.21	\$ 8,260	\$ 14,157	\$ 53.57	\$ 9,637	\$ 16,517	\$ 60.93	\$ 11,014	\$ 18,877	\$ 68.29	\$ 12,391	\$ 21,236
52	\$ 48.19	\$ 7,789	\$ 13,349	\$ 55.88	\$ 9,087	\$ 15,574	\$ 63.57	\$ 10,385	\$ 17,799	\$ 71.26	\$ 11,683	\$ 20,024

Issue Age ¹	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 50.47	\$ 7,286	\$ 12,488	\$ 58.55	\$ 8,501	\$ 14,570	\$ 66.62	\$ 9,715	\$ 16,651	\$ 74.69	\$ 10,930	\$ 18,733
54	\$ 52.91	\$ 6,750	\$ 11,570	\$ 61.39	\$ 7,876	\$ 13,498	\$ 69.87	\$ 9,001	\$ 15,426	\$ 78.35	\$ 10,126	\$ 17,355
55	\$ 55.50	\$ 6,179	\$ 10,590	\$ 64.41	\$ 7,208	\$ 12,355	\$ 73.32	\$ 8,238	\$ 14,120	\$ 82.23	\$ 9,268	\$ 15,885
56	\$ 58.24	\$ 6,346	\$ 10,631	\$ 67.61	\$ 7,404	\$ 12,403	\$ 76.97	\$ 8,461	\$ 14,175	\$ 86.34	\$ 9,519	\$ 15,947
57	\$ 60.68	\$ 6,508	\$ 10,665	\$ 70.45	\$ 7,593	\$ 12,442	\$ 80.22	\$ 8,678	\$ 14,220	\$ 90.00	\$ 9,763	\$ 15,997
58	\$ 64.94	\$ 6,668	\$ 10,692	\$ 75.43	\$ 7,779	\$ 12,475	\$ 85.91	\$ 8,891	\$ 14,257	\$ 96.39	\$ 10,002	\$ 16,039
59	\$ 68.14	\$ 6,825	\$ 10,717	\$ 79.16	\$ 7,963	\$ 12,503	\$ 90.17	\$ 9,101	\$ 14,290	\$ 101.19	\$ 10,238	\$ 16,076
60	\$ 71.95	\$ 6,981	\$ 10,739	\$ 83.60	\$ 8,144	\$ 12,529	\$ 95.25	\$ 9,308	\$ 14,319	\$ 106.90	\$ 10,471	\$ 16,109
61*	\$ 69.70	\$ 7,132	\$ 10,758	\$ 81.01	\$ 8,321	\$ 12,551	\$ 92.32	\$ 9,510	\$ 14,344	\$ 103.62	\$ 10,699	\$ 16,137
62*	\$ 73.58	\$ 7,315	\$ 10,824	\$ 85.53	\$ 8,534	\$ 12,628	\$ 97.49	\$ 9,754	\$ 14,432	\$ 109.44	\$ 10,973	\$ 16,236
63*	\$ 78.15	\$ 7,516	\$ 10,919	\$ 90.86	\$ 8,769	\$ 12,739	\$ 103.58	\$ 10,022	\$ 14,559	\$ 116.29	\$ 11,274	\$ 16,379
64*	\$ 84.10	\$ 7,713	\$ 11,009	\$ 97.81	\$ 8,999	\$ 12,844	\$ 111.52	\$ 10,285	\$ 14,679	\$ 125.22	\$ 11,570	\$ 16,514
65*	\$ 88.12	\$ 7,909	\$ 11,098	\$ 102.49	\$ 9,228	\$ 12,948	\$ 116.87	\$ 10,546	\$ 14,798	\$ 131.25	\$ 11,864	\$ 16,648
66*	\$ 91.99	\$ 8,110	\$ 11,194	\$ 107.02	\$ 9,462	\$ 13,059	\$ 122.04	\$ 10,814	\$ 14,925	\$ 137.06	\$ 12,165	\$ 16,791
67*	\$ 101.82	\$ 8,322	\$ 11,303	\$ 118.49	\$ 9,709	\$ 13,187	\$ 135.15	\$ 11,096	\$ 15,071	\$ 151.81	\$ 12,483	\$ 16,955
68*	\$ 108.89	\$ 8,552	\$ 11,434	\$ 126.72	\$ 9,977	\$ 13,339	\$ 144.56	\$ 11,403	\$ 15,245	\$ 162.40	\$ 12,828	\$ 17,151
69*	\$ 114.56	\$ 8,808	\$ 11,594	\$ 133.35	\$ 10,276	\$ 13,527	\$ 152.13	\$ 11,744	\$ 15,459	\$ 170.92	\$ 13,212	\$ 17,392
70*	\$ 119.55	\$ 9,095	\$ 11,790	\$ 139.16	\$ 10,611	\$ 13,755	\$ 158.78	\$ 12,127	\$ 15,720	\$ 178.39	\$ 13,643	\$ 17,685
71*	\$ 124.67	\$ 9,419	\$ 12,027	\$ 145.14	\$ 10,989	\$ 14,032	\$ 165.61	\$ 12,559	\$ 16,037	\$ 186.08	\$ 14,129	\$ 18,041
72*	\$ 130.07	\$ 9,791	\$ 12,318	\$ 151.44	\$ 11,423	\$ 14,371	\$ 172.81	\$ 13,055	\$ 16,424	\$ 194.18	\$ 14,687	\$ 18,477
73*	\$ 135.89	\$ 10,204	\$ 12,653	\$ 158.22	\$ 11,905	\$ 14,762	\$ 180.56	\$ 13,606	\$ 16,871	\$ 202.90	\$ 15,307	\$ 18,980
74*	\$ 142.25	\$ 10,646	\$ 13,020	\$ 165.65	\$ 12,421	\$ 15,190	\$ 189.05	\$ 14,195	\$ 17,360	\$ 212.45	\$ 15,970	\$ 19,530
75*	\$ 149.32	\$ 11,121	\$ 13,422	\$ 173.89	\$ 12,975	\$ 15,660	\$ 198.47	\$ 14,828	\$ 17,897	\$ 223.05	\$ 16,682	\$ 20,134

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$30,000 Death Benefit Tobacco			\$35,000 Death Benefit Tobacco			\$40,000 Death Benefit Tobacco			\$45,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$50,000 Death Benefit			\$55,000 Death Benefit			\$60,000 Death Benefit			\$65,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 20.32	\$ 25,321	\$ 43,398	\$ 22.14	\$ 27,854	\$ 47,738	\$ 23.97	\$ 30,386	\$ 52,078	\$ 25.80	\$ 32,918	\$ 56,418
19	\$ 20.57	\$ 25,180	\$ 43,156	\$ 22.42	\$ 27,698	\$ 47,472	\$ 24.28	\$ 30,217	\$ 51,787	\$ 26.13	\$ 32,735	\$ 56,103
20	\$ 20.82	\$ 25,033	\$ 42,904	\$ 22.70	\$ 27,537	\$ 47,194	\$ 24.58	\$ 30,040	\$ 51,485	\$ 26.46	\$ 32,543	\$ 55,775
21	\$ 22.60	\$ 24,879	\$ 42,640	\$ 24.66	\$ 27,367	\$ 46,904	\$ 26.71	\$ 29,855	\$ 51,168	\$ 28.77	\$ 32,343	\$ 55,432
22	\$ 23.36	\$ 24,718	\$ 42,363	\$ 25.49	\$ 27,189	\$ 46,599	\$ 27.63	\$ 29,661	\$ 50,836	\$ 29.76	\$ 32,133	\$ 55,072
23	\$ 23.62	\$ 24,549	\$ 42,074	\$ 25.77	\$ 27,004	\$ 46,281	\$ 27.93	\$ 29,459	\$ 50,488	\$ 30.09	\$ 31,913	\$ 54,696
24	\$ 24.38	\$ 24,372	\$ 41,771	\$ 26.61	\$ 26,809	\$ 45,948	\$ 28.85	\$ 29,246	\$ 50,125	\$ 31.08	\$ 31,684	\$ 54,302
25	\$ 25.14	\$ 24,187	\$ 41,453	\$ 27.45	\$ 26,605	\$ 45,598	\$ 29.76	\$ 29,024	\$ 49,744	\$ 32.07	\$ 31,443	\$ 53,889
26	\$ 26.15	\$ 23,992	\$ 41,120	\$ 28.57	\$ 26,391	\$ 45,232	\$ 30.98	\$ 28,791	\$ 49,344	\$ 33.39	\$ 31,190	\$ 53,456
27	\$ 27.42	\$ 23,787	\$ 40,768	\$ 29.96	\$ 26,166	\$ 44,845	\$ 32.50	\$ 28,544	\$ 48,922	\$ 35.04	\$ 30,923	\$ 52,999
28	\$ 28.19	\$ 23,570	\$ 40,397	\$ 30.80	\$ 25,927	\$ 44,436	\$ 33.41	\$ 28,284	\$ 48,476	\$ 36.03	\$ 30,641	\$ 52,516
29	\$ 29.20	\$ 23,341	\$ 40,004	\$ 31.92	\$ 25,675	\$ 44,004	\$ 34.63	\$ 28,010	\$ 48,005	\$ 37.35	\$ 30,344	\$ 52,005
30	\$ 30.22	\$ 23,100	\$ 39,590	\$ 33.03	\$ 25,410	\$ 43,549	\$ 35.85	\$ 27,720	\$ 47,508	\$ 38.67	\$ 30,030	\$ 51,467
31	\$ 30.22	\$ 22,845	\$ 39,153	\$ 33.03	\$ 25,129	\$ 43,068	\$ 35.85	\$ 27,414	\$ 46,984	\$ 38.67	\$ 29,698	\$ 50,899
32	\$ 31.99	\$ 22,577	\$ 38,694	\$ 34.99	\$ 24,834	\$ 42,563	\$ 37.98	\$ 27,092	\$ 46,432	\$ 40.98	\$ 29,350	\$ 50,302
33	\$ 33.52	\$ 22,295	\$ 38,211	\$ 36.66	\$ 24,524	\$ 42,032	\$ 39.81	\$ 26,754	\$ 45,853	\$ 42.96	\$ 28,983	\$ 49,674
34	\$ 35.04	\$ 21,999	\$ 37,703	\$ 38.34	\$ 24,199	\$ 41,473	\$ 41.64	\$ 26,398	\$ 45,244	\$ 44.94	\$ 28,598	\$ 49,014
35	\$ 36.56	\$ 21,687	\$ 37,170	\$ 40.01	\$ 23,856	\$ 40,887	\$ 43.47	\$ 26,025	\$ 44,604	\$ 46.92	\$ 28,194	\$ 48,321
36	\$ 38.34	\$ 21,361	\$ 36,610	\$ 41.97	\$ 23,497	\$ 40,271	\$ 45.60	\$ 25,633	\$ 43,932	\$ 49.23	\$ 27,769	\$ 47,593
37	\$ 40.37	\$ 21,018	\$ 36,023	\$ 44.20	\$ 23,120	\$ 39,625	\$ 48.04	\$ 25,222	\$ 43,227	\$ 51.87	\$ 27,324	\$ 46,829
38	\$ 42.65	\$ 20,658	\$ 35,406	\$ 46.72	\$ 22,724	\$ 38,946	\$ 50.78	\$ 24,790	\$ 42,487	\$ 54.84	\$ 26,856	\$ 46,027
39	\$ 44.18	\$ 20,281	\$ 34,759	\$ 48.39	\$ 22,309	\$ 38,235	\$ 52.61	\$ 24,337	\$ 41,711	\$ 56.82	\$ 26,365	\$ 45,187
40	\$ 46.72	\$ 19,886	\$ 34,082	\$ 51.18	\$ 21,875	\$ 37,490	\$ 55.65	\$ 23,863	\$ 40,899	\$ 60.12	\$ 25,852	\$ 44,307
41	\$ 48.24	\$ 19,472	\$ 33,373	\$ 52.86	\$ 21,419	\$ 36,710	\$ 57.48	\$ 23,367	\$ 40,048	\$ 62.10	\$ 25,314	\$ 43,385
42	\$ 50.52	\$ 19,038	\$ 32,629	\$ 55.37	\$ 20,942	\$ 35,891	\$ 60.22	\$ 22,845	\$ 39,154	\$ 65.07	\$ 24,749	\$ 42,417
43	\$ 52.55	\$ 18,581	\$ 31,846	\$ 57.61	\$ 20,439	\$ 35,031	\$ 62.66	\$ 22,297	\$ 38,215	\$ 67.71	\$ 24,156	\$ 41,400
44	\$ 54.59	\$ 18,098	\$ 31,019	\$ 59.84	\$ 19,908	\$ 34,120	\$ 65.09	\$ 21,718	\$ 37,222	\$ 70.35	\$ 23,528	\$ 40,324
45	\$ 57.38	\$ 17,586	\$ 30,141	\$ 62.91	\$ 19,345	\$ 33,155	\$ 68.45	\$ 21,103	\$ 36,169	\$ 73.98	\$ 22,862	\$ 39,183
46	\$ 60.17	\$ 17,042	\$ 29,208	\$ 65.98	\$ 18,746	\$ 32,129	\$ 71.80	\$ 20,451	\$ 35,050	\$ 77.61	\$ 22,155	\$ 37,971
47	\$ 63.47	\$ 16,465	\$ 28,219	\$ 69.61	\$ 18,111	\$ 31,040	\$ 75.76	\$ 19,758	\$ 33,862	\$ 81.90	\$ 21,404	\$ 36,684
48	\$ 66.52	\$ 15,851	\$ 27,168	\$ 72.96	\$ 17,437	\$ 29,884	\$ 79.41	\$ 19,022	\$ 32,601	\$ 85.86	\$ 20,607	\$ 35,318
49	\$ 69.05	\$ 15,199	\$ 26,050	\$ 75.76	\$ 16,719	\$ 28,655	\$ 82.46	\$ 18,239	\$ 31,260	\$ 89.16	\$ 19,759	\$ 33,865
50	\$ 73.12	\$ 14,506	\$ 24,861	\$ 80.22	\$ 15,956	\$ 27,347	\$ 87.33	\$ 17,407	\$ 29,833	\$ 94.44	\$ 18,857	\$ 32,319
51	\$ 75.65	\$ 13,767	\$ 23,596	\$ 83.02	\$ 15,144	\$ 25,956	\$ 90.38	\$ 16,521	\$ 28,315	\$ 97.74	\$ 17,898	\$ 30,675
52	\$ 78.95	\$ 12,981	\$ 22,249	\$ 86.65	\$ 14,280	\$ 24,474	\$ 94.34	\$ 15,578	\$ 26,699	\$ 102.03	\$ 16,876	\$ 28,924

Issue Age ¹	\$50,000 Death Benefit			\$55,000 Death Benefit			\$60,000 Death Benefit			\$65,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 82.76	\$ 12,144	\$ 20,814	\$ 90.83	\$ 13,359	\$ 22,895	\$ 98.91	\$ 14,573	\$ 24,977	\$ 106.98	\$ 15,788	\$ 27,058
54	\$ 86.82	\$ 11,251	\$ 19,283	\$ 95.30	\$ 12,376	\$ 21,211	\$ 103.78	\$ 13,501	\$ 23,140	\$ 112.26	\$ 14,626	\$ 25,068
55	\$ 91.14	\$ 10,298	\$ 17,650	\$ 100.05	\$ 11,328	\$ 19,415	\$ 108.96	\$ 12,358	\$ 21,180	\$ 117.87	\$ 13,388	\$ 22,945
56	\$ 95.71	\$ 10,577	\$ 17,719	\$ 105.08	\$ 11,634	\$ 19,490	\$ 114.44	\$ 12,692	\$ 21,262	\$ 123.81	\$ 13,750	\$ 23,034
57	\$ 99.77	\$ 10,848	\$ 17,775	\$ 109.54	\$ 11,933	\$ 19,552	\$ 119.32	\$ 13,017	\$ 21,330	\$ 129.09	\$ 14,102	\$ 23,107
58	\$ 106.88	\$ 11,114	\$ 17,821	\$ 117.36	\$ 12,225	\$ 19,603	\$ 127.85	\$ 13,336	\$ 21,385	\$ 138.33	\$ 14,448	\$ 23,167
59	\$ 112.21	\$ 11,376	\$ 17,862	\$ 123.23	\$ 12,513	\$ 19,648	\$ 134.24	\$ 13,651	\$ 21,435	\$ 145.26	\$ 14,789	\$ 23,221
60	\$ 118.55	\$ 11,635	\$ 17,899	\$ 130.21	\$ 12,798	\$ 19,689	\$ 141.86	\$ 13,962	\$ 21,479	\$ 153.51	\$ 15,125	\$ 23,269
61*	\$ 114.93	\$ 11,888	\$ 17,930	\$ 126.24	\$ 13,077	\$ 19,723	\$ 137.55	\$ 14,265	\$ 21,516	\$ 148.85	\$ 15,454	\$ 23,309
62*	\$ 121.39	\$ 12,192	\$ 18,041	\$ 133.35	\$ 13,411	\$ 19,845	\$ 145.30	\$ 14,631	\$ 21,649	\$ 157.25	\$ 15,850	\$ 23,453
63*	\$ 129.01	\$ 12,527	\$ 18,199	\$ 141.72	\$ 13,780	\$ 20,019	\$ 154.44	\$ 15,033	\$ 21,839	\$ 167.15	\$ 16,286	\$ 23,659
64*	\$ 138.93	\$ 12,856	\$ 18,349	\$ 152.64	\$ 14,142	\$ 20,184	\$ 166.35	\$ 15,427	\$ 22,019	\$ 180.05	\$ 16,713	\$ 23,854
65*	\$ 145.62	\$ 13,183	\$ 18,498	\$ 160.00	\$ 14,501	\$ 20,347	\$ 174.38	\$ 15,819	\$ 22,197	\$ 188.75	\$ 17,138	\$ 24,047
66*	\$ 152.09	\$ 13,517	\$ 18,657	\$ 167.11	\$ 14,869	\$ 20,522	\$ 182.13	\$ 16,221	\$ 22,388	\$ 197.15	\$ 17,572	\$ 24,254
67*	\$ 168.47	\$ 13,870	\$ 18,839	\$ 185.13	\$ 15,257	\$ 20,722	\$ 201.79	\$ 16,644	\$ 22,606	\$ 218.45	\$ 18,031	\$ 24,490
68*	\$ 180.24	\$ 14,253	\$ 19,057	\$ 198.08	\$ 15,679	\$ 20,962	\$ 215.92	\$ 17,104	\$ 22,868	\$ 233.75	\$ 18,530	\$ 24,774
69*	\$ 189.70	\$ 14,680	\$ 19,324	\$ 208.49	\$ 16,148	\$ 21,256	\$ 227.27	\$ 17,616	\$ 23,189	\$ 246.05	\$ 19,084	\$ 25,121
70*	\$ 198.01	\$ 15,159	\$ 19,651	\$ 217.62	\$ 16,674	\$ 21,616	\$ 237.24	\$ 18,190	\$ 23,581	\$ 256.85	\$ 19,706	\$ 25,546
71*	\$ 206.55	\$ 15,698	\$ 20,046	\$ 227.02	\$ 17,268	\$ 22,051	\$ 247.49	\$ 18,838	\$ 24,055	\$ 267.95	\$ 20,408	\$ 26,060
72*	\$ 215.55	\$ 16,319	\$ 20,530	\$ 236.92	\$ 17,950	\$ 22,583	\$ 258.29	\$ 19,582	\$ 24,636	\$ 279.65	\$ 21,214	\$ 26,689
73*	\$ 225.24	\$ 17,008	\$ 21,089	\$ 247.58	\$ 18,709	\$ 23,198	\$ 269.92	\$ 20,409	\$ 25,307	\$ 292.25	\$ 22,110	\$ 27,416
74*	\$ 235.85	\$ 17,744	\$ 21,700	\$ 259.25	\$ 19,518	\$ 23,870	\$ 282.65	\$ 21,293	\$ 26,040	\$ 306.05	\$ 23,067	\$ 28,210
75*	\$ 247.62	\$ 18,535	\$ 22,371	\$ 272.20	\$ 20,389	\$ 24,608	\$ 296.78	\$ 22,242	\$ 26,845	\$ 321.35	\$ 24,096	\$ 29,082

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

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Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$50,000 Death Benefit Tobacco			\$55,000 Death Benefit Tobacco			\$60,000 Death Benefit Tobacco			\$65,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$70,000 Death Benefit			\$75,000 Death Benefit			\$80,000 Death Benefit			\$85,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 27.63	\$ 35,450	\$ 60,757	\$ 29.45	\$ 37,982	\$ 65,097	\$ 31.28	\$ 40,515	\$ 69,437	\$ 33.11	\$ 43,047	\$ 73,777
19	\$ 27.98	\$ 35,253	\$ 60,419	\$ 29.84	\$ 37,771	\$ 64,734	\$ 31.69	\$ 40,289	\$ 69,050	\$ 33.54	\$ 42,807	\$ 73,366
20	\$ 28.34	\$ 35,047	\$ 60,066	\$ 30.22	\$ 37,550	\$ 64,356	\$ 32.09	\$ 40,053	\$ 68,647	\$ 33.97	\$ 42,557	\$ 72,937
21	\$ 30.83	\$ 34,831	\$ 59,696	\$ 32.88	\$ 37,319	\$ 63,960	\$ 34.94	\$ 39,807	\$ 68,224	\$ 36.99	\$ 42,295	\$ 72,488
22	\$ 31.89	\$ 34,605	\$ 59,308	\$ 34.02	\$ 37,077	\$ 63,545	\$ 36.16	\$ 39,549	\$ 67,781	\$ 38.29	\$ 42,020	\$ 72,017
23	\$ 32.25	\$ 34,368	\$ 58,903	\$ 34.40	\$ 36,823	\$ 63,111	\$ 36.56	\$ 39,278	\$ 67,318	\$ 38.72	\$ 41,733	\$ 71,525
24	\$ 33.31	\$ 34,121	\$ 58,479	\$ 35.55	\$ 36,558	\$ 62,656	\$ 37.78	\$ 38,995	\$ 66,833	\$ 40.01	\$ 41,432	\$ 71,010
25	\$ 34.38	\$ 33,862	\$ 58,034	\$ 36.69	\$ 36,280	\$ 62,180	\$ 39.00	\$ 38,699	\$ 66,325	\$ 41.31	\$ 41,118	\$ 70,470
26	\$ 35.80	\$ 33,589	\$ 57,568	\$ 38.21	\$ 35,988	\$ 61,680	\$ 40.62	\$ 38,388	\$ 65,792	\$ 43.04	\$ 40,787	\$ 69,904
27	\$ 37.58	\$ 33,302	\$ 57,075	\$ 40.12	\$ 35,681	\$ 61,152	\$ 42.65	\$ 38,059	\$ 65,229	\$ 45.19	\$ 40,438	\$ 69,306
28	\$ 38.64	\$ 32,999	\$ 56,555	\$ 41.26	\$ 35,356	\$ 60,595	\$ 43.87	\$ 37,713	\$ 64,635	\$ 46.49	\$ 40,070	\$ 68,674
29	\$ 40.07	\$ 32,678	\$ 56,006	\$ 42.78	\$ 35,012	\$ 60,006	\$ 45.50	\$ 37,346	\$ 64,007	\$ 48.21	\$ 39,680	\$ 68,007
30	\$ 41.49	\$ 32,340	\$ 55,426	\$ 44.30	\$ 34,650	\$ 59,385	\$ 47.12	\$ 36,960	\$ 63,344	\$ 49.94	\$ 39,270	\$ 67,303
31	\$ 41.49	\$ 31,983	\$ 54,814	\$ 44.30	\$ 34,267	\$ 58,730	\$ 47.12	\$ 36,552	\$ 62,645	\$ 49.94	\$ 38,837	\$ 66,560
32	\$ 43.97	\$ 31,608	\$ 54,171	\$ 46.97	\$ 33,865	\$ 58,041	\$ 49.97	\$ 36,123	\$ 61,910	\$ 52.96	\$ 38,381	\$ 65,779
33	\$ 46.11	\$ 31,213	\$ 53,495	\$ 49.25	\$ 33,443	\$ 57,316	\$ 52.40	\$ 35,672	\$ 61,137	\$ 55.55	\$ 37,902	\$ 64,958
34	\$ 48.24	\$ 30,798	\$ 52,784	\$ 51.54	\$ 32,998	\$ 56,555	\$ 54.84	\$ 35,198	\$ 60,325	\$ 58.14	\$ 37,398	\$ 64,095
35	\$ 50.37	\$ 30,363	\$ 52,038	\$ 53.82	\$ 32,531	\$ 55,755	\$ 57.28	\$ 34,700	\$ 59,472	\$ 60.73	\$ 36,869	\$ 63,189
36	\$ 52.86	\$ 29,905	\$ 51,254	\$ 56.49	\$ 32,041	\$ 54,915	\$ 60.12	\$ 34,178	\$ 58,576	\$ 63.75	\$ 36,314	\$ 62,237
37	\$ 55.70	\$ 29,425	\$ 50,432	\$ 59.54	\$ 31,527	\$ 54,034	\$ 63.37	\$ 33,629	\$ 57,636	\$ 67.20	\$ 35,731	\$ 61,239
38	\$ 58.90	\$ 28,922	\$ 49,568	\$ 62.96	\$ 30,987	\$ 53,109	\$ 67.02	\$ 33,053	\$ 56,649	\$ 71.09	\$ 35,119	\$ 60,190
39	\$ 61.03	\$ 28,393	\$ 48,663	\$ 65.25	\$ 30,421	\$ 52,139	\$ 69.46	\$ 32,449	\$ 55,615	\$ 73.67	\$ 34,478	\$ 59,091
40	\$ 64.59	\$ 27,840	\$ 47,715	\$ 69.05	\$ 29,829	\$ 51,123	\$ 73.52	\$ 31,818	\$ 54,532	\$ 77.99	\$ 33,806	\$ 57,940
41	\$ 66.72	\$ 27,261	\$ 46,722	\$ 71.34	\$ 29,208	\$ 50,060	\$ 75.96	\$ 31,156	\$ 53,397	\$ 80.58	\$ 33,103	\$ 56,734
42	\$ 69.92	\$ 26,653	\$ 45,680	\$ 74.77	\$ 28,557	\$ 48,943	\$ 79.61	\$ 30,461	\$ 52,206	\$ 84.46	\$ 32,365	\$ 55,469
43	\$ 72.76	\$ 26,014	\$ 44,585	\$ 77.81	\$ 27,872	\$ 47,769	\$ 82.86	\$ 29,730	\$ 50,954	\$ 87.92	\$ 31,588	\$ 54,139
44	\$ 75.60	\$ 25,338	\$ 43,426	\$ 80.86	\$ 27,148	\$ 46,528	\$ 86.11	\$ 28,958	\$ 49,630	\$ 91.37	\$ 30,768	\$ 52,732
45	\$ 79.51	\$ 24,621	\$ 42,197	\$ 85.05	\$ 26,379	\$ 45,211	\$ 90.58	\$ 28,138	\$ 48,225	\$ 96.11	\$ 29,897	\$ 51,239
46	\$ 83.42	\$ 23,859	\$ 40,891	\$ 89.24	\$ 25,563	\$ 43,812	\$ 95.05	\$ 27,268	\$ 46,733	\$ 100.86	\$ 28,972	\$ 49,654
47	\$ 88.04	\$ 23,051	\$ 39,506	\$ 94.19	\$ 24,697	\$ 42,328	\$ 100.33	\$ 26,344	\$ 45,150	\$ 106.47	\$ 27,990	\$ 47,972
48	\$ 92.31	\$ 22,192	\$ 38,035	\$ 98.75	\$ 23,777	\$ 40,752	\$ 105.20	\$ 25,362	\$ 43,468	\$ 111.65	\$ 26,948	\$ 46,185
49	\$ 95.86	\$ 21,279	\$ 36,470	\$ 102.56	\$ 22,799	\$ 39,075	\$ 109.26	\$ 24,319	\$ 41,680	\$ 115.97	\$ 25,839	\$ 44,285
50	\$ 101.55	\$ 20,308	\$ 34,806	\$ 108.65	\$ 21,759	\$ 37,292	\$ 115.76	\$ 23,209	\$ 39,778	\$ 122.87	\$ 24,660	\$ 42,264
51	\$ 105.10	\$ 19,275	\$ 33,035	\$ 112.46	\$ 20,651	\$ 35,394	\$ 119.82	\$ 22,028	\$ 37,754	\$ 127.19	\$ 23,405	\$ 40,114
52	\$ 109.72	\$ 18,174	\$ 31,149	\$ 117.41	\$ 19,472	\$ 33,374	\$ 125.10	\$ 20,771	\$ 35,599	\$ 132.80	\$ 22,069	\$ 37,824

Issue Age ¹	\$70,000 Death Benefit			\$75,000 Death Benefit			\$80,000 Death Benefit			\$85,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 115.05	\$ 17,002	\$ 29,140	\$ 123.12	\$ 18,216	\$ 31,221	\$ 131.20	\$ 19,431	\$ 33,303	\$ 139.27	\$ 20,645	\$ 35,384
54	\$ 120.74	\$ 15,752	\$ 26,996	\$ 129.22	\$ 16,877	\$ 28,925	\$ 137.69	\$ 18,002	\$ 30,853	\$ 146.17	\$ 19,127	\$ 32,781
55	\$ 126.78	\$ 14,417	\$ 24,710	\$ 135.69	\$ 15,447	\$ 26,475	\$ 144.60	\$ 16,477	\$ 28,240	\$ 153.51	\$ 17,507	\$ 30,005
56	\$ 133.18	\$ 14,808	\$ 24,806	\$ 142.54	\$ 15,865	\$ 26,578	\$ 151.91	\$ 16,923	\$ 28,350	\$ 161.28	\$ 17,981	\$ 30,122
57	\$ 138.86	\$ 15,187	\$ 24,885	\$ 148.64	\$ 16,272	\$ 26,662	\$ 158.41	\$ 17,357	\$ 28,440	\$ 168.18	\$ 18,442	\$ 30,217
58	\$ 148.81	\$ 15,559	\$ 24,950	\$ 159.30	\$ 16,671	\$ 26,732	\$ 169.78	\$ 17,782	\$ 28,514	\$ 180.26	\$ 18,893	\$ 30,296
59	\$ 156.28	\$ 15,926	\$ 25,007	\$ 167.29	\$ 17,064	\$ 26,793	\$ 178.31	\$ 18,202	\$ 28,580	\$ 189.33	\$ 19,339	\$ 30,366
60	\$ 165.16	\$ 16,289	\$ 25,059	\$ 176.81	\$ 17,452	\$ 26,849	\$ 188.46	\$ 18,616	\$ 28,639	\$ 200.12	\$ 19,779	\$ 30,429
61*	\$ 160.16	\$ 16,643	\$ 25,102	\$ 171.47	\$ 17,832	\$ 26,895	\$ 182.78	\$ 19,021	\$ 28,688	\$ 194.09	\$ 20,209	\$ 30,481
62*	\$ 169.21	\$ 17,069	\$ 25,257	\$ 181.16	\$ 18,288	\$ 27,061	\$ 193.12	\$ 19,508	\$ 28,865	\$ 205.07	\$ 20,727	\$ 30,669
63*	\$ 179.87	\$ 17,538	\$ 25,479	\$ 192.59	\$ 18,791	\$ 27,299	\$ 205.30	\$ 20,044	\$ 29,119	\$ 218.02	\$ 21,297	\$ 30,939
64*	\$ 193.76	\$ 17,998	\$ 25,689	\$ 207.47	\$ 19,284	\$ 27,524	\$ 221.18	\$ 20,570	\$ 29,359	\$ 234.89	\$ 21,855	\$ 31,194
65*	\$ 203.13	\$ 18,456	\$ 25,897	\$ 217.51	\$ 19,774	\$ 27,747	\$ 231.89	\$ 21,093	\$ 29,596	\$ 246.26	\$ 22,411	\$ 31,446
66*	\$ 212.18	\$ 18,924	\$ 26,119	\$ 227.20	\$ 20,276	\$ 27,985	\$ 242.22	\$ 21,628	\$ 29,851	\$ 257.25	\$ 22,979	\$ 31,716
67*	\$ 235.12	\$ 19,418	\$ 26,374	\$ 251.78	\$ 20,805	\$ 28,258	\$ 268.44	\$ 22,192	\$ 30,142	\$ 285.10	\$ 23,579	\$ 32,026
68*	\$ 251.59	\$ 19,955	\$ 26,679	\$ 269.43	\$ 21,380	\$ 28,585	\$ 287.27	\$ 22,806	\$ 30,491	\$ 305.11	\$ 24,231	\$ 32,396
69*	\$ 264.84	\$ 20,552	\$ 27,054	\$ 283.62	\$ 22,020	\$ 28,986	\$ 302.41	\$ 23,488	\$ 30,919	\$ 321.19	\$ 24,956	\$ 32,851
70*	\$ 276.47	\$ 21,222	\$ 27,511	\$ 296.09	\$ 22,738	\$ 29,476	\$ 315.70	\$ 24,254	\$ 31,441	\$ 335.32	\$ 25,770	\$ 33,406
71*	\$ 288.42	\$ 21,978	\$ 28,065	\$ 308.89	\$ 23,548	\$ 30,069	\$ 329.36	\$ 25,118	\$ 32,074	\$ 349.83	\$ 26,688	\$ 34,079
72*	\$ 301.02	\$ 22,846	\$ 28,742	\$ 322.39	\$ 24,478	\$ 30,795	\$ 343.76	\$ 26,110	\$ 32,848	\$ 365.13	\$ 27,742	\$ 34,901
73*	\$ 314.59	\$ 23,811	\$ 29,525	\$ 336.93	\$ 25,512	\$ 31,634	\$ 359.27	\$ 27,213	\$ 33,743	\$ 381.61	\$ 28,913	\$ 35,852
74*	\$ 329.45	\$ 24,842	\$ 30,380	\$ 352.85	\$ 26,616	\$ 32,550	\$ 376.25	\$ 28,391	\$ 34,720	\$ 399.65	\$ 30,165	\$ 36,890
75*	\$ 345.93	\$ 25,950	\$ 31,320	\$ 370.51	\$ 27,803	\$ 33,557	\$ 395.09	\$ 29,657	\$ 35,794	\$ 419.66	\$ 31,510	\$ 38,031

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider

Employee Coverage

	\$70,000 Death Benefit Tobacco			\$75,000 Death Benefit Tobacco			\$80,000 Death Benefit Tobacco			\$85,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$90,000 Death Benefit			\$95,000 Death Benefit			\$100,000 Death Benefit			\$105,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 34.94	\$ 45,579	\$ 78,117	\$ 36.77	\$ 48,111	\$ 82,457	\$ 38.59	\$ 50,643	\$ 86,797	\$ 40.42	\$ 53,175	\$ 91,136
19	\$ 35.39	\$ 45,325	\$ 77,681	\$ 37.25	\$ 47,843	\$ 81,997	\$ 39.10	\$ 50,361	\$ 86,313	\$ 40.95	\$ 52,879	\$ 90,628
20	\$ 35.85	\$ 45,060	\$ 77,228	\$ 37.73	\$ 47,563	\$ 81,518	\$ 39.61	\$ 50,067	\$ 85,809	\$ 41.49	\$ 52,570	\$ 90,099
21	\$ 39.05	\$ 44,783	\$ 76,752	\$ 41.11	\$ 47,271	\$ 81,016	\$ 43.16	\$ 49,759	\$ 85,280	\$ 45.22	\$ 52,247	\$ 89,544
22	\$ 40.42	\$ 44,492	\$ 76,254	\$ 42.55	\$ 46,964	\$ 80,490	\$ 44.69	\$ 49,436	\$ 84,727	\$ 46.82	\$ 51,908	\$ 88,963
23	\$ 40.88	\$ 44,188	\$ 75,733	\$ 43.04	\$ 46,643	\$ 79,940	\$ 45.19	\$ 49,098	\$ 84,148	\$ 47.35	\$ 51,553	\$ 88,355
24	\$ 42.25	\$ 43,870	\$ 75,187	\$ 44.48	\$ 46,307	\$ 79,364	\$ 46.72	\$ 48,744	\$ 83,542	\$ 48.95	\$ 51,181	\$ 87,719
25	\$ 43.62	\$ 43,537	\$ 74,616	\$ 45.93	\$ 45,955	\$ 78,761	\$ 48.24	\$ 48,374	\$ 82,907	\$ 50.55	\$ 50,793	\$ 87,052
26	\$ 45.45	\$ 43,186	\$ 74,016	\$ 47.86	\$ 45,585	\$ 78,128	\$ 50.27	\$ 47,985	\$ 82,240	\$ 52.68	\$ 50,384	\$ 86,352
27	\$ 47.73	\$ 42,817	\$ 73,383	\$ 50.27	\$ 45,196	\$ 77,460	\$ 52.81	\$ 47,574	\$ 81,537	\$ 55.35	\$ 49,953	\$ 85,613
28	\$ 49.10	\$ 42,427	\$ 72,714	\$ 51.72	\$ 44,784	\$ 76,754	\$ 54.33	\$ 47,141	\$ 80,794	\$ 56.95	\$ 49,498	\$ 84,833
29	\$ 50.93	\$ 42,015	\$ 72,008	\$ 53.65	\$ 44,349	\$ 76,008	\$ 56.36	\$ 46,683	\$ 80,009	\$ 59.08	\$ 49,017	\$ 84,009
30	\$ 52.76	\$ 41,580	\$ 71,262	\$ 55.58	\$ 43,890	\$ 75,221	\$ 58.39	\$ 46,200	\$ 79,181	\$ 61.21	\$ 48,510	\$ 83,140
31	\$ 52.76	\$ 41,121	\$ 70,476	\$ 55.58	\$ 43,406	\$ 74,391	\$ 58.39	\$ 45,690	\$ 78,307	\$ 61.21	\$ 47,975	\$ 82,222
32	\$ 55.96	\$ 40,638	\$ 69,649	\$ 58.95	\$ 42,896	\$ 73,518	\$ 61.95	\$ 45,154	\$ 77,388	\$ 64.94	\$ 47,412	\$ 81,257
33	\$ 58.70	\$ 40,131	\$ 68,779	\$ 61.85	\$ 42,361	\$ 72,600	\$ 64.99	\$ 44,590	\$ 76,422	\$ 68.14	\$ 46,820	\$ 80,243
34	\$ 61.44	\$ 39,598	\$ 67,866	\$ 64.74	\$ 41,798	\$ 71,636	\$ 68.04	\$ 43,998	\$ 75,407	\$ 71.34	\$ 46,198	\$ 79,177
35	\$ 64.18	\$ 39,038	\$ 66,906	\$ 67.63	\$ 41,207	\$ 70,623	\$ 71.09	\$ 43,375	\$ 74,340	\$ 74.54	\$ 45,544	\$ 78,057
36	\$ 67.38	\$ 38,450	\$ 65,898	\$ 71.01	\$ 40,586	\$ 69,559	\$ 74.64	\$ 42,722	\$ 73,221	\$ 78.27	\$ 44,858	\$ 76,882
37	\$ 71.03	\$ 37,833	\$ 64,841	\$ 74.87	\$ 39,935	\$ 68,443	\$ 78.70	\$ 42,037	\$ 72,046	\$ 82.53	\$ 44,138	\$ 75,648
38	\$ 75.15	\$ 37,185	\$ 63,730	\$ 79.21	\$ 39,251	\$ 67,271	\$ 83.27	\$ 41,317	\$ 70,812	\$ 87.33	\$ 43,383	\$ 74,352
39	\$ 77.89	\$ 36,506	\$ 62,567	\$ 82.10	\$ 38,534	\$ 66,043	\$ 86.32	\$ 40,562	\$ 69,519	\$ 90.53	\$ 42,590	\$ 72,994
40	\$ 82.46	\$ 35,795	\$ 61,348	\$ 86.93	\$ 37,784	\$ 64,756	\$ 91.39	\$ 39,772	\$ 68,165	\$ 95.86	\$ 41,761	\$ 71,573
41	\$ 85.20	\$ 35,050	\$ 60,072	\$ 89.82	\$ 36,997	\$ 63,409	\$ 94.44	\$ 38,945	\$ 66,747	\$ 99.06	\$ 40,892	\$ 70,084
42	\$ 89.31	\$ 34,268	\$ 58,732	\$ 94.16	\$ 36,172	\$ 61,995	\$ 99.01	\$ 38,076	\$ 65,258	\$ 103.86	\$ 39,980	\$ 68,520
43	\$ 92.97	\$ 33,446	\$ 57,323	\$ 98.02	\$ 35,304	\$ 60,508	\$ 103.07	\$ 37,163	\$ 63,693	\$ 108.12	\$ 39,021	\$ 66,877
44	\$ 96.62	\$ 32,578	\$ 55,834	\$ 101.88	\$ 34,387	\$ 58,936	\$ 107.13	\$ 36,197	\$ 62,038	\$ 112.39	\$ 38,007	\$ 65,139
45	\$ 101.65	\$ 31,655	\$ 54,253	\$ 107.18	\$ 33,414	\$ 57,267	\$ 112.72	\$ 35,173	\$ 60,282	\$ 118.25	\$ 36,931	\$ 63,296
46	\$ 106.67	\$ 30,676	\$ 52,575	\$ 112.49	\$ 32,380	\$ 55,496	\$ 118.30	\$ 34,085	\$ 58,417	\$ 124.11	\$ 35,789	\$ 61,337
47	\$ 112.61	\$ 29,637	\$ 50,794	\$ 118.76	\$ 31,283	\$ 53,616	\$ 124.90	\$ 32,930	\$ 56,438	\$ 131.04	\$ 34,576	\$ 59,259
48	\$ 118.10	\$ 28,533	\$ 48,902	\$ 124.55	\$ 30,118	\$ 51,619	\$ 130.99	\$ 31,703	\$ 54,336	\$ 137.44	\$ 33,288	\$ 57,052
49	\$ 122.67	\$ 27,359	\$ 46,890	\$ 129.37	\$ 28,879	\$ 49,495	\$ 136.07	\$ 30,399	\$ 52,101	\$ 142.77	\$ 31,919	\$ 54,706
50	\$ 129.98	\$ 26,110	\$ 44,750	\$ 137.09	\$ 27,561	\$ 47,236	\$ 144.19	\$ 29,012	\$ 49,723	\$ 151.30	\$ 30,462	\$ 52,209
51	\$ 134.55	\$ 24,782	\$ 42,473	\$ 141.91	\$ 26,159	\$ 44,833	\$ 149.27	\$ 27,535	\$ 47,193	\$ 156.63	\$ 28,912	\$ 49,552
52	\$ 140.49	\$ 23,367	\$ 40,049	\$ 148.18	\$ 24,665	\$ 42,274	\$ 155.87	\$ 25,963	\$ 44,499	\$ 163.56	\$ 27,262	\$ 46,723

Issue Age ¹	\$90,000 Death Benefit			\$95,000 Death Benefit			\$100,000 Death Benefit			\$105,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 147.34	\$ 21,860	\$ 37,466	\$ 155.41	\$ 23,074	\$ 39,547	\$ 163.49	\$ 24,289	\$ 41,629	\$ 171.56	\$ 25,503	\$ 43,710
54	\$ 154.65	\$ 20,252	\$ 34,710	\$ 163.13	\$ 21,377	\$ 36,638	\$ 171.61	\$ 22,502	\$ 38,567	\$ 180.09	\$ 23,628	\$ 40,495
55	\$ 162.42	\$ 18,537	\$ 31,770	\$ 171.33	\$ 19,567	\$ 33,535	\$ 180.24	\$ 20,597	\$ 35,301	\$ 189.15	\$ 21,626	\$ 37,066
56	\$ 170.64	\$ 19,039	\$ 31,894	\$ 180.01	\$ 20,096	\$ 33,666	\$ 189.38	\$ 21,154	\$ 35,438	\$ 198.74	\$ 22,212	\$ 37,209
57	\$ 177.95	\$ 19,526	\$ 31,995	\$ 187.73	\$ 20,611	\$ 33,772	\$ 197.50	\$ 21,696	\$ 35,550	\$ 207.27	\$ 22,781	\$ 37,327
58	\$ 190.75	\$ 20,005	\$ 32,078	\$ 201.23	\$ 21,116	\$ 33,860	\$ 211.72	\$ 22,228	\$ 35,643	\$ 222.20	\$ 23,339	\$ 37,425
59	\$ 200.34	\$ 20,477	\$ 32,152	\$ 211.36	\$ 21,615	\$ 33,938	\$ 222.38	\$ 22,752	\$ 35,725	\$ 233.39	\$ 23,890	\$ 37,511
60	\$ 211.77	\$ 20,943	\$ 32,219	\$ 223.42	\$ 22,106	\$ 34,009	\$ 235.07	\$ 23,270	\$ 35,799	\$ 246.72	\$ 24,433	\$ 37,588
61*	\$ 205.39	\$ 21,398	\$ 32,274	\$ 216.70	\$ 22,587	\$ 34,067	\$ 228.01	\$ 23,776	\$ 35,860	\$ 239.32	\$ 24,965	\$ 37,653
62*	\$ 217.02	\$ 21,946	\$ 32,473	\$ 228.98	\$ 23,165	\$ 34,277	\$ 240.93	\$ 24,385	\$ 36,082	\$ 252.89	\$ 25,604	\$ 37,886
63*	\$ 230.73	\$ 22,549	\$ 32,759	\$ 243.45	\$ 23,802	\$ 34,579	\$ 256.16	\$ 25,055	\$ 36,399	\$ 268.88	\$ 26,308	\$ 38,218
64*	\$ 248.59	\$ 23,141	\$ 33,029	\$ 262.30	\$ 24,427	\$ 34,864	\$ 276.01	\$ 25,712	\$ 36,699	\$ 289.72	\$ 26,998	\$ 38,533
65*	\$ 260.64	\$ 23,729	\$ 33,296	\$ 275.02	\$ 25,048	\$ 35,146	\$ 289.39	\$ 26,366	\$ 36,996	\$ 303.77	\$ 27,684	\$ 38,845
66*	\$ 272.27	\$ 24,331	\$ 33,582	\$ 287.29	\$ 25,683	\$ 35,448	\$ 302.32	\$ 27,035	\$ 37,314	\$ 317.34	\$ 28,386	\$ 39,179
67*	\$ 301.76	\$ 24,966	\$ 33,910	\$ 318.42	\$ 26,353	\$ 35,794	\$ 335.09	\$ 27,740	\$ 37,678	\$ 351.75	\$ 29,127	\$ 39,561
68*	\$ 322.95	\$ 25,657	\$ 34,302	\$ 340.79	\$ 27,082	\$ 36,208	\$ 358.62	\$ 28,507	\$ 38,114	\$ 376.46	\$ 29,933	\$ 40,019
69*	\$ 339.98	\$ 26,424	\$ 34,784	\$ 358.76	\$ 27,892	\$ 36,716	\$ 377.55	\$ 29,360	\$ 38,649	\$ 396.33	\$ 30,828	\$ 40,581
70*	\$ 354.93	\$ 27,286	\$ 35,371	\$ 374.55	\$ 28,802	\$ 37,336	\$ 394.16	\$ 30,318	\$ 39,302	\$ 413.78	\$ 31,834	\$ 41,267
71*	\$ 370.30	\$ 28,258	\$ 36,083	\$ 390.77	\$ 29,828	\$ 38,088	\$ 411.24	\$ 31,397	\$ 40,093	\$ 431.71	\$ 32,967	\$ 42,097
72*	\$ 386.50	\$ 29,374	\$ 36,954	\$ 407.87	\$ 31,006	\$ 39,007	\$ 429.24	\$ 32,638	\$ 41,060	\$ 450.61	\$ 34,269	\$ 43,113
73*	\$ 403.95	\$ 30,614	\$ 37,961	\$ 426.29	\$ 32,315	\$ 40,070	\$ 448.62	\$ 34,016	\$ 42,179	\$ 470.96	\$ 35,717	\$ 44,287
74*	\$ 423.05	\$ 31,940	\$ 39,060	\$ 446.45	\$ 33,714	\$ 41,230	\$ 469.85	\$ 35,489	\$ 43,401	\$ 493.25	\$ 37,263	\$ 45,571
75*	\$ 444.24	\$ 33,364	\$ 40,268	\$ 468.82	\$ 35,217	\$ 42,505	\$ 493.39	\$ 37,071	\$ 44,743	\$ 517.97	\$ 38,925	\$ 46,980

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

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Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$90,000 Death Benefit Tobacco			\$95,000 Death Benefit Tobacco			\$100,000 Death Benefit Tobacco			\$105,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$110,000 Death Benefit			\$115,000 Death Benefit			\$120,000 Death Benefit			\$125,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 42.25	\$ 55,708	\$ 95,476	\$ 44.08	\$ 58,240	\$ 99,816	\$ 45.90	\$ 60,772	\$ 104,156	\$ 47.73	\$ 63,304	\$ 108,496
19	\$ 42.81	\$ 55,397	\$ 94,944	\$ 44.66	\$ 57,916	\$ 99,259	\$ 46.51	\$ 60,434	\$ 103,575	\$ 48.37	\$ 62,952	\$ 107,891
20	\$ 43.37	\$ 55,074	\$ 94,389	\$ 45.24	\$ 57,577	\$ 98,680	\$ 47.12	\$ 60,080	\$ 102,970	\$ 49.00	\$ 62,584	\$ 107,261
21	\$ 47.27	\$ 54,735	\$ 93,808	\$ 49.33	\$ 57,222	\$ 98,072	\$ 51.39	\$ 59,710	\$ 102,336	\$ 53.44	\$ 62,198	\$ 106,600
22	\$ 48.95	\$ 54,379	\$ 93,199	\$ 51.08	\$ 56,851	\$ 97,436	\$ 53.21	\$ 59,323	\$ 101,672	\$ 55.35	\$ 61,795	\$ 105,908
23	\$ 49.51	\$ 54,008	\$ 92,562	\$ 51.67	\$ 56,463	\$ 96,770	\$ 53.82	\$ 58,918	\$ 100,977	\$ 55.98	\$ 61,373	\$ 105,185
24	\$ 51.18	\$ 53,619	\$ 91,896	\$ 53.42	\$ 56,056	\$ 96,073	\$ 55.65	\$ 58,493	\$ 100,250	\$ 57.89	\$ 60,930	\$ 104,427
25	\$ 52.86	\$ 53,211	\$ 91,197	\$ 55.17	\$ 55,630	\$ 95,343	\$ 57.48	\$ 58,049	\$ 99,488	\$ 59.79	\$ 60,468	\$ 103,633
26	\$ 55.09	\$ 52,783	\$ 90,464	\$ 57.50	\$ 55,182	\$ 94,576	\$ 59.92	\$ 57,582	\$ 98,688	\$ 62.33	\$ 59,981	\$ 102,800
27	\$ 57.89	\$ 52,332	\$ 89,690	\$ 60.42	\$ 54,711	\$ 93,767	\$ 62.96	\$ 57,089	\$ 97,844	\$ 65.50	\$ 59,468	\$ 101,921
28	\$ 59.56	\$ 51,855	\$ 88,873	\$ 62.18	\$ 54,212	\$ 92,913	\$ 64.79	\$ 56,569	\$ 96,952	\$ 67.40	\$ 58,926	\$ 100,992
29	\$ 61.79	\$ 51,351	\$ 88,009	\$ 64.51	\$ 53,685	\$ 92,010	\$ 67.23	\$ 56,020	\$ 96,010	\$ 69.94	\$ 58,354	\$ 100,011
30	\$ 64.03	\$ 50,820	\$ 87,099	\$ 66.85	\$ 53,130	\$ 91,058	\$ 69.66	\$ 55,440	\$ 95,017	\$ 72.48	\$ 57,750	\$ 98,976
31	\$ 64.03	\$ 50,259	\$ 86,137	\$ 66.85	\$ 52,544	\$ 90,053	\$ 69.66	\$ 54,828	\$ 93,968	\$ 72.48	\$ 57,113	\$ 97,883
32	\$ 67.94	\$ 49,669	\$ 85,126	\$ 70.93	\$ 51,927	\$ 88,996	\$ 73.93	\$ 54,185	\$ 92,865	\$ 76.92	\$ 56,442	\$ 96,735
33	\$ 71.29	\$ 49,049	\$ 84,064	\$ 74.44	\$ 51,279	\$ 87,885	\$ 77.58	\$ 53,508	\$ 91,706	\$ 80.73	\$ 55,738	\$ 95,527
34	\$ 74.64	\$ 48,398	\$ 82,947	\$ 77.94	\$ 50,597	\$ 86,718	\$ 81.24	\$ 52,797	\$ 90,488	\$ 84.54	\$ 54,997	\$ 94,258
35	\$ 77.99	\$ 47,713	\$ 81,774	\$ 81.44	\$ 49,882	\$ 85,491	\$ 84.89	\$ 52,051	\$ 89,208	\$ 88.35	\$ 54,219	\$ 92,925
36	\$ 81.90	\$ 46,994	\$ 80,543	\$ 85.53	\$ 49,130	\$ 84,204	\$ 89.16	\$ 51,267	\$ 87,865	\$ 92.79	\$ 53,403	\$ 91,526
37	\$ 86.37	\$ 46,240	\$ 79,250	\$ 90.20	\$ 48,342	\$ 82,852	\$ 94.03	\$ 50,444	\$ 86,455	\$ 97.87	\$ 52,546	\$ 90,057
38	\$ 91.39	\$ 45,449	\$ 77,893	\$ 95.45	\$ 47,514	\$ 81,433	\$ 99.52	\$ 49,580	\$ 84,974	\$ 103.58	\$ 51,646	\$ 88,515
39	\$ 94.74	\$ 44,618	\$ 76,470	\$ 98.96	\$ 46,646	\$ 79,946	\$ 103.17	\$ 48,674	\$ 83,422	\$ 107.39	\$ 50,703	\$ 86,898
40	\$ 100.33	\$ 43,750	\$ 74,981	\$ 104.80	\$ 45,738	\$ 78,389	\$ 109.26	\$ 47,727	\$ 81,798	\$ 113.73	\$ 49,715	\$ 85,206
41	\$ 103.68	\$ 42,839	\$ 73,421	\$ 108.30	\$ 44,787	\$ 76,759	\$ 112.92	\$ 46,734	\$ 80,096	\$ 117.54	\$ 48,681	\$ 83,433
42	\$ 108.71	\$ 41,884	\$ 71,783	\$ 113.55	\$ 43,788	\$ 75,046	\$ 118.40	\$ 45,691	\$ 78,309	\$ 123.25	\$ 47,595	\$ 81,572
43	\$ 113.17	\$ 40,879	\$ 70,062	\$ 118.22	\$ 42,737	\$ 73,246	\$ 123.28	\$ 44,595	\$ 76,431	\$ 128.33	\$ 46,453	\$ 79,616
44	\$ 117.64	\$ 39,817	\$ 68,241	\$ 122.90	\$ 41,627	\$ 71,343	\$ 128.15	\$ 43,437	\$ 74,445	\$ 133.40	\$ 45,247	\$ 77,547
45	\$ 123.78	\$ 38,690	\$ 66,310	\$ 129.32	\$ 40,449	\$ 69,324	\$ 134.85	\$ 42,207	\$ 72,338	\$ 140.39	\$ 43,966	\$ 75,352
46	\$ 129.93	\$ 37,493	\$ 64,258	\$ 135.74	\$ 39,197	\$ 67,179	\$ 141.55	\$ 40,902	\$ 70,100	\$ 147.37	\$ 42,606	\$ 73,021
47	\$ 137.19	\$ 36,223	\$ 62,081	\$ 143.33	\$ 37,869	\$ 64,903	\$ 149.47	\$ 39,516	\$ 67,725	\$ 155.62	\$ 41,162	\$ 70,547
48	\$ 143.89	\$ 34,874	\$ 59,769	\$ 150.34	\$ 36,459	\$ 62,486	\$ 156.78	\$ 38,044	\$ 65,203	\$ 163.23	\$ 39,629	\$ 67,920
49	\$ 149.47	\$ 33,439	\$ 57,311	\$ 156.17	\$ 34,959	\$ 59,916	\$ 162.88	\$ 36,479	\$ 62,521	\$ 169.58	\$ 37,999	\$ 65,126
50	\$ 158.41	\$ 31,913	\$ 54,695	\$ 165.52	\$ 33,363	\$ 57,181	\$ 172.62	\$ 34,814	\$ 59,667	\$ 179.73	\$ 36,265	\$ 62,153
51	\$ 163.99	\$ 30,289	\$ 51,912	\$ 171.35	\$ 31,666	\$ 54,271	\$ 178.72	\$ 33,043	\$ 56,631	\$ 186.08	\$ 34,419	\$ 58,991
52	\$ 171.25	\$ 28,560	\$ 48,948	\$ 178.94	\$ 29,858	\$ 51,173	\$ 186.64	\$ 31,156	\$ 53,398	\$ 194.33	\$ 32,454	\$ 55,623

Issue Age ¹	\$110,000 Death Benefit			\$115,000 Death Benefit			\$120,000 Death Benefit			\$125,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 179.63	\$ 26,718	\$ 45,791	\$ 187.70	\$ 27,932	\$ 47,873	\$ 195.77	\$ 29,147	\$ 49,954	\$ 203.85	\$ 30,361	\$ 52,036
54	\$ 188.57	\$ 24,753	\$ 42,423	\$ 197.04	\$ 25,878	\$ 44,352	\$ 205.52	\$ 27,003	\$ 46,280	\$ 214.00	\$ 28,128	\$ 48,208
55	\$ 198.06	\$ 22,656	\$ 38,831	\$ 206.97	\$ 23,686	\$ 40,596	\$ 215.88	\$ 24,716	\$ 42,361	\$ 224.79	\$ 25,746	\$ 44,126
56	\$ 208.11	\$ 23,269	\$ 38,981	\$ 217.48	\$ 24,327	\$ 40,753	\$ 226.85	\$ 25,385	\$ 42,525	\$ 236.21	\$ 26,443	\$ 44,297
57	\$ 217.05	\$ 23,866	\$ 39,105	\$ 226.82	\$ 24,951	\$ 40,882	\$ 236.59	\$ 26,035	\$ 42,660	\$ 246.37	\$ 27,120	\$ 44,437
58	\$ 232.68	\$ 24,450	\$ 39,207	\$ 243.17	\$ 25,562	\$ 40,989	\$ 253.65	\$ 26,673	\$ 42,771	\$ 264.14	\$ 27,785	\$ 44,553
59	\$ 244.41	\$ 25,027	\$ 39,297	\$ 255.43	\$ 26,165	\$ 41,083	\$ 266.45	\$ 27,303	\$ 42,870	\$ 277.46	\$ 28,440	\$ 44,656
60	\$ 258.37	\$ 25,597	\$ 39,378	\$ 270.02	\$ 26,761	\$ 41,168	\$ 281.68	\$ 27,924	\$ 42,958	\$ 293.33	\$ 29,088	\$ 44,748
61*	\$ 250.62	\$ 26,154	\$ 39,446	\$ 261.93	\$ 27,342	\$ 41,239	\$ 273.24	\$ 28,531	\$ 43,032	\$ 284.55	\$ 29,720	\$ 44,825
62*	\$ 264.84	\$ 26,823	\$ 39,690	\$ 276.79	\$ 28,043	\$ 41,494	\$ 288.75	\$ 29,262	\$ 43,298	\$ 300.70	\$ 30,481	\$ 45,102
63*	\$ 281.59	\$ 27,561	\$ 40,038	\$ 294.31	\$ 28,813	\$ 41,858	\$ 307.02	\$ 30,066	\$ 43,678	\$ 319.74	\$ 31,319	\$ 45,498
64*	\$ 303.42	\$ 28,284	\$ 40,368	\$ 317.13	\$ 29,569	\$ 42,203	\$ 330.84	\$ 30,855	\$ 44,038	\$ 344.55	\$ 32,140	\$ 45,873
65*	\$ 318.15	\$ 29,002	\$ 40,695	\$ 332.52	\$ 30,321	\$ 42,545	\$ 346.90	\$ 31,639	\$ 44,395	\$ 361.28	\$ 32,957	\$ 46,245
66*	\$ 332.36	\$ 29,738	\$ 41,045	\$ 347.39	\$ 31,090	\$ 42,911	\$ 362.41	\$ 32,442	\$ 44,776	\$ 377.43	\$ 33,793	\$ 46,642
67*	\$ 368.41	\$ 30,514	\$ 41,445	\$ 385.07	\$ 31,901	\$ 43,329	\$ 401.73	\$ 33,289	\$ 45,213	\$ 418.39	\$ 34,676	\$ 47,097
68*	\$ 394.30	\$ 31,358	\$ 41,925	\$ 412.14	\$ 32,783	\$ 43,831	\$ 429.98	\$ 34,209	\$ 45,736	\$ 447.82	\$ 35,634	\$ 47,642
69*	\$ 415.12	\$ 32,296	\$ 42,513	\$ 433.90	\$ 33,764	\$ 44,446	\$ 452.69	\$ 35,232	\$ 46,378	\$ 471.47	\$ 36,700	\$ 48,311
70*	\$ 433.39	\$ 33,349	\$ 43,232	\$ 453.01	\$ 34,865	\$ 45,197	\$ 472.62	\$ 36,381	\$ 47,162	\$ 492.24	\$ 37,897	\$ 49,127
71*	\$ 452.18	\$ 34,537	\$ 44,102	\$ 472.65	\$ 36,107	\$ 46,106	\$ 493.12	\$ 37,677	\$ 48,111	\$ 513.59	\$ 39,247	\$ 50,116
72*	\$ 471.98	\$ 35,901	\$ 45,166	\$ 493.35	\$ 37,533	\$ 47,219	\$ 514.72	\$ 39,165	\$ 49,272	\$ 536.09	\$ 40,797	\$ 51,325
73*	\$ 493.30	\$ 37,418	\$ 46,396	\$ 515.64	\$ 39,118	\$ 48,505	\$ 537.98	\$ 40,819	\$ 50,614	\$ 560.32	\$ 42,520	\$ 52,723
74*	\$ 516.65	\$ 39,037	\$ 47,741	\$ 540.05	\$ 40,812	\$ 49,911	\$ 563.45	\$ 42,586	\$ 52,081	\$ 586.85	\$ 44,361	\$ 54,251
75*	\$ 542.55	\$ 40,778	\$ 49,217	\$ 567.12	\$ 42,632	\$ 51,454	\$ 591.70	\$ 44,485	\$ 53,691	\$ 616.28	\$ 46,339	\$ 55,928

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$110,000 Death Benefit Tobacco			\$115,000 Death Benefit Tobacco			\$120,000 Death Benefit Tobacco			\$125,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

Issue Age ¹	\$130,000 Death Benefit			\$135,000 Death Benefit			\$140,000 Death Benefit			\$145,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 49.56	\$ 65,836	\$ 112,836	\$ 51.39	\$ 68,369	\$ 117,175	\$ 53.21	\$ 70,901	\$ 121,515	\$ 55.04	\$ 73,433	\$ 125,855
19	\$ 50.22	\$ 65,470	\$ 112,206	\$ 52.07	\$ 67,988	\$ 116,522	\$ 53.93	\$ 70,506	\$ 120,838	\$ 55.78	\$ 73,024	\$ 125,153
20	\$ 50.88	\$ 65,087	\$ 111,551	\$ 52.76	\$ 67,590	\$ 115,842	\$ 54.64	\$ 70,094	\$ 120,132	\$ 56.51	\$ 72,597	\$ 124,423
21	\$ 55.50	\$ 64,686	\$ 110,864	\$ 57.56	\$ 67,174	\$ 115,128	\$ 59.61	\$ 69,662	\$ 119,392	\$ 61.67	\$ 72,150	\$ 123,656
22	\$ 57.48	\$ 64,267	\$ 110,145	\$ 59.61	\$ 66,738	\$ 114,381	\$ 61.74	\$ 69,210	\$ 118,617	\$ 63.88	\$ 71,682	\$ 122,854
23	\$ 58.14	\$ 63,827	\$ 109,392	\$ 60.30	\$ 66,282	\$ 113,599	\$ 62.45	\$ 68,737	\$ 117,807	\$ 64.61	\$ 71,192	\$ 122,014
24	\$ 60.12	\$ 63,368	\$ 108,604	\$ 62.35	\$ 65,805	\$ 112,781	\$ 64.59	\$ 68,242	\$ 116,958	\$ 66.82	\$ 70,679	\$ 121,135
25	\$ 62.10	\$ 62,886	\$ 107,779	\$ 64.41	\$ 65,305	\$ 111,924	\$ 66.72	\$ 67,724	\$ 116,069	\$ 69.03	\$ 70,143	\$ 120,215
26	\$ 64.74	\$ 62,380	\$ 106,912	\$ 67.15	\$ 64,780	\$ 111,024	\$ 69.56	\$ 67,179	\$ 115,136	\$ 71.97	\$ 69,578	\$ 119,248
27	\$ 68.04	\$ 61,847	\$ 105,998	\$ 70.58	\$ 64,226	\$ 110,074	\$ 73.12	\$ 66,604	\$ 114,151	\$ 75.65	\$ 68,983	\$ 118,228
28	\$ 70.02	\$ 61,283	\$ 105,032	\$ 72.63	\$ 63,640	\$ 109,071	\$ 75.25	\$ 65,998	\$ 113,111	\$ 77.86	\$ 68,355	\$ 117,151
29	\$ 72.66	\$ 60,688	\$ 104,011	\$ 75.38	\$ 63,022	\$ 108,012	\$ 78.09	\$ 65,356	\$ 112,012	\$ 80.81	\$ 67,691	\$ 116,013
30	\$ 75.30	\$ 60,060	\$ 102,935	\$ 78.12	\$ 62,370	\$ 106,894	\$ 80.93	\$ 64,680	\$ 110,853	\$ 83.75	\$ 66,990	\$ 114,812
31	\$ 75.30	\$ 59,397	\$ 101,799	\$ 78.12	\$ 61,682	\$ 105,714	\$ 80.93	\$ 63,966	\$ 109,629	\$ 83.75	\$ 66,251	\$ 113,545
32	\$ 79.92	\$ 58,700	\$ 100,604	\$ 82.91	\$ 60,958	\$ 104,473	\$ 85.91	\$ 63,216	\$ 108,343	\$ 88.91	\$ 65,473	\$ 112,212
33	\$ 83.88	\$ 57,967	\$ 99,348	\$ 87.03	\$ 60,197	\$ 103,169	\$ 90.17	\$ 62,427	\$ 106,990	\$ 93.32	\$ 64,656	\$ 110,811
34	\$ 87.84	\$ 57,197	\$ 98,029	\$ 91.14	\$ 59,397	\$ 101,799	\$ 94.44	\$ 61,597	\$ 105,569	\$ 97.74	\$ 63,797	\$ 109,340
35	\$ 91.80	\$ 56,388	\$ 96,642	\$ 95.25	\$ 58,557	\$ 100,359	\$ 98.70	\$ 60,726	\$ 104,076	\$ 102.16	\$ 62,895	\$ 107,793
36	\$ 96.42	\$ 55,539	\$ 95,187	\$ 100.05	\$ 57,675	\$ 98,848	\$ 103.68	\$ 59,811	\$ 102,509	\$ 107.31	\$ 61,947	\$ 106,170
37	\$ 101.70	\$ 54,648	\$ 93,659	\$ 105.53	\$ 56,750	\$ 97,262	\$ 109.37	\$ 58,851	\$ 100,864	\$ 113.20	\$ 60,953	\$ 104,466
38	\$ 107.64	\$ 53,712	\$ 92,055	\$ 111.70	\$ 55,778	\$ 95,596	\$ 115.76	\$ 57,844	\$ 99,136	\$ 119.82	\$ 59,910	\$ 102,677
39	\$ 111.60	\$ 52,731	\$ 90,374	\$ 115.81	\$ 54,759	\$ 93,850	\$ 120.03	\$ 56,787	\$ 97,326	\$ 124.24	\$ 58,815	\$ 100,802
40	\$ 118.20	\$ 51,704	\$ 88,614	\$ 122.67	\$ 53,693	\$ 92,022	\$ 127.13	\$ 55,681	\$ 95,431	\$ 131.60	\$ 57,670	\$ 98,839
41	\$ 122.16	\$ 50,628	\$ 86,771	\$ 126.78	\$ 52,576	\$ 90,108	\$ 131.40	\$ 54,523	\$ 93,445	\$ 136.02	\$ 56,470	\$ 96,783
42	\$ 128.10	\$ 49,499	\$ 84,835	\$ 132.95	\$ 51,403	\$ 88,098	\$ 137.80	\$ 53,307	\$ 91,361	\$ 142.64	\$ 55,211	\$ 94,624
43	\$ 133.38	\$ 48,312	\$ 82,800	\$ 138.43	\$ 50,170	\$ 85,985	\$ 143.48	\$ 52,028	\$ 89,170	\$ 148.53	\$ 53,886	\$ 92,354
44	\$ 138.66	\$ 47,057	\$ 80,649	\$ 143.91	\$ 48,867	\$ 83,751	\$ 149.17	\$ 50,677	\$ 86,853	\$ 154.42	\$ 52,486	\$ 89,955
45	\$ 145.92	\$ 45,725	\$ 78,366	\$ 151.45	\$ 47,483	\$ 81,380	\$ 156.99	\$ 49,242	\$ 84,394	\$ 162.52	\$ 51,000	\$ 87,408
46	\$ 153.18	\$ 44,310	\$ 75,942	\$ 158.99	\$ 46,014	\$ 78,862	\$ 164.81	\$ 47,719	\$ 81,783	\$ 170.62	\$ 49,423	\$ 84,704
47	\$ 161.76	\$ 42,809	\$ 73,369	\$ 167.90	\$ 44,456	\$ 76,191	\$ 174.05	\$ 46,102	\$ 79,013	\$ 180.19	\$ 47,749	\$ 81,835
48	\$ 169.68	\$ 41,214	\$ 70,636	\$ 176.13	\$ 42,799	\$ 73,353	\$ 182.57	\$ 44,385	\$ 76,070	\$ 189.02	\$ 45,970	\$ 78,787
49	\$ 176.28	\$ 39,519	\$ 67,731	\$ 182.98	\$ 41,039	\$ 70,336	\$ 189.68	\$ 42,559	\$ 72,941	\$ 196.38	\$ 44,079	\$ 75,546
50	\$ 186.84	\$ 37,715	\$ 64,639	\$ 193.95	\$ 39,166	\$ 67,126	\$ 201.05	\$ 40,616	\$ 69,612	\$ 208.16	\$ 42,067	\$ 72,098
51	\$ 193.44	\$ 35,796	\$ 61,350	\$ 200.80	\$ 37,173	\$ 63,710	\$ 208.16	\$ 38,550	\$ 66,070	\$ 215.52	\$ 39,927	\$ 68,429
52	\$ 202.02	\$ 33,753	\$ 57,848	\$ 209.71	\$ 35,051	\$ 60,073	\$ 217.40	\$ 36,349	\$ 62,298	\$ 225.09	\$ 37,647	\$ 64,523

Issue Age ¹	\$130,000 Death Benefit			\$135,000 Death Benefit			\$140,000 Death Benefit			\$145,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 211.92	\$ 31,576	\$ 54,117	\$ 219.99	\$ 32,790	\$ 56,199	\$ 228.06	\$ 34,005	\$ 58,280	\$ 236.14	\$ 35,219	\$ 60,362
54	\$ 222.48	\$ 29,253	\$ 50,137	\$ 230.96	\$ 30,378	\$ 52,065	\$ 239.44	\$ 31,504	\$ 53,993	\$ 247.91	\$ 32,629	\$ 55,922
55	\$ 233.70	\$ 26,776	\$ 45,891	\$ 242.61	\$ 27,805	\$ 47,656	\$ 251.52	\$ 28,835	\$ 49,421	\$ 260.43	\$ 29,865	\$ 51,186
56	\$ 245.58	\$ 27,500	\$ 46,069	\$ 254.95	\$ 28,558	\$ 47,841	\$ 264.31	\$ 29,616	\$ 49,613	\$ 273.68	\$ 30,673	\$ 51,385
57	\$ 256.14	\$ 28,205	\$ 46,215	\$ 265.91	\$ 29,290	\$ 47,992	\$ 275.69	\$ 30,375	\$ 49,770	\$ 285.46	\$ 31,460	\$ 51,547
58	\$ 274.62	\$ 28,896	\$ 46,335	\$ 285.10	\$ 30,007	\$ 48,118	\$ 295.59	\$ 31,119	\$ 49,900	\$ 306.07	\$ 32,230	\$ 51,682
59	\$ 288.48	\$ 29,578	\$ 46,442	\$ 299.50	\$ 30,716	\$ 48,228	\$ 310.51	\$ 31,853	\$ 50,015	\$ 321.53	\$ 32,991	\$ 51,801
60	\$ 304.98	\$ 30,251	\$ 46,538	\$ 316.63	\$ 31,415	\$ 48,328	\$ 328.28	\$ 32,578	\$ 50,118	\$ 339.93	\$ 33,742	\$ 51,908
61*	\$ 295.85	\$ 30,909	\$ 46,618	\$ 307.16	\$ 32,098	\$ 48,411	\$ 318.47	\$ 33,287	\$ 50,204	\$ 329.78	\$ 34,475	\$ 51,997
62*	\$ 312.65	\$ 31,700	\$ 46,906	\$ 324.61	\$ 32,920	\$ 48,710	\$ 336.56	\$ 34,139	\$ 50,514	\$ 348.52	\$ 35,358	\$ 52,318
63*	\$ 332.45	\$ 32,572	\$ 47,318	\$ 345.17	\$ 33,824	\$ 49,138	\$ 357.89	\$ 35,077	\$ 50,958	\$ 370.60	\$ 36,330	\$ 52,778
64*	\$ 358.25	\$ 33,426	\$ 47,708	\$ 371.96	\$ 34,712	\$ 49,543	\$ 385.67	\$ 35,997	\$ 51,378	\$ 399.38	\$ 37,283	\$ 53,213
65*	\$ 375.65	\$ 34,276	\$ 48,094	\$ 390.03	\$ 35,594	\$ 49,944	\$ 404.41	\$ 36,912	\$ 51,794	\$ 418.79	\$ 38,231	\$ 53,644
66*	\$ 392.45	\$ 35,145	\$ 48,508	\$ 407.48	\$ 36,497	\$ 50,373	\$ 422.50	\$ 37,849	\$ 52,239	\$ 437.52	\$ 39,201	\$ 54,105
67*	\$ 435.05	\$ 36,063	\$ 48,981	\$ 451.72	\$ 37,450	\$ 50,865	\$ 468.38	\$ 38,837	\$ 52,749	\$ 485.04	\$ 40,224	\$ 54,633
68*	\$ 465.65	\$ 37,060	\$ 49,548	\$ 483.49	\$ 38,485	\$ 51,453	\$ 501.33	\$ 39,910	\$ 53,359	\$ 519.17	\$ 41,336	\$ 55,265
69*	\$ 490.25	\$ 38,168	\$ 50,243	\$ 509.04	\$ 39,636	\$ 52,176	\$ 527.82	\$ 41,104	\$ 54,108	\$ 546.61	\$ 42,572	\$ 56,041
70*	\$ 511.85	\$ 39,413	\$ 51,092	\$ 531.47	\$ 40,929	\$ 53,057	\$ 551.09	\$ 42,445	\$ 55,022	\$ 570.70	\$ 43,961	\$ 56,987
71*	\$ 534.05	\$ 40,817	\$ 52,120	\$ 554.52	\$ 42,387	\$ 54,125	\$ 574.99	\$ 43,957	\$ 56,130	\$ 595.46	\$ 45,527	\$ 58,134
72*	\$ 557.45	\$ 42,429	\$ 53,378	\$ 578.82	\$ 44,061	\$ 55,431	\$ 600.19	\$ 45,693	\$ 57,484	\$ 621.56	\$ 47,325	\$ 59,537
73*	\$ 582.65	\$ 44,221	\$ 54,832	\$ 604.99	\$ 45,922	\$ 56,941	\$ 627.33	\$ 47,623	\$ 59,050	\$ 649.67	\$ 49,323	\$ 61,159
74*	\$ 610.25	\$ 46,135	\$ 56,421	\$ 633.65	\$ 47,910	\$ 58,591	\$ 657.05	\$ 49,684	\$ 60,761	\$ 680.45	\$ 51,459	\$ 62,931
75*	\$ 640.85	\$ 48,192	\$ 58,165	\$ 665.43	\$ 50,046	\$ 60,403	\$ 690.01	\$ 51,900	\$ 62,640	\$ 714.59	\$ 53,753	\$ 64,877

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$130,000 Death Benefit Tobacco			\$135,000 Death Benefit Tobacco			\$140,000 Death Benefit Tobacco			\$145,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$150,000 Death Benefit			\$155,000 Death Benefit			\$160,000 Death Benefit			\$165,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 56.87	\$ 75,965	\$ 130,195	\$ 58.70	\$ 78,497	\$ 134,535	\$ 60.53	\$ 81,030	\$ 138,875	\$ 62.35	\$ 83,562	\$ 143,215
19	\$ 57.63	\$ 75,542	\$ 129,469	\$ 59.48	\$ 78,060	\$ 133,785	\$ 61.34	\$ 80,578	\$ 138,100	\$ 63.19	\$ 83,096	\$ 142,416
20	\$ 58.39	\$ 75,101	\$ 128,713	\$ 60.27	\$ 77,604	\$ 133,003	\$ 62.15	\$ 80,107	\$ 137,294	\$ 64.03	\$ 82,611	\$ 141,584
21	\$ 63.72	\$ 74,638	\$ 127,920	\$ 65.78	\$ 77,126	\$ 132,184	\$ 67.84	\$ 79,614	\$ 136,448	\$ 69.89	\$ 82,102	\$ 140,712
22	\$ 66.01	\$ 74,154	\$ 127,090	\$ 68.14	\$ 76,626	\$ 131,326	\$ 70.27	\$ 79,098	\$ 135,563	\$ 72.41	\$ 81,569	\$ 139,799
23	\$ 66.77	\$ 73,647	\$ 126,222	\$ 68.93	\$ 76,102	\$ 130,429	\$ 71.09	\$ 78,557	\$ 134,636	\$ 73.24	\$ 81,012	\$ 138,844
24	\$ 69.05	\$ 73,117	\$ 125,313	\$ 71.29	\$ 75,554	\$ 129,490	\$ 73.52	\$ 77,991	\$ 133,667	\$ 75.76	\$ 80,428	\$ 137,844
25	\$ 71.34	\$ 72,561	\$ 124,360	\$ 73.65	\$ 74,980	\$ 128,505	\$ 75.96	\$ 77,399	\$ 132,651	\$ 78.27	\$ 79,817	\$ 136,796
26	\$ 74.39	\$ 71,977	\$ 123,360	\$ 76.80	\$ 74,377	\$ 127,472	\$ 79.21	\$ 76,776	\$ 131,584	\$ 81.62	\$ 79,175	\$ 135,696
27	\$ 78.19	\$ 71,362	\$ 122,305	\$ 80.73	\$ 73,741	\$ 126,382	\$ 83.27	\$ 76,119	\$ 130,459	\$ 85.81	\$ 78,498	\$ 134,536
28	\$ 80.48	\$ 70,712	\$ 121,191	\$ 83.09	\$ 73,069	\$ 125,230	\$ 85.71	\$ 75,426	\$ 129,270	\$ 88.32	\$ 77,783	\$ 133,310
29	\$ 83.52	\$ 70,025	\$ 120,013	\$ 86.24	\$ 72,359	\$ 124,013	\$ 88.96	\$ 74,693	\$ 128,014	\$ 91.67	\$ 77,027	\$ 132,014
30	\$ 86.57	\$ 69,300	\$ 118,771	\$ 89.39	\$ 71,610	\$ 122,730	\$ 92.21	\$ 73,920	\$ 126,689	\$ 95.02	\$ 76,230	\$ 130,648
31	\$ 86.57	\$ 68,535	\$ 117,460	\$ 89.39	\$ 70,820	\$ 121,375	\$ 92.21	\$ 73,104	\$ 125,291	\$ 95.02	\$ 75,389	\$ 129,206
32	\$ 91.90	\$ 67,731	\$ 116,082	\$ 94.90	\$ 69,989	\$ 119,951	\$ 97.89	\$ 72,246	\$ 123,820	\$ 100.89	\$ 74,504	\$ 127,690
33	\$ 96.47	\$ 66,886	\$ 114,633	\$ 99.62	\$ 69,115	\$ 118,454	\$ 102.77	\$ 71,345	\$ 122,275	\$ 105.91	\$ 73,574	\$ 126,096
34	\$ 101.04	\$ 65,997	\$ 113,110	\$ 104.34	\$ 68,197	\$ 116,880	\$ 107.64	\$ 70,397	\$ 120,651	\$ 110.94	\$ 72,597	\$ 124,421
35	\$ 105.61	\$ 65,063	\$ 111,510	\$ 109.06	\$ 67,232	\$ 115,227	\$ 112.51	\$ 69,401	\$ 118,944	\$ 115.97	\$ 71,570	\$ 122,661
36	\$ 110.94	\$ 64,083	\$ 109,831	\$ 114.57	\$ 66,220	\$ 113,492	\$ 118.20	\$ 68,356	\$ 117,153	\$ 121.83	\$ 70,492	\$ 120,814
37	\$ 117.03	\$ 63,055	\$ 108,069	\$ 120.86	\$ 65,157	\$ 111,671	\$ 124.70	\$ 67,259	\$ 115,273	\$ 128.53	\$ 69,361	\$ 118,875
38	\$ 123.89	\$ 61,975	\$ 106,218	\$ 127.95	\$ 64,041	\$ 109,758	\$ 132.01	\$ 66,107	\$ 113,299	\$ 136.07	\$ 68,173	\$ 116,839
39	\$ 128.45	\$ 60,843	\$ 104,278	\$ 132.67	\$ 62,871	\$ 107,754	\$ 136.88	\$ 64,899	\$ 111,230	\$ 141.10	\$ 66,928	\$ 114,706
40	\$ 136.07	\$ 59,659	\$ 102,247	\$ 140.54	\$ 61,647	\$ 105,655	\$ 145.01	\$ 63,636	\$ 109,064	\$ 149.47	\$ 65,625	\$ 112,472
41	\$ 140.64	\$ 58,417	\$ 100,120	\$ 145.26	\$ 60,365	\$ 103,457	\$ 149.88	\$ 62,312	\$ 106,795	\$ 154.50	\$ 64,259	\$ 110,132
42	\$ 147.49	\$ 57,114	\$ 97,887	\$ 152.34	\$ 59,018	\$ 101,149	\$ 157.19	\$ 60,922	\$ 104,412	\$ 162.04	\$ 62,826	\$ 107,675
43	\$ 153.59	\$ 55,744	\$ 95,539	\$ 158.64	\$ 57,602	\$ 98,724	\$ 163.69	\$ 59,461	\$ 101,908	\$ 168.74	\$ 61,319	\$ 105,093
44	\$ 159.68	\$ 54,296	\$ 93,057	\$ 164.93	\$ 56,106	\$ 96,158	\$ 170.19	\$ 57,916	\$ 99,260	\$ 175.44	\$ 59,726	\$ 102,362
45	\$ 168.05	\$ 52,759	\$ 90,423	\$ 173.59	\$ 54,518	\$ 93,437	\$ 179.12	\$ 56,276	\$ 96,451	\$ 184.66	\$ 58,035	\$ 99,465
46	\$ 176.43	\$ 51,127	\$ 87,625	\$ 182.24	\$ 52,831	\$ 90,546	\$ 188.06	\$ 54,536	\$ 93,467	\$ 193.87	\$ 56,240	\$ 96,388
47	\$ 186.33	\$ 49,395	\$ 84,657	\$ 192.47	\$ 51,042	\$ 87,478	\$ 198.62	\$ 52,688	\$ 90,300	\$ 204.76	\$ 54,335	\$ 93,122
48	\$ 195.47	\$ 47,555	\$ 81,504	\$ 201.92	\$ 49,140	\$ 84,220	\$ 208.37	\$ 50,725	\$ 86,937	\$ 214.81	\$ 52,311	\$ 89,654
49	\$ 203.09	\$ 45,599	\$ 78,151	\$ 209.79	\$ 47,119	\$ 80,756	\$ 216.49	\$ 48,639	\$ 83,361	\$ 223.19	\$ 50,159	\$ 85,966
50	\$ 215.27	\$ 43,518	\$ 74,584	\$ 222.38	\$ 44,968	\$ 77,070	\$ 229.49	\$ 46,419	\$ 79,556	\$ 236.59	\$ 47,869	\$ 82,042
51	\$ 222.89	\$ 41,303	\$ 70,789	\$ 230.25	\$ 42,680	\$ 73,149	\$ 237.61	\$ 44,057	\$ 75,508	\$ 244.97	\$ 45,434	\$ 77,868
52	\$ 232.79	\$ 38,945	\$ 66,748	\$ 240.48	\$ 40,244	\$ 68,973	\$ 248.17	\$ 41,542	\$ 71,198	\$ 255.86	\$ 42,840	\$ 73,423

Issue Age ¹	\$150,000 Death Benefit			\$155,000 Death Benefit			\$160,000 Death Benefit			\$165,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 244.21	\$ 36,433	\$ 62,443	\$ 252.28	\$ 37,648	\$ 64,524	\$ 260.35	\$ 38,862	\$ 66,606	\$ 268.43	\$ 40,077	\$ 68,687
54	\$ 256.39	\$ 33,754	\$ 57,850	\$ 264.87	\$ 34,879	\$ 59,778	\$ 273.35	\$ 36,004	\$ 61,707	\$ 281.83	\$ 37,129	\$ 63,635
55	\$ 269.34	\$ 30,895	\$ 52,951	\$ 278.25	\$ 31,925	\$ 54,716	\$ 287.16	\$ 32,955	\$ 56,481	\$ 296.07	\$ 33,985	\$ 58,246
56	\$ 283.05	\$ 31,731	\$ 53,157	\$ 292.41	\$ 32,789	\$ 54,928	\$ 301.78	\$ 33,847	\$ 56,700	\$ 311.15	\$ 34,904	\$ 58,472
57	\$ 295.23	\$ 32,544	\$ 53,325	\$ 305.00	\$ 33,629	\$ 55,102	\$ 314.78	\$ 34,714	\$ 56,880	\$ 324.55	\$ 35,799	\$ 58,657
58	\$ 316.55	\$ 33,342	\$ 53,464	\$ 327.04	\$ 34,453	\$ 55,246	\$ 337.52	\$ 35,565	\$ 57,028	\$ 348.01	\$ 36,676	\$ 58,810
59	\$ 332.55	\$ 34,129	\$ 53,587	\$ 343.56	\$ 35,266	\$ 55,373	\$ 354.58	\$ 36,404	\$ 57,160	\$ 365.60	\$ 37,541	\$ 58,946
60	\$ 351.59	\$ 34,905	\$ 53,698	\$ 363.24	\$ 36,069	\$ 55,488	\$ 374.89	\$ 37,232	\$ 57,278	\$ 386.54	\$ 38,396	\$ 59,068
61*	\$ 341.09	\$ 35,664	\$ 53,790	\$ 352.39	\$ 36,853	\$ 55,583	\$ 363.70	\$ 38,042	\$ 57,376	\$ 375.01	\$ 39,231	\$ 59,169
62*	\$ 360.47	\$ 36,577	\$ 54,123	\$ 372.42	\$ 37,797	\$ 55,927	\$ 384.38	\$ 39,016	\$ 57,731	\$ 396.33	\$ 40,235	\$ 59,535
63*	\$ 383.32	\$ 37,583	\$ 54,598	\$ 396.03	\$ 38,835	\$ 56,418	\$ 408.75	\$ 40,088	\$ 58,238	\$ 421.46	\$ 41,341	\$ 60,058
64*	\$ 413.09	\$ 38,569	\$ 55,048	\$ 426.79	\$ 39,854	\$ 56,883	\$ 440.50	\$ 41,140	\$ 58,718	\$ 454.21	\$ 42,426	\$ 60,553
65*	\$ 433.16	\$ 39,549	\$ 55,494	\$ 447.54	\$ 40,867	\$ 57,343	\$ 461.92	\$ 42,186	\$ 59,193	\$ 476.29	\$ 43,504	\$ 61,043
66*	\$ 452.55	\$ 40,552	\$ 55,971	\$ 467.57	\$ 41,904	\$ 57,836	\$ 482.59	\$ 43,256	\$ 59,702	\$ 497.62	\$ 44,608	\$ 61,568
67*	\$ 501.70	\$ 41,611	\$ 56,517	\$ 518.36	\$ 42,998	\$ 58,400	\$ 535.02	\$ 44,385	\$ 60,284	\$ 551.69	\$ 45,772	\$ 62,168
68*	\$ 537.01	\$ 42,761	\$ 57,171	\$ 554.85	\$ 44,187	\$ 59,076	\$ 572.69	\$ 45,612	\$ 60,982	\$ 590.52	\$ 47,037	\$ 62,888
69*	\$ 565.39	\$ 44,040	\$ 57,973	\$ 584.18	\$ 45,508	\$ 59,905	\$ 602.96	\$ 46,977	\$ 61,838	\$ 621.75	\$ 48,445	\$ 63,770
70*	\$ 590.32	\$ 45,477	\$ 58,953	\$ 609.93	\$ 46,993	\$ 60,918	\$ 629.55	\$ 48,508	\$ 62,883	\$ 649.16	\$ 50,024	\$ 64,848
71*	\$ 615.93	\$ 47,096	\$ 60,139	\$ 636.40	\$ 48,666	\$ 62,144	\$ 656.87	\$ 50,236	\$ 64,148	\$ 677.34	\$ 51,806	\$ 66,153
72*	\$ 642.93	\$ 48,957	\$ 61,590	\$ 664.30	\$ 50,588	\$ 63,643	\$ 685.67	\$ 52,220	\$ 65,696	\$ 707.04	\$ 53,852	\$ 67,749
73*	\$ 672.01	\$ 51,024	\$ 63,268	\$ 694.35	\$ 52,725	\$ 65,377	\$ 716.69	\$ 54,426	\$ 67,486	\$ 739.02	\$ 56,127	\$ 69,595
74*	\$ 703.85	\$ 53,233	\$ 65,101	\$ 727.25	\$ 55,007	\$ 67,271	\$ 750.65	\$ 56,782	\$ 69,441	\$ 774.05	\$ 58,556	\$ 71,611
75*	\$ 739.16	\$ 55,607	\$ 67,114	\$ 763.74	\$ 57,460	\$ 69,351	\$ 788.32	\$ 59,314	\$ 71,588	\$ 812.89	\$ 61,168	\$ 73,825

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

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Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$150,000 Death Benefit Tobacco			\$155,000 Death Benefit Tobacco			\$160,000 Death Benefit Tobacco			\$165,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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Issue Age ¹	\$170,000 Death Benefit			\$175,000 Death Benefit			\$180,000 Death Benefit			\$185,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 64.18	\$ 86,094	\$ 147,554	\$ 66.01	\$ 88,626	\$ 151,894	\$ 67.84	\$ 91,158	\$ 156,234	\$ 69.66	\$ 93,691	\$ 160,574
19	\$ 65.04	\$ 85,615	\$ 146,732	\$ 66.90	\$ 88,133	\$ 151,047	\$ 68.75	\$ 90,651	\$ 155,363	\$ 70.60	\$ 93,169	\$ 159,679
20	\$ 65.91	\$ 85,114	\$ 145,875	\$ 67.79	\$ 87,617	\$ 150,165	\$ 69.66	\$ 90,121	\$ 154,456	\$ 71.54	\$ 92,624	\$ 158,746
21	\$ 71.95	\$ 84,590	\$ 144,976	\$ 74.00	\$ 87,078	\$ 149,240	\$ 76.06	\$ 89,566	\$ 153,504	\$ 78.12	\$ 92,054	\$ 157,768
22	\$ 74.54	\$ 84,041	\$ 144,035	\$ 76.67	\$ 86,513	\$ 148,272	\$ 78.80	\$ 88,985	\$ 152,508	\$ 80.93	\$ 91,457	\$ 156,744
23	\$ 75.40	\$ 83,467	\$ 143,051	\$ 77.56	\$ 85,922	\$ 147,259	\$ 79.72	\$ 88,377	\$ 151,466	\$ 81.87	\$ 90,832	\$ 155,673
24	\$ 77.99	\$ 82,865	\$ 142,021	\$ 80.22	\$ 85,303	\$ 146,198	\$ 82.46	\$ 87,740	\$ 150,375	\$ 84.69	\$ 90,177	\$ 154,552
25	\$ 80.58	\$ 82,236	\$ 140,941	\$ 82.89	\$ 84,655	\$ 145,087	\$ 85.20	\$ 87,074	\$ 149,232	\$ 87.51	\$ 89,492	\$ 153,377
26	\$ 84.03	\$ 81,574	\$ 139,808	\$ 86.44	\$ 83,974	\$ 143,920	\$ 88.85	\$ 86,373	\$ 148,032	\$ 91.27	\$ 88,772	\$ 152,144
27	\$ 88.35	\$ 80,877	\$ 138,612	\$ 90.89	\$ 83,255	\$ 142,689	\$ 93.42	\$ 85,634	\$ 146,766	\$ 95.96	\$ 88,013	\$ 150,843
28	\$ 90.94	\$ 80,140	\$ 137,349	\$ 93.55	\$ 82,497	\$ 141,389	\$ 96.17	\$ 84,854	\$ 145,429	\$ 98.78	\$ 87,211	\$ 149,468
29	\$ 94.39	\$ 79,361	\$ 136,015	\$ 97.10	\$ 81,696	\$ 140,015	\$ 99.82	\$ 84,030	\$ 144,016	\$ 102.54	\$ 86,364	\$ 148,016
30	\$ 97.84	\$ 78,540	\$ 134,607	\$ 100.66	\$ 80,850	\$ 138,566	\$ 103.48	\$ 83,160	\$ 142,525	\$ 106.29	\$ 85,470	\$ 146,484
31	\$ 97.84	\$ 77,674	\$ 133,121	\$ 100.66	\$ 79,958	\$ 137,037	\$ 103.48	\$ 82,243	\$ 140,952	\$ 106.29	\$ 84,527	\$ 144,867
32	\$ 103.88	\$ 76,762	\$ 131,559	\$ 106.88	\$ 79,020	\$ 135,429	\$ 109.87	\$ 81,277	\$ 139,298	\$ 112.87	\$ 83,535	\$ 143,167
33	\$ 109.06	\$ 75,804	\$ 129,917	\$ 112.21	\$ 78,033	\$ 133,738	\$ 115.36	\$ 80,263	\$ 137,559	\$ 118.50	\$ 82,492	\$ 141,380
34	\$ 114.24	\$ 74,797	\$ 128,191	\$ 117.54	\$ 76,996	\$ 131,962	\$ 120.84	\$ 79,196	\$ 135,732	\$ 124.14	\$ 81,396	\$ 139,502
35	\$ 119.42	\$ 73,739	\$ 126,378	\$ 122.87	\$ 75,907	\$ 130,095	\$ 126.32	\$ 78,076	\$ 133,812	\$ 129.77	\$ 80,245	\$ 137,529
36	\$ 125.46	\$ 72,628	\$ 124,475	\$ 129.09	\$ 74,764	\$ 128,136	\$ 132.72	\$ 76,900	\$ 131,797	\$ 136.35	\$ 79,036	\$ 135,458
37	\$ 132.36	\$ 71,462	\$ 122,478	\$ 136.20	\$ 73,564	\$ 126,080	\$ 140.03	\$ 75,666	\$ 129,682	\$ 143.86	\$ 77,768	\$ 133,285
38	\$ 140.13	\$ 70,239	\$ 120,380	\$ 144.19	\$ 72,305	\$ 123,921	\$ 148.25	\$ 74,371	\$ 127,461	\$ 152.32	\$ 76,437	\$ 131,002
39	\$ 145.31	\$ 68,956	\$ 118,182	\$ 149.52	\$ 70,984	\$ 121,658	\$ 153.74	\$ 73,012	\$ 125,134	\$ 157.95	\$ 75,040	\$ 128,610
40	\$ 153.94	\$ 67,613	\$ 115,880	\$ 158.41	\$ 69,602	\$ 119,288	\$ 162.88	\$ 71,590	\$ 122,697	\$ 167.34	\$ 73,579	\$ 126,105
41	\$ 159.12	\$ 66,206	\$ 113,469	\$ 163.74	\$ 68,154	\$ 116,807	\$ 168.36	\$ 70,101	\$ 120,144	\$ 172.98	\$ 72,048	\$ 123,481
42	\$ 166.89	\$ 64,730	\$ 110,938	\$ 171.74	\$ 66,634	\$ 114,201	\$ 176.58	\$ 68,537	\$ 117,464	\$ 181.43	\$ 70,441	\$ 120,727
43	\$ 173.79	\$ 63,177	\$ 108,278	\$ 178.84	\$ 65,035	\$ 111,462	\$ 183.89	\$ 66,893	\$ 114,647	\$ 188.95	\$ 68,751	\$ 117,832
44	\$ 180.70	\$ 61,536	\$ 105,464	\$ 185.95	\$ 63,346	\$ 108,566	\$ 191.21	\$ 65,156	\$ 111,668	\$ 196.46	\$ 66,966	\$ 114,770
45	\$ 190.19	\$ 59,794	\$ 102,479	\$ 195.72	\$ 61,552	\$ 105,493	\$ 201.26	\$ 63,311	\$ 108,507	\$ 206.79	\$ 65,070	\$ 111,521
46	\$ 199.68	\$ 57,944	\$ 99,308	\$ 205.50	\$ 59,648	\$ 102,229	\$ 211.31	\$ 61,353	\$ 105,150	\$ 217.12	\$ 63,057	\$ 108,071
47	\$ 210.90	\$ 55,981	\$ 95,944	\$ 217.05	\$ 57,628	\$ 98,766	\$ 223.19	\$ 59,274	\$ 101,588	\$ 229.33	\$ 60,921	\$ 104,410
48	\$ 221.26	\$ 53,896	\$ 92,371	\$ 227.71	\$ 55,481	\$ 95,088	\$ 234.16	\$ 57,066	\$ 97,804	\$ 240.60	\$ 58,651	\$ 100,521
49	\$ 229.89	\$ 51,679	\$ 88,571	\$ 236.59	\$ 53,199	\$ 91,176	\$ 243.29	\$ 54,719	\$ 93,781	\$ 250.00	\$ 56,239	\$ 96,386
50	\$ 243.70	\$ 49,320	\$ 84,529	\$ 250.81	\$ 50,771	\$ 87,015	\$ 257.92	\$ 52,221	\$ 89,501	\$ 265.02	\$ 53,672	\$ 91,987
51	\$ 252.33	\$ 46,810	\$ 80,228	\$ 259.69	\$ 48,187	\$ 82,587	\$ 267.05	\$ 49,564	\$ 84,947	\$ 274.42	\$ 50,941	\$ 87,307
52	\$ 263.55	\$ 44,138	\$ 75,648	\$ 271.24	\$ 45,436	\$ 77,873	\$ 278.93	\$ 46,735	\$ 80,098	\$ 286.63	\$ 48,033	\$ 82,323

Issue Age ¹	\$170,000 Death Benefit			\$175,000 Death Benefit			\$180,000 Death Benefit			\$185,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 276.50	\$ 41,291	\$ 70,769	\$ 284.57	\$ 42,506	\$ 72,850	\$ 292.64	\$ 43,720	\$ 74,932	\$ 300.71	\$ 44,935	\$ 77,013
54	\$ 290.31	\$ 38,254	\$ 65,563	\$ 298.79	\$ 39,380	\$ 67,492	\$ 307.26	\$ 40,505	\$ 69,420	\$ 315.74	\$ 41,630	\$ 71,348
55	\$ 304.98	\$ 35,014	\$ 60,011	\$ 313.89	\$ 36,044	\$ 61,776	\$ 322.80	\$ 37,074	\$ 63,541	\$ 331.71	\$ 38,104	\$ 65,306
56	\$ 320.51	\$ 35,962	\$ 60,244	\$ 329.88	\$ 37,020	\$ 62,016	\$ 339.25	\$ 38,078	\$ 63,788	\$ 348.62	\$ 39,135	\$ 65,560
57	\$ 334.32	\$ 36,884	\$ 60,435	\$ 344.10	\$ 37,969	\$ 62,212	\$ 353.87	\$ 39,053	\$ 63,990	\$ 363.64	\$ 40,138	\$ 65,767
58	\$ 358.49	\$ 37,787	\$ 60,593	\$ 368.97	\$ 38,899	\$ 62,375	\$ 379.46	\$ 40,010	\$ 64,157	\$ 389.94	\$ 41,122	\$ 65,939
59	\$ 376.61	\$ 38,679	\$ 60,732	\$ 387.63	\$ 39,817	\$ 62,518	\$ 398.65	\$ 40,954	\$ 64,305	\$ 409.67	\$ 42,092	\$ 66,091
60	\$ 398.19	\$ 39,559	\$ 60,858	\$ 409.84	\$ 40,723	\$ 62,648	\$ 421.49	\$ 41,886	\$ 64,438	\$ 433.15	\$ 43,050	\$ 66,228
61*	\$ 386.32	\$ 40,419	\$ 60,962	\$ 397.62	\$ 41,608	\$ 62,755	\$ 408.93	\$ 42,797	\$ 64,548	\$ 420.24	\$ 43,986	\$ 66,341
62*	\$ 408.29	\$ 41,454	\$ 61,339	\$ 420.24	\$ 42,674	\$ 63,143	\$ 432.19	\$ 43,893	\$ 64,947	\$ 444.15	\$ 45,112	\$ 66,751
63*	\$ 434.18	\$ 42,594	\$ 61,878	\$ 446.89	\$ 43,847	\$ 63,698	\$ 459.61	\$ 45,099	\$ 65,518	\$ 472.32	\$ 46,352	\$ 67,338
64*	\$ 467.92	\$ 43,711	\$ 62,388	\$ 481.62	\$ 44,997	\$ 64,223	\$ 495.33	\$ 46,282	\$ 66,058	\$ 509.04	\$ 47,568	\$ 67,893
65*	\$ 490.67	\$ 44,822	\$ 62,893	\$ 505.05	\$ 46,141	\$ 64,743	\$ 519.42	\$ 47,459	\$ 66,592	\$ 533.80	\$ 48,777	\$ 68,442
66*	\$ 512.64	\$ 45,959	\$ 63,433	\$ 527.66	\$ 47,311	\$ 65,299	\$ 542.69	\$ 48,663	\$ 67,165	\$ 557.71	\$ 50,015	\$ 69,030
67*	\$ 568.35	\$ 47,159	\$ 64,052	\$ 585.01	\$ 48,546	\$ 65,936	\$ 601.67	\$ 49,933	\$ 67,820	\$ 618.33	\$ 51,320	\$ 69,704
68*	\$ 608.36	\$ 48,463	\$ 64,793	\$ 626.20	\$ 49,888	\$ 66,699	\$ 644.04	\$ 51,314	\$ 68,605	\$ 661.88	\$ 52,739	\$ 70,510
69*	\$ 640.53	\$ 49,913	\$ 65,703	\$ 659.32	\$ 51,381	\$ 67,635	\$ 678.10	\$ 52,849	\$ 69,568	\$ 696.89	\$ 54,317	\$ 71,500
70*	\$ 668.78	\$ 51,540	\$ 66,813	\$ 688.39	\$ 53,056	\$ 68,778	\$ 708.01	\$ 54,572	\$ 70,743	\$ 727.62	\$ 56,088	\$ 72,708
71*	\$ 697.81	\$ 53,376	\$ 68,158	\$ 718.28	\$ 54,946	\$ 70,162	\$ 738.75	\$ 56,516	\$ 72,167	\$ 759.22	\$ 58,086	\$ 74,172
72*	\$ 728.41	\$ 55,484	\$ 69,802	\$ 749.78	\$ 57,116	\$ 71,855	\$ 771.15	\$ 58,748	\$ 73,908	\$ 792.52	\$ 60,380	\$ 75,961
73*	\$ 761.36	\$ 57,827	\$ 71,704	\$ 783.70	\$ 59,528	\$ 73,813	\$ 806.04	\$ 61,229	\$ 75,922	\$ 828.38	\$ 62,930	\$ 78,031
74*	\$ 797.45	\$ 60,331	\$ 73,781	\$ 820.85	\$ 62,105	\$ 75,951	\$ 844.25	\$ 63,880	\$ 78,121	\$ 867.65	\$ 65,654	\$ 80,291
75*	\$ 837.47	\$ 63,021	\$ 76,063	\$ 862.05	\$ 64,875	\$ 78,300	\$ 886.62	\$ 66,728	\$ 80,537	\$ 911.20	\$ 68,582	\$ 82,774

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$170,000 Death Benefit Tobacco			\$175,000 Death Benefit Tobacco			\$180,000 Death Benefit Tobacco			\$185,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

Issue Age ¹	\$190,000 Death Benefit			\$195,000 Death Benefit			\$200,000 Death Benefit			\$205,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 71.49	\$ 96,223	\$ 164,914	\$ 73.32	\$ 98,755	\$ 169,254	\$ 75.15	\$ 101,287	\$ 173,594	\$ 76.97	\$ 103,819	\$ 177,933
19	\$ 72.46	\$ 95,687	\$ 163,994	\$ 74.31	\$ 98,205	\$ 168,310	\$ 76.16	\$ 100,723	\$ 172,626	\$ 78.02	\$ 103,241	\$ 176,941
20	\$ 73.42	\$ 95,127	\$ 163,037	\$ 75.30	\$ 97,631	\$ 167,327	\$ 77.18	\$ 100,134	\$ 171,618	\$ 79.06	\$ 102,638	\$ 175,908
21	\$ 80.17	\$ 94,542	\$ 162,032	\$ 82.23	\$ 97,030	\$ 166,296	\$ 84.29	\$ 99,518	\$ 170,560	\$ 86.34	\$ 102,006	\$ 174,824
22	\$ 83.07	\$ 93,928	\$ 160,981	\$ 85.20	\$ 96,400	\$ 165,217	\$ 87.33	\$ 98,872	\$ 169,454	\$ 89.46	\$ 101,344	\$ 173,690
23	\$ 84.03	\$ 93,287	\$ 159,881	\$ 86.19	\$ 95,741	\$ 164,088	\$ 88.35	\$ 98,196	\$ 168,296	\$ 90.50	\$ 100,651	\$ 172,503
24	\$ 86.93	\$ 92,614	\$ 158,729	\$ 89.16	\$ 95,052	\$ 162,906	\$ 91.39	\$ 97,489	\$ 167,084	\$ 93.63	\$ 99,926	\$ 171,261
25	\$ 89.82	\$ 91,911	\$ 157,523	\$ 92.13	\$ 94,330	\$ 161,668	\$ 94.44	\$ 96,749	\$ 165,814	\$ 96.75	\$ 99,167	\$ 169,959
26	\$ 93.68	\$ 91,171	\$ 156,256	\$ 96.09	\$ 93,571	\$ 160,368	\$ 98.50	\$ 95,970	\$ 164,480	\$ 100.91	\$ 98,369	\$ 168,592
27	\$ 98.50	\$ 90,392	\$ 154,920	\$ 101.04	\$ 92,770	\$ 158,997	\$ 103.58	\$ 95,149	\$ 163,074	\$ 106.12	\$ 97,528	\$ 167,150
28	\$ 101.39	\$ 89,568	\$ 153,508	\$ 104.01	\$ 91,925	\$ 157,548	\$ 106.62	\$ 94,282	\$ 161,588	\$ 109.24	\$ 96,640	\$ 165,627
29	\$ 105.25	\$ 88,698	\$ 152,017	\$ 107.97	\$ 91,032	\$ 156,017	\$ 110.69	\$ 93,366	\$ 160,018	\$ 113.40	\$ 95,701	\$ 164,018
30	\$ 109.11	\$ 87,780	\$ 150,443	\$ 111.93	\$ 90,090	\$ 154,402	\$ 114.75	\$ 92,400	\$ 158,362	\$ 117.56	\$ 94,710	\$ 162,321
31	\$ 109.11	\$ 86,812	\$ 148,783	\$ 111.93	\$ 89,096	\$ 152,698	\$ 114.75	\$ 91,381	\$ 156,614	\$ 117.56	\$ 93,665	\$ 160,529
32	\$ 115.86	\$ 85,793	\$ 147,037	\$ 118.86	\$ 88,051	\$ 150,906	\$ 121.85	\$ 90,308	\$ 154,776	\$ 124.85	\$ 92,566	\$ 158,645
33	\$ 121.65	\$ 84,722	\$ 145,201	\$ 124.80	\$ 86,951	\$ 149,022	\$ 127.95	\$ 89,181	\$ 152,844	\$ 131.09	\$ 91,411	\$ 156,665
34	\$ 127.44	\$ 83,596	\$ 143,273	\$ 130.74	\$ 85,796	\$ 147,043	\$ 134.04	\$ 87,996	\$ 150,814	\$ 137.34	\$ 90,196	\$ 154,584
35	\$ 133.23	\$ 82,414	\$ 141,246	\$ 136.68	\$ 84,583	\$ 144,963	\$ 140.13	\$ 86,751	\$ 148,680	\$ 143.58	\$ 88,920	\$ 152,397
36	\$ 139.98	\$ 81,172	\$ 139,119	\$ 143.61	\$ 83,309	\$ 142,780	\$ 147.24	\$ 85,445	\$ 146,442	\$ 150.87	\$ 87,581	\$ 150,103
37	\$ 147.70	\$ 79,870	\$ 136,887	\$ 151.53	\$ 81,972	\$ 140,489	\$ 155.36	\$ 84,074	\$ 144,092	\$ 159.20	\$ 86,175	\$ 147,694
38	\$ 156.38	\$ 78,502	\$ 134,542	\$ 160.44	\$ 80,568	\$ 138,083	\$ 164.50	\$ 82,634	\$ 141,624	\$ 168.56	\$ 84,700	\$ 145,164
39	\$ 162.17	\$ 77,068	\$ 132,086	\$ 166.38	\$ 79,096	\$ 135,562	\$ 170.59	\$ 81,124	\$ 139,038	\$ 174.81	\$ 83,152	\$ 142,513
40	\$ 171.81	\$ 75,568	\$ 129,513	\$ 176.28	\$ 77,556	\$ 132,921	\$ 180.75	\$ 79,545	\$ 136,330	\$ 185.21	\$ 81,534	\$ 139,738
41	\$ 177.60	\$ 73,995	\$ 126,819	\$ 182.22	\$ 75,943	\$ 130,156	\$ 186.84	\$ 77,890	\$ 133,494	\$ 191.46	\$ 79,837	\$ 136,831
42	\$ 186.28	\$ 72,345	\$ 123,990	\$ 191.13	\$ 74,249	\$ 127,253	\$ 195.98	\$ 76,153	\$ 130,516	\$ 200.83	\$ 78,057	\$ 133,778
43	\$ 194.00	\$ 70,609	\$ 121,016	\$ 199.05	\$ 72,468	\$ 124,201	\$ 204.10	\$ 74,326	\$ 127,386	\$ 209.15	\$ 76,184	\$ 130,570
44	\$ 201.71	\$ 68,775	\$ 117,872	\$ 206.97	\$ 70,585	\$ 120,974	\$ 212.22	\$ 72,395	\$ 124,076	\$ 217.48	\$ 74,205	\$ 127,177
45	\$ 212.33	\$ 66,828	\$ 114,535	\$ 217.86	\$ 68,587	\$ 117,549	\$ 223.39	\$ 70,346	\$ 120,564	\$ 228.93	\$ 72,104	\$ 123,578
46	\$ 222.94	\$ 64,761	\$ 110,992	\$ 228.75	\$ 66,465	\$ 113,913	\$ 234.56	\$ 68,170	\$ 116,834	\$ 240.38	\$ 69,874	\$ 119,754
47	\$ 235.48	\$ 62,567	\$ 107,232	\$ 241.62	\$ 64,214	\$ 110,054	\$ 247.76	\$ 65,860	\$ 112,876	\$ 253.91	\$ 67,507	\$ 115,697
48	\$ 247.05	\$ 60,236	\$ 103,238	\$ 253.50	\$ 61,822	\$ 105,955	\$ 259.95	\$ 63,407	\$ 108,672	\$ 266.39	\$ 64,992	\$ 111,388
49	\$ 256.70	\$ 57,759	\$ 98,991	\$ 263.40	\$ 59,279	\$ 101,596	\$ 270.10	\$ 60,799	\$ 104,202	\$ 276.80	\$ 62,319	\$ 106,807
50	\$ 272.13	\$ 55,123	\$ 94,473	\$ 279.24	\$ 56,573	\$ 96,959	\$ 286.35	\$ 58,024	\$ 99,446	\$ 293.45	\$ 59,474	\$ 101,932
51	\$ 281.78	\$ 52,318	\$ 89,666	\$ 289.14	\$ 53,694	\$ 92,026	\$ 296.50	\$ 55,071	\$ 94,386	\$ 303.86	\$ 56,448	\$ 96,745
52	\$ 294.32	\$ 49,331	\$ 84,548	\$ 302.01	\$ 50,629	\$ 86,773	\$ 309.70	\$ 51,927	\$ 88,998	\$ 317.39	\$ 53,226	\$ 91,222

Issue Age ¹	\$190,000 Death Benefit			\$195,000 Death Benefit			\$200,000 Death Benefit			\$205,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 308.79	\$ 46,149	\$ 79,095	\$ 316.86	\$ 47,364	\$ 81,176	\$ 324.93	\$ 48,578	\$ 83,258	\$ 333.00	\$ 49,793	\$ 85,339
54	\$ 324.22	\$ 42,755	\$ 73,277	\$ 332.70	\$ 43,880	\$ 75,205	\$ 341.18	\$ 45,005	\$ 77,134	\$ 349.66	\$ 46,130	\$ 79,062
55	\$ 340.62	\$ 39,134	\$ 67,071	\$ 349.53	\$ 40,164	\$ 68,836	\$ 358.44	\$ 41,194	\$ 70,602	\$ 367.35	\$ 42,223	\$ 72,367
56	\$ 357.98	\$ 40,193	\$ 67,332	\$ 367.35	\$ 41,251	\$ 69,104	\$ 376.72	\$ 42,308	\$ 70,876	\$ 386.08	\$ 43,366	\$ 72,647
57	\$ 373.42	\$ 41,223	\$ 67,545	\$ 383.19	\$ 42,308	\$ 69,322	\$ 392.96	\$ 43,393	\$ 71,100	\$ 402.74	\$ 44,478	\$ 72,877
58	\$ 400.43	\$ 42,233	\$ 67,721	\$ 410.91	\$ 43,344	\$ 69,503	\$ 421.39	\$ 44,456	\$ 71,286	\$ 431.88	\$ 45,567	\$ 73,068
59	\$ 420.68	\$ 43,230	\$ 67,877	\$ 431.70	\$ 44,367	\$ 69,663	\$ 442.72	\$ 45,505	\$ 71,450	\$ 453.73	\$ 46,643	\$ 73,236
60	\$ 444.80	\$ 44,213	\$ 68,018	\$ 456.45	\$ 45,377	\$ 69,808	\$ 468.10	\$ 46,540	\$ 71,598	\$ 479.75	\$ 47,704	\$ 73,387
61*	\$ 431.55	\$ 45,175	\$ 68,134	\$ 442.85	\$ 46,364	\$ 69,927	\$ 454.16	\$ 47,552	\$ 71,720	\$ 465.47	\$ 48,741	\$ 73,513
62*	\$ 456.10	\$ 46,331	\$ 68,555	\$ 468.05	\$ 47,551	\$ 70,359	\$ 480.01	\$ 48,770	\$ 72,164	\$ 491.96	\$ 49,989	\$ 73,968
63*	\$ 485.04	\$ 47,605	\$ 69,158	\$ 497.75	\$ 48,858	\$ 70,978	\$ 510.47	\$ 50,110	\$ 72,798	\$ 523.19	\$ 51,363	\$ 74,617
64*	\$ 522.75	\$ 48,854	\$ 69,728	\$ 536.45	\$ 50,139	\$ 71,563	\$ 550.16	\$ 51,425	\$ 73,398	\$ 563.87	\$ 52,711	\$ 75,232
65*	\$ 548.18	\$ 50,096	\$ 70,292	\$ 562.55	\$ 51,414	\$ 72,142	\$ 576.93	\$ 52,732	\$ 73,992	\$ 591.31	\$ 54,050	\$ 75,841
66*	\$ 572.73	\$ 51,366	\$ 70,896	\$ 587.75	\$ 52,718	\$ 72,762	\$ 602.78	\$ 54,070	\$ 74,628	\$ 617.80	\$ 55,422	\$ 76,493
67*	\$ 634.99	\$ 52,707	\$ 71,588	\$ 651.65	\$ 54,094	\$ 73,472	\$ 668.32	\$ 55,481	\$ 75,356	\$ 684.98	\$ 56,868	\$ 77,239
68*	\$ 679.72	\$ 54,164	\$ 72,416	\$ 697.55	\$ 55,590	\$ 74,322	\$ 715.39	\$ 57,015	\$ 76,228	\$ 733.23	\$ 58,440	\$ 78,133
69*	\$ 715.67	\$ 55,785	\$ 73,433	\$ 734.45	\$ 57,253	\$ 75,365	\$ 753.24	\$ 58,721	\$ 77,298	\$ 772.02	\$ 60,189	\$ 79,230
70*	\$ 747.24	\$ 57,604	\$ 74,673	\$ 766.85	\$ 59,120	\$ 76,638	\$ 786.47	\$ 60,636	\$ 78,604	\$ 806.09	\$ 62,152	\$ 80,569
71*	\$ 779.69	\$ 59,656	\$ 76,176	\$ 800.15	\$ 61,225	\$ 78,181	\$ 820.62	\$ 62,795	\$ 80,186	\$ 841.09	\$ 64,365	\$ 82,190
72*	\$ 813.89	\$ 62,012	\$ 78,014	\$ 835.25	\$ 63,644	\$ 80,067	\$ 856.62	\$ 65,276	\$ 82,120	\$ 877.99	\$ 66,907	\$ 84,173
73*	\$ 850.72	\$ 64,631	\$ 80,140	\$ 873.05	\$ 66,332	\$ 82,249	\$ 895.39	\$ 68,032	\$ 84,358	\$ 917.73	\$ 69,733	\$ 86,466
74*	\$ 891.06	\$ 67,429	\$ 82,461	\$ 914.45	\$ 69,203	\$ 84,631	\$ 937.85	\$ 70,978	\$ 86,802	\$ 961.25	\$ 72,752	\$ 88,972
75*	\$ 935.78	\$ 70,435	\$ 85,011	\$ 960.36	\$ 72,289	\$ 87,248	\$ 984.93	\$ 74,143	\$ 89,486	\$ 1,009.51	\$ 75,996	\$ 91,723

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

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MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$190,000 Death Benefit Tobacco			\$195,000 Death Benefit Tobacco			\$200,000 Death Benefit Tobacco			\$205,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$210,000 Death Benefit			\$215,000 Death Benefit			\$220,000 Death Benefit			\$225,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 78.80	\$ 106,351	\$ 182,273	\$ 80.63	\$ 108,884	\$ 186,613	\$ 82.46	\$ 111,416	\$ 190,953	\$ 84.29	\$ 113,948	\$ 195,293
19	\$ 79.87	\$ 105,759	\$ 181,257	\$ 81.72	\$ 108,277	\$ 185,572	\$ 83.57	\$ 110,795	\$ 189,888	\$ 85.43	\$ 113,314	\$ 194,204
20	\$ 80.93	\$ 105,141	\$ 180,198	\$ 82.81	\$ 107,644	\$ 184,489	\$ 84.69	\$ 110,148	\$ 188,779	\$ 86.57	\$ 112,651	\$ 193,070
21	\$ 88.40	\$ 104,494	\$ 179,088	\$ 90.45	\$ 106,982	\$ 183,352	\$ 92.51	\$ 109,470	\$ 187,616	\$ 94.57	\$ 111,958	\$ 191,880
22	\$ 91.60	\$ 103,816	\$ 177,926	\$ 93.73	\$ 106,287	\$ 182,163	\$ 95.86	\$ 108,759	\$ 186,399	\$ 97.99	\$ 111,231	\$ 190,635
23	\$ 92.66	\$ 103,106	\$ 176,710	\$ 94.82	\$ 105,561	\$ 180,918	\$ 96.98	\$ 108,016	\$ 185,125	\$ 99.14	\$ 110,471	\$ 189,333
24	\$ 95.86	\$ 102,363	\$ 175,438	\$ 98.09	\$ 104,801	\$ 179,615	\$ 100.33	\$ 107,238	\$ 183,792	\$ 102.56	\$ 109,675	\$ 187,969
25	\$ 99.06	\$ 101,586	\$ 174,104	\$ 101.37	\$ 104,005	\$ 178,250	\$ 103.68	\$ 106,423	\$ 182,395	\$ 105.99	\$ 108,842	\$ 186,540
26	\$ 103.32	\$ 100,768	\$ 172,704	\$ 105.74	\$ 103,168	\$ 176,816	\$ 108.15	\$ 105,567	\$ 180,928	\$ 110.56	\$ 107,966	\$ 185,040
27	\$ 108.65	\$ 99,907	\$ 171,227	\$ 111.19	\$ 102,285	\$ 175,304	\$ 113.73	\$ 104,664	\$ 179,381	\$ 116.27	\$ 107,043	\$ 183,458
28	\$ 111.85	\$ 98,997	\$ 169,667	\$ 114.47	\$ 101,354	\$ 173,707	\$ 117.08	\$ 103,711	\$ 177,746	\$ 119.70	\$ 106,068	\$ 181,786
29	\$ 116.12	\$ 98,035	\$ 168,018	\$ 118.83	\$ 100,369	\$ 172,019	\$ 121.55	\$ 102,703	\$ 176,019	\$ 124.27	\$ 105,037	\$ 180,020
30	\$ 120.38	\$ 97,020	\$ 166,280	\$ 123.20	\$ 99,330	\$ 170,239	\$ 126.02	\$ 101,640	\$ 174,198	\$ 128.84	\$ 103,950	\$ 178,157
31	\$ 120.38	\$ 95,950	\$ 164,444	\$ 123.20	\$ 98,234	\$ 168,360	\$ 126.02	\$ 100,519	\$ 172,275	\$ 128.84	\$ 102,803	\$ 176,190
32	\$ 127.85	\$ 94,824	\$ 162,514	\$ 130.84	\$ 97,081	\$ 166,384	\$ 133.84	\$ 99,339	\$ 170,253	\$ 136.83	\$ 101,597	\$ 174,123
33	\$ 134.24	\$ 93,640	\$ 160,486	\$ 137.39	\$ 95,870	\$ 164,307	\$ 140.54	\$ 98,099	\$ 168,128	\$ 143.69	\$ 100,329	\$ 171,949
34	\$ 140.64	\$ 92,396	\$ 158,354	\$ 143.94	\$ 94,596	\$ 162,125	\$ 147.24	\$ 96,796	\$ 165,895	\$ 150.54	\$ 98,996	\$ 169,665
35	\$ 147.04	\$ 91,089	\$ 156,114	\$ 150.49	\$ 93,258	\$ 159,831	\$ 153.94	\$ 95,426	\$ 163,548	\$ 157.39	\$ 97,595	\$ 167,265
36	\$ 154.50	\$ 89,717	\$ 153,764	\$ 158.13	\$ 91,853	\$ 157,425	\$ 161.76	\$ 93,989	\$ 161,086	\$ 165.39	\$ 96,125	\$ 164,747
37	\$ 163.03	\$ 88,277	\$ 151,296	\$ 166.86	\$ 90,379	\$ 154,898	\$ 170.69	\$ 92,481	\$ 158,501	\$ 174.53	\$ 94,583	\$ 162,103
38	\$ 172.62	\$ 86,766	\$ 148,705	\$ 176.69	\$ 88,832	\$ 152,245	\$ 180.75	\$ 90,898	\$ 155,786	\$ 184.81	\$ 92,963	\$ 159,327
39	\$ 179.02	\$ 85,181	\$ 145,989	\$ 183.23	\$ 87,209	\$ 149,465	\$ 187.45	\$ 89,237	\$ 152,941	\$ 191.66	\$ 91,265	\$ 156,417
40	\$ 189.68	\$ 83,522	\$ 143,146	\$ 194.15	\$ 85,511	\$ 146,554	\$ 198.62	\$ 87,500	\$ 149,963	\$ 203.09	\$ 89,488	\$ 153,371
41	\$ 196.08	\$ 81,785	\$ 140,168	\$ 200.70	\$ 83,732	\$ 143,506	\$ 205.32	\$ 85,679	\$ 146,843	\$ 209.94	\$ 87,626	\$ 150,180
42	\$ 205.67	\$ 79,960	\$ 137,041	\$ 210.52	\$ 81,864	\$ 140,304	\$ 215.37	\$ 83,768	\$ 143,567	\$ 220.22	\$ 85,672	\$ 146,830
43	\$ 214.20	\$ 78,042	\$ 133,755	\$ 219.26	\$ 79,900	\$ 136,939	\$ 224.31	\$ 81,758	\$ 140,124	\$ 229.36	\$ 83,617	\$ 143,309
44	\$ 222.73	\$ 76,015	\$ 130,279	\$ 227.99	\$ 77,825	\$ 133,381	\$ 233.24	\$ 79,635	\$ 136,483	\$ 238.50	\$ 81,445	\$ 139,585
45	\$ 234.46	\$ 73,863	\$ 126,592	\$ 239.99	\$ 75,622	\$ 129,606	\$ 245.53	\$ 77,380	\$ 132,620	\$ 251.06	\$ 79,139	\$ 135,634
46	\$ 246.19	\$ 71,578	\$ 122,675	\$ 252.00	\$ 73,282	\$ 125,596	\$ 257.81	\$ 74,987	\$ 128,517	\$ 263.63	\$ 76,691	\$ 131,438
47	\$ 260.05	\$ 69,153	\$ 118,519	\$ 266.19	\$ 70,800	\$ 121,341	\$ 272.33	\$ 72,446	\$ 124,163	\$ 278.48	\$ 74,093	\$ 126,985
48	\$ 272.84	\$ 66,577	\$ 114,105	\$ 279.29	\$ 68,162	\$ 116,822	\$ 285.74	\$ 69,748	\$ 119,539	\$ 292.19	\$ 71,333	\$ 122,256
49	\$ 283.50	\$ 63,839	\$ 109,412	\$ 290.21	\$ 65,359	\$ 112,017	\$ 296.91	\$ 66,879	\$ 114,622	\$ 303.61	\$ 68,399	\$ 117,227
50	\$ 300.56	\$ 60,925	\$ 104,418	\$ 307.67	\$ 62,376	\$ 106,904	\$ 314.78	\$ 63,826	\$ 109,390	\$ 321.89	\$ 65,277	\$ 111,876
51	\$ 311.22	\$ 57,825	\$ 99,105	\$ 318.59	\$ 59,202	\$ 101,464	\$ 325.95	\$ 60,578	\$ 103,824	\$ 333.31	\$ 61,955	\$ 106,184
52	\$ 325.08	\$ 54,524	\$ 93,447	\$ 332.78	\$ 55,822	\$ 95,672	\$ 340.47	\$ 57,120	\$ 97,897	\$ 348.16	\$ 58,418	\$ 100,122

Issue Age ¹	\$210,000 Death Benefit			\$215,000 Death Benefit			\$220,000 Death Benefit			\$225,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 341.08	\$ 51,007	\$ 87,420	\$ 349.15	\$ 52,222	\$ 89,502	\$ 357.22	\$ 53,436	\$ 91,583	\$ 365.29	\$ 54,650	\$ 93,665
54	\$ 358.13	\$ 47,256	\$ 80,990	\$ 366.61	\$ 48,381	\$ 82,919	\$ 375.09	\$ 49,506	\$ 84,847	\$ 383.57	\$ 50,631	\$ 86,775
55	\$ 376.26	\$ 43,253	\$ 74,132	\$ 385.17	\$ 44,283	\$ 75,897	\$ 394.08	\$ 45,313	\$ 77,662	\$ 402.99	\$ 46,343	\$ 79,427
56	\$ 395.45	\$ 44,424	\$ 74,419	\$ 404.82	\$ 45,482	\$ 76,191	\$ 414.18	\$ 46,539	\$ 77,963	\$ 423.55	\$ 47,597	\$ 79,735
57	\$ 412.51	\$ 45,562	\$ 74,655	\$ 422.28	\$ 46,647	\$ 76,432	\$ 432.05	\$ 47,732	\$ 78,210	\$ 441.83	\$ 48,817	\$ 79,987
58	\$ 442.36	\$ 46,679	\$ 74,850	\$ 452.84	\$ 47,790	\$ 76,632	\$ 463.33	\$ 48,901	\$ 78,414	\$ 473.81	\$ 50,013	\$ 80,196
59	\$ 464.75	\$ 47,780	\$ 75,022	\$ 475.77	\$ 48,918	\$ 76,808	\$ 486.78	\$ 50,055	\$ 78,595	\$ 497.80	\$ 51,193	\$ 80,381
60	\$ 491.40	\$ 48,867	\$ 75,177	\$ 503.06	\$ 50,031	\$ 76,967	\$ 514.71	\$ 51,194	\$ 78,757	\$ 526.36	\$ 52,358	\$ 80,547
61*	\$ 476.78	\$ 49,930	\$ 75,306	\$ 488.09	\$ 51,119	\$ 77,099	\$ 499.39	\$ 52,308	\$ 78,892	\$ 510.70	\$ 53,497	\$ 80,685
62*	\$ 503.92	\$ 51,208	\$ 75,772	\$ 515.87	\$ 52,428	\$ 77,576	\$ 527.82	\$ 53,647	\$ 79,380	\$ 539.78	\$ 54,866	\$ 81,184
63*	\$ 535.90	\$ 52,616	\$ 76,437	\$ 548.62	\$ 53,869	\$ 78,257	\$ 561.33	\$ 55,122	\$ 80,077	\$ 574.05	\$ 56,374	\$ 81,897
64*	\$ 577.58	\$ 53,996	\$ 77,067	\$ 591.29	\$ 55,282	\$ 78,902	\$ 604.99	\$ 56,568	\$ 80,737	\$ 618.70	\$ 57,853	\$ 82,572
65*	\$ 605.69	\$ 55,369	\$ 77,691	\$ 620.06	\$ 56,687	\$ 79,541	\$ 634.44	\$ 58,005	\$ 81,391	\$ 648.82	\$ 59,324	\$ 83,241
66*	\$ 632.82	\$ 56,773	\$ 78,359	\$ 647.85	\$ 58,125	\$ 80,225	\$ 662.87	\$ 59,477	\$ 82,090	\$ 677.89	\$ 60,829	\$ 83,956
67*	\$ 701.64	\$ 58,255	\$ 79,123	\$ 718.30	\$ 59,642	\$ 81,007	\$ 734.96	\$ 61,029	\$ 82,891	\$ 751.62	\$ 62,416	\$ 84,775
68*	\$ 751.07	\$ 59,866	\$ 80,039	\$ 768.91	\$ 61,291	\$ 81,945	\$ 786.75	\$ 62,717	\$ 83,850	\$ 804.59	\$ 64,142	\$ 85,756
69*	\$ 790.81	\$ 61,657	\$ 81,162	\$ 809.59	\$ 63,125	\$ 83,095	\$ 828.38	\$ 64,593	\$ 85,027	\$ 847.16	\$ 66,061	\$ 86,960
70*	\$ 825.70	\$ 63,668	\$ 82,534	\$ 845.32	\$ 65,183	\$ 84,499	\$ 864.93	\$ 66,699	\$ 86,464	\$ 884.55	\$ 68,215	\$ 88,429
71*	\$ 861.56	\$ 65,935	\$ 84,195	\$ 882.03	\$ 67,505	\$ 86,199	\$ 902.50	\$ 69,075	\$ 88,204	\$ 922.97	\$ 70,645	\$ 90,209
72*	\$ 899.36	\$ 68,539	\$ 86,226	\$ 920.73	\$ 70,171	\$ 88,279	\$ 942.10	\$ 71,803	\$ 90,332	\$ 963.47	\$ 73,435	\$ 92,385
73*	\$ 940.07	\$ 71,434	\$ 88,575	\$ 962.41	\$ 73,135	\$ 90,684	\$ 984.75	\$ 74,836	\$ 92,793	\$ 1,007.09	\$ 76,537	\$ 94,902
74*	\$ 984.65	\$ 74,526	\$ 91,142	\$ 1,008.05	\$ 76,301	\$ 93,312	\$ 1,031.45	\$ 78,075	\$ 95,482	\$ 1,054.85	\$ 79,850	\$ 97,652
75*	\$ 1,034.09	\$ 77,850	\$ 93,960	\$ 1,058.66	\$ 79,703	\$ 96,197	\$ 1,083.24	\$ 81,557	\$ 98,434	\$ 1,107.82	\$ 83,410	\$ 100,671

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$210,000 Death Benefit Tobacco			\$215,000 Death Benefit Tobacco			\$220,000 Death Benefit Tobacco			\$225,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

with Waiver of Premium Rider
Employee Coverage

Issue Age ¹	\$230,000 Death Benefit			\$235,000 Death Benefit			\$240,000 Death Benefit			\$245,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 86.11	\$ 116,480	\$ 199,633	\$ 87.94	\$ 119,012	\$ 203,972	\$ 89.77	\$ 121,545	\$ 208,312	\$ 91.60	\$ 124,077	\$ 212,652
19	\$ 87.28	\$ 115,832	\$ 198,519	\$ 89.13	\$ 118,350	\$ 202,835	\$ 90.99	\$ 120,868	\$ 207,151	\$ 92.84	\$ 123,386	\$ 211,466
20	\$ 88.45	\$ 115,154	\$ 197,360	\$ 90.33	\$ 117,658	\$ 201,651	\$ 92.21	\$ 120,161	\$ 205,941	\$ 94.08	\$ 122,665	\$ 210,232
21	\$ 96.62	\$ 114,445	\$ 196,144	\$ 98.68	\$ 116,933	\$ 200,408	\$ 100.73	\$ 119,421	\$ 204,672	\$ 102.79	\$ 121,909	\$ 208,936
22	\$ 100.13	\$ 113,703	\$ 194,872	\$ 102.26	\$ 116,175	\$ 199,108	\$ 104.39	\$ 118,647	\$ 203,344	\$ 106.52	\$ 121,118	\$ 207,581
23	\$ 101.29	\$ 112,926	\$ 193,540	\$ 103.45	\$ 115,381	\$ 197,747	\$ 105.61	\$ 117,836	\$ 201,955	\$ 107.77	\$ 120,291	\$ 206,162
24	\$ 104.80	\$ 112,112	\$ 192,146	\$ 107.03	\$ 114,549	\$ 196,323	\$ 109.26	\$ 116,987	\$ 200,500	\$ 111.50	\$ 119,424	\$ 204,677
25	\$ 108.30	\$ 111,261	\$ 190,686	\$ 110.61	\$ 113,680	\$ 194,831	\$ 112.92	\$ 116,098	\$ 198,976	\$ 115.23	\$ 118,517	\$ 203,122
26	\$ 112.97	\$ 110,365	\$ 189,152	\$ 115.38	\$ 112,765	\$ 193,264	\$ 117.79	\$ 115,164	\$ 197,376	\$ 120.20	\$ 117,563	\$ 201,488
27	\$ 118.81	\$ 109,422	\$ 187,535	\$ 121.35	\$ 111,800	\$ 191,611	\$ 123.89	\$ 114,179	\$ 195,688	\$ 126.42	\$ 116,558	\$ 199,765
28	\$ 122.31	\$ 108,425	\$ 185,826	\$ 124.93	\$ 110,782	\$ 189,865	\$ 127.54	\$ 113,139	\$ 193,905	\$ 130.16	\$ 115,496	\$ 197,945
29	\$ 126.98	\$ 107,371	\$ 184,020	\$ 129.70	\$ 109,706	\$ 188,021	\$ 132.41	\$ 112,040	\$ 192,021	\$ 135.13	\$ 114,374	\$ 196,022
30	\$ 131.65	\$ 106,260	\$ 182,116	\$ 134.47	\$ 108,570	\$ 186,075	\$ 137.29	\$ 110,880	\$ 190,034	\$ 140.11	\$ 113,190	\$ 193,993
31	\$ 131.65	\$ 105,088	\$ 180,106	\$ 134.47	\$ 107,372	\$ 184,021	\$ 137.29	\$ 109,657	\$ 187,936	\$ 140.11	\$ 111,941	\$ 191,852
32	\$ 139.83	\$ 103,855	\$ 177,992	\$ 142.82	\$ 106,112	\$ 181,861	\$ 145.82	\$ 108,370	\$ 185,731	\$ 148.81	\$ 110,628	\$ 189,600
33	\$ 146.83	\$ 102,558	\$ 175,770	\$ 149.98	\$ 104,788	\$ 179,591	\$ 153.13	\$ 107,017	\$ 183,412	\$ 156.28	\$ 109,247	\$ 187,233
34	\$ 153.84	\$ 101,195	\$ 173,436	\$ 157.14	\$ 103,395	\$ 177,206	\$ 160.44	\$ 105,595	\$ 180,976	\$ 163.74	\$ 107,795	\$ 184,747
35	\$ 160.85	\$ 99,764	\$ 170,982	\$ 164.30	\$ 101,933	\$ 174,699	\$ 167.75	\$ 104,102	\$ 178,416	\$ 171.20	\$ 106,270	\$ 182,133
36	\$ 169.02	\$ 98,261	\$ 168,408	\$ 172.65	\$ 100,398	\$ 172,069	\$ 176.28	\$ 102,534	\$ 175,730	\$ 179.91	\$ 104,670	\$ 179,391
37	\$ 178.36	\$ 96,685	\$ 165,705	\$ 182.19	\$ 98,787	\$ 169,308	\$ 186.03	\$ 100,888	\$ 172,910	\$ 189.86	\$ 102,990	\$ 176,512
38	\$ 188.87	\$ 95,029	\$ 162,867	\$ 192.93	\$ 97,095	\$ 166,408	\$ 196.99	\$ 99,161	\$ 169,948	\$ 201.05	\$ 101,227	\$ 173,489
39	\$ 195.88	\$ 93,293	\$ 159,893	\$ 200.09	\$ 95,321	\$ 163,369	\$ 204.30	\$ 97,349	\$ 166,845	\$ 208.52	\$ 99,377	\$ 170,321
40	\$ 207.55	\$ 91,477	\$ 156,779	\$ 212.02	\$ 93,465	\$ 160,187	\$ 216.49	\$ 95,454	\$ 163,596	\$ 220.96	\$ 97,443	\$ 167,004
41	\$ 214.56	\$ 89,574	\$ 153,518	\$ 219.18	\$ 91,521	\$ 156,855	\$ 223.80	\$ 93,468	\$ 160,192	\$ 228.42	\$ 95,415	\$ 163,530
42	\$ 225.07	\$ 87,576	\$ 150,093	\$ 229.92	\$ 89,480	\$ 153,356	\$ 234.77	\$ 91,383	\$ 156,619	\$ 239.61	\$ 93,287	\$ 159,882
43	\$ 234.41	\$ 85,475	\$ 146,493	\$ 239.46	\$ 87,333	\$ 149,678	\$ 244.51	\$ 89,191	\$ 152,863	\$ 249.56	\$ 91,049	\$ 156,047
44	\$ 243.75	\$ 83,255	\$ 142,687	\$ 249.01	\$ 85,065	\$ 145,789	\$ 254.26	\$ 86,874	\$ 148,891	\$ 259.52	\$ 88,684	\$ 151,993
45	\$ 256.60	\$ 80,898	\$ 138,648	\$ 262.13	\$ 82,656	\$ 141,662	\$ 267.66	\$ 84,415	\$ 144,676	\$ 273.20	\$ 86,174	\$ 147,690
46	\$ 269.44	\$ 78,395	\$ 134,359	\$ 275.25	\$ 80,099	\$ 137,279	\$ 281.07	\$ 81,804	\$ 140,200	\$ 286.88	\$ 83,508	\$ 143,121
47	\$ 284.62	\$ 75,739	\$ 129,807	\$ 290.76	\$ 77,386	\$ 132,629	\$ 296.91	\$ 79,032	\$ 135,451	\$ 303.05	\$ 80,679	\$ 138,273
48	\$ 298.63	\$ 72,918	\$ 124,972	\$ 305.08	\$ 74,503	\$ 127,689	\$ 311.53	\$ 76,088	\$ 130,406	\$ 317.98	\$ 77,674	\$ 133,123
49	\$ 310.31	\$ 69,919	\$ 119,832	\$ 317.01	\$ 71,439	\$ 122,437	\$ 323.71	\$ 72,959	\$ 125,042	\$ 330.41	\$ 74,479	\$ 127,647
50	\$ 328.99	\$ 66,727	\$ 114,362	\$ 336.10	\$ 68,178	\$ 116,849	\$ 343.21	\$ 69,629	\$ 119,335	\$ 350.32	\$ 71,079	\$ 121,821
51	\$ 340.67	\$ 63,332	\$ 108,543	\$ 348.03	\$ 64,709	\$ 110,903	\$ 355.39	\$ 66,086	\$ 113,263	\$ 362.75	\$ 67,462	\$ 115,622
52	\$ 355.85	\$ 59,717	\$ 102,347	\$ 363.54	\$ 61,015	\$ 104,572	\$ 371.23	\$ 62,313	\$ 106,797	\$ 378.92	\$ 63,611	\$ 109,022

Issue Age ¹	\$230,000 Death Benefit			\$235,000 Death Benefit			\$240,000 Death Benefit			\$245,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 373.37	\$ 55,865	\$ 95,746	\$ 381.44	\$ 57,079	\$ 97,828	\$ 389.51	\$ 58,294	\$ 99,909	\$ 397.58	\$ 59,508	\$ 101,991
54	\$ 392.05	\$ 51,756	\$ 88,704	\$ 400.53	\$ 52,881	\$ 90,632	\$ 409.01	\$ 54,006	\$ 92,560	\$ 417.48	\$ 55,132	\$ 94,489
55	\$ 411.90	\$ 47,373	\$ 81,192	\$ 420.81	\$ 48,402	\$ 82,957	\$ 429.72	\$ 49,432	\$ 84,722	\$ 438.63	\$ 50,462	\$ 86,487
56	\$ 432.92	\$ 48,655	\$ 81,507	\$ 442.28	\$ 49,712	\$ 83,279	\$ 451.65	\$ 50,770	\$ 85,051	\$ 461.02	\$ 51,828	\$ 86,823
57	\$ 451.60	\$ 49,902	\$ 81,765	\$ 461.37	\$ 50,987	\$ 83,542	\$ 471.15	\$ 52,071	\$ 85,320	\$ 480.92	\$ 53,156	\$ 87,097
58	\$ 484.30	\$ 51,124	\$ 81,978	\$ 494.78	\$ 52,236	\$ 83,761	\$ 505.26	\$ 53,347	\$ 85,543	\$ 515.75	\$ 54,458	\$ 87,325
59	\$ 508.82	\$ 52,331	\$ 82,167	\$ 519.83	\$ 53,468	\$ 83,953	\$ 530.85	\$ 54,606	\$ 85,740	\$ 541.87	\$ 55,744	\$ 87,526
60	\$ 538.01	\$ 53,522	\$ 82,337	\$ 549.66	\$ 54,685	\$ 84,127	\$ 561.31	\$ 55,849	\$ 85,917	\$ 572.96	\$ 57,012	\$ 87,707
61*	\$ 522.01	\$ 54,685	\$ 82,478	\$ 533.32	\$ 55,874	\$ 84,271	\$ 544.62	\$ 57,063	\$ 86,064	\$ 555.93	\$ 58,252	\$ 87,857
62*	\$ 551.73	\$ 56,086	\$ 82,988	\$ 563.69	\$ 57,305	\$ 84,792	\$ 575.64	\$ 58,524	\$ 86,596	\$ 587.59	\$ 59,743	\$ 88,400
63*	\$ 586.76	\$ 57,627	\$ 83,717	\$ 599.48	\$ 58,880	\$ 85,537	\$ 612.19	\$ 60,133	\$ 87,357	\$ 624.91	\$ 61,385	\$ 89,177
64*	\$ 632.41	\$ 59,139	\$ 84,407	\$ 646.12	\$ 60,424	\$ 86,242	\$ 659.82	\$ 61,710	\$ 88,077	\$ 673.53	\$ 62,996	\$ 89,912
65*	\$ 663.19	\$ 60,642	\$ 85,090	\$ 677.57	\$ 61,960	\$ 86,940	\$ 691.95	\$ 63,279	\$ 88,790	\$ 706.32	\$ 64,597	\$ 90,640
66*	\$ 692.92	\$ 62,180	\$ 85,822	\$ 707.94	\$ 63,532	\$ 87,687	\$ 722.96	\$ 64,884	\$ 89,553	\$ 737.99	\$ 66,236	\$ 91,419
67*	\$ 768.29	\$ 63,803	\$ 86,659	\$ 784.95	\$ 65,191	\$ 88,543	\$ 801.61	\$ 66,578	\$ 90,427	\$ 818.27	\$ 67,965	\$ 92,311
68*	\$ 822.42	\$ 65,567	\$ 87,662	\$ 840.26	\$ 66,993	\$ 89,567	\$ 858.10	\$ 68,418	\$ 91,473	\$ 875.94	\$ 69,844	\$ 93,379
69*	\$ 865.95	\$ 67,529	\$ 88,892	\$ 884.73	\$ 68,997	\$ 90,825	\$ 903.52	\$ 70,465	\$ 92,757	\$ 922.30	\$ 71,933	\$ 94,690
70*	\$ 904.16	\$ 69,731	\$ 90,394	\$ 923.78	\$ 71,247	\$ 92,359	\$ 943.39	\$ 72,763	\$ 94,324	\$ 963.01	\$ 74,279	\$ 96,289
71*	\$ 943.44	\$ 72,215	\$ 92,213	\$ 963.91	\$ 73,785	\$ 94,218	\$ 984.38	\$ 75,355	\$ 96,223	\$ 1,004.85	\$ 76,924	\$ 98,227
72*	\$ 984.84	\$ 75,067	\$ 94,438	\$ 1,006.21	\$ 76,699	\$ 96,491	\$ 1,027.58	\$ 78,331	\$ 98,544	\$ 1,048.95	\$ 79,963	\$ 100,597
73*	\$ 1,029.42	\$ 78,237	\$ 97,011	\$ 1,051.76	\$ 79,938	\$ 99,120	\$ 1,074.10	\$ 81,639	\$ 101,229	\$ 1,096.44	\$ 83,340	\$ 103,338
74*	\$ 1,078.25	\$ 81,624	\$ 99,822	\$ 1,101.65	\$ 83,399	\$ 101,992	\$ 1,125.05	\$ 85,173	\$ 104,162	\$ 1,148.45	\$ 86,948	\$ 106,332
75*	\$ 1,132.39	\$ 85,264	\$ 102,908	\$ 1,156.97	\$ 87,118	\$ 105,146	\$ 1,181.55	\$ 88,971	\$ 107,383	\$ 1,206.12	\$ 90,825	\$ 109,620

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

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Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$230,000 Death Benefit Tobacco			\$235,000 Death Benefit Tobacco			\$240,000 Death Benefit Tobacco			\$245,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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	\$250,000 Death Benefit		
	Tobacco		
Issue Age ¹	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 93.42	\$ 126,609	\$ 216,992
19	\$ 94.69	\$ 125,904	\$ 215,782
20	\$ 95.96	\$ 125,168	\$ 214,522
21	\$ 104.85	\$ 124,397	\$ 213,200
22	\$ 108.65	\$ 123,590	\$ 211,817
23	\$ 109.92	\$ 122,746	\$ 210,370
24	\$ 113.73	\$ 121,861	\$ 208,855
25	\$ 117.54	\$ 120,936	\$ 207,267
26	\$ 122.62	\$ 119,962	\$ 205,600
27	\$ 128.96	\$ 118,937	\$ 203,842
28	\$ 132.77	\$ 117,853	\$ 201,985
29	\$ 137.85	\$ 116,708	\$ 200,022
30	\$ 142.92	\$ 115,500	\$ 197,952
31	\$ 142.92	\$ 114,226	\$ 195,767
32	\$ 151.81	\$ 112,885	\$ 193,470
33	\$ 159.42	\$ 111,476	\$ 191,055
34	\$ 167.04	\$ 109,995	\$ 188,517
35	\$ 174.65	\$ 108,439	\$ 185,850
36	\$ 183.54	\$ 106,806	\$ 183,052
37	\$ 193.69	\$ 105,092	\$ 180,115
38	\$ 205.12	\$ 103,293	\$ 177,030
39	\$ 212.73	\$ 101,406	\$ 173,797
40	\$ 225.42	\$ 99,431	\$ 170,412
41	\$ 233.04	\$ 97,363	\$ 166,867
42	\$ 244.46	\$ 95,191	\$ 163,145
43	\$ 254.62	\$ 92,907	\$ 159,232
44	\$ 264.77	\$ 90,494	\$ 155,095
45	\$ 278.73	\$ 87,932	\$ 150,705
46	\$ 292.69	\$ 85,212	\$ 146,042
47	\$ 309.19	\$ 82,325	\$ 141,095
48	\$ 324.42	\$ 79,259	\$ 135,840
49	\$ 337.12	\$ 75,999	\$ 130,252
50	\$ 357.42	\$ 72,530	\$ 124,307
51	\$ 370.12	\$ 68,839	\$ 117,982
52	\$ 386.62	\$ 64,909	\$ 111,247

	\$250,000 Death Benefit		
	Tobacco		
Issue Age ¹	Bi-weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 405.65	\$ 60,723	\$ 104,072
54	\$ 425.96	\$ 56,257	\$ 96,417
55	\$ 447.54	\$ 51,492	\$ 88,252
56	\$ 470.39	\$ 52,886	\$ 88,595
57	\$ 490.69	\$ 54,241	\$ 88,875
58	\$ 526.23	\$ 55,570	\$ 89,107
59	\$ 552.89	\$ 56,881	\$ 89,312
60	\$ 584.62	\$ 58,176	\$ 89,497
61*	\$ 567.24	\$ 59,441	\$ 89,650
62*	\$ 599.55	\$ 60,963	\$ 90,205
63*	\$ 637.62	\$ 62,638	\$ 90,997
64*	\$ 687.24	\$ 64,281	\$ 91,747
65*	\$ 720.70	\$ 65,915	\$ 92,490
66*	\$ 753.01	\$ 67,587	\$ 93,285
67*	\$ 834.93	\$ 69,352	\$ 94,195
68*	\$ 893.78	\$ 71,269	\$ 95,285
69*	\$ 941.09	\$ 73,401	\$ 96,622
70*	\$ 982.62	\$ 75,795	\$ 98,255
71*	\$ 1,025.32	\$ 78,494	\$ 100,232
72*	\$ 1,070.32	\$ 81,595	\$ 102,650
73*	\$ 1,118.78	\$ 85,041	\$ 105,447
74*	\$ 1,171.85	\$ 88,722	\$ 108,502
75*	\$ 1,230.70	\$ 92,678	\$ 111,857

¹Age as of Certificate Effective Date.

²Values shown are at the later of 10 years after the certificate date or the end of the certificate year which starts when the insured is age 65.

³Reduced Paid-Up (RPU) Value is the amount of fully paid up life insurance that is provided at time of lapse.

Applicable to certificates issued in jurisdictions other than CA, MN or WA.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-weekly premiums have been calculated assuming payments paid 26 times a year.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$250,000 Death Benefit Tobacco		
<i>Issue Age¹</i>	<i>Bi-weekly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.