

MassMutual@WORK Group Whole Life Insurance

with Waiver of Premium Rider

Employee Coverage

Issue Age ¹	\$10,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco			\$50,000 Death Benefit Non-Tobacco			\$75,000 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	\$4.62	\$4,240	\$8,555	\$8.51	\$10,600	\$21,388	\$14.98	\$21,200	\$42,776	\$21.45	\$31,800	\$64,164
19	\$4.68	\$4,216	\$8,507	\$8.64	\$10,540	\$21,268	\$15.24	\$21,080	\$42,536	\$21.84	\$31,621	\$63,804
20	\$4.73	\$4,191	\$8,457	\$8.76	\$10,478	\$21,142	\$15.49	\$20,956	\$42,285	\$22.22	\$31,435	\$63,428
21	\$4.78	\$4,165	\$8,404	\$8.89	\$10,413	\$21,011	\$15.74	\$20,827	\$42,023	\$22.60	\$31,240	\$63,035
22	\$4.83	\$4,138	\$8,349	\$9.02	\$10,345	\$20,874	\$16.00	\$20,691	\$41,749	\$22.98	\$31,036	\$62,624
23	\$4.88	\$4,109	\$8,292	\$9.14	\$10,274	\$20,731	\$16.25	\$20,548	\$41,462	\$23.36	\$30,822	\$62,193
24	\$4.93	\$4,079	\$8,231	\$9.27	\$10,199	\$20,579	\$16.50	\$20,398	\$41,159	\$23.74	\$30,598	\$61,739
25	\$4.98	\$4,048	\$8,168	\$9.40	\$10,120	\$20,421	\$16.76	\$20,241	\$40,842	\$24.12	\$30,362	\$61,263
26	\$5.08	\$4,015	\$8,101	\$9.65	\$10,037	\$20,254	\$17.27	\$20,075	\$40,508	\$24.88	\$30,113	\$60,762
27	\$5.28	\$3,979	\$8,030	\$10.16	\$9,949	\$20,075	\$18.28	\$19,899	\$40,151	\$26.40	\$29,848	\$60,226
28	\$5.44	\$3,942	\$7,954	\$10.54	\$9,855	\$19,886	\$19.04	\$19,711	\$39,773	\$27.55	\$29,567	\$59,659
29	\$5.59	\$3,902	\$7,875	\$10.92	\$9,757	\$19,687	\$19.80	\$19,514	\$39,375	\$28.69	\$29,271	\$59,062
30	\$5.79	\$3,861	\$7,791	\$11.43	\$9,653	\$19,477	\$20.82	\$19,306	\$38,955	\$30.21	\$28,959	\$58,433
31	\$6.00	\$3,817	\$7,702	\$11.94	\$9,543	\$19,256	\$21.84	\$19,086	\$38,512	\$31.74	\$28,630	\$57,768
32	\$6.20	\$3,771	\$7,609	\$12.44	\$9,428	\$19,024	\$22.85	\$18,856	\$38,048	\$33.26	\$28,285	\$57,072
33	\$6.45	\$3,723	\$7,512	\$13.08	\$9,307	\$18,781	\$24.12	\$18,615	\$37,562	\$35.16	\$27,923	\$56,343
34	\$6.60	\$3,672	\$7,410	\$13.46	\$9,182	\$18,527	\$24.88	\$18,364	\$37,054	\$36.30	\$27,546	\$55,581
35	\$6.66	\$3,620	\$7,305	\$13.59	\$9,051	\$18,263	\$25.14	\$18,102	\$36,526	\$36.69	\$27,153	\$54,789
36	\$6.96	\$3,565	\$7,195	\$14.35	\$8,914	\$17,988	\$26.66	\$17,829	\$35,976	\$38.97	\$26,744	\$53,964
37	\$7.37	\$3,509	\$7,081	\$15.36	\$8,773	\$17,702	\$28.69	\$17,547	\$35,405	\$42.02	\$26,320	\$53,108
38	\$7.72	\$3,450	\$6,962	\$16.25	\$8,626	\$17,405	\$30.47	\$17,252	\$34,811	\$44.68	\$25,878	\$52,216
39	\$8.08	\$3,388	\$6,838	\$17.14	\$8,472	\$17,095	\$32.24	\$16,944	\$34,190	\$47.35	\$25,417	\$51,285
40	\$8.48	\$3,324	\$6,707	\$18.15	\$8,310	\$16,769	\$34.27	\$16,621	\$33,538	\$50.39	\$24,932	\$50,307
41	\$8.84	\$3,256	\$6,570	\$19.04	\$8,140	\$16,425	\$36.05	\$16,280	\$32,850	\$53.06	\$24,421	\$49,275
42	\$9.19	\$3,184	\$6,425	\$19.93	\$7,961	\$16,063	\$37.83	\$15,922	\$32,127	\$55.72	\$23,883	\$48,191
43	\$9.60	\$3,109	\$6,273	\$20.95	\$7,772	\$15,683	\$39.86	\$15,545	\$31,366	\$58.77	\$23,318	\$47,049
44	\$9.96	\$3,029	\$6,112	\$21.84	\$7,573	\$15,282	\$41.64	\$15,147	\$30,564	\$61.44	\$22,721	\$45,846
45	\$10.01	\$2,945	\$5,942	\$21.96	\$7,363	\$14,857	\$41.89	\$14,726	\$29,714	\$61.82	\$22,089	\$44,571
46	\$10.67	\$2,856	\$5,762	\$23.61	\$7,140	\$14,406	\$45.19	\$14,280	\$28,813	\$66.77	\$21,420	\$43,220
47	\$11.33	\$2,761	\$5,571	\$25.26	\$6,903	\$13,929	\$48.49	\$13,806	\$27,858	\$71.72	\$20,709	\$41,787
48	\$12.04	\$2,660	\$5,368	\$27.04	\$6,651	\$13,422	\$52.04	\$13,303	\$26,844	\$77.05	\$19,955	\$40,266
49	\$12.75	\$2,554	\$5,153	\$28.82	\$6,385	\$12,883	\$55.60	\$12,770	\$25,767	\$82.38	\$19,155	\$38,651
50	\$13.41	\$2,440	\$4,924	\$30.47	\$6,101	\$12,311	\$58.90	\$12,203	\$24,623	\$87.33	\$18,305	\$36,935
51	\$14.12	\$2,320	\$4,681	\$32.24	\$5,800	\$11,703	\$62.45	\$11,600	\$23,407	\$92.66	\$17,401	\$35,111
52	\$14.83	\$2,192	\$4,423	\$34.02	\$5,481	\$11,059	\$66.00	\$10,962	\$22,118	\$97.99	\$16,443	\$33,177
53	\$15.49	\$2,056	\$4,150	\$35.67	\$5,142	\$10,376	\$69.30	\$10,284	\$20,752	\$102.94	\$15,426	\$31,128
54	\$16.20	\$1,913	\$3,860	\$37.45	\$4,782	\$9,651	\$72.86	\$9,565	\$19,302	\$108.27	\$14,348	\$28,953

Please refer to the applicable footnotes.

MassMutual@WORK Group Whole Life Insurance

with Waiver of Premium Rider

Employee Coverage

Issue Age ¹	\$10,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco			\$50,000 Death Benefit Non-Tobacco			\$75,000 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}
55	\$16.25	\$1,760	\$3,552	\$37.57	\$4,400	\$8,880	\$73.11	\$8,801	\$17,760	\$108.65	\$13,202	\$26,640
56	\$17.37	\$1,838	\$3,604	\$40.37	\$4,597	\$9,010	\$78.70	\$9,194	\$18,021	\$117.03	\$13,791	\$27,032
57	\$18.54	\$1,920	\$3,657	\$43.29	\$4,800	\$9,144	\$84.54	\$9,601	\$18,288	\$125.79	\$14,402	\$27,432
58	\$19.70	\$2,004	\$3,712	\$46.20	\$5,012	\$9,280	\$90.37	\$10,024	\$18,560	\$134.54	\$15,037	\$27,840
59	\$20.87	\$2,092	\$3,767	\$49.12	\$5,232	\$9,419	\$96.21	\$10,464	\$18,838	\$143.30	\$15,696	\$28,257
60	\$22.04	\$2,184	\$3,824	\$52.04	\$5,460	\$9,562	\$102.05	\$10,920	\$19,124	\$152.06	\$16,380	\$28,686
61*	\$21.10	\$2,278	\$3,883	\$49.97	\$5,696	\$9,708	\$98.08	\$11,393	\$19,416	\$146.20	\$17,090	\$29,124
62*	\$22.20	\$2,376	\$3,943	\$52.74	\$5,941	\$9,858	\$103.62	\$11,882	\$19,716	\$154.51	\$17,824	\$29,574
63*	\$23.27	\$2,477	\$4,004	\$55.39	\$6,193	\$10,011	\$108.93	\$12,387	\$20,022	\$162.47	\$18,580	\$30,033
64*	\$24.33	\$2,581	\$4,066	\$58.04	\$6,452	\$10,167	\$114.24	\$12,905	\$20,334	\$170.43	\$19,357	\$30,501
65*	\$24.37	\$2,687	\$4,130	\$58.16	\$6,717	\$10,325	\$114.47	\$13,435	\$20,650	\$170.77	\$20,152	\$30,975
66*	\$25.94	\$2,795	\$4,194	\$62.08	\$6,989	\$10,485	\$122.31	\$13,978	\$20,971	\$182.54	\$20,967	\$31,456
67*	\$28.11	\$2,907	\$4,259	\$67.50	\$7,267	\$10,649	\$133.16	\$14,535	\$21,298	\$198.81	\$21,802	\$31,947
68*	\$29.59	\$3,031	\$4,341	\$71.20	\$7,578	\$10,852	\$140.54	\$15,156	\$21,705	\$209.89	\$22,735	\$32,558
69*	\$31.90	\$3,169	\$4,439	\$76.97	\$7,924	\$11,098	\$152.08	\$15,848	\$22,196	\$227.20	\$23,773	\$33,294
70*	\$33.28	\$3,312	\$4,539	\$80.43	\$8,280	\$11,348	\$159.01	\$16,560	\$22,697	\$237.58	\$24,840	\$34,045
71*	\$34.71	\$3,458	\$4,641	\$84.00	\$8,645	\$11,604	\$166.16	\$17,290	\$23,209	\$248.31	\$25,935	\$34,813
72*	\$36.24	\$3,608	\$4,748	\$87.81	\$9,022	\$11,870	\$173.77	\$18,044	\$23,741	\$259.74	\$27,067	\$35,611
73*	\$37.90	\$3,766	\$4,860	\$91.97	\$9,415	\$12,151	\$182.08	\$18,831	\$24,302	\$272.20	\$28,246	\$36,453
74*	\$39.74	\$3,930	\$4,979	\$96.58	\$9,826	\$12,449	\$191.31	\$19,652	\$24,899	\$286.04	\$29,478	\$37,349
75*	\$41.82	\$4,100	\$5,105	\$101.77	\$10,251	\$12,764	\$201.70	\$20,503	\$25,528	\$301.62	\$30,754	\$38,292

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 the state of NC.

*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.

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Employee Coverage

Issue Age ¹	\$100,000 Death Benefit Non-Tobacco			\$150,000 Death Benefit Non-Tobacco			\$200,000 Death Benefit Non-Tobacco			\$250,000 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	\$27.93	\$42,400	\$85,552	\$40.87	\$63,600	\$128,328	\$53.82	\$84,800	\$171,104	\$66.77	\$106,000	\$213,880
19	\$28.44	\$42,161	\$85,072	\$41.64	\$63,242	\$127,608	\$54.84	\$84,323	\$170,144	\$68.04	\$105,404	\$212,680
20	\$28.94	\$41,913	\$84,571	\$42.40	\$62,870	\$126,856	\$55.85	\$83,827	\$169,142	\$69.30	\$104,783	\$211,427
21	\$29.45	\$41,654	\$84,047	\$43.16	\$62,481	\$126,070	\$56.87	\$83,308	\$168,094	\$70.57	\$104,135	\$210,117
22	\$29.96	\$41,382	\$83,499	\$43.92	\$62,073	\$125,248	\$57.88	\$82,765	\$166,998	\$71.84	\$103,456	\$208,747
23	\$30.47	\$41,097	\$82,924	\$44.68	\$61,645	\$124,386	\$58.90	\$82,194	\$165,848	\$73.11	\$102,743	\$207,310
24	\$30.97	\$40,797	\$82,319	\$45.44	\$61,196	\$123,478	\$59.91	\$81,594	\$164,638	\$74.38	\$101,993	\$205,797
25	\$31.48	\$40,483	\$81,684	\$46.20	\$60,724	\$122,526	\$60.93	\$80,966	\$163,368	\$75.65	\$101,207	\$204,210
26	\$32.50	\$40,151	\$81,016	\$47.73	\$60,227	\$121,524	\$62.96	\$80,303	\$162,032	\$78.19	\$100,379	\$202,540
27	\$34.53	\$39,798	\$80,302	\$50.77	\$59,697	\$120,453	\$67.02	\$79,596	\$160,604	\$83.27	\$99,495	\$200,755
28	\$36.05	\$39,423	\$79,546	\$53.06	\$59,135	\$119,319	\$70.07	\$78,847	\$159,092	\$87.07	\$98,558	\$198,865
29	\$37.57	\$39,029	\$78,750	\$55.34	\$58,543	\$118,125	\$73.11	\$78,058	\$157,500	\$90.88	\$97,572	\$196,875
30	\$39.60	\$38,612	\$77,911	\$58.39	\$57,919	\$116,866	\$77.17	\$77,225	\$155,822	\$95.96	\$96,532	\$194,777
31	\$41.64	\$38,173	\$77,024	\$61.44	\$57,260	\$115,536	\$81.24	\$76,347	\$154,048	\$101.04	\$95,433	\$192,560
32	\$43.67	\$37,713	\$76,096	\$64.48	\$56,570	\$114,144	\$85.30	\$75,427	\$152,192	\$106.11	\$94,284	\$190,240
33	\$46.20	\$37,231	\$75,124	\$68.29	\$55,847	\$112,686	\$90.37	\$74,463	\$150,248	\$112.46	\$93,079	\$187,810
34	\$47.73	\$36,728	\$74,109	\$70.57	\$55,093	\$111,163	\$93.42	\$73,457	\$148,218	\$116.27	\$91,821	\$185,272
35	\$48.24	\$36,204	\$73,052	\$71.34	\$54,307	\$109,578	\$94.44	\$72,409	\$146,104	\$117.54	\$90,511	\$182,630
36	\$51.28	\$35,659	\$71,953	\$75.90	\$53,489	\$107,929	\$100.53	\$71,319	\$143,906	\$125.15	\$89,149	\$179,882
37	\$55.34	\$35,094	\$70,811	\$82.00	\$52,641	\$106,216	\$108.65	\$70,188	\$141,622	\$135.30	\$87,735	\$177,027
38	\$58.90	\$34,504	\$69,622	\$87.33	\$51,757	\$104,433	\$115.76	\$69,009	\$139,244	\$144.19	\$86,262	\$174,055
39	\$62.45	\$33,889	\$68,380	\$92.66	\$50,834	\$102,570	\$122.87	\$67,778	\$136,760	\$153.07	\$84,723	\$170,950
40	\$66.51	\$33,242	\$67,076	\$98.75	\$49,864	\$100,614	\$130.99	\$66,485	\$134,152	\$163.23	\$83,107	\$167,690
41	\$70.07	\$32,561	\$65,701	\$104.08	\$48,842	\$98,551	\$138.10	\$65,123	\$131,402	\$172.11	\$81,404	\$164,252
42	\$73.62	\$31,845	\$64,255	\$109.41	\$47,767	\$96,382	\$145.20	\$63,690	\$128,510	\$181.00	\$79,612	\$160,637
43	\$77.68	\$31,090	\$62,733	\$115.50	\$46,636	\$94,099	\$153.33	\$62,181	\$125,466	\$191.15	\$77,726	\$156,832
44	\$81.24	\$30,295	\$61,128	\$120.84	\$45,442	\$91,692	\$160.44	\$60,590	\$122,256	\$200.04	\$75,737	\$152,820
45	\$81.74	\$29,452	\$59,429	\$121.60	\$44,179	\$89,143	\$161.45	\$58,905	\$118,858	\$201.30	\$73,632	\$148,572
46	\$88.34	\$28,560	\$57,627	\$131.50	\$42,840	\$86,440	\$174.65	\$57,120	\$115,254	\$217.80	\$71,400	\$144,067
47	\$94.94	\$27,613	\$55,716	\$141.40	\$41,419	\$83,574	\$187.85	\$55,226	\$111,432	\$234.30	\$69,032	\$139,290
48	\$102.05	\$26,607	\$53,688	\$152.06	\$39,911	\$80,532	\$202.07	\$53,215	\$107,376	\$252.07	\$66,519	\$134,220
49	\$109.16	\$25,540	\$51,535	\$162.72	\$38,311	\$77,302	\$216.28	\$51,081	\$103,070	\$269.84	\$63,852	\$128,837
50	\$115.76	\$24,407	\$49,247	\$172.62	\$36,610	\$73,870	\$229.48	\$48,814	\$98,494	\$286.34	\$61,017	\$123,117
51	\$122.87	\$23,201	\$46,815	\$183.28	\$34,802	\$70,222	\$243.70	\$46,403	\$93,630	\$304.11	\$58,004	\$117,037
52	\$129.97	\$21,924	\$44,237	\$193.94	\$32,886	\$66,355	\$257.91	\$43,848	\$88,474	\$321.88	\$54,810	\$110,592
53	\$136.57	\$20,569	\$41,504	\$203.84	\$30,853	\$62,256	\$271.11	\$41,138	\$83,008	\$338.38	\$51,422	\$103,760
54	\$143.68	\$19,131	\$38,604	\$214.50	\$28,697	\$57,906	\$285.33	\$38,263	\$77,208	\$356.15	\$47,829	\$96,510

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with Waiver of Premium Rider

Employee Coverage

Issue Age ¹	\$100,000 Death Benefit Non-Tobacco			\$150,000 Death Benefit Non-Tobacco			\$200,000 Death Benefit Non-Tobacco			\$250,000 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}
55	\$144.19	\$17,603	\$35,520	\$215.27	\$26,405	\$53,280	\$286.34	\$35,207	\$71,040	\$357.42	\$44,009	\$88,800
56	\$155.36	\$18,388	\$36,043	\$232.02	\$27,582	\$54,064	\$308.68	\$36,776	\$72,086	\$385.34	\$45,970	\$90,107
57	\$167.04	\$19,202	\$36,576	\$249.54	\$28,804	\$54,864	\$332.04	\$38,405	\$73,152	\$414.54	\$48,006	\$91,440
58	\$178.71	\$20,049	\$37,121	\$267.05	\$30,074	\$55,681	\$355.39	\$40,098	\$74,242	\$443.73	\$50,123	\$92,802
59	\$190.39	\$20,928	\$37,677	\$284.57	\$31,392	\$56,515	\$378.74	\$41,856	\$75,354	\$472.92	\$52,321	\$94,192
60	\$202.07	\$21,841	\$38,248	\$302.08	\$32,761	\$57,372	\$402.10	\$43,682	\$76,496	\$502.11	\$54,603	\$95,620
61*	\$194.31	\$22,786	\$38,832	\$290.54	\$34,180	\$58,248	\$386.77	\$45,573	\$77,664	\$483.00	\$56,967	\$97,080
62*	\$205.39	\$23,765	\$39,432	\$307.16	\$35,648	\$59,148	\$408.93	\$47,531	\$78,864	\$510.70	\$59,414	\$98,580
63*	\$216.01	\$24,774	\$40,045	\$323.08	\$37,161	\$60,067	\$430.16	\$49,548	\$80,090	\$537.24	\$61,935	\$100,112
64*	\$226.62	\$25,810	\$40,669	\$339.01	\$38,715	\$61,003	\$451.39	\$51,620	\$81,338	\$563.77	\$64,525	\$101,672
65*	\$227.08	\$26,870	\$41,300	\$339.70	\$40,305	\$61,950	\$452.31	\$53,741	\$82,600	\$564.93	\$67,176	\$103,250
66*	\$242.77	\$27,956	\$41,942	\$363.24	\$41,935	\$62,913	\$483.70	\$55,913	\$83,884	\$604.16	\$69,891	\$104,855
67*	\$264.47	\$29,070	\$42,596	\$395.77	\$43,605	\$63,894	\$527.08	\$58,140	\$85,192	\$658.39	\$72,675	\$106,490
68*	\$279.24	\$30,313	\$43,411	\$417.93	\$45,470	\$65,116	\$556.62	\$60,627	\$86,822	\$695.31	\$75,784	\$108,527
69*	\$302.31	\$31,697	\$44,392	\$452.54	\$47,546	\$66,588	\$602.77	\$63,395	\$88,784	\$753.00	\$79,244	\$110,980
70*	\$316.16	\$33,120	\$45,394	\$473.31	\$49,681	\$68,091	\$630.47	\$66,241	\$90,788	\$787.62	\$82,801	\$113,485
71*	\$330.47	\$34,581	\$46,418	\$494.77	\$51,871	\$69,627	\$659.08	\$69,162	\$92,836	\$823.39	\$86,452	\$116,045
72*	\$345.70	\$36,089	\$47,482	\$517.62	\$54,134	\$71,223	\$689.54	\$72,179	\$94,964	\$861.47	\$90,224	\$118,705
73*	\$362.31	\$37,662	\$48,605	\$542.54	\$56,493	\$72,907	\$722.77	\$75,324	\$97,210	\$903.00	\$94,155	\$121,512
74*	\$380.77	\$39,305	\$49,799	\$570.24	\$58,957	\$74,698	\$759.70	\$78,610	\$99,598	\$949.16	\$98,263	\$124,497
75*	\$401.54	\$41,006	\$51,056	\$601.39	\$61,509	\$76,584	\$801.24	\$82,012	\$102,112	\$1,001.08	\$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 the state of NC.

*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@WORK Group Whole Life Insurance

with Waiver of Premium Rider

Employee Coverage

Issue Age ¹	\$10,000 Death Benefit Tobacco			\$25,000 Death Benefit Tobacco			\$50,000 Death Benefit Tobacco			\$75,000 Death Benefit 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	\$11.17	\$12,660	\$21,699	\$20.31	\$25,321	\$43,398	\$29.45	\$37,982	\$65,097
19	\$5.74	\$5,036	\$8,631	\$11.30	\$12,590	\$21,578	\$20.57	\$25,180	\$43,156	\$29.83	\$37,771	\$64,734
20	\$5.79	\$5,006	\$8,580	\$11.43	\$12,516	\$21,452	\$20.82	\$25,033	\$42,904	\$30.21	\$37,550	\$64,356
21	\$6.15	\$4,975	\$8,528	\$12.32	\$12,439	\$21,320	\$22.60	\$24,879	\$42,640	\$32.88	\$37,319	\$63,960
22	\$6.30	\$4,943	\$8,472	\$12.70	\$12,359	\$21,181	\$23.36	\$24,718	\$42,363	\$34.02	\$37,077	\$63,545
23	\$6.35	\$4,909	\$8,414	\$12.82	\$12,274	\$21,037	\$23.61	\$24,549	\$42,074	\$34.40	\$36,823	\$63,111
24	\$6.50	\$4,874	\$8,354	\$13.20	\$12,186	\$20,885	\$24.37	\$24,372	\$41,771	\$35.54	\$36,558	\$62,656
25	\$6.66	\$4,837	\$8,290	\$13.59	\$12,093	\$20,726	\$25.14	\$24,187	\$41,453	\$36.69	\$36,280	\$62,180
26	\$6.86	\$4,798	\$8,224	\$14.09	\$11,996	\$20,560	\$26.15	\$23,992	\$41,120	\$38.21	\$35,988	\$61,680
27	\$7.11	\$4,757	\$8,153	\$14.73	\$11,893	\$20,384	\$27.42	\$23,787	\$40,768	\$40.11	\$35,681	\$61,152
28	\$7.26	\$4,714	\$8,079	\$15.11	\$11,785	\$20,198	\$28.18	\$23,570	\$40,397	\$41.25	\$35,356	\$60,595
29	\$7.47	\$4,668	\$8,000	\$15.62	\$11,670	\$20,002	\$29.20	\$23,341	\$40,004	\$42.78	\$35,012	\$60,006
30	\$7.67	\$4,620	\$7,918	\$16.12	\$11,550	\$19,795	\$30.21	\$23,100	\$39,590	\$44.30	\$34,650	\$59,385
31	\$7.67	\$4,569	\$7,830	\$16.12	\$11,422	\$19,576	\$30.21	\$22,845	\$39,153	\$44.30	\$34,267	\$58,730
32	\$8.03	\$4,515	\$7,738	\$17.01	\$11,288	\$19,347	\$31.99	\$22,577	\$38,694	\$46.97	\$33,865	\$58,041
33	\$8.33	\$4,459	\$7,642	\$17.77	\$11,147	\$19,105	\$33.51	\$22,295	\$38,211	\$49.25	\$33,443	\$57,316
34	\$8.64	\$4,399	\$7,540	\$18.54	\$10,999	\$18,851	\$35.04	\$21,999	\$37,703	\$51.54	\$32,998	\$56,555
35	\$8.94	\$4,337	\$7,434	\$19.30	\$10,843	\$18,585	\$36.56	\$21,687	\$37,170	\$53.82	\$32,531	\$55,755
36	\$9.30	\$4,272	\$7,322	\$20.19	\$10,680	\$18,305	\$38.34	\$21,361	\$36,610	\$56.49	\$32,041	\$54,915
37	\$9.70	\$4,203	\$7,204	\$21.20	\$10,509	\$18,011	\$40.37	\$21,018	\$36,023	\$59.53	\$31,527	\$54,034
38	\$10.16	\$4,131	\$7,081	\$22.34	\$10,329	\$17,703	\$42.65	\$20,658	\$35,406	\$62.96	\$30,987	\$53,109
39	\$10.46	\$4,056	\$6,951	\$23.10	\$10,140	\$17,379	\$44.17	\$20,281	\$34,759	\$65.24	\$30,421	\$52,139
40	\$10.97	\$3,977	\$6,816	\$24.37	\$9,943	\$17,041	\$46.71	\$19,886	\$34,082	\$69.05	\$29,829	\$51,123
41	\$11.28	\$3,894	\$6,674	\$25.14	\$9,736	\$16,686	\$48.24	\$19,472	\$33,373	\$71.34	\$29,208	\$50,060
42	\$11.73	\$3,807	\$6,525	\$26.28	\$9,519	\$16,314	\$50.52	\$19,038	\$32,629	\$74.76	\$28,557	\$48,943
43	\$12.14	\$3,716	\$6,369	\$27.29	\$9,290	\$15,923	\$52.55	\$18,581	\$31,846	\$77.81	\$27,872	\$47,769
44	\$12.54	\$3,619	\$6,203	\$28.31	\$9,049	\$15,509	\$54.58	\$18,098	\$31,019	\$80.85	\$27,148	\$46,528
45	\$13.10	\$3,517	\$6,028	\$29.70	\$8,793	\$15,070	\$57.37	\$17,586	\$30,141	\$85.04	\$26,379	\$45,211
46	\$13.66	\$3,408	\$5,841	\$31.10	\$8,521	\$14,604	\$60.17	\$17,042	\$29,208	\$89.23	\$25,563	\$43,812
47	\$14.32	\$3,293	\$5,643	\$32.75	\$8,232	\$14,109	\$63.47	\$16,465	\$28,219	\$94.18	\$24,697	\$42,328
48	\$14.93	\$3,170	\$5,433	\$34.27	\$7,925	\$13,584	\$66.51	\$15,851	\$27,168	\$98.75	\$23,777	\$40,752
49	\$15.44	\$3,039	\$5,210	\$35.54	\$7,599	\$13,025	\$69.05	\$15,199	\$26,050	\$102.56	\$22,799	\$39,075
50	\$16.25	\$2,901	\$4,972	\$37.57	\$7,253	\$12,430	\$73.11	\$14,506	\$24,861	\$108.65	\$21,759	\$37,292
51	\$16.76	\$2,753	\$4,719	\$38.84	\$6,883	\$11,798	\$75.65	\$13,767	\$23,596	\$112.46	\$20,651	\$35,394
52	\$17.42	\$2,596	\$4,449	\$40.49	\$6,490	\$11,124	\$78.95	\$12,981	\$22,249	\$117.41	\$19,472	\$33,374
53	\$18.18	\$2,428	\$4,162	\$42.40	\$6,072	\$10,407	\$82.76	\$12,144	\$20,814	\$123.12	\$18,216	\$31,221
54	\$18.99	\$2,250	\$3,856	\$44.43	\$5,625	\$9,641	\$86.82	\$11,251	\$19,283	\$129.21	\$16,877	\$28,925

Please refer to the applicable footnotes.

MassMutual@WORK Group Whole Life Insurance

with Waiver of Premium Rider

Employee Coverage

Issue Age ¹	\$10,000 Death Benefit Tobacco			\$25,000 Death Benefit Tobacco			\$50,000 Death Benefit Tobacco			\$75,000 Death Benefit 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}
55	\$19.86	\$2,059	\$3,530	\$46.59	\$5,149	\$8,825	\$91.14	\$10,298	\$17,650	\$135.69	\$15,447	\$26,475
56	\$20.77	\$2,115	\$3,543	\$48.87	\$5,288	\$8,859	\$95.70	\$10,577	\$17,719	\$142.54	\$15,865	\$26,578
57	\$21.58	\$2,169	\$3,555	\$50.90	\$5,424	\$8,887	\$99.77	\$10,848	\$17,775	\$148.63	\$16,272	\$26,662
58	\$23.00	\$2,222	\$3,564	\$54.45	\$5,557	\$8,910	\$106.87	\$11,114	\$17,821	\$159.29	\$16,671	\$26,732
59	\$24.07	\$2,275	\$3,572	\$57.12	\$5,688	\$8,931	\$112.20	\$11,376	\$17,862	\$167.29	\$17,064	\$26,793
60	\$25.34	\$2,327	\$3,579	\$60.29	\$5,817	\$8,949	\$118.55	\$11,635	\$17,899	\$176.81	\$17,452	\$26,849
61*	\$24.47	\$2,377	\$3,586	\$58.39	\$5,944	\$8,965	\$114.93	\$11,888	\$17,930	\$171.47	\$17,832	\$26,895
62*	\$25.76	\$2,438	\$3,608	\$61.62	\$6,096	\$9,020	\$121.39	\$12,192	\$18,041	\$181.16	\$18,288	\$27,061
63*	\$27.28	\$2,505	\$3,639	\$65.43	\$6,263	\$9,099	\$129.01	\$12,527	\$18,199	\$192.58	\$18,791	\$27,299
64*	\$29.27	\$2,571	\$3,669	\$70.39	\$6,428	\$9,174	\$138.93	\$12,856	\$18,349	\$207.47	\$19,284	\$27,524
65*	\$30.60	\$2,636	\$3,699	\$73.74	\$6,591	\$9,249	\$145.62	\$13,183	\$18,498	\$217.51	\$19,774	\$27,747
66*	\$31.90	\$2,703	\$3,731	\$76.97	\$6,758	\$9,328	\$152.08	\$13,517	\$18,657	\$227.20	\$20,276	\$27,985
67*	\$35.17	\$2,774	\$3,767	\$85.16	\$6,935	\$9,419	\$168.47	\$13,870	\$18,839	\$251.77	\$20,805	\$28,258
68*	\$37.53	\$2,850	\$3,811	\$91.04	\$7,126	\$9,528	\$180.24	\$14,253	\$19,057	\$269.43	\$21,380	\$28,585
69*	\$39.42	\$2,936	\$3,864	\$95.77	\$7,340	\$9,662	\$189.70	\$14,680	\$19,324	\$283.62	\$22,020	\$28,986
70*	\$41.08	\$3,031	\$3,930	\$99.93	\$7,579	\$9,825	\$198.01	\$15,159	\$19,651	\$296.08	\$22,738	\$29,476
71*	\$42.79	\$3,139	\$4,009	\$104.20	\$7,849	\$10,023	\$206.54	\$15,698	\$20,046	\$308.89	\$23,548	\$30,069
72*	\$44.59	\$3,263	\$4,106	\$108.70	\$8,159	\$10,265	\$215.54	\$16,319	\$20,530	\$322.39	\$24,478	\$30,795
73*	\$46.53	\$3,401	\$4,217	\$113.54	\$8,504	\$10,544	\$225.24	\$17,008	\$21,089	\$336.93	\$25,512	\$31,634
74*	\$48.65	\$3,548	\$4,340	\$118.85	\$8,872	\$10,850	\$235.85	\$17,744	\$21,700	\$352.85	\$26,616	\$32,550
75*	\$51.00	\$3,707	\$4,474	\$124.74	\$9,267	\$11,185	\$247.62	\$18,535	\$22,371	\$370.50	\$27,803	\$33,557

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 the state of NC.

*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@WORK Group Whole Life Insurance

with Waiver of Premium Rider

Employee Coverage

Issue Age ¹	\$100,000 Death Benefit			\$150,000 Death Benefit			\$200,000 Death Benefit			\$250,000 Death Benefit		
	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	\$38.59	\$50,643	\$86,797	\$56.87	\$75,965	\$130,195	\$75.14	\$101,287	\$173,594	\$93.42	\$126,609	\$216,992
19	\$39.10	\$50,361	\$86,313	\$57.63	\$75,542	\$129,469	\$76.16	\$100,723	\$172,626	\$94.69	\$125,904	\$215,782
20	\$39.60	\$50,067	\$85,809	\$58.39	\$75,101	\$128,713	\$77.17	\$100,134	\$171,618	\$95.96	\$125,168	\$214,522
21	\$43.16	\$49,759	\$85,280	\$63.72	\$74,638	\$127,920	\$84.28	\$99,518	\$170,560	\$104.84	\$124,397	\$213,200
22	\$44.68	\$49,436	\$84,727	\$66.00	\$74,154	\$127,090	\$87.33	\$98,872	\$169,454	\$108.65	\$123,590	\$211,817
23	\$45.19	\$49,098	\$84,148	\$66.77	\$73,647	\$126,222	\$88.34	\$98,196	\$168,296	\$109.92	\$122,746	\$210,370
24	\$46.71	\$48,744	\$83,542	\$69.05	\$73,117	\$125,313	\$91.39	\$97,489	\$167,084	\$113.73	\$121,861	\$208,855
25	\$48.24	\$48,374	\$82,907	\$71.34	\$72,561	\$124,360	\$94.44	\$96,749	\$165,814	\$117.54	\$120,936	\$207,267
26	\$50.27	\$47,985	\$82,240	\$74.38	\$71,977	\$123,360	\$98.50	\$95,970	\$164,480	\$122.61	\$119,962	\$205,600
27	\$52.80	\$47,574	\$81,537	\$78.19	\$71,362	\$122,305	\$103.57	\$95,149	\$163,074	\$128.96	\$118,937	\$203,842
28	\$54.33	\$47,141	\$80,794	\$80.47	\$70,712	\$121,191	\$106.62	\$94,282	\$161,588	\$132.77	\$117,853	\$201,985
29	\$56.36	\$46,683	\$80,009	\$83.52	\$70,025	\$120,013	\$110.68	\$93,366	\$160,018	\$137.84	\$116,708	\$200,022
30	\$58.39	\$46,200	\$79,181	\$86.57	\$69,300	\$118,771	\$114.74	\$92,400	\$158,362	\$142.92	\$115,500	\$197,952
31	\$58.39	\$45,690	\$78,307	\$86.57	\$68,535	\$117,460	\$114.74	\$91,381	\$156,614	\$142.92	\$114,226	\$195,767
32	\$61.94	\$45,154	\$77,388	\$91.90	\$67,731	\$116,082	\$121.85	\$90,308	\$154,776	\$151.80	\$112,885	\$193,470
33	\$64.99	\$44,590	\$76,422	\$96.47	\$66,886	\$114,633	\$127.94	\$89,181	\$152,844	\$159.42	\$111,476	\$191,055
34	\$68.04	\$43,998	\$75,407	\$101.04	\$65,997	\$113,110	\$134.04	\$87,996	\$150,814	\$167.04	\$109,995	\$188,517
35	\$71.08	\$43,375	\$74,340	\$105.60	\$65,063	\$111,510	\$140.13	\$86,751	\$148,680	\$174.65	\$108,439	\$185,850
36	\$74.64	\$42,722	\$73,221	\$110.94	\$64,083	\$109,831	\$147.24	\$85,445	\$146,442	\$183.54	\$106,806	\$183,052
37	\$78.70	\$42,037	\$72,046	\$117.03	\$63,055	\$108,069	\$155.36	\$84,074	\$144,092	\$193.69	\$105,092	\$180,115
38	\$83.27	\$41,317	\$70,812	\$123.88	\$61,975	\$106,218	\$164.50	\$82,634	\$141,624	\$205.11	\$103,293	\$177,030
39	\$86.31	\$40,562	\$69,519	\$128.45	\$60,843	\$104,278	\$170.59	\$81,124	\$139,038	\$212.73	\$101,406	\$173,797
40	\$91.39	\$39,772	\$68,165	\$136.07	\$59,659	\$102,247	\$180.74	\$79,545	\$136,330	\$225.42	\$99,431	\$170,412
41	\$94.44	\$38,945	\$66,747	\$140.64	\$58,417	\$100,120	\$186.84	\$77,890	\$133,494	\$233.04	\$97,363	\$166,867
42	\$99.00	\$38,076	\$65,258	\$147.49	\$57,114	\$97,887	\$195.97	\$76,153	\$130,516	\$244.46	\$95,191	\$163,145
43	\$103.07	\$37,163	\$63,693	\$153.58	\$55,744	\$95,539	\$204.10	\$74,326	\$127,386	\$254.61	\$92,907	\$159,232
44	\$107.13	\$36,197	\$62,038	\$159.67	\$54,296	\$93,057	\$212.22	\$72,395	\$124,076	\$264.77	\$90,494	\$155,095
45	\$112.71	\$35,173	\$60,282	\$168.05	\$52,759	\$90,423	\$223.39	\$70,346	\$120,564	\$278.73	\$87,932	\$150,705
46	\$118.30	\$34,085	\$58,417	\$176.43	\$51,127	\$87,625	\$234.56	\$68,170	\$116,834	\$292.69	\$85,212	\$146,042
47	\$124.90	\$32,930	\$56,438	\$186.33	\$49,395	\$84,657	\$247.76	\$65,860	\$112,876	\$309.19	\$82,325	\$141,095
48	\$130.99	\$31,703	\$54,336	\$195.47	\$47,555	\$81,504	\$259.94	\$63,407	\$108,672	\$324.42	\$79,259	\$135,840
49	\$136.07	\$30,399	\$52,101	\$203.08	\$45,599	\$78,151	\$270.10	\$60,799	\$104,202	\$337.11	\$75,999	\$130,252
50	\$144.19	\$29,012	\$49,723	\$215.27	\$43,518	\$74,584	\$286.34	\$58,024	\$99,446	\$357.42	\$72,530	\$124,307
51	\$149.27	\$27,535	\$47,193	\$222.88	\$41,303	\$70,789	\$296.50	\$55,071	\$94,386	\$370.11	\$68,839	\$117,982
52	\$155.87	\$25,963	\$44,499	\$232.78	\$38,945	\$66,748	\$309.70	\$51,927	\$88,998	\$386.61	\$64,909	\$111,247
53	\$163.48	\$24,289	\$41,629	\$244.20	\$36,433	\$62,443	\$324.93	\$48,578	\$83,258	\$405.65	\$60,723	\$104,072
54	\$171.60	\$22,502	\$38,567	\$256.39	\$33,754	\$57,850	\$341.17	\$45,005	\$77,134	\$425.96	\$56,257	\$96,417

Please refer to the applicable footnotes.

MassMutual@WORK Group Whole Life Insurance

with Waiver of Premium Rider

Employee Coverage

Issue Age ¹	\$100,000 Death Benefit Tobacco			\$150,000 Death Benefit Tobacco			\$200,000 Death Benefit Tobacco			\$250,000 Death Benefit 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}
55	\$180.24	\$20,597	\$35,301	\$269.34	\$30,895	\$52,951	\$358.44	\$41,194	\$70,602	\$447.54	\$51,492	\$88,252
56	\$189.37	\$21,154	\$35,438	\$283.04	\$31,731	\$53,157	\$376.71	\$42,308	\$70,876	\$470.38	\$52,886	\$88,595
57	\$197.50	\$21,696	\$35,550	\$295.23	\$32,544	\$53,325	\$392.96	\$43,393	\$71,100	\$490.69	\$54,241	\$88,875
58	\$211.71	\$22,228	\$35,643	\$316.55	\$33,342	\$53,464	\$421.39	\$44,456	\$71,286	\$526.23	\$55,570	\$89,107
59	\$222.37	\$22,752	\$35,725	\$332.54	\$34,129	\$53,587	\$442.71	\$45,505	\$71,450	\$552.88	\$56,881	\$89,312
60	\$235.07	\$23,270	\$35,799	\$351.58	\$34,905	\$53,698	\$468.10	\$46,540	\$71,598	\$584.61	\$58,176	\$89,497
61*	\$228.01	\$23,776	\$35,860	\$341.08	\$35,664	\$53,790	\$454.16	\$47,552	\$71,720	\$567.24	\$59,441	\$89,650
62*	\$240.93	\$24,385	\$36,082	\$360.47	\$36,577	\$54,123	\$480.00	\$48,770	\$72,164	\$599.54	\$60,963	\$90,205
63*	\$256.16	\$25,055	\$36,399	\$383.31	\$37,583	\$54,598	\$510.47	\$50,110	\$72,798	\$637.62	\$62,638	\$90,997
64*	\$276.01	\$25,712	\$36,699	\$413.08	\$38,569	\$55,048	\$550.16	\$51,425	\$73,398	\$687.24	\$64,281	\$91,747
65*	\$289.39	\$26,366	\$36,996	\$433.16	\$39,549	\$55,494	\$576.93	\$52,732	\$73,992	\$720.70	\$65,915	\$92,490
66*	\$302.31	\$27,035	\$37,314	\$452.54	\$40,552	\$55,971	\$602.77	\$54,070	\$74,628	\$753.00	\$67,587	\$93,285
67*	\$335.08	\$27,740	\$37,678	\$501.70	\$41,611	\$56,517	\$668.31	\$55,481	\$75,356	\$834.93	\$69,352	\$94,195
68*	\$358.62	\$28,507	\$38,114	\$537.00	\$42,761	\$57,171	\$715.39	\$57,015	\$76,228	\$893.77	\$71,269	\$95,285
69*	\$377.54	\$29,360	\$38,649	\$565.39	\$44,040	\$57,973	\$753.24	\$58,721	\$77,298	\$941.08	\$73,401	\$96,622
70*	\$394.16	\$30,318	\$39,302	\$590.31	\$45,477	\$58,953	\$786.47	\$60,636	\$78,604	\$982.62	\$75,795	\$98,255
71*	\$411.24	\$31,397	\$40,093	\$615.93	\$47,096	\$60,139	\$820.62	\$62,795	\$80,186	\$1,025.31	\$78,494	\$100,232
72*	\$429.24	\$32,638	\$41,060	\$642.93	\$48,957	\$61,590	\$856.62	\$65,276	\$82,120	\$1,070.31	\$81,595	\$102,650
73*	\$448.62	\$34,016	\$42,179	\$672.00	\$51,024	\$63,268	\$895.39	\$68,032	\$84,358	\$1,118.77	\$85,041	\$105,447
74*	\$469.85	\$35,489	\$43,401	\$703.85	\$53,233	\$65,101	\$937.85	\$70,978	\$86,802	\$1,171.85	\$88,722	\$108,502
75*	\$493.39	\$37,071	\$44,743	\$739.16	\$55,607	\$67,114	\$984.93	\$74,143	\$89,486	\$1,230.70	\$92,678	\$111,857

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Applicable to certificates issued in the state of NC.

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MassMutual@WORK Group Whole Life Insurance

Without Riders

Spouse Coverage

Issue Age ¹	\$25,000 Death Benefit Non-Tobacco		
	Bi-Weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$7.74	\$10,600	\$21,388
19	\$7.85	\$10,540	\$21,268
20	\$7.97	\$10,478	\$21,142
21	\$8.08	\$10,413	\$21,011
22	\$8.20	\$10,345	\$20,874
23	\$8.31	\$10,274	\$20,731
24	\$8.43	\$10,199	\$20,579
25	\$8.54	\$10,120	\$20,421
26	\$8.77	\$10,037	\$20,254
27	\$9.24	\$9,949	\$20,075
28	\$9.58	\$9,855	\$19,886
29	\$9.93	\$9,757	\$19,687
30	\$10.39	\$9,653	\$19,477
31	\$10.85	\$9,543	\$19,256
32	\$11.31	\$9,428	\$19,024
33	\$11.89	\$9,307	\$18,781
34	\$12.24	\$9,182	\$18,527
35	\$12.35	\$9,051	\$18,263
36	\$13.04	\$8,914	\$17,988
37	\$13.97	\$8,773	\$17,702
38	\$14.77	\$8,626	\$17,405
39	\$15.58	\$8,472	\$17,095
40	\$16.50	\$8,310	\$16,769
41	\$17.31	\$8,140	\$16,425
42	\$18.12	\$7,961	\$16,063
43	\$19.04	\$7,772	\$15,683
44	\$19.85	\$7,573	\$15,282
45	\$19.97	\$7,363	\$14,857
46	\$21.47	\$7,140	\$14,406
47	\$22.97	\$6,903	\$13,929
48	\$24.58	\$6,651	\$13,422
49	\$26.20	\$6,385	\$12,883
50	\$27.70	\$6,101	\$12,311
51	\$29.31	\$5,800	\$11,703
52	\$30.93	\$5,481	\$11,059
53	\$32.43	\$5,142	\$10,376
54	\$34.04	\$4,782	\$9,651

Please refer to the applicable footnotes.

MassMutual@WORK Group Whole Life Insurance

Without Riders

Spouse Coverage

Issue Age ¹	\$25,000 Death Benefit Non-Tobacco		
	Bi-Weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$34.16	\$4,400	\$8,880
56	\$36.70	\$4,597	\$9,010
57	\$39.35	\$4,800	\$9,144
58	\$42.00	\$5,012	\$9,280
59	\$44.66	\$5,232	\$9,419
60	\$47.31	\$5,460	\$9,562

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MassMutual@WORK Group Whole Life Insurance

Without Riders

Spouse Coverage

Issue Age ¹	\$25,000 Death Benefit Tobacco		
	Bi-Weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$10.16	\$12,660	\$21,699
19	\$10.27	\$12,590	\$21,578
20	\$10.39	\$12,516	\$21,452
21	\$11.20	\$12,439	\$21,320
22	\$11.54	\$12,359	\$21,181
23	\$11.66	\$12,274	\$21,037
24	\$12.00	\$12,186	\$20,885
25	\$12.35	\$12,093	\$20,726
26	\$12.81	\$11,996	\$20,560
27	\$13.39	\$11,893	\$20,384
28	\$13.74	\$11,785	\$20,198
29	\$14.20	\$11,670	\$20,002
30	\$14.66	\$11,550	\$19,795
31	\$14.66	\$11,422	\$19,576
32	\$15.47	\$11,288	\$19,347
33	\$16.16	\$11,147	\$19,105
34	\$16.85	\$10,999	\$18,851
35	\$17.54	\$10,843	\$18,585
36	\$18.35	\$10,680	\$18,305
37	\$19.27	\$10,509	\$18,011
38	\$20.31	\$10,329	\$17,703
39	\$21.00	\$10,140	\$17,379
40	\$22.16	\$9,943	\$17,041
41	\$22.85	\$9,736	\$16,686
42	\$23.89	\$9,519	\$16,314
43	\$24.81	\$9,290	\$15,923
44	\$25.74	\$9,049	\$15,509
45	\$27.00	\$8,793	\$15,070
46	\$28.27	\$8,521	\$14,604
47	\$29.77	\$8,232	\$14,109
48	\$31.16	\$7,925	\$13,584
49	\$32.31	\$7,599	\$13,025
50	\$34.16	\$7,253	\$12,430
51	\$35.31	\$6,883	\$11,798
52	\$36.81	\$6,490	\$11,124
53	\$38.54	\$6,072	\$10,407
54	\$40.39	\$5,625	\$9,641

Please refer to the applicable footnotes.

MassMutual@WORK Group Whole Life Insurance

Without Riders

Spouse Coverage

Issue Age ¹	\$25,000 Death Benefit Tobacco		
	Bi-Weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$42.35	\$5,149	\$8,825
56	\$44.43	\$5,288	\$8,859
57	\$46.27	\$5,424	\$8,887
58	\$49.50	\$5,557	\$8,910
59	\$51.93	\$5,688	\$8,931
60	\$54.81	\$5,817	\$8,949

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MassMutual@WORK Group Whole Life Insurance

Without Riders

Child Coverage

Issue Age ¹	\$25,000 Death Benefit Non-Tobacco		
	Bi-Weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
1	\$6.12	\$11,392	\$22,987
2	\$6.12	\$11,359	\$22,921
3	\$6.24	\$11,325	\$22,851
4	\$6.24	\$11,289	\$22,778
5	\$6.35	\$11,251	\$22,702
6	\$6.47	\$11,211	\$22,622
7	\$6.70	\$11,170	\$22,539
8	\$6.93	\$11,127	\$22,452
9	\$7.16	\$11,082	\$22,361
10	\$7.27	\$11,035	\$22,266
11	\$7.50	\$10,986	\$22,167
12	\$7.50	\$10,934	\$22,064
13	\$7.50	\$10,881	\$21,956
14	\$7.50	\$10,827	\$21,846
15	\$7.50	\$10,771	\$21,733
16	\$7.50	\$10,714	\$21,618
17	\$7.62	\$10,657	\$21,503
18	\$7.74	\$10,600	\$21,388
19	\$7.85	\$10,540	\$21,268
20	\$7.97	\$10,478	\$21,142
21	\$8.08	\$10,413	\$21,011
22	\$8.20	\$10,345	\$20,874
23	\$8.31	\$10,274	\$20,731
24	\$8.43	\$10,199	\$20,579
25	\$8.54	\$10,120	\$20,421
26	\$8.77	\$10,037	\$20,254

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Without Riders

Child Coverage

Issue Age ¹	\$25,000 Death Benefit Tobacco		
	Bi-Weekly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
1	N/A	N/A	N/A
2	N/A	N/A	N/A
3	N/A	N/A	N/A
4	N/A	N/A	N/A
5	N/A	N/A	N/A
6	N/A	N/A	N/A
7	N/A	N/A	N/A
8	N/A	N/A	N/A
9	N/A	N/A	N/A
10	N/A	N/A	N/A
11	N/A	N/A	N/A
12	N/A	N/A	N/A
13	N/A	N/A	N/A
14	N/A	N/A	N/A
15	N/A	N/A	N/A
16	N/A	N/A	N/A
17	N/A	N/A	N/A
18	\$10.16	\$12,660	\$21,699
19	\$10.27	\$12,590	\$21,578
20	\$10.39	\$12,516	\$21,452
21	\$11.20	\$12,439	\$21,320
22	\$11.54	\$12,359	\$21,181
23	\$11.66	\$12,274	\$21,037
24	\$12.00	\$12,186	\$20,885
25	\$12.35	\$12,093	\$20,726
26	\$12.81	\$11,996	\$20,560

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