

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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 5.01	\$ 4,240	\$ 8,555	\$ 6.41	\$ 6,360	\$ 12,832	\$ 7.81	\$ 8,480	\$ 17,110	\$ 9.22	\$ 10,600	\$ 21,388
19	\$ 5.06	\$ 4,216	\$ 8,507	\$ 6.49	\$ 6,324	\$ 12,760	\$ 7.92	\$ 8,432	\$ 17,014	\$ 9.35	\$ 10,540	\$ 21,268
20	\$ 5.12	\$ 4,191	\$ 8,457	\$ 6.58	\$ 6,287	\$ 12,685	\$ 8.03	\$ 8,382	\$ 16,914	\$ 9.49	\$ 10,478	\$ 21,142
21	\$ 5.17	\$ 4,165	\$ 8,404	\$ 6.66	\$ 6,248	\$ 12,607	\$ 8.14	\$ 8,330	\$ 16,809	\$ 9.63	\$ 10,413	\$ 21,011
22	\$ 5.23	\$ 4,138	\$ 8,349	\$ 6.74	\$ 6,207	\$ 12,524	\$ 8.25	\$ 8,276	\$ 16,699	\$ 9.77	\$ 10,345	\$ 20,874
23	\$ 5.28	\$ 4,109	\$ 8,292	\$ 6.82	\$ 6,164	\$ 12,438	\$ 8.36	\$ 8,219	\$ 16,584	\$ 9.90	\$ 10,274	\$ 20,731
24	\$ 5.34	\$ 4,079	\$ 8,231	\$ 6.91	\$ 6,119	\$ 12,347	\$ 8.47	\$ 8,159	\$ 16,463	\$ 10.04	\$ 10,199	\$ 20,579
25	\$ 5.39	\$ 4,048	\$ 8,168	\$ 6.99	\$ 6,072	\$ 12,252	\$ 8.58	\$ 8,096	\$ 16,336	\$ 10.18	\$ 10,120	\$ 20,421
26	\$ 5.50	\$ 4,015	\$ 8,101	\$ 7.15	\$ 6,022	\$ 12,152	\$ 8.80	\$ 8,030	\$ 16,203	\$ 10.45	\$ 10,037	\$ 20,254
27	\$ 5.72	\$ 3,979	\$ 8,030	\$ 7.48	\$ 5,969	\$ 12,045	\$ 9.24	\$ 7,959	\$ 16,060	\$ 11.00	\$ 9,949	\$ 20,075
28	\$ 5.89	\$ 3,942	\$ 7,954	\$ 7.73	\$ 5,913	\$ 11,931	\$ 9.57	\$ 7,884	\$ 15,909	\$ 11.42	\$ 9,855	\$ 19,886
29	\$ 6.05	\$ 3,902	\$ 7,875	\$ 7.98	\$ 5,854	\$ 11,812	\$ 9.90	\$ 7,805	\$ 15,750	\$ 11.83	\$ 9,757	\$ 19,687
30	\$ 6.27	\$ 3,861	\$ 7,791	\$ 8.31	\$ 5,791	\$ 11,686	\$ 10.34	\$ 7,722	\$ 15,582	\$ 12.38	\$ 9,653	\$ 19,477
31	\$ 6.49	\$ 3,817	\$ 7,702	\$ 8.64	\$ 5,726	\$ 11,553	\$ 10.78	\$ 7,634	\$ 15,404	\$ 12.93	\$ 9,543	\$ 19,256
32	\$ 6.71	\$ 3,771	\$ 7,609	\$ 8.97	\$ 5,657	\$ 11,414	\$ 11.22	\$ 7,542	\$ 15,219	\$ 13.48	\$ 9,428	\$ 19,024
33	\$ 6.99	\$ 3,723	\$ 7,512	\$ 9.38	\$ 5,584	\$ 11,268	\$ 11.77	\$ 7,446	\$ 15,024	\$ 14.17	\$ 9,307	\$ 18,781
34	\$ 7.15	\$ 3,672	\$ 7,410	\$ 9.63	\$ 5,509	\$ 11,116	\$ 12.10	\$ 7,345	\$ 14,821	\$ 14.58	\$ 9,182	\$ 18,527
35	\$ 7.21	\$ 3,620	\$ 7,305	\$ 9.71	\$ 5,430	\$ 10,957	\$ 12.21	\$ 7,240	\$ 14,610	\$ 14.72	\$ 9,051	\$ 18,263
36	\$ 7.54	\$ 3,565	\$ 7,195	\$ 10.21	\$ 5,348	\$ 10,792	\$ 12.87	\$ 7,131	\$ 14,390	\$ 15.54	\$ 8,914	\$ 17,988
37	\$ 7.98	\$ 3,509	\$ 7,081	\$ 10.87	\$ 5,264	\$ 10,621	\$ 13.75	\$ 7,018	\$ 14,162	\$ 16.64	\$ 8,773	\$ 17,702
38	\$ 8.36	\$ 3,450	\$ 6,962	\$ 11.44	\$ 5,175	\$ 10,443	\$ 14.52	\$ 6,900	\$ 13,924	\$ 17.60	\$ 8,626	\$ 17,405
39	\$ 8.75	\$ 3,388	\$ 6,838	\$ 12.02	\$ 5,083	\$ 10,257	\$ 15.29	\$ 6,777	\$ 13,676	\$ 18.57	\$ 8,472	\$ 17,095
40	\$ 9.19	\$ 3,324	\$ 6,707	\$ 12.68	\$ 4,986	\$ 10,061	\$ 16.17	\$ 6,648	\$ 13,415	\$ 19.67	\$ 8,310	\$ 16,769
41	\$ 9.57	\$ 3,256	\$ 6,570	\$ 13.26	\$ 4,884	\$ 9,855	\$ 16.94	\$ 6,512	\$ 13,140	\$ 20.63	\$ 8,140	\$ 16,425
42	\$ 9.96	\$ 3,184	\$ 6,425	\$ 13.84	\$ 4,776	\$ 9,638	\$ 17.71	\$ 6,369	\$ 12,851	\$ 21.59	\$ 7,961	\$ 16,063
43	\$ 10.40	\$ 3,109	\$ 6,273	\$ 14.50	\$ 4,663	\$ 9,409	\$ 18.59	\$ 6,218	\$ 12,546	\$ 22.69	\$ 7,772	\$ 15,683
44	\$ 10.78	\$ 3,029	\$ 6,112	\$ 15.07	\$ 4,544	\$ 9,169	\$ 19.36	\$ 6,059	\$ 12,225	\$ 23.65	\$ 7,573	\$ 15,282
45	\$ 10.84	\$ 2,945	\$ 5,942	\$ 15.16	\$ 4,417	\$ 8,914	\$ 19.47	\$ 5,890	\$ 11,885	\$ 23.79	\$ 7,363	\$ 14,857
46	\$ 11.55	\$ 2,856	\$ 5,762	\$ 16.23	\$ 4,284	\$ 8,644	\$ 20.90	\$ 5,712	\$ 11,525	\$ 25.58	\$ 7,140	\$ 14,406
47	\$ 12.27	\$ 2,761	\$ 5,571	\$ 17.30	\$ 4,141	\$ 8,357	\$ 22.33	\$ 5,522	\$ 11,143	\$ 27.37	\$ 6,903	\$ 13,929
48	\$ 13.04	\$ 2,660	\$ 5,368	\$ 18.46	\$ 3,991	\$ 8,053	\$ 23.87	\$ 5,321	\$ 10,737	\$ 29.29	\$ 6,651	\$ 13,422
49	\$ 13.81	\$ 2,554	\$ 5,153	\$ 19.61	\$ 3,831	\$ 7,730	\$ 25.41	\$ 5,108	\$ 10,307	\$ 31.22	\$ 6,385	\$ 12,883
50	\$ 14.52	\$ 2,440	\$ 4,924	\$ 20.68	\$ 3,661	\$ 7,387	\$ 26.84	\$ 4,881	\$ 9,849	\$ 33.00	\$ 6,101	\$ 12,311
51	\$ 15.29	\$ 2,320	\$ 4,681	\$ 21.84	\$ 3,480	\$ 7,022	\$ 28.38	\$ 4,640	\$ 9,363	\$ 34.93	\$ 5,800	\$ 11,703
52	\$ 16.06	\$ 2,192	\$ 4,423	\$ 22.99	\$ 3,288	\$ 6,635	\$ 29.92	\$ 4,384	\$ 8,847	\$ 36.85	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 16.78	\$ 2,056	\$ 4,150	\$ 24.07	\$ 3,085	\$ 6,225	\$ 31.35	\$ 4,113	\$ 8,300	\$ 38.64	\$ 5,142	\$ 10,376
54	\$ 17.55	\$ 1,913	\$ 3,860	\$ 25.22	\$ 2,869	\$ 5,790	\$ 32.89	\$ 3,826	\$ 7,720	\$ 40.57	\$ 4,782	\$ 9,651
55	\$ 17.60	\$ 1,760	\$ 3,552	\$ 25.30	\$ 2,640	\$ 5,328	\$ 33.00	\$ 3,520	\$ 7,104	\$ 40.70	\$ 4,400	\$ 8,880
56	\$ 18.81	\$ 1,838	\$ 3,604	\$ 27.12	\$ 2,758	\$ 5,406	\$ 35.42	\$ 3,677	\$ 7,208	\$ 43.73	\$ 4,597	\$ 9,010
57	\$ 20.08	\$ 1,920	\$ 3,657	\$ 29.02	\$ 2,880	\$ 5,486	\$ 37.95	\$ 3,840	\$ 7,315	\$ 46.89	\$ 4,800	\$ 9,144
58	\$ 21.34	\$ 2,004	\$ 3,712	\$ 30.91	\$ 3,007	\$ 5,568	\$ 40.48	\$ 4,009	\$ 7,424	\$ 50.05	\$ 5,012	\$ 9,280
59	\$ 22.61	\$ 2,092	\$ 3,767	\$ 32.81	\$ 3,139	\$ 5,651	\$ 43.01	\$ 4,185	\$ 7,535	\$ 53.22	\$ 5,232	\$ 9,419
60	\$ 23.87	\$ 2,184	\$ 3,824	\$ 34.71	\$ 3,276	\$ 5,737	\$ 45.54	\$ 4,368	\$ 7,649	\$ 56.38	\$ 5,460	\$ 9,562
61*	\$ 22.85	\$ 2,278	\$ 3,883	\$ 33.28	\$ 3,418	\$ 5,824	\$ 43.70	\$ 4,557	\$ 7,766	\$ 54.13	\$ 5,696	\$ 9,708
62*	\$ 24.05	\$ 2,376	\$ 3,943	\$ 35.08	\$ 3,564	\$ 5,914	\$ 46.10	\$ 4,753	\$ 7,886	\$ 57.13	\$ 5,941	\$ 9,858
63*	\$ 25.20	\$ 2,477	\$ 4,004	\$ 36.80	\$ 3,716	\$ 6,006	\$ 48.40	\$ 4,954	\$ 8,009	\$ 60.00	\$ 6,193	\$ 10,011
64*	\$ 26.35	\$ 2,581	\$ 4,066	\$ 38.53	\$ 3,871	\$ 6,100	\$ 50.70	\$ 5,162	\$ 8,133	\$ 62.88	\$ 6,452	\$ 10,167
65*	\$ 26.40	\$ 2,687	\$ 4,130	\$ 38.60	\$ 4,030	\$ 6,195	\$ 50.80	\$ 5,374	\$ 8,260	\$ 63.00	\$ 6,717	\$ 10,325
66*	\$ 28.10	\$ 2,795	\$ 4,194	\$ 41.15	\$ 4,193	\$ 6,291	\$ 54.20	\$ 5,591	\$ 8,388	\$ 67.25	\$ 6,989	\$ 10,485
67*	\$ 30.45	\$ 2,907	\$ 4,259	\$ 44.68	\$ 4,360	\$ 6,389	\$ 58.90	\$ 5,814	\$ 8,519	\$ 73.13	\$ 7,267	\$ 10,649
68*	\$ 32.05	\$ 3,031	\$ 4,341	\$ 47.08	\$ 4,547	\$ 6,511	\$ 62.10	\$ 6,062	\$ 8,682	\$ 77.13	\$ 7,578	\$ 10,852
69*	\$ 34.55	\$ 3,169	\$ 4,439	\$ 50.83	\$ 4,754	\$ 6,658	\$ 67.10	\$ 6,339	\$ 8,878	\$ 83.38	\$ 7,924	\$ 11,098
70*	\$ 36.05	\$ 3,312	\$ 4,539	\$ 53.08	\$ 4,968	\$ 6,809	\$ 70.10	\$ 6,624	\$ 9,078	\$ 87.13	\$ 8,280	\$ 11,348
71*	\$ 37.60	\$ 3,458	\$ 4,641	\$ 55.40	\$ 5,187	\$ 6,962	\$ 73.20	\$ 6,916	\$ 9,283	\$ 91.00	\$ 8,645	\$ 11,604
72*	\$ 39.25	\$ 3,608	\$ 4,748	\$ 57.88	\$ 5,413	\$ 7,122	\$ 76.50	\$ 7,217	\$ 9,496	\$ 95.13	\$ 9,022	\$ 11,870
73*	\$ 41.05	\$ 3,766	\$ 4,860	\$ 60.58	\$ 5,649	\$ 7,290	\$ 80.10	\$ 7,532	\$ 9,721	\$ 99.63	\$ 9,415	\$ 12,151
74*	\$ 43.05	\$ 3,930	\$ 4,979	\$ 63.58	\$ 5,895	\$ 7,469	\$ 84.10	\$ 7,861	\$ 9,959	\$ 104.63	\$ 9,826	\$ 12,449
75*	\$ 45.30	\$ 4,100	\$ 5,105	\$ 66.95	\$ 6,150	\$ 7,658	\$ 88.61	\$ 8,201	\$ 10,211	\$ 110.25	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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	\$30,000 Death Benefit Non-Tobacco			\$35,000 Death Benefit Non-Tobacco			\$40,000 Death Benefit Non-Tobacco			\$45,000 Death Benefit Non-Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 10.62	\$ 12,720	\$ 25,665	\$ 12.02	\$ 14,840	\$ 29,943	\$ 13.42	\$ 16,960	\$ 34,220	\$ 14.83	\$ 19,080	\$ 38,498
19	\$ 10.78	\$ 12,648	\$ 25,521	\$ 12.21	\$ 14,756	\$ 29,775	\$ 13.64	\$ 16,864	\$ 34,028	\$ 15.07	\$ 18,972	\$ 38,282
20	\$ 10.95	\$ 12,574	\$ 25,371	\$ 12.41	\$ 14,669	\$ 29,599	\$ 13.86	\$ 16,765	\$ 33,828	\$ 15.32	\$ 18,861	\$ 38,056
21	\$ 11.11	\$ 12,496	\$ 25,214	\$ 12.60	\$ 14,578	\$ 29,416	\$ 14.08	\$ 16,661	\$ 33,618	\$ 15.57	\$ 18,744	\$ 37,821
22	\$ 11.28	\$ 12,414	\$ 25,049	\$ 12.79	\$ 14,483	\$ 29,224	\$ 14.30	\$ 16,553	\$ 33,399	\$ 15.82	\$ 18,622	\$ 37,574
23	\$ 11.44	\$ 12,329	\$ 24,877	\$ 12.98	\$ 14,384	\$ 29,023	\$ 14.52	\$ 16,438	\$ 33,169	\$ 16.06	\$ 18,493	\$ 37,315
24	\$ 11.61	\$ 12,239	\$ 24,695	\$ 13.18	\$ 14,279	\$ 28,811	\$ 14.74	\$ 16,318	\$ 32,927	\$ 16.31	\$ 18,358	\$ 37,043
25	\$ 11.77	\$ 12,144	\$ 24,505	\$ 13.37	\$ 14,169	\$ 28,589	\$ 14.96	\$ 16,193	\$ 32,673	\$ 16.56	\$ 18,217	\$ 36,757
26	\$ 12.10	\$ 12,045	\$ 24,304	\$ 13.75	\$ 14,053	\$ 28,355	\$ 15.40	\$ 16,060	\$ 32,406	\$ 17.05	\$ 18,068	\$ 36,457
27	\$ 12.76	\$ 11,939	\$ 24,090	\$ 14.52	\$ 13,929	\$ 28,105	\$ 16.28	\$ 15,919	\$ 32,120	\$ 18.04	\$ 17,909	\$ 36,135
28	\$ 13.26	\$ 11,827	\$ 23,863	\$ 15.10	\$ 13,798	\$ 27,841	\$ 16.94	\$ 15,769	\$ 31,818	\$ 18.79	\$ 17,740	\$ 35,795
29	\$ 13.75	\$ 11,708	\$ 23,625	\$ 15.68	\$ 13,660	\$ 27,562	\$ 17.60	\$ 15,611	\$ 31,500	\$ 19.53	\$ 17,563	\$ 35,437
30	\$ 14.41	\$ 11,583	\$ 23,373	\$ 16.45	\$ 13,514	\$ 27,268	\$ 18.48	\$ 15,445	\$ 31,164	\$ 20.52	\$ 17,375	\$ 35,059
31	\$ 15.07	\$ 11,452	\$ 23,107	\$ 17.22	\$ 13,360	\$ 26,958	\$ 19.36	\$ 15,269	\$ 30,809	\$ 21.51	\$ 17,178	\$ 34,660
32	\$ 15.73	\$ 11,314	\$ 22,828	\$ 17.99	\$ 13,199	\$ 26,633	\$ 20.24	\$ 15,085	\$ 30,438	\$ 22.50	\$ 16,971	\$ 34,243
33	\$ 16.56	\$ 11,169	\$ 22,537	\$ 18.95	\$ 13,031	\$ 26,293	\$ 21.34	\$ 14,892	\$ 30,049	\$ 23.74	\$ 16,754	\$ 33,805
34	\$ 17.05	\$ 11,018	\$ 22,232	\$ 19.53	\$ 12,855	\$ 25,938	\$ 22.00	\$ 14,691	\$ 29,643	\$ 24.48	\$ 16,527	\$ 33,349
35	\$ 17.22	\$ 10,861	\$ 21,915	\$ 19.72	\$ 12,671	\$ 25,568	\$ 22.22	\$ 14,481	\$ 29,220	\$ 24.73	\$ 16,292	\$ 32,873
36	\$ 18.21	\$ 10,697	\$ 21,585	\$ 20.88	\$ 12,480	\$ 25,183	\$ 23.54	\$ 14,263	\$ 28,781	\$ 26.21	\$ 16,046	\$ 32,378
37	\$ 19.53	\$ 10,528	\$ 21,243	\$ 22.42	\$ 12,283	\$ 24,783	\$ 25.30	\$ 14,037	\$ 28,324	\$ 28.19	\$ 15,792	\$ 31,864
38	\$ 20.68	\$ 10,351	\$ 20,886	\$ 23.76	\$ 12,076	\$ 24,367	\$ 26.84	\$ 13,801	\$ 27,848	\$ 29.92	\$ 15,527	\$ 31,329
39	\$ 21.84	\$ 10,166	\$ 20,514	\$ 25.11	\$ 11,861	\$ 23,933	\$ 28.38	\$ 13,555	\$ 27,352	\$ 31.66	\$ 15,250	\$ 30,771
40	\$ 23.16	\$ 9,972	\$ 20,122	\$ 26.65	\$ 11,635	\$ 23,476	\$ 30.14	\$ 13,297	\$ 26,830	\$ 33.64	\$ 14,959	\$ 30,184
41	\$ 24.31	\$ 9,768	\$ 19,710	\$ 28.00	\$ 11,396	\$ 22,995	\$ 31.68	\$ 13,024	\$ 26,280	\$ 35.37	\$ 14,652	\$ 29,565
42	\$ 25.47	\$ 9,553	\$ 19,276	\$ 29.35	\$ 11,145	\$ 22,489	\$ 33.22	\$ 12,738	\$ 25,702	\$ 37.10	\$ 14,330	\$ 28,914
43	\$ 26.79	\$ 9,327	\$ 18,819	\$ 30.89	\$ 10,881	\$ 21,956	\$ 34.98	\$ 12,436	\$ 25,093	\$ 39.08	\$ 13,990	\$ 28,229
44	\$ 27.94	\$ 9,088	\$ 18,338	\$ 32.23	\$ 10,603	\$ 21,394	\$ 36.52	\$ 12,118	\$ 24,451	\$ 40.81	\$ 13,632	\$ 27,507
45	\$ 28.11	\$ 8,835	\$ 17,828	\$ 32.43	\$ 10,308	\$ 20,800	\$ 36.74	\$ 11,781	\$ 23,771	\$ 41.06	\$ 13,253	\$ 26,743
46	\$ 30.25	\$ 8,568	\$ 17,288	\$ 34.93	\$ 9,996	\$ 20,169	\$ 39.60	\$ 11,424	\$ 23,050	\$ 44.28	\$ 12,852	\$ 25,932
47	\$ 32.40	\$ 8,283	\$ 16,714	\$ 37.43	\$ 9,664	\$ 19,500	\$ 42.46	\$ 11,045	\$ 22,286	\$ 47.50	\$ 12,425	\$ 25,072
48	\$ 34.71	\$ 7,982	\$ 16,106	\$ 40.13	\$ 9,312	\$ 18,790	\$ 45.54	\$ 10,643	\$ 21,475	\$ 50.96	\$ 11,973	\$ 24,159
49	\$ 37.02	\$ 7,662	\$ 15,460	\$ 42.82	\$ 8,939	\$ 18,037	\$ 48.62	\$ 10,216	\$ 20,614	\$ 54.43	\$ 11,493	\$ 23,190
50	\$ 39.16	\$ 7,322	\$ 14,774	\$ 45.32	\$ 8,542	\$ 17,236	\$ 51.48	\$ 9,762	\$ 19,698	\$ 57.64	\$ 10,983	\$ 22,161
51	\$ 41.47	\$ 6,960	\$ 14,044	\$ 48.02	\$ 8,120	\$ 16,385	\$ 54.56	\$ 9,280	\$ 18,726	\$ 61.11	\$ 10,440	\$ 21,066
52	\$ 43.78	\$ 6,577	\$ 13,271	\$ 50.71	\$ 7,673	\$ 15,482	\$ 57.64	\$ 8,769	\$ 17,694	\$ 64.57	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 45.93	\$ 6,170	\$ 12,451	\$ 53.22	\$ 7,199	\$ 14,526	\$ 60.50	\$ 8,227	\$ 16,601	\$ 67.79	\$ 9,256	\$ 18,676
54	\$ 48.24	\$ 5,739	\$ 11,581	\$ 55.91	\$ 6,696	\$ 13,511	\$ 63.58	\$ 7,652	\$ 15,441	\$ 71.26	\$ 8,609	\$ 17,371
55	\$ 48.40	\$ 5,281	\$ 10,656	\$ 56.10	\$ 6,161	\$ 12,432	\$ 63.80	\$ 7,041	\$ 14,208	\$ 71.50	\$ 7,921	\$ 15,984
56	\$ 52.03	\$ 5,516	\$ 10,812	\$ 60.34	\$ 6,435	\$ 12,615	\$ 68.64	\$ 7,355	\$ 14,417	\$ 76.95	\$ 8,274	\$ 16,219
57	\$ 55.83	\$ 5,760	\$ 10,972	\$ 64.77	\$ 6,720	\$ 12,801	\$ 73.70	\$ 7,681	\$ 14,630	\$ 82.64	\$ 8,641	\$ 16,459
58	\$ 59.62	\$ 6,014	\$ 11,136	\$ 69.19	\$ 7,017	\$ 12,992	\$ 78.76	\$ 8,019	\$ 14,848	\$ 88.33	\$ 9,022	\$ 16,704
59	\$ 63.42	\$ 6,278	\$ 11,303	\$ 73.62	\$ 7,324	\$ 13,186	\$ 83.82	\$ 8,371	\$ 15,070	\$ 94.03	\$ 9,417	\$ 16,954
60	\$ 67.21	\$ 6,552	\$ 11,474	\$ 78.05	\$ 7,644	\$ 13,386	\$ 88.88	\$ 8,736	\$ 15,299	\$ 99.72	\$ 9,828	\$ 17,211
61*	\$ 64.55	\$ 6,836	\$ 11,649	\$ 74.98	\$ 7,975	\$ 13,591	\$ 85.40	\$ 9,114	\$ 15,532	\$ 95.83	\$ 10,254	\$ 17,474
62*	\$ 68.15	\$ 7,129	\$ 11,829	\$ 79.18	\$ 8,318	\$ 13,801	\$ 90.20	\$ 9,506	\$ 15,772	\$ 101.23	\$ 10,694	\$ 17,744
63*	\$ 71.60	\$ 7,432	\$ 12,013	\$ 83.20	\$ 8,671	\$ 14,015	\$ 94.80	\$ 9,909	\$ 16,018	\$ 106.40	\$ 11,148	\$ 18,020
64*	\$ 75.05	\$ 7,743	\$ 12,200	\$ 87.23	\$ 9,033	\$ 14,234	\$ 99.40	\$ 10,324	\$ 16,267	\$ 111.58	\$ 11,614	\$ 18,301
65*	\$ 75.20	\$ 8,061	\$ 12,390	\$ 87.40	\$ 9,404	\$ 14,455	\$ 99.60	\$ 10,748	\$ 16,520	\$ 111.80	\$ 12,091	\$ 18,585
66*	\$ 80.30	\$ 8,387	\$ 12,582	\$ 93.35	\$ 9,784	\$ 14,679	\$ 106.40	\$ 11,182	\$ 16,776	\$ 119.45	\$ 12,580	\$ 18,873
67*	\$ 87.35	\$ 8,721	\$ 12,778	\$ 101.58	\$ 10,174	\$ 14,908	\$ 115.80	\$ 11,628	\$ 17,038	\$ 130.03	\$ 13,081	\$ 19,168
68*	\$ 92.15	\$ 9,094	\$ 13,023	\$ 107.18	\$ 10,609	\$ 15,193	\$ 122.20	\$ 12,125	\$ 17,364	\$ 137.23	\$ 13,641	\$ 19,534
69*	\$ 99.65	\$ 9,509	\$ 13,317	\$ 115.93	\$ 11,094	\$ 15,537	\$ 132.20	\$ 12,679	\$ 17,756	\$ 148.48	\$ 14,263	\$ 19,976
70*	\$ 104.15	\$ 9,936	\$ 13,618	\$ 121.18	\$ 11,592	\$ 15,887	\$ 138.20	\$ 13,248	\$ 18,157	\$ 155.23	\$ 14,904	\$ 20,427
71*	\$ 108.80	\$ 10,374	\$ 13,925	\$ 126.60	\$ 12,103	\$ 16,246	\$ 144.40	\$ 13,832	\$ 18,567	\$ 162.20	\$ 15,561	\$ 20,888
72*	\$ 113.75	\$ 10,826	\$ 14,244	\$ 132.38	\$ 12,631	\$ 16,618	\$ 151.00	\$ 14,435	\$ 18,992	\$ 169.63	\$ 16,240	\$ 21,366
73*	\$ 119.15	\$ 11,298	\$ 14,581	\$ 138.68	\$ 13,181	\$ 17,011	\$ 158.20	\$ 15,064	\$ 19,442	\$ 177.73	\$ 16,948	\$ 21,872
74*	\$ 125.15	\$ 11,791	\$ 14,939	\$ 145.68	\$ 13,756	\$ 17,429	\$ 166.20	\$ 15,722	\$ 19,919	\$ 186.73	\$ 17,687	\$ 22,409
75*	\$ 131.90	\$ 12,301	\$ 15,316	\$ 153.55	\$ 14,352	\$ 17,869	\$ 175.20	\$ 16,402	\$ 20,422	\$ 196.85	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 16.23	\$ 21,200	\$ 42,776	\$ 17.63	\$ 23,320	\$ 47,053	\$ 19.03	\$ 25,440	\$ 51,331	\$ 20.44	\$ 27,560	\$ 55,608
19	\$ 16.50	\$ 21,080	\$ 42,536	\$ 17.93	\$ 23,189	\$ 46,789	\$ 19.36	\$ 25,297	\$ 51,043	\$ 20.79	\$ 27,405	\$ 55,296
20	\$ 16.78	\$ 20,956	\$ 42,285	\$ 18.24	\$ 23,052	\$ 46,514	\$ 19.69	\$ 25,148	\$ 50,742	\$ 21.15	\$ 27,243	\$ 54,971
21	\$ 17.05	\$ 20,827	\$ 42,023	\$ 18.54	\$ 22,909	\$ 46,225	\$ 20.02	\$ 24,992	\$ 50,428	\$ 21.51	\$ 27,075	\$ 54,630
22	\$ 17.33	\$ 20,691	\$ 41,749	\$ 18.84	\$ 22,760	\$ 45,924	\$ 20.35	\$ 24,829	\$ 50,099	\$ 21.87	\$ 26,898	\$ 54,274
23	\$ 17.60	\$ 20,548	\$ 41,462	\$ 19.14	\$ 22,603	\$ 45,608	\$ 20.68	\$ 24,658	\$ 49,754	\$ 22.22	\$ 26,713	\$ 53,900
24	\$ 17.88	\$ 20,398	\$ 41,159	\$ 19.45	\$ 22,438	\$ 45,275	\$ 21.01	\$ 24,478	\$ 49,391	\$ 22.58	\$ 26,518	\$ 53,507
25	\$ 18.15	\$ 20,241	\$ 40,842	\$ 19.75	\$ 22,265	\$ 44,926	\$ 21.34	\$ 24,289	\$ 49,010	\$ 22.94	\$ 26,313	\$ 53,094
26	\$ 18.70	\$ 20,075	\$ 40,508	\$ 20.35	\$ 22,083	\$ 44,558	\$ 22.00	\$ 24,091	\$ 48,609	\$ 23.65	\$ 26,098	\$ 52,660
27	\$ 19.80	\$ 19,899	\$ 40,151	\$ 21.56	\$ 21,889	\$ 44,166	\$ 23.32	\$ 23,878	\$ 48,181	\$ 25.08	\$ 25,868	\$ 52,196
28	\$ 20.63	\$ 19,711	\$ 39,773	\$ 22.47	\$ 21,682	\$ 43,750	\$ 24.31	\$ 23,654	\$ 47,727	\$ 26.16	\$ 25,625	\$ 51,704
29	\$ 21.45	\$ 19,514	\$ 39,375	\$ 23.38	\$ 21,465	\$ 43,312	\$ 25.30	\$ 23,417	\$ 47,250	\$ 27.23	\$ 25,368	\$ 51,187
30	\$ 22.55	\$ 19,306	\$ 38,955	\$ 24.59	\$ 21,237	\$ 42,851	\$ 26.62	\$ 23,167	\$ 46,746	\$ 28.66	\$ 25,098	\$ 50,642
31	\$ 23.65	\$ 19,086	\$ 38,512	\$ 25.80	\$ 20,995	\$ 42,363	\$ 27.94	\$ 22,904	\$ 46,214	\$ 30.09	\$ 24,812	\$ 50,065
32	\$ 24.75	\$ 18,856	\$ 38,048	\$ 27.01	\$ 20,742	\$ 41,852	\$ 29.26	\$ 22,628	\$ 45,657	\$ 31.52	\$ 24,513	\$ 49,462
33	\$ 26.13	\$ 18,615	\$ 37,562	\$ 28.52	\$ 20,477	\$ 41,318	\$ 30.91	\$ 22,339	\$ 45,074	\$ 33.31	\$ 24,200	\$ 48,830
34	\$ 26.95	\$ 18,364	\$ 37,054	\$ 29.43	\$ 20,200	\$ 40,759	\$ 31.90	\$ 22,037	\$ 44,465	\$ 34.38	\$ 23,873	\$ 48,170
35	\$ 27.23	\$ 18,102	\$ 36,526	\$ 29.73	\$ 19,912	\$ 40,178	\$ 32.23	\$ 21,722	\$ 43,831	\$ 34.74	\$ 23,533	\$ 47,483
36	\$ 28.88	\$ 17,829	\$ 35,976	\$ 31.55	\$ 19,612	\$ 39,574	\$ 34.21	\$ 21,395	\$ 43,171	\$ 36.88	\$ 23,178	\$ 46,769
37	\$ 31.08	\$ 17,547	\$ 35,405	\$ 33.97	\$ 19,301	\$ 38,946	\$ 36.85	\$ 21,056	\$ 42,486	\$ 39.74	\$ 22,811	\$ 46,027
38	\$ 33.00	\$ 17,252	\$ 34,811	\$ 36.08	\$ 18,977	\$ 38,292	\$ 39.16	\$ 20,702	\$ 41,773	\$ 42.24	\$ 22,428	\$ 45,254
39	\$ 34.93	\$ 16,944	\$ 34,190	\$ 38.20	\$ 18,639	\$ 37,609	\$ 41.47	\$ 20,333	\$ 41,028	\$ 44.75	\$ 22,028	\$ 44,447
40	\$ 37.13	\$ 16,621	\$ 33,538	\$ 40.62	\$ 18,283	\$ 36,891	\$ 44.11	\$ 19,945	\$ 40,245	\$ 47.61	\$ 21,607	\$ 43,599
41	\$ 39.05	\$ 16,280	\$ 32,850	\$ 42.74	\$ 17,908	\$ 36,135	\$ 46.42	\$ 19,537	\$ 39,420	\$ 50.11	\$ 21,165	\$ 42,705
42	\$ 40.98	\$ 15,922	\$ 32,127	\$ 44.86	\$ 17,514	\$ 35,340	\$ 48.73	\$ 19,107	\$ 38,553	\$ 52.61	\$ 20,699	\$ 41,765
43	\$ 43.18	\$ 15,545	\$ 31,366	\$ 47.28	\$ 17,099	\$ 34,503	\$ 51.37	\$ 18,654	\$ 37,639	\$ 55.47	\$ 20,208	\$ 40,776
44	\$ 45.10	\$ 15,147	\$ 30,564	\$ 49.39	\$ 16,662	\$ 33,620	\$ 53.68	\$ 18,177	\$ 36,676	\$ 57.97	\$ 19,691	\$ 39,733
45	\$ 45.38	\$ 14,726	\$ 29,714	\$ 49.70	\$ 16,199	\$ 32,685	\$ 54.01	\$ 17,671	\$ 35,657	\$ 58.33	\$ 19,144	\$ 38,628
46	\$ 48.95	\$ 14,280	\$ 28,813	\$ 53.63	\$ 15,708	\$ 31,694	\$ 58.30	\$ 17,136	\$ 34,576	\$ 62.98	\$ 18,564	\$ 37,457
47	\$ 52.53	\$ 13,806	\$ 27,858	\$ 57.56	\$ 15,187	\$ 30,643	\$ 62.59	\$ 16,567	\$ 33,429	\$ 67.63	\$ 17,948	\$ 36,215
48	\$ 56.38	\$ 13,303	\$ 26,844	\$ 61.80	\$ 14,634	\$ 29,528	\$ 67.21	\$ 15,964	\$ 32,212	\$ 72.63	\$ 17,295	\$ 34,897
49	\$ 60.23	\$ 12,770	\$ 25,767	\$ 66.03	\$ 14,047	\$ 28,344	\$ 71.83	\$ 15,324	\$ 30,921	\$ 77.64	\$ 16,601	\$ 33,497
50	\$ 63.80	\$ 12,203	\$ 24,623	\$ 69.96	\$ 13,423	\$ 27,085	\$ 76.12	\$ 14,644	\$ 29,548	\$ 82.28	\$ 15,864	\$ 32,010
51	\$ 67.65	\$ 11,600	\$ 23,407	\$ 74.20	\$ 12,761	\$ 25,748	\$ 80.74	\$ 13,921	\$ 28,089	\$ 87.29	\$ 15,081	\$ 30,429
52	\$ 71.50	\$ 10,962	\$ 22,118	\$ 78.43	\$ 12,058	\$ 24,330	\$ 85.36	\$ 13,154	\$ 26,542	\$ 92.29	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 75.08	\$ 10,284	\$ 20,752	\$ 82.37	\$ 11,313	\$ 22,827	\$ 89.65	\$ 12,341	\$ 24,902	\$ 96.94	\$ 13,369	\$ 26,977
54	\$ 78.93	\$ 9,565	\$ 19,302	\$ 86.60	\$ 10,522	\$ 21,232	\$ 94.27	\$ 11,479	\$ 23,162	\$ 101.95	\$ 12,435	\$ 25,092
55	\$ 79.20	\$ 8,801	\$ 17,760	\$ 86.90	\$ 9,682	\$ 19,536	\$ 94.60	\$ 10,562	\$ 21,312	\$ 102.30	\$ 11,442	\$ 23,088
56	\$ 85.25	\$ 9,194	\$ 18,021	\$ 93.56	\$ 10,113	\$ 19,823	\$ 101.86	\$ 11,032	\$ 21,625	\$ 110.17	\$ 11,952	\$ 23,427
57	\$ 91.58	\$ 9,601	\$ 18,288	\$ 100.52	\$ 10,561	\$ 20,116	\$ 109.45	\$ 11,521	\$ 21,945	\$ 118.39	\$ 12,481	\$ 23,774
58	\$ 97.90	\$ 10,024	\$ 18,560	\$ 107.47	\$ 11,027	\$ 20,416	\$ 117.04	\$ 12,029	\$ 22,272	\$ 126.61	\$ 13,032	\$ 24,128
59	\$ 104.23	\$ 10,464	\$ 18,838	\$ 114.43	\$ 11,510	\$ 20,722	\$ 124.63	\$ 12,557	\$ 22,606	\$ 134.84	\$ 13,603	\$ 24,490
60	\$ 110.55	\$ 10,920	\$ 19,124	\$ 121.39	\$ 12,012	\$ 21,036	\$ 132.22	\$ 13,104	\$ 22,948	\$ 143.06	\$ 14,196	\$ 24,861
61*	\$ 106.25	\$ 11,393	\$ 19,416	\$ 116.68	\$ 12,532	\$ 21,357	\$ 127.10	\$ 13,672	\$ 23,299	\$ 137.53	\$ 14,811	\$ 25,240
62*	\$ 112.25	\$ 11,882	\$ 19,716	\$ 123.28	\$ 13,071	\$ 21,687	\$ 134.30	\$ 14,259	\$ 23,659	\$ 145.33	\$ 15,447	\$ 25,630
63*	\$ 118.00	\$ 12,387	\$ 20,022	\$ 129.60	\$ 13,625	\$ 22,024	\$ 141.20	\$ 14,864	\$ 24,027	\$ 152.80	\$ 16,103	\$ 26,029
64*	\$ 123.75	\$ 12,905	\$ 20,334	\$ 135.93	\$ 14,195	\$ 22,367	\$ 148.10	\$ 15,486	\$ 24,401	\$ 160.28	\$ 16,776	\$ 26,434
65*	\$ 124.00	\$ 13,435	\$ 20,650	\$ 136.20	\$ 14,778	\$ 22,715	\$ 148.40	\$ 16,122	\$ 24,780	\$ 160.60	\$ 17,465	\$ 26,845
66*	\$ 132.50	\$ 13,978	\$ 20,971	\$ 145.55	\$ 15,376	\$ 23,068	\$ 158.60	\$ 16,774	\$ 25,165	\$ 171.65	\$ 18,171	\$ 27,262
67*	\$ 144.25	\$ 14,535	\$ 21,298	\$ 158.48	\$ 15,988	\$ 23,427	\$ 172.70	\$ 17,442	\$ 25,557	\$ 186.93	\$ 18,895	\$ 27,687
68*	\$ 152.25	\$ 15,156	\$ 21,705	\$ 167.28	\$ 16,672	\$ 23,876	\$ 182.30	\$ 18,188	\$ 26,046	\$ 197.33	\$ 19,704	\$ 28,217
69*	\$ 164.75	\$ 15,848	\$ 22,196	\$ 181.03	\$ 17,433	\$ 24,415	\$ 197.30	\$ 19,018	\$ 26,635	\$ 213.58	\$ 20,603	\$ 28,854
70*	\$ 172.25	\$ 16,560	\$ 22,697	\$ 189.28	\$ 18,216	\$ 24,966	\$ 206.30	\$ 19,872	\$ 27,236	\$ 223.33	\$ 21,528	\$ 29,506
71*	\$ 180.00	\$ 17,290	\$ 23,209	\$ 197.80	\$ 19,019	\$ 25,529	\$ 215.60	\$ 20,748	\$ 27,850	\$ 233.40	\$ 22,477	\$ 30,171
72*	\$ 188.25	\$ 18,044	\$ 23,741	\$ 206.88	\$ 19,849	\$ 26,115	\$ 225.50	\$ 21,653	\$ 28,489	\$ 244.13	\$ 23,458	\$ 30,863
73*	\$ 197.25	\$ 18,831	\$ 24,302	\$ 216.78	\$ 20,714	\$ 26,732	\$ 236.30	\$ 22,597	\$ 29,163	\$ 255.83	\$ 24,480	\$ 31,593
74*	\$ 207.25	\$ 19,652	\$ 24,899	\$ 227.78	\$ 21,617	\$ 27,389	\$ 248.30	\$ 23,583	\$ 29,879	\$ 268.83	\$ 25,548	\$ 32,369
75*	\$ 218.50	\$ 20,503	\$ 25,528	\$ 240.15	\$ 22,553	\$ 28,080	\$ 261.80	\$ 24,603	\$ 30,633	\$ 283.45	\$ 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.

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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

	\$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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 21.84	\$ 29,680	\$ 59,886	\$ 23.24	\$ 31,800	\$ 64,164	\$ 24.64	\$ 33,920	\$ 68,441	\$ 26.05	\$ 36,040	\$ 72,719
19	\$ 22.22	\$ 29,513	\$ 59,550	\$ 23.65	\$ 31,621	\$ 63,804	\$ 25.08	\$ 33,729	\$ 68,057	\$ 26.51	\$ 35,837	\$ 72,311
20	\$ 22.61	\$ 29,339	\$ 59,199	\$ 24.07	\$ 31,435	\$ 63,428	\$ 25.52	\$ 33,530	\$ 67,656	\$ 26.98	\$ 35,626	\$ 71,885
21	\$ 22.99	\$ 29,157	\$ 58,832	\$ 24.48	\$ 31,240	\$ 63,035	\$ 25.96	\$ 33,323	\$ 67,237	\$ 27.45	\$ 35,406	\$ 71,439
22	\$ 23.38	\$ 28,967	\$ 58,449	\$ 24.89	\$ 31,036	\$ 62,624	\$ 26.40	\$ 33,106	\$ 66,799	\$ 27.92	\$ 35,175	\$ 70,974
23	\$ 23.76	\$ 28,768	\$ 58,046	\$ 25.30	\$ 30,822	\$ 62,193	\$ 26.84	\$ 32,877	\$ 66,339	\$ 28.38	\$ 34,932	\$ 70,485
24	\$ 24.15	\$ 28,558	\$ 57,623	\$ 25.72	\$ 30,598	\$ 61,739	\$ 27.28	\$ 32,637	\$ 65,855	\$ 28.85	\$ 34,677	\$ 69,971
25	\$ 24.53	\$ 28,338	\$ 57,178	\$ 26.13	\$ 30,362	\$ 61,263	\$ 27.72	\$ 32,386	\$ 65,347	\$ 29.32	\$ 34,410	\$ 69,431
26	\$ 25.30	\$ 28,106	\$ 56,711	\$ 26.95	\$ 30,113	\$ 60,762	\$ 28.60	\$ 32,121	\$ 64,812	\$ 30.25	\$ 34,129	\$ 68,863
27	\$ 26.84	\$ 27,858	\$ 56,211	\$ 28.60	\$ 29,848	\$ 60,226	\$ 30.36	\$ 31,838	\$ 64,241	\$ 32.12	\$ 33,828	\$ 68,256
28	\$ 28.00	\$ 27,596	\$ 55,682	\$ 29.84	\$ 29,567	\$ 59,659	\$ 31.68	\$ 31,538	\$ 63,636	\$ 33.53	\$ 33,509	\$ 67,614
29	\$ 29.15	\$ 27,320	\$ 55,125	\$ 31.08	\$ 29,271	\$ 59,062	\$ 33.00	\$ 31,223	\$ 63,000	\$ 34.93	\$ 33,174	\$ 66,937
30	\$ 30.69	\$ 27,029	\$ 54,537	\$ 32.73	\$ 28,959	\$ 58,433	\$ 34.76	\$ 30,890	\$ 62,328	\$ 36.80	\$ 32,820	\$ 66,224
31	\$ 32.23	\$ 26,721	\$ 53,916	\$ 34.38	\$ 28,630	\$ 57,768	\$ 36.52	\$ 30,538	\$ 61,619	\$ 38.67	\$ 32,447	\$ 65,470
32	\$ 33.77	\$ 26,399	\$ 53,267	\$ 36.03	\$ 28,285	\$ 57,072	\$ 38.28	\$ 30,170	\$ 60,876	\$ 40.54	\$ 32,056	\$ 64,681
33	\$ 35.70	\$ 26,062	\$ 52,586	\$ 38.09	\$ 27,923	\$ 56,343	\$ 40.48	\$ 29,785	\$ 60,099	\$ 42.88	\$ 31,647	\$ 63,855
34	\$ 36.85	\$ 25,710	\$ 51,876	\$ 39.33	\$ 27,546	\$ 55,581	\$ 41.80	\$ 29,382	\$ 59,287	\$ 44.28	\$ 31,219	\$ 62,992
35	\$ 37.24	\$ 25,343	\$ 51,136	\$ 39.74	\$ 27,153	\$ 54,789	\$ 42.24	\$ 28,963	\$ 58,441	\$ 44.75	\$ 30,774	\$ 62,094
36	\$ 39.55	\$ 24,961	\$ 50,367	\$ 42.22	\$ 26,744	\$ 53,964	\$ 44.88	\$ 28,527	\$ 57,562	\$ 47.55	\$ 30,310	\$ 61,160
37	\$ 42.63	\$ 24,566	\$ 49,567	\$ 45.52	\$ 26,320	\$ 53,108	\$ 48.40	\$ 28,075	\$ 56,648	\$ 51.29	\$ 29,830	\$ 60,189
38	\$ 45.32	\$ 24,153	\$ 48,735	\$ 48.40	\$ 25,878	\$ 52,216	\$ 51.48	\$ 27,603	\$ 55,697	\$ 54.56	\$ 29,329	\$ 59,178
39	\$ 48.02	\$ 23,722	\$ 47,866	\$ 51.29	\$ 25,417	\$ 51,285	\$ 54.56	\$ 27,111	\$ 54,704	\$ 57.84	\$ 28,806	\$ 58,123
40	\$ 51.10	\$ 23,270	\$ 46,953	\$ 54.59	\$ 24,932	\$ 50,307	\$ 58.08	\$ 26,594	\$ 53,660	\$ 61.58	\$ 28,256	\$ 57,014
41	\$ 53.79	\$ 22,793	\$ 45,990	\$ 57.48	\$ 24,421	\$ 49,275	\$ 61.16	\$ 26,049	\$ 52,560	\$ 64.85	\$ 27,677	\$ 55,845
42	\$ 56.49	\$ 22,291	\$ 44,978	\$ 60.37	\$ 23,883	\$ 48,191	\$ 64.24	\$ 25,476	\$ 51,404	\$ 68.12	\$ 27,068	\$ 54,616
43	\$ 59.57	\$ 21,763	\$ 43,913	\$ 63.67	\$ 23,318	\$ 47,049	\$ 67.76	\$ 24,872	\$ 50,186	\$ 71.86	\$ 26,427	\$ 53,323
44	\$ 62.26	\$ 21,206	\$ 42,789	\$ 66.55	\$ 22,721	\$ 45,846	\$ 70.84	\$ 24,236	\$ 48,902	\$ 75.13	\$ 25,750	\$ 51,958
45	\$ 62.65	\$ 20,617	\$ 41,600	\$ 66.97	\$ 22,089	\$ 44,571	\$ 71.28	\$ 23,562	\$ 47,543	\$ 75.60	\$ 25,035	\$ 50,514
46	\$ 67.65	\$ 19,992	\$ 40,338	\$ 72.33	\$ 21,420	\$ 43,220	\$ 77.00	\$ 22,848	\$ 46,101	\$ 81.68	\$ 24,276	\$ 48,982
47	\$ 72.66	\$ 19,329	\$ 39,001	\$ 77.69	\$ 20,709	\$ 41,787	\$ 82.72	\$ 22,090	\$ 44,572	\$ 87.76	\$ 23,471	\$ 47,358
48	\$ 78.05	\$ 18,625	\$ 37,581	\$ 83.47	\$ 19,955	\$ 40,266	\$ 88.88	\$ 21,286	\$ 42,950	\$ 94.30	\$ 22,616	\$ 45,634
49	\$ 83.44	\$ 17,878	\$ 36,074	\$ 89.24	\$ 19,155	\$ 38,651	\$ 95.04	\$ 20,432	\$ 41,228	\$ 100.85	\$ 21,709	\$ 43,804
50	\$ 88.44	\$ 17,084	\$ 34,472	\$ 94.60	\$ 18,305	\$ 36,935	\$ 100.76	\$ 19,525	\$ 39,397	\$ 106.92	\$ 20,746	\$ 41,859
51	\$ 93.83	\$ 16,241	\$ 32,770	\$ 100.38	\$ 17,401	\$ 35,111	\$ 106.92	\$ 18,561	\$ 37,452	\$ 113.47	\$ 19,721	\$ 39,792
52	\$ 99.22	\$ 15,346	\$ 30,965	\$ 106.15	\$ 16,443	\$ 33,177	\$ 113.08	\$ 17,539	\$ 35,389	\$ 120.01	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 104.23	\$ 14,398	\$ 29,052	\$ 111.52	\$ 15,426	\$ 31,128	\$ 118.80	\$ 16,455	\$ 33,203	\$ 126.09	\$ 17,483	\$ 35,278
54	\$ 109.62	\$ 13,392	\$ 27,022	\$ 117.29	\$ 14,348	\$ 28,953	\$ 124.96	\$ 15,305	\$ 30,883	\$ 132.64	\$ 16,262	\$ 32,813
55	\$ 110.00	\$ 12,322	\$ 24,864	\$ 117.70	\$ 13,202	\$ 26,640	\$ 125.40	\$ 14,083	\$ 28,416	\$ 133.10	\$ 14,963	\$ 30,192
56	\$ 118.47	\$ 12,871	\$ 25,230	\$ 126.78	\$ 13,791	\$ 27,032	\$ 135.08	\$ 14,710	\$ 28,834	\$ 143.39	\$ 15,629	\$ 30,636
57	\$ 127.33	\$ 13,441	\$ 25,603	\$ 136.27	\$ 14,402	\$ 27,432	\$ 145.20	\$ 15,362	\$ 29,260	\$ 154.14	\$ 16,322	\$ 31,089
58	\$ 136.18	\$ 14,034	\$ 25,984	\$ 145.75	\$ 15,037	\$ 27,840	\$ 155.32	\$ 16,039	\$ 29,696	\$ 164.89	\$ 17,041	\$ 31,552
59	\$ 145.04	\$ 14,649	\$ 26,373	\$ 155.24	\$ 15,696	\$ 28,257	\$ 165.44	\$ 16,742	\$ 30,141	\$ 175.65	\$ 17,789	\$ 32,025
60	\$ 153.89	\$ 15,288	\$ 26,773	\$ 164.73	\$ 16,380	\$ 28,686	\$ 175.56	\$ 17,473	\$ 30,598	\$ 186.40	\$ 18,565	\$ 32,510
61*	\$ 147.95	\$ 15,950	\$ 27,182	\$ 158.38	\$ 17,090	\$ 29,124	\$ 168.80	\$ 18,229	\$ 31,065	\$ 179.23	\$ 19,368	\$ 33,007
62*	\$ 156.35	\$ 16,636	\$ 27,602	\$ 167.38	\$ 17,824	\$ 29,574	\$ 178.40	\$ 19,012	\$ 31,545	\$ 189.43	\$ 20,200	\$ 33,517
63*	\$ 164.40	\$ 17,342	\$ 28,031	\$ 176.00	\$ 18,580	\$ 30,033	\$ 187.60	\$ 19,819	\$ 32,036	\$ 199.20	\$ 21,058	\$ 34,038
64*	\$ 172.45	\$ 18,067	\$ 28,468	\$ 184.63	\$ 19,357	\$ 30,501	\$ 196.80	\$ 20,648	\$ 32,535	\$ 208.98	\$ 21,938	\$ 34,568
65*	\$ 172.80	\$ 18,809	\$ 28,910	\$ 185.00	\$ 20,152	\$ 30,975	\$ 197.20	\$ 21,496	\$ 33,040	\$ 209.40	\$ 22,840	\$ 35,105
66*	\$ 184.70	\$ 19,569	\$ 29,359	\$ 197.75	\$ 20,967	\$ 31,456	\$ 210.80	\$ 22,365	\$ 33,553	\$ 223.85	\$ 23,763	\$ 35,650
67*	\$ 201.15	\$ 20,349	\$ 29,817	\$ 215.38	\$ 21,802	\$ 31,947	\$ 229.60	\$ 23,256	\$ 34,076	\$ 243.83	\$ 24,709	\$ 36,206
68*	\$ 212.35	\$ 21,219	\$ 30,387	\$ 227.38	\$ 22,735	\$ 32,558	\$ 242.40	\$ 24,251	\$ 34,728	\$ 257.43	\$ 25,766	\$ 36,899
69*	\$ 229.85	\$ 22,188	\$ 31,074	\$ 246.13	\$ 23,773	\$ 33,294	\$ 262.40	\$ 25,358	\$ 35,513	\$ 278.68	\$ 26,943	\$ 37,733
70*	\$ 240.35	\$ 23,184	\$ 31,775	\$ 257.38	\$ 24,840	\$ 34,045	\$ 274.40	\$ 26,496	\$ 36,315	\$ 291.43	\$ 28,152	\$ 38,584
71*	\$ 251.20	\$ 24,206	\$ 32,492	\$ 269.00	\$ 25,935	\$ 34,813	\$ 286.80	\$ 27,664	\$ 37,134	\$ 304.60	\$ 29,394	\$ 39,455
72*	\$ 262.75	\$ 25,262	\$ 33,237	\$ 281.38	\$ 27,067	\$ 35,611	\$ 300.00	\$ 28,871	\$ 37,985	\$ 318.63	\$ 30,676	\$ 40,359
73*	\$ 275.35	\$ 26,363	\$ 34,023	\$ 294.88	\$ 28,246	\$ 36,453	\$ 314.40	\$ 30,129	\$ 38,884	\$ 333.93	\$ 32,013	\$ 41,314
74*	\$ 289.35	\$ 27,513	\$ 34,859	\$ 309.88	\$ 29,478	\$ 37,349	\$ 330.40	\$ 31,444	\$ 39,839	\$ 350.93	\$ 33,409	\$ 42,329
75*	\$ 305.10	\$ 28,704	\$ 35,739	\$ 326.75	\$ 30,754	\$ 38,292	\$ 348.40	\$ 32,804	\$ 40,844	\$ 370.05	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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	\$90,000 Death Benefit Non-Tobacco			\$95,000 Death Benefit Non-Tobacco			\$100,000 Death Benefit Non-Tobacco			\$105,000 Death Benefit Non-Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 27.45	\$ 38,160	\$ 76,996	\$ 28.85	\$ 40,280	\$ 81,274	\$ 30.25	\$ 42,400	\$ 85,552	\$ 31.66	\$ 44,520	\$ 89,829
19	\$ 27.94	\$ 37,945	\$ 76,564	\$ 29.37	\$ 40,053	\$ 80,818	\$ 30.80	\$ 42,161	\$ 85,072	\$ 32.23	\$ 44,269	\$ 89,325
20	\$ 28.44	\$ 37,722	\$ 76,113	\$ 29.90	\$ 39,817	\$ 80,342	\$ 31.35	\$ 41,913	\$ 84,571	\$ 32.81	\$ 44,009	\$ 88,799
21	\$ 28.93	\$ 37,488	\$ 75,642	\$ 30.42	\$ 39,571	\$ 79,844	\$ 31.90	\$ 41,654	\$ 84,047	\$ 33.39	\$ 43,736	\$ 88,249
22	\$ 29.43	\$ 37,244	\$ 75,149	\$ 30.94	\$ 39,313	\$ 79,324	\$ 32.45	\$ 41,382	\$ 83,499	\$ 33.97	\$ 43,451	\$ 87,673
23	\$ 29.92	\$ 36,987	\$ 74,631	\$ 31.46	\$ 39,042	\$ 78,777	\$ 33.00	\$ 41,097	\$ 82,924	\$ 34.54	\$ 43,152	\$ 87,070
24	\$ 30.42	\$ 36,717	\$ 74,087	\$ 31.99	\$ 38,757	\$ 78,203	\$ 33.55	\$ 40,797	\$ 82,319	\$ 35.12	\$ 42,837	\$ 86,434
25	\$ 30.91	\$ 36,434	\$ 73,515	\$ 32.51	\$ 38,458	\$ 77,599	\$ 34.10	\$ 40,483	\$ 81,684	\$ 35.70	\$ 42,507	\$ 85,768
26	\$ 31.90	\$ 36,136	\$ 72,914	\$ 33.55	\$ 38,144	\$ 76,965	\$ 35.20	\$ 40,151	\$ 81,016	\$ 36.85	\$ 42,159	\$ 85,066
27	\$ 33.88	\$ 35,818	\$ 72,271	\$ 35.64	\$ 37,808	\$ 76,286	\$ 37.40	\$ 39,798	\$ 80,302	\$ 39.16	\$ 41,788	\$ 84,317
28	\$ 35.37	\$ 35,481	\$ 71,591	\$ 37.21	\$ 37,452	\$ 75,568	\$ 39.05	\$ 39,423	\$ 79,546	\$ 40.90	\$ 41,394	\$ 83,523
29	\$ 36.85	\$ 35,126	\$ 70,875	\$ 38.78	\$ 37,077	\$ 74,812	\$ 40.70	\$ 39,029	\$ 78,750	\$ 42.63	\$ 40,980	\$ 82,687
30	\$ 38.83	\$ 34,751	\$ 70,119	\$ 40.87	\$ 36,682	\$ 74,015	\$ 42.90	\$ 38,612	\$ 77,911	\$ 44.94	\$ 40,543	\$ 81,806
31	\$ 40.81	\$ 34,356	\$ 69,321	\$ 42.96	\$ 36,264	\$ 73,172	\$ 45.10	\$ 38,173	\$ 77,024	\$ 47.25	\$ 40,082	\$ 80,875
32	\$ 42.79	\$ 33,942	\$ 68,486	\$ 45.05	\$ 35,828	\$ 72,291	\$ 47.30	\$ 37,713	\$ 76,096	\$ 49.56	\$ 39,599	\$ 79,900
33	\$ 45.27	\$ 33,508	\$ 67,611	\$ 47.66	\$ 35,370	\$ 71,367	\$ 50.05	\$ 37,231	\$ 75,124	\$ 52.45	\$ 39,093	\$ 78,880
34	\$ 46.75	\$ 33,055	\$ 66,698	\$ 49.23	\$ 34,892	\$ 70,403	\$ 51.70	\$ 36,728	\$ 74,109	\$ 54.18	\$ 38,565	\$ 77,814
35	\$ 47.25	\$ 32,584	\$ 65,746	\$ 49.75	\$ 34,394	\$ 69,399	\$ 52.25	\$ 36,204	\$ 73,052	\$ 54.76	\$ 38,014	\$ 76,704
36	\$ 50.22	\$ 32,093	\$ 64,757	\$ 52.89	\$ 33,876	\$ 68,355	\$ 55.55	\$ 35,659	\$ 71,953	\$ 58.22	\$ 37,442	\$ 75,550
37	\$ 54.18	\$ 31,584	\$ 63,729	\$ 57.07	\$ 33,339	\$ 67,270	\$ 59.95	\$ 35,094	\$ 70,811	\$ 62.84	\$ 36,849	\$ 74,351
38	\$ 57.64	\$ 31,054	\$ 62,659	\$ 60.72	\$ 32,779	\$ 66,140	\$ 63.80	\$ 34,504	\$ 69,622	\$ 66.88	\$ 36,230	\$ 73,103
39	\$ 61.11	\$ 30,500	\$ 61,542	\$ 64.38	\$ 32,194	\$ 64,961	\$ 67.65	\$ 33,889	\$ 68,380	\$ 70.93	\$ 35,583	\$ 71,799
40	\$ 65.07	\$ 29,918	\$ 60,368	\$ 68.56	\$ 31,580	\$ 63,722	\$ 72.05	\$ 33,242	\$ 67,076	\$ 75.55	\$ 34,905	\$ 70,429
41	\$ 68.53	\$ 29,305	\$ 59,130	\$ 72.22	\$ 30,933	\$ 62,415	\$ 75.90	\$ 32,561	\$ 65,701	\$ 79.59	\$ 34,189	\$ 68,986
42	\$ 72.00	\$ 28,660	\$ 57,829	\$ 75.88	\$ 30,252	\$ 61,042	\$ 79.75	\$ 31,845	\$ 64,255	\$ 83.63	\$ 33,437	\$ 67,467
43	\$ 75.96	\$ 27,981	\$ 56,459	\$ 80.06	\$ 29,536	\$ 59,596	\$ 84.15	\$ 31,090	\$ 62,733	\$ 88.25	\$ 32,645	\$ 65,869
44	\$ 79.42	\$ 27,265	\$ 55,015	\$ 83.71	\$ 28,780	\$ 58,071	\$ 88.00	\$ 30,295	\$ 61,128	\$ 92.29	\$ 31,809	\$ 64,184
45	\$ 79.92	\$ 26,507	\$ 53,486	\$ 84.24	\$ 27,980	\$ 56,457	\$ 88.55	\$ 29,452	\$ 59,429	\$ 92.87	\$ 30,925	\$ 62,400
46	\$ 86.35	\$ 25,704	\$ 51,864	\$ 91.03	\$ 27,132	\$ 54,745	\$ 95.70	\$ 28,560	\$ 57,627	\$ 100.38	\$ 29,988	\$ 60,508
47	\$ 92.79	\$ 24,851	\$ 50,144	\$ 97.82	\$ 26,232	\$ 52,930	\$ 102.85	\$ 27,613	\$ 55,716	\$ 107.89	\$ 28,993	\$ 58,501
48	\$ 99.72	\$ 23,947	\$ 48,319	\$ 105.14	\$ 25,277	\$ 51,003	\$ 110.55	\$ 26,607	\$ 53,688	\$ 115.97	\$ 27,938	\$ 56,372
49	\$ 106.65	\$ 22,986	\$ 46,381	\$ 112.45	\$ 24,263	\$ 48,958	\$ 118.25	\$ 25,540	\$ 51,535	\$ 124.06	\$ 26,817	\$ 54,111
50	\$ 113.08	\$ 21,966	\$ 44,322	\$ 119.24	\$ 23,186	\$ 46,784	\$ 125.40	\$ 24,407	\$ 49,247	\$ 131.56	\$ 25,627	\$ 51,709
51	\$ 120.01	\$ 20,881	\$ 42,133	\$ 126.56	\$ 22,041	\$ 44,474	\$ 133.10	\$ 23,201	\$ 46,815	\$ 139.65	\$ 24,361	\$ 49,155
52	\$ 126.94	\$ 19,731	\$ 39,813	\$ 133.87	\$ 20,827	\$ 42,025	\$ 140.80	\$ 21,924	\$ 44,237	\$ 147.73	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 133.38	\$ 18,512	\$ 37,353	\$ 140.67	\$ 19,540	\$ 39,428	\$ 147.95	\$ 20,569	\$ 41,504	\$ 155.24	\$ 21,597	\$ 43,579
54	\$ 140.31	\$ 17,218	\$ 34,743	\$ 147.98	\$ 18,175	\$ 36,673	\$ 155.65	\$ 19,131	\$ 38,604	\$ 163.33	\$ 20,088	\$ 40,534
55	\$ 140.80	\$ 15,843	\$ 31,968	\$ 148.50	\$ 16,723	\$ 33,744	\$ 156.20	\$ 17,603	\$ 35,520	\$ 163.90	\$ 18,484	\$ 37,296
56	\$ 151.69	\$ 16,549	\$ 32,438	\$ 160.00	\$ 17,468	\$ 34,240	\$ 168.30	\$ 18,388	\$ 36,043	\$ 176.61	\$ 19,307	\$ 37,845
57	\$ 163.08	\$ 17,282	\$ 32,918	\$ 172.02	\$ 18,242	\$ 34,747	\$ 180.95	\$ 19,202	\$ 36,576	\$ 189.89	\$ 20,162	\$ 38,404
58	\$ 174.46	\$ 18,044	\$ 33,408	\$ 184.03	\$ 19,046	\$ 35,264	\$ 193.60	\$ 20,049	\$ 37,121	\$ 203.17	\$ 21,051	\$ 38,977
59	\$ 185.85	\$ 18,835	\$ 33,909	\$ 196.05	\$ 19,882	\$ 35,793	\$ 206.25	\$ 20,928	\$ 37,677	\$ 216.46	\$ 21,974	\$ 39,560
60	\$ 197.23	\$ 19,657	\$ 34,423	\$ 208.07	\$ 20,749	\$ 36,335	\$ 218.90	\$ 21,841	\$ 38,248	\$ 229.74	\$ 22,933	\$ 40,160
61*	\$ 189.65	\$ 20,508	\$ 34,948	\$ 200.08	\$ 21,647	\$ 36,890	\$ 210.50	\$ 22,786	\$ 38,832	\$ 220.93	\$ 23,926	\$ 40,773
62*	\$ 200.45	\$ 21,389	\$ 35,488	\$ 211.48	\$ 22,577	\$ 37,460	\$ 222.50	\$ 23,765	\$ 39,432	\$ 233.53	\$ 24,954	\$ 41,403
63*	\$ 210.80	\$ 22,296	\$ 36,040	\$ 222.40	\$ 23,535	\$ 38,042	\$ 234.00	\$ 24,774	\$ 40,045	\$ 245.60	\$ 26,013	\$ 42,047
64*	\$ 221.15	\$ 23,229	\$ 36,602	\$ 233.33	\$ 24,519	\$ 38,635	\$ 245.50	\$ 25,810	\$ 40,669	\$ 257.68	\$ 27,100	\$ 42,702
65*	\$ 221.60	\$ 24,183	\$ 37,170	\$ 233.80	\$ 25,527	\$ 39,235	\$ 246.00	\$ 26,870	\$ 41,300	\$ 258.20	\$ 28,214	\$ 43,365
66*	\$ 236.90	\$ 25,161	\$ 37,747	\$ 249.95	\$ 26,558	\$ 39,844	\$ 263.00	\$ 27,956	\$ 41,942	\$ 276.05	\$ 29,354	\$ 44,039
67*	\$ 258.05	\$ 26,163	\$ 38,336	\$ 272.28	\$ 27,616	\$ 40,466	\$ 286.50	\$ 29,070	\$ 42,596	\$ 300.73	\$ 30,523	\$ 44,725
68*	\$ 272.45	\$ 27,282	\$ 39,069	\$ 287.48	\$ 28,798	\$ 41,240	\$ 302.50	\$ 30,313	\$ 43,411	\$ 317.53	\$ 31,829	\$ 45,581
69*	\$ 294.95	\$ 28,527	\$ 39,952	\$ 311.23	\$ 30,112	\$ 42,172	\$ 327.50	\$ 31,697	\$ 44,392	\$ 343.78	\$ 33,282	\$ 46,611
70*	\$ 308.45	\$ 29,808	\$ 40,854	\$ 325.48	\$ 31,464	\$ 43,124	\$ 342.50	\$ 33,120	\$ 45,394	\$ 359.53	\$ 34,776	\$ 47,663
71*	\$ 322.40	\$ 31,123	\$ 41,776	\$ 340.20	\$ 32,852	\$ 44,097	\$ 358.00	\$ 34,581	\$ 46,418	\$ 375.80	\$ 36,310	\$ 48,738
72*	\$ 337.25	\$ 32,480	\$ 42,733	\$ 355.88	\$ 34,285	\$ 45,107	\$ 374.50	\$ 36,089	\$ 47,482	\$ 393.13	\$ 37,894	\$ 49,856
73*	\$ 353.45	\$ 33,896	\$ 43,744	\$ 372.98	\$ 35,779	\$ 46,174	\$ 392.50	\$ 37,662	\$ 48,605	\$ 412.03	\$ 39,545	\$ 51,035
74*	\$ 371.45	\$ 35,374	\$ 44,819	\$ 391.98	\$ 37,339	\$ 47,309	\$ 412.50	\$ 39,305	\$ 49,799	\$ 433.03	\$ 41,270	\$ 52,288
75*	\$ 391.70	\$ 36,905	\$ 45,950	\$ 413.35	\$ 38,955	\$ 48,503	\$ 435.00	\$ 41,006	\$ 51,056	\$ 456.65	\$ 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.

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Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 33.06	\$ 46,640	\$ 94,107	\$ 34.46	\$ 48,760	\$ 98,384	\$ 35.86	\$ 50,880	\$ 102,662	\$ 37.27	\$ 53,000	\$ 106,940
19	\$ 33.66	\$ 46,378	\$ 93,579	\$ 35.09	\$ 48,486	\$ 97,832	\$ 36.52	\$ 50,594	\$ 102,086	\$ 37.95	\$ 52,702	\$ 106,340
20	\$ 34.27	\$ 46,104	\$ 93,028	\$ 35.73	\$ 48,200	\$ 97,256	\$ 37.18	\$ 50,296	\$ 101,485	\$ 38.64	\$ 52,391	\$ 105,713
21	\$ 34.87	\$ 45,819	\$ 92,451	\$ 36.36	\$ 47,902	\$ 96,654	\$ 37.84	\$ 49,985	\$ 100,856	\$ 39.33	\$ 52,067	\$ 105,058
22	\$ 35.48	\$ 45,520	\$ 91,848	\$ 36.99	\$ 47,589	\$ 96,023	\$ 38.50	\$ 49,659	\$ 100,198	\$ 40.02	\$ 51,728	\$ 104,373
23	\$ 36.08	\$ 45,206	\$ 91,216	\$ 37.62	\$ 47,261	\$ 95,362	\$ 39.16	\$ 49,316	\$ 99,508	\$ 40.70	\$ 51,371	\$ 103,655
24	\$ 36.69	\$ 44,877	\$ 90,550	\$ 38.26	\$ 46,917	\$ 94,666	\$ 39.82	\$ 48,956	\$ 98,782	\$ 41.39	\$ 50,996	\$ 102,898
25	\$ 37.29	\$ 44,531	\$ 89,852	\$ 38.89	\$ 46,555	\$ 93,936	\$ 40.48	\$ 48,579	\$ 98,020	\$ 42.08	\$ 50,603	\$ 102,105
26	\$ 38.50	\$ 44,166	\$ 89,117	\$ 40.15	\$ 46,174	\$ 93,168	\$ 41.80	\$ 48,182	\$ 97,219	\$ 43.45	\$ 50,189	\$ 101,270
27	\$ 40.92	\$ 43,778	\$ 88,332	\$ 42.68	\$ 45,767	\$ 92,347	\$ 44.44	\$ 47,757	\$ 96,362	\$ 46.20	\$ 49,747	\$ 100,377
28	\$ 42.74	\$ 43,365	\$ 87,500	\$ 44.58	\$ 45,337	\$ 91,477	\$ 46.42	\$ 47,308	\$ 95,455	\$ 48.27	\$ 49,279	\$ 99,432
29	\$ 44.55	\$ 42,931	\$ 86,625	\$ 46.48	\$ 44,883	\$ 90,562	\$ 48.40	\$ 46,834	\$ 94,500	\$ 50.33	\$ 48,786	\$ 98,437
30	\$ 46.97	\$ 42,474	\$ 85,702	\$ 49.01	\$ 44,404	\$ 89,597	\$ 51.04	\$ 46,335	\$ 93,493	\$ 53.08	\$ 48,266	\$ 97,388
31	\$ 49.39	\$ 41,990	\$ 84,726	\$ 51.54	\$ 43,899	\$ 88,577	\$ 53.68	\$ 45,808	\$ 92,428	\$ 55.83	\$ 47,716	\$ 96,280
32	\$ 51.81	\$ 41,485	\$ 83,705	\$ 54.07	\$ 43,370	\$ 87,510	\$ 56.32	\$ 45,256	\$ 91,315	\$ 58.58	\$ 47,142	\$ 95,120
33	\$ 54.84	\$ 40,955	\$ 82,636	\$ 57.23	\$ 42,816	\$ 86,392	\$ 59.62	\$ 44,678	\$ 90,148	\$ 62.02	\$ 46,539	\$ 93,905
34	\$ 56.65	\$ 40,401	\$ 81,519	\$ 59.13	\$ 42,237	\$ 85,225	\$ 61.60	\$ 44,074	\$ 88,930	\$ 64.08	\$ 45,910	\$ 92,636
35	\$ 57.26	\$ 39,825	\$ 80,357	\$ 59.76	\$ 41,635	\$ 84,009	\$ 62.26	\$ 43,445	\$ 87,662	\$ 64.77	\$ 45,255	\$ 91,315
36	\$ 60.89	\$ 39,225	\$ 79,148	\$ 63.56	\$ 41,008	\$ 82,745	\$ 66.22	\$ 42,791	\$ 86,343	\$ 68.89	\$ 44,574	\$ 89,941
37	\$ 65.73	\$ 38,603	\$ 77,892	\$ 68.62	\$ 40,358	\$ 81,432	\$ 71.50	\$ 42,113	\$ 84,973	\$ 74.39	\$ 43,867	\$ 88,513
38	\$ 69.96	\$ 37,955	\$ 76,584	\$ 73.04	\$ 39,680	\$ 80,065	\$ 76.12	\$ 41,405	\$ 83,546	\$ 79.20	\$ 43,131	\$ 87,027
39	\$ 74.20	\$ 37,278	\$ 75,218	\$ 77.47	\$ 38,972	\$ 78,637	\$ 80.74	\$ 40,667	\$ 82,056	\$ 84.02	\$ 42,361	\$ 85,475
40	\$ 79.04	\$ 36,567	\$ 73,783	\$ 82.53	\$ 38,229	\$ 77,137	\$ 86.02	\$ 39,891	\$ 80,491	\$ 89.52	\$ 41,553	\$ 83,845
41	\$ 83.27	\$ 35,817	\$ 72,271	\$ 86.96	\$ 37,445	\$ 75,556	\$ 90.64	\$ 39,074	\$ 78,841	\$ 94.33	\$ 40,702	\$ 82,126
42	\$ 87.51	\$ 35,029	\$ 70,680	\$ 91.39	\$ 36,621	\$ 73,893	\$ 95.26	\$ 38,214	\$ 77,106	\$ 99.14	\$ 39,806	\$ 80,318
43	\$ 92.35	\$ 34,199	\$ 69,006	\$ 96.45	\$ 35,754	\$ 72,142	\$ 100.54	\$ 37,308	\$ 75,279	\$ 104.64	\$ 38,863	\$ 78,416
44	\$ 96.58	\$ 33,324	\$ 67,240	\$ 100.87	\$ 34,839	\$ 70,297	\$ 105.16	\$ 36,354	\$ 73,353	\$ 109.45	\$ 37,868	\$ 76,410
45	\$ 97.19	\$ 32,398	\$ 65,371	\$ 101.51	\$ 33,870	\$ 68,343	\$ 105.82	\$ 35,343	\$ 71,314	\$ 110.14	\$ 36,816	\$ 74,286
46	\$ 105.05	\$ 31,416	\$ 63,389	\$ 109.73	\$ 32,844	\$ 66,271	\$ 114.40	\$ 34,272	\$ 69,152	\$ 119.08	\$ 35,700	\$ 72,033
47	\$ 112.92	\$ 30,374	\$ 61,287	\$ 117.95	\$ 31,755	\$ 64,073	\$ 122.98	\$ 33,135	\$ 66,859	\$ 128.02	\$ 34,516	\$ 69,645
48	\$ 121.39	\$ 29,268	\$ 59,056	\$ 126.81	\$ 30,599	\$ 61,741	\$ 132.22	\$ 31,929	\$ 64,425	\$ 137.64	\$ 33,259	\$ 67,110
49	\$ 129.86	\$ 28,094	\$ 56,688	\$ 135.66	\$ 29,372	\$ 59,265	\$ 141.46	\$ 30,649	\$ 61,842	\$ 147.27	\$ 31,926	\$ 64,418
50	\$ 137.72	\$ 26,847	\$ 54,171	\$ 143.88	\$ 28,068	\$ 56,634	\$ 150.04	\$ 29,288	\$ 59,096	\$ 156.20	\$ 30,508	\$ 61,558
51	\$ 146.19	\$ 25,522	\$ 51,496	\$ 152.74	\$ 26,682	\$ 53,837	\$ 159.28	\$ 27,842	\$ 56,178	\$ 165.83	\$ 29,002	\$ 58,518
52	\$ 154.66	\$ 24,116	\$ 48,660	\$ 161.59	\$ 25,212	\$ 50,872	\$ 168.52	\$ 26,308	\$ 53,084	\$ 175.45	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 162.53	\$ 22,626	\$ 45,654	\$ 169.82	\$ 23,654	\$ 47,729	\$ 177.10	\$ 24,683	\$ 49,804	\$ 184.39	\$ 25,711	\$ 51,880
54	\$ 171.00	\$ 21,045	\$ 42,464	\$ 178.67	\$ 22,001	\$ 44,394	\$ 186.34	\$ 22,958	\$ 46,324	\$ 194.02	\$ 23,914	\$ 48,255
55	\$ 171.60	\$ 19,364	\$ 39,072	\$ 179.30	\$ 20,244	\$ 40,848	\$ 187.00	\$ 21,124	\$ 42,624	\$ 194.70	\$ 22,004	\$ 44,400
56	\$ 184.91	\$ 20,226	\$ 39,647	\$ 193.22	\$ 21,146	\$ 41,449	\$ 201.52	\$ 22,065	\$ 43,251	\$ 209.83	\$ 22,985	\$ 45,053
57	\$ 198.83	\$ 21,123	\$ 40,233	\$ 207.77	\$ 22,083	\$ 42,062	\$ 216.70	\$ 23,043	\$ 43,891	\$ 225.64	\$ 24,003	\$ 45,720
58	\$ 212.74	\$ 22,054	\$ 40,833	\$ 222.31	\$ 23,056	\$ 42,689	\$ 231.88	\$ 24,059	\$ 44,545	\$ 241.45	\$ 25,061	\$ 46,401
59	\$ 226.66	\$ 23,021	\$ 41,444	\$ 236.86	\$ 24,067	\$ 43,328	\$ 247.06	\$ 25,114	\$ 45,212	\$ 257.27	\$ 26,160	\$ 47,096
60	\$ 240.57	\$ 24,025	\$ 42,072	\$ 251.41	\$ 25,117	\$ 43,985	\$ 262.24	\$ 26,209	\$ 45,897	\$ 273.08	\$ 27,301	\$ 47,810
61*	\$ 231.35	\$ 25,065	\$ 42,715	\$ 241.78	\$ 26,204	\$ 44,656	\$ 252.20	\$ 27,344	\$ 46,598	\$ 262.63	\$ 28,483	\$ 48,540
62*	\$ 244.55	\$ 26,142	\$ 43,375	\$ 255.58	\$ 27,330	\$ 45,346	\$ 266.60	\$ 28,518	\$ 47,318	\$ 277.63	\$ 29,707	\$ 49,290
63*	\$ 257.20	\$ 27,251	\$ 44,049	\$ 268.80	\$ 28,490	\$ 46,051	\$ 280.40	\$ 29,729	\$ 48,054	\$ 292.00	\$ 30,967	\$ 50,056
64*	\$ 269.85	\$ 28,391	\$ 44,735	\$ 282.03	\$ 29,681	\$ 46,769	\$ 294.20	\$ 30,972	\$ 48,802	\$ 306.38	\$ 32,262	\$ 50,836
65*	\$ 270.40	\$ 29,557	\$ 45,430	\$ 282.60	\$ 30,901	\$ 47,495	\$ 294.80	\$ 32,244	\$ 49,560	\$ 307.00	\$ 33,588	\$ 51,625
66*	\$ 289.10	\$ 30,752	\$ 46,136	\$ 302.15	\$ 32,150	\$ 48,233	\$ 315.20	\$ 33,548	\$ 50,330	\$ 328.25	\$ 34,945	\$ 52,427
67*	\$ 314.95	\$ 31,977	\$ 46,855	\$ 329.18	\$ 33,430	\$ 48,985	\$ 343.40	\$ 34,884	\$ 51,115	\$ 357.63	\$ 36,337	\$ 53,245
68*	\$ 332.55	\$ 33,345	\$ 47,752	\$ 347.58	\$ 34,861	\$ 49,922	\$ 362.60	\$ 36,376	\$ 52,093	\$ 377.63	\$ 37,892	\$ 54,263
69*	\$ 360.05	\$ 34,867	\$ 48,831	\$ 376.33	\$ 36,452	\$ 51,050	\$ 392.60	\$ 38,037	\$ 53,270	\$ 408.88	\$ 39,622	\$ 55,490
70*	\$ 376.55	\$ 36,432	\$ 49,933	\$ 393.58	\$ 38,088	\$ 52,203	\$ 410.60	\$ 39,744	\$ 54,472	\$ 427.63	\$ 41,400	\$ 56,742
71*	\$ 393.60	\$ 38,039	\$ 51,059	\$ 411.40	\$ 39,768	\$ 53,380	\$ 429.20	\$ 41,497	\$ 55,701	\$ 447.00	\$ 43,226	\$ 58,022
72*	\$ 411.75	\$ 39,698	\$ 52,230	\$ 430.38	\$ 41,503	\$ 54,604	\$ 449.00	\$ 43,307	\$ 56,978	\$ 467.63	\$ 45,112	\$ 59,352
73*	\$ 431.55	\$ 41,428	\$ 53,465	\$ 451.08	\$ 43,311	\$ 55,895	\$ 470.60	\$ 45,194	\$ 58,326	\$ 490.13	\$ 47,077	\$ 60,756
74*	\$ 453.55	\$ 43,235	\$ 54,778	\$ 474.08	\$ 45,200	\$ 57,268	\$ 494.60	\$ 47,166	\$ 59,758	\$ 515.13	\$ 49,131	\$ 62,248
75*	\$ 478.30	\$ 45,106	\$ 56,161	\$ 499.95	\$ 47,157	\$ 58,714	\$ 521.60	\$ 49,207	\$ 61,267	\$ 543.25	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 38.67	\$ 55,120	\$ 111,217	\$ 40.07	\$ 57,240	\$ 115,495	\$ 41.47	\$ 59,360	\$ 119,772	\$ 42.88	\$ 61,480	\$ 124,050
19	\$ 39.38	\$ 54,810	\$ 110,593	\$ 40.81	\$ 56,918	\$ 114,847	\$ 42.24	\$ 59,026	\$ 119,100	\$ 43.67	\$ 61,134	\$ 123,354
20	\$ 40.10	\$ 54,487	\$ 109,942	\$ 41.56	\$ 56,583	\$ 114,170	\$ 43.01	\$ 58,679	\$ 118,399	\$ 44.47	\$ 60,774	\$ 122,627
21	\$ 40.81	\$ 54,150	\$ 109,261	\$ 42.30	\$ 56,233	\$ 113,463	\$ 43.78	\$ 58,315	\$ 117,665	\$ 45.27	\$ 60,398	\$ 121,868
22	\$ 41.53	\$ 53,797	\$ 108,548	\$ 43.04	\$ 55,866	\$ 112,723	\$ 44.55	\$ 57,935	\$ 116,898	\$ 46.07	\$ 60,004	\$ 121,073
23	\$ 42.24	\$ 53,426	\$ 107,801	\$ 43.78	\$ 55,481	\$ 111,947	\$ 45.32	\$ 57,536	\$ 116,093	\$ 46.86	\$ 59,591	\$ 120,239
24	\$ 42.96	\$ 53,036	\$ 107,014	\$ 44.53	\$ 55,076	\$ 111,130	\$ 46.09	\$ 57,116	\$ 115,246	\$ 47.66	\$ 59,156	\$ 119,362
25	\$ 43.67	\$ 52,627	\$ 106,189	\$ 45.27	\$ 54,652	\$ 110,273	\$ 46.86	\$ 56,676	\$ 114,357	\$ 48.46	\$ 58,700	\$ 118,441
26	\$ 45.10	\$ 52,197	\$ 105,320	\$ 46.75	\$ 54,204	\$ 109,371	\$ 48.40	\$ 56,212	\$ 113,422	\$ 50.05	\$ 58,220	\$ 117,473
27	\$ 47.96	\$ 51,737	\$ 104,392	\$ 49.72	\$ 53,727	\$ 108,407	\$ 51.48	\$ 55,717	\$ 112,422	\$ 53.24	\$ 57,707	\$ 116,437
28	\$ 50.11	\$ 51,250	\$ 103,409	\$ 51.95	\$ 53,221	\$ 107,387	\$ 53.79	\$ 55,192	\$ 111,364	\$ 55.64	\$ 57,164	\$ 115,341
29	\$ 52.25	\$ 50,737	\$ 102,375	\$ 54.18	\$ 52,689	\$ 106,312	\$ 56.10	\$ 54,640	\$ 110,250	\$ 58.03	\$ 56,592	\$ 114,187
30	\$ 55.11	\$ 50,196	\$ 101,284	\$ 57.15	\$ 52,127	\$ 105,179	\$ 59.18	\$ 54,058	\$ 109,075	\$ 61.22	\$ 55,988	\$ 112,970
31	\$ 57.97	\$ 49,625	\$ 100,131	\$ 60.12	\$ 51,534	\$ 103,982	\$ 62.26	\$ 53,443	\$ 107,833	\$ 64.41	\$ 55,351	\$ 111,684
32	\$ 60.83	\$ 49,027	\$ 98,924	\$ 63.09	\$ 50,913	\$ 102,729	\$ 65.34	\$ 52,799	\$ 106,534	\$ 67.60	\$ 54,684	\$ 110,339
33	\$ 64.41	\$ 48,401	\$ 97,661	\$ 66.80	\$ 50,263	\$ 101,417	\$ 69.19	\$ 52,124	\$ 105,173	\$ 71.59	\$ 53,986	\$ 108,929
34	\$ 66.55	\$ 47,747	\$ 96,341	\$ 69.03	\$ 49,583	\$ 100,047	\$ 71.50	\$ 51,420	\$ 103,752	\$ 73.98	\$ 53,256	\$ 107,458
35	\$ 67.27	\$ 47,066	\$ 94,967	\$ 69.77	\$ 48,876	\$ 98,620	\$ 72.27	\$ 50,686	\$ 102,272	\$ 74.78	\$ 52,496	\$ 105,925
36	\$ 71.56	\$ 46,357	\$ 93,538	\$ 74.23	\$ 48,140	\$ 97,136	\$ 76.89	\$ 49,923	\$ 100,734	\$ 79.56	\$ 51,706	\$ 104,331
37	\$ 77.28	\$ 45,622	\$ 92,054	\$ 80.17	\$ 47,377	\$ 95,594	\$ 83.05	\$ 49,132	\$ 99,135	\$ 85.94	\$ 50,886	\$ 102,675
38	\$ 82.28	\$ 44,856	\$ 90,508	\$ 85.36	\$ 46,581	\$ 93,989	\$ 88.44	\$ 48,306	\$ 97,470	\$ 91.52	\$ 50,032	\$ 100,951
39	\$ 87.29	\$ 44,056	\$ 88,894	\$ 90.56	\$ 45,750	\$ 92,313	\$ 93.83	\$ 47,445	\$ 95,732	\$ 97.11	\$ 49,139	\$ 99,151
40	\$ 93.01	\$ 43,215	\$ 87,198	\$ 96.50	\$ 44,877	\$ 90,552	\$ 99.99	\$ 46,540	\$ 93,906	\$ 103.49	\$ 48,202	\$ 97,260
41	\$ 98.01	\$ 42,330	\$ 85,411	\$ 101.70	\$ 43,958	\$ 88,696	\$ 105.38	\$ 45,586	\$ 91,981	\$ 109.07	\$ 47,214	\$ 95,266
42	\$ 103.02	\$ 41,398	\$ 83,531	\$ 106.90	\$ 42,990	\$ 86,744	\$ 110.77	\$ 44,583	\$ 89,957	\$ 114.65	\$ 46,175	\$ 93,169
43	\$ 108.74	\$ 40,417	\$ 81,552	\$ 112.84	\$ 41,972	\$ 84,689	\$ 116.93	\$ 43,526	\$ 87,826	\$ 121.03	\$ 45,081	\$ 90,962
44	\$ 113.74	\$ 39,383	\$ 79,466	\$ 118.03	\$ 40,898	\$ 82,522	\$ 122.32	\$ 42,413	\$ 85,579	\$ 126.61	\$ 43,928	\$ 88,635
45	\$ 114.46	\$ 38,288	\$ 77,257	\$ 118.78	\$ 39,761	\$ 80,229	\$ 123.09	\$ 41,234	\$ 83,200	\$ 127.41	\$ 42,706	\$ 86,172
46	\$ 123.75	\$ 37,128	\$ 74,915	\$ 128.43	\$ 38,556	\$ 77,796	\$ 133.10	\$ 39,984	\$ 80,677	\$ 137.78	\$ 41,412	\$ 83,559
47	\$ 133.05	\$ 35,897	\$ 72,430	\$ 138.08	\$ 37,277	\$ 75,216	\$ 143.11	\$ 38,658	\$ 78,002	\$ 148.15	\$ 40,039	\$ 80,788
48	\$ 143.06	\$ 34,590	\$ 69,794	\$ 148.48	\$ 35,920	\$ 72,478	\$ 153.89	\$ 37,251	\$ 75,163	\$ 159.31	\$ 38,581	\$ 77,847
49	\$ 153.07	\$ 33,203	\$ 66,995	\$ 158.87	\$ 34,480	\$ 69,572	\$ 164.67	\$ 35,757	\$ 72,149	\$ 170.48	\$ 37,034	\$ 74,725
50	\$ 162.36	\$ 31,729	\$ 64,021	\$ 168.52	\$ 32,949	\$ 66,483	\$ 174.68	\$ 34,169	\$ 68,945	\$ 180.84	\$ 35,390	\$ 71,408
51	\$ 172.37	\$ 30,162	\$ 60,859	\$ 178.92	\$ 31,322	\$ 63,200	\$ 185.46	\$ 32,482	\$ 65,541	\$ 192.01	\$ 33,642	\$ 67,881
52	\$ 182.38	\$ 28,501	\$ 57,508	\$ 189.31	\$ 29,597	\$ 59,719	\$ 196.24	\$ 30,693	\$ 61,931	\$ 203.17	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 191.68	\$ 26,739	\$ 53,955	\$ 198.97	\$ 27,768	\$ 56,030	\$ 206.25	\$ 28,796	\$ 58,105	\$ 213.54	\$ 29,825	\$ 60,180
54	\$ 201.69	\$ 24,871	\$ 50,185	\$ 209.36	\$ 25,828	\$ 52,115	\$ 217.03	\$ 26,784	\$ 54,045	\$ 224.71	\$ 27,741	\$ 55,975
55	\$ 202.40	\$ 22,884	\$ 46,176	\$ 210.10	\$ 23,765	\$ 47,952	\$ 217.80	\$ 24,645	\$ 49,728	\$ 225.50	\$ 25,525	\$ 51,504
56	\$ 218.13	\$ 23,904	\$ 46,855	\$ 226.44	\$ 24,823	\$ 48,658	\$ 234.74	\$ 25,743	\$ 50,460	\$ 243.05	\$ 26,662	\$ 52,262
57	\$ 234.58	\$ 24,963	\$ 47,548	\$ 243.52	\$ 25,923	\$ 49,377	\$ 252.45	\$ 26,883	\$ 51,206	\$ 261.39	\$ 27,843	\$ 53,035
58	\$ 251.02	\$ 26,064	\$ 48,257	\$ 260.59	\$ 27,066	\$ 50,113	\$ 270.16	\$ 28,069	\$ 51,969	\$ 279.73	\$ 29,071	\$ 53,825
59	\$ 267.47	\$ 27,207	\$ 48,980	\$ 277.67	\$ 28,253	\$ 50,863	\$ 287.87	\$ 29,299	\$ 52,747	\$ 298.08	\$ 30,346	\$ 54,631
60	\$ 283.91	\$ 28,393	\$ 49,722	\$ 294.75	\$ 29,485	\$ 51,634	\$ 305.58	\$ 30,577	\$ 53,547	\$ 316.42	\$ 31,669	\$ 55,459
61*	\$ 273.05	\$ 29,622	\$ 50,481	\$ 283.48	\$ 30,762	\$ 52,423	\$ 293.90	\$ 31,901	\$ 54,364	\$ 304.33	\$ 33,040	\$ 56,306
62*	\$ 288.65	\$ 30,895	\$ 51,261	\$ 299.68	\$ 32,083	\$ 53,233	\$ 310.70	\$ 33,272	\$ 55,204	\$ 321.73	\$ 34,460	\$ 57,176
63*	\$ 303.60	\$ 32,206	\$ 52,058	\$ 315.20	\$ 33,445	\$ 54,060	\$ 326.80	\$ 34,684	\$ 56,063	\$ 338.40	\$ 35,922	\$ 58,065
64*	\$ 318.55	\$ 33,553	\$ 52,869	\$ 330.73	\$ 34,843	\$ 54,903	\$ 342.90	\$ 36,134	\$ 56,936	\$ 355.08	\$ 37,424	\$ 58,970
65*	\$ 319.20	\$ 34,931	\$ 53,690	\$ 331.40	\$ 36,275	\$ 55,755	\$ 343.60	\$ 37,618	\$ 57,820	\$ 355.80	\$ 38,962	\$ 59,885
66*	\$ 341.30	\$ 36,343	\$ 54,524	\$ 354.35	\$ 37,741	\$ 56,621	\$ 367.40	\$ 39,139	\$ 58,718	\$ 380.45	\$ 40,537	\$ 60,815
67*	\$ 371.85	\$ 37,791	\$ 55,374	\$ 386.08	\$ 39,244	\$ 57,504	\$ 400.30	\$ 40,698	\$ 59,634	\$ 414.53	\$ 42,151	\$ 61,764
68*	\$ 392.65	\$ 39,408	\$ 56,434	\$ 407.68	\$ 40,923	\$ 58,604	\$ 422.70	\$ 42,439	\$ 60,775	\$ 437.73	\$ 43,955	\$ 62,945
69*	\$ 425.15	\$ 41,206	\$ 57,709	\$ 441.43	\$ 42,791	\$ 59,929	\$ 457.70	\$ 44,376	\$ 62,148	\$ 473.98	\$ 45,961	\$ 64,368
70*	\$ 444.65	\$ 43,056	\$ 59,012	\$ 461.68	\$ 44,712	\$ 61,281	\$ 478.70	\$ 46,368	\$ 63,551	\$ 495.73	\$ 48,024	\$ 65,821
71*	\$ 464.80	\$ 44,955	\$ 60,343	\$ 482.60	\$ 46,684	\$ 62,664	\$ 500.40	\$ 48,413	\$ 64,985	\$ 518.20	\$ 50,142	\$ 67,306
72*	\$ 486.25	\$ 46,916	\$ 61,726	\$ 504.88	\$ 48,721	\$ 64,100	\$ 523.50	\$ 50,525	\$ 66,474	\$ 542.13	\$ 52,330	\$ 68,848
73*	\$ 509.65	\$ 48,961	\$ 63,186	\$ 529.18	\$ 50,844	\$ 65,616	\$ 548.70	\$ 52,727	\$ 68,047	\$ 568.23	\$ 54,610	\$ 70,477
74*	\$ 535.65	\$ 51,096	\$ 64,738	\$ 556.18	\$ 53,062	\$ 67,228	\$ 576.70	\$ 55,027	\$ 69,718	\$ 597.23	\$ 56,992	\$ 72,208
75*	\$ 564.90	\$ 53,307	\$ 66,372	\$ 586.55	\$ 55,358	\$ 68,925	\$ 608.21	\$ 57,408	\$ 71,478	\$ 629.86	\$ 59,458	\$ 74,031

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.

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*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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 44.28	\$ 63,600	\$ 128,328	\$ 45.68	\$ 65,720	\$ 132,605	\$ 47.08	\$ 67,840	\$ 136,883	\$ 48.49	\$ 69,960	\$ 141,160
19	\$ 45.10	\$ 63,242	\$ 127,608	\$ 46.53	\$ 65,350	\$ 131,861	\$ 47.96	\$ 67,458	\$ 136,115	\$ 49.39	\$ 69,567	\$ 140,368
20	\$ 45.93	\$ 62,870	\$ 126,856	\$ 47.39	\$ 64,966	\$ 131,085	\$ 48.84	\$ 67,061	\$ 135,313	\$ 50.30	\$ 69,157	\$ 139,542
21	\$ 46.75	\$ 62,481	\$ 126,070	\$ 48.24	\$ 64,564	\$ 130,272	\$ 49.72	\$ 66,646	\$ 134,475	\$ 51.21	\$ 68,729	\$ 138,677
22	\$ 47.58	\$ 62,073	\$ 125,248	\$ 49.09	\$ 64,143	\$ 129,423	\$ 50.60	\$ 66,212	\$ 133,598	\$ 52.12	\$ 68,281	\$ 137,773
23	\$ 48.40	\$ 61,645	\$ 124,386	\$ 49.94	\$ 63,700	\$ 128,532	\$ 51.48	\$ 65,755	\$ 132,678	\$ 53.02	\$ 67,810	\$ 136,824
24	\$ 49.23	\$ 61,196	\$ 123,478	\$ 50.80	\$ 63,236	\$ 127,594	\$ 52.36	\$ 65,275	\$ 131,710	\$ 53.93	\$ 67,315	\$ 135,826
25	\$ 50.05	\$ 60,724	\$ 122,526	\$ 51.65	\$ 62,748	\$ 126,610	\$ 53.24	\$ 64,772	\$ 130,694	\$ 54.84	\$ 66,796	\$ 134,778
26	\$ 51.70	\$ 60,227	\$ 121,524	\$ 53.35	\$ 62,235	\$ 125,574	\$ 55.00	\$ 64,242	\$ 129,625	\$ 56.65	\$ 66,250	\$ 133,676
27	\$ 55.00	\$ 59,697	\$ 120,453	\$ 56.76	\$ 61,687	\$ 124,468	\$ 58.52	\$ 63,677	\$ 128,483	\$ 60.28	\$ 65,667	\$ 132,498
28	\$ 57.48	\$ 59,135	\$ 119,319	\$ 59.32	\$ 61,106	\$ 123,296	\$ 61.16	\$ 63,077	\$ 127,273	\$ 63.01	\$ 65,048	\$ 131,250
29	\$ 59.95	\$ 58,543	\$ 118,125	\$ 61.88	\$ 60,495	\$ 122,062	\$ 63.80	\$ 62,446	\$ 126,000	\$ 65.73	\$ 64,397	\$ 129,937
30	\$ 63.25	\$ 57,919	\$ 116,866	\$ 65.29	\$ 59,849	\$ 120,762	\$ 67.32	\$ 61,780	\$ 124,657	\$ 69.36	\$ 63,711	\$ 128,553
31	\$ 66.55	\$ 57,260	\$ 115,536	\$ 68.70	\$ 59,169	\$ 119,387	\$ 70.84	\$ 61,077	\$ 123,238	\$ 72.99	\$ 62,986	\$ 127,089
32	\$ 69.85	\$ 56,570	\$ 114,144	\$ 72.11	\$ 58,456	\$ 117,948	\$ 74.36	\$ 60,341	\$ 121,753	\$ 76.62	\$ 62,227	\$ 125,558
33	\$ 73.98	\$ 55,847	\$ 112,686	\$ 76.37	\$ 57,709	\$ 116,442	\$ 78.76	\$ 59,571	\$ 120,198	\$ 81.16	\$ 61,432	\$ 123,954
34	\$ 76.45	\$ 55,093	\$ 111,163	\$ 78.93	\$ 56,929	\$ 114,868	\$ 81.40	\$ 58,765	\$ 118,574	\$ 83.88	\$ 60,602	\$ 122,279
35	\$ 77.28	\$ 54,307	\$ 109,578	\$ 79.78	\$ 56,117	\$ 113,230	\$ 82.28	\$ 57,927	\$ 116,883	\$ 84.79	\$ 59,737	\$ 120,535
36	\$ 82.23	\$ 53,489	\$ 107,929	\$ 84.90	\$ 55,272	\$ 111,527	\$ 87.56	\$ 57,055	\$ 115,124	\$ 90.23	\$ 58,838	\$ 118,722
37	\$ 88.83	\$ 52,641	\$ 106,216	\$ 91.72	\$ 54,396	\$ 109,757	\$ 94.60	\$ 56,150	\$ 113,297	\$ 97.49	\$ 57,905	\$ 116,838
38	\$ 94.60	\$ 51,757	\$ 104,433	\$ 97.68	\$ 53,482	\$ 107,914	\$ 100.76	\$ 55,207	\$ 111,395	\$ 103.84	\$ 56,933	\$ 114,876
39	\$ 100.38	\$ 50,834	\$ 102,570	\$ 103.65	\$ 52,528	\$ 105,989	\$ 106.92	\$ 54,223	\$ 109,408	\$ 110.20	\$ 55,917	\$ 112,827
40	\$ 106.98	\$ 49,864	\$ 100,614	\$ 110.47	\$ 51,526	\$ 103,967	\$ 113.96	\$ 53,188	\$ 107,321	\$ 117.46	\$ 54,850	\$ 110,675
41	\$ 112.75	\$ 48,842	\$ 98,551	\$ 116.44	\$ 50,470	\$ 101,836	\$ 120.12	\$ 52,098	\$ 105,121	\$ 123.81	\$ 53,726	\$ 108,406
42	\$ 118.53	\$ 47,767	\$ 96,382	\$ 122.41	\$ 49,360	\$ 99,595	\$ 126.28	\$ 50,952	\$ 102,808	\$ 130.16	\$ 52,544	\$ 106,020
43	\$ 125.13	\$ 46,636	\$ 94,099	\$ 129.23	\$ 48,190	\$ 97,236	\$ 133.32	\$ 49,745	\$ 100,372	\$ 137.42	\$ 51,299	\$ 103,509
44	\$ 130.90	\$ 45,442	\$ 91,692	\$ 135.19	\$ 46,957	\$ 94,748	\$ 139.48	\$ 48,472	\$ 97,804	\$ 143.77	\$ 49,987	\$ 100,861
45	\$ 131.73	\$ 44,179	\$ 89,143	\$ 136.05	\$ 45,652	\$ 92,114	\$ 140.36	\$ 47,124	\$ 95,086	\$ 144.68	\$ 48,597	\$ 98,057
46	\$ 142.45	\$ 42,840	\$ 86,440	\$ 147.13	\$ 44,268	\$ 89,321	\$ 151.80	\$ 45,696	\$ 92,203	\$ 156.48	\$ 47,124	\$ 95,084
47	\$ 153.18	\$ 41,419	\$ 83,574	\$ 158.21	\$ 42,800	\$ 86,359	\$ 163.24	\$ 44,181	\$ 89,145	\$ 168.28	\$ 45,561	\$ 91,931
48	\$ 164.73	\$ 39,911	\$ 80,532	\$ 170.15	\$ 41,242	\$ 83,216	\$ 175.56	\$ 42,572	\$ 85,900	\$ 180.98	\$ 43,903	\$ 88,585
49	\$ 176.28	\$ 38,311	\$ 77,302	\$ 182.08	\$ 39,588	\$ 79,879	\$ 187.88	\$ 40,865	\$ 82,456	\$ 193.69	\$ 42,142	\$ 85,032
50	\$ 187.00	\$ 36,610	\$ 73,870	\$ 193.16	\$ 37,830	\$ 76,332	\$ 199.32	\$ 39,051	\$ 78,795	\$ 205.48	\$ 40,271	\$ 81,257
51	\$ 198.55	\$ 34,802	\$ 70,222	\$ 205.10	\$ 35,962	\$ 72,563	\$ 211.64	\$ 37,122	\$ 74,904	\$ 218.19	\$ 38,283	\$ 77,244
52	\$ 210.10	\$ 32,886	\$ 66,355	\$ 217.03	\$ 33,982	\$ 68,567	\$ 223.96	\$ 35,078	\$ 70,779	\$ 230.89	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 220.83	\$ 30,853	\$ 62,256	\$ 228.12	\$ 31,882	\$ 64,331	\$ 235.40	\$ 32,910	\$ 66,406	\$ 242.69	\$ 33,939	\$ 68,481
54	\$ 232.38	\$ 28,697	\$ 57,906	\$ 240.05	\$ 29,654	\$ 59,836	\$ 247.72	\$ 30,611	\$ 61,766	\$ 255.40	\$ 31,567	\$ 63,696
55	\$ 233.20	\$ 26,405	\$ 53,280	\$ 240.90	\$ 27,285	\$ 55,056	\$ 248.60	\$ 28,166	\$ 56,832	\$ 256.30	\$ 29,046	\$ 58,608
56	\$ 251.35	\$ 27,582	\$ 54,064	\$ 259.66	\$ 28,501	\$ 55,866	\$ 267.96	\$ 29,420	\$ 57,668	\$ 276.27	\$ 30,340	\$ 59,470
57	\$ 270.33	\$ 28,804	\$ 54,864	\$ 279.27	\$ 29,764	\$ 56,692	\$ 288.20	\$ 30,724	\$ 58,521	\$ 297.14	\$ 31,684	\$ 60,350
58	\$ 289.30	\$ 30,074	\$ 55,681	\$ 298.87	\$ 31,076	\$ 57,537	\$ 308.44	\$ 32,078	\$ 59,393	\$ 318.01	\$ 33,081	\$ 61,249
59	\$ 308.28	\$ 31,392	\$ 56,515	\$ 318.48	\$ 32,439	\$ 58,399	\$ 328.68	\$ 33,485	\$ 60,283	\$ 338.89	\$ 34,531	\$ 62,167
60	\$ 327.25	\$ 32,761	\$ 57,372	\$ 338.09	\$ 33,853	\$ 59,284	\$ 348.92	\$ 34,946	\$ 61,196	\$ 359.76	\$ 36,038	\$ 63,109
61*	\$ 314.75	\$ 34,180	\$ 58,248	\$ 325.18	\$ 35,319	\$ 60,189	\$ 335.60	\$ 36,458	\$ 62,131	\$ 346.03	\$ 37,598	\$ 64,072
62*	\$ 332.75	\$ 35,648	\$ 59,148	\$ 343.78	\$ 36,836	\$ 61,119	\$ 354.80	\$ 38,025	\$ 63,091	\$ 365.83	\$ 39,213	\$ 65,062
63*	\$ 350.00	\$ 37,161	\$ 60,067	\$ 361.60	\$ 38,400	\$ 62,069	\$ 373.20	\$ 39,638	\$ 64,072	\$ 384.80	\$ 40,877	\$ 66,074
64*	\$ 367.25	\$ 38,715	\$ 61,003	\$ 379.43	\$ 40,005	\$ 63,036	\$ 391.60	\$ 41,296	\$ 65,070	\$ 403.78	\$ 42,586	\$ 67,103
65*	\$ 368.00	\$ 40,305	\$ 61,950	\$ 380.20	\$ 41,649	\$ 64,015	\$ 392.40	\$ 42,992	\$ 66,080	\$ 404.60	\$ 44,336	\$ 68,145
66*	\$ 393.50	\$ 41,935	\$ 62,913	\$ 406.55	\$ 43,332	\$ 65,010	\$ 419.60	\$ 44,730	\$ 67,107	\$ 432.65	\$ 46,128	\$ 69,204
67*	\$ 428.75	\$ 43,605	\$ 63,894	\$ 442.98	\$ 45,058	\$ 66,023	\$ 457.20	\$ 46,512	\$ 68,153	\$ 471.43	\$ 47,965	\$ 70,283
68*	\$ 452.75	\$ 45,470	\$ 65,116	\$ 467.78	\$ 46,986	\$ 67,287	\$ 482.80	\$ 48,502	\$ 69,457	\$ 497.83	\$ 50,018	\$ 71,628
69*	\$ 490.25	\$ 47,546	\$ 66,588	\$ 506.53	\$ 49,131	\$ 68,807	\$ 522.80	\$ 50,716	\$ 71,027	\$ 539.08	\$ 52,301	\$ 73,246
70*	\$ 512.75	\$ 49,681	\$ 68,091	\$ 529.78	\$ 51,337	\$ 70,360	\$ 546.80	\$ 52,993	\$ 72,630	\$ 563.83	\$ 54,649	\$ 74,900
71*	\$ 536.00	\$ 51,871	\$ 69,627	\$ 553.80	\$ 53,600	\$ 71,947	\$ 571.60	\$ 55,329	\$ 74,268	\$ 589.40	\$ 57,058	\$ 76,589
72*	\$ 560.75	\$ 54,134	\$ 71,223	\$ 579.38	\$ 55,939	\$ 73,597	\$ 598.00	\$ 57,743	\$ 75,971	\$ 616.63	\$ 59,548	\$ 78,345
73*	\$ 587.75	\$ 56,493	\$ 72,907	\$ 607.28	\$ 58,376	\$ 75,337	\$ 626.80	\$ 60,259	\$ 77,768	\$ 646.33	\$ 62,142	\$ 80,198
74*	\$ 617.75	\$ 58,957	\$ 74,698	\$ 638.28	\$ 60,923	\$ 77,188	\$ 658.80	\$ 62,888	\$ 79,678	\$ 679.33	\$ 64,853	\$ 82,168
75*	\$ 651.51	\$ 61,509	\$ 76,584	\$ 673.16	\$ 63,559	\$ 79,136	\$ 694.81	\$ 65,609	\$ 81,689	\$ 716.46	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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	\$170,000 Death Benefit Non-Tobacco			\$175,000 Death Benefit Non-Tobacco			\$180,000 Death Benefit Non-Tobacco			\$185,000 Death Benefit Non-Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 49.89	\$ 72,080	\$ 145,438	\$ 51.29	\$ 74,200	\$ 149,716	\$ 52.69	\$ 76,320	\$ 153,993	\$ 54.10	\$ 78,440	\$ 158,271
19	\$ 50.82	\$ 71,675	\$ 144,622	\$ 52.25	\$ 73,783	\$ 148,876	\$ 53.68	\$ 75,891	\$ 153,129	\$ 55.11	\$ 77,999	\$ 157,383
20	\$ 51.76	\$ 71,253	\$ 143,770	\$ 53.22	\$ 73,348	\$ 147,999	\$ 54.67	\$ 75,444	\$ 152,227	\$ 56.13	\$ 77,540	\$ 156,456
21	\$ 52.69	\$ 70,812	\$ 142,879	\$ 54.18	\$ 72,894	\$ 147,082	\$ 55.66	\$ 74,977	\$ 151,284	\$ 57.15	\$ 77,060	\$ 155,486
22	\$ 53.63	\$ 70,350	\$ 141,948	\$ 55.14	\$ 72,419	\$ 146,123	\$ 56.65	\$ 74,488	\$ 150,298	\$ 58.17	\$ 76,557	\$ 154,473
23	\$ 54.56	\$ 69,865	\$ 140,970	\$ 56.10	\$ 71,920	\$ 145,117	\$ 57.64	\$ 73,975	\$ 149,263	\$ 59.18	\$ 76,029	\$ 153,409
24	\$ 55.50	\$ 69,355	\$ 139,942	\$ 57.07	\$ 71,395	\$ 144,058	\$ 58.63	\$ 73,435	\$ 148,174	\$ 60.20	\$ 75,475	\$ 152,290
25	\$ 56.43	\$ 68,821	\$ 138,862	\$ 58.03	\$ 70,845	\$ 142,947	\$ 59.62	\$ 72,869	\$ 147,031	\$ 61.22	\$ 74,893	\$ 151,115
26	\$ 58.30	\$ 68,258	\$ 137,727	\$ 59.95	\$ 70,265	\$ 141,778	\$ 61.60	\$ 72,273	\$ 145,828	\$ 63.25	\$ 74,280	\$ 149,879
27	\$ 62.04	\$ 67,656	\$ 136,513	\$ 63.80	\$ 69,646	\$ 140,528	\$ 65.56	\$ 71,636	\$ 144,543	\$ 67.32	\$ 73,626	\$ 148,558
28	\$ 64.85	\$ 67,019	\$ 135,228	\$ 66.69	\$ 68,991	\$ 139,205	\$ 68.53	\$ 70,962	\$ 143,182	\$ 70.38	\$ 72,933	\$ 147,160
29	\$ 67.65	\$ 66,349	\$ 133,875	\$ 69.58	\$ 68,300	\$ 137,812	\$ 71.50	\$ 70,252	\$ 141,750	\$ 73.43	\$ 72,203	\$ 145,687
30	\$ 71.39	\$ 65,641	\$ 132,448	\$ 73.43	\$ 67,572	\$ 136,344	\$ 75.46	\$ 69,503	\$ 140,239	\$ 77.50	\$ 71,433	\$ 144,135
31	\$ 75.13	\$ 64,895	\$ 130,940	\$ 77.28	\$ 66,803	\$ 134,792	\$ 79.42	\$ 68,712	\$ 138,643	\$ 81.57	\$ 70,621	\$ 142,494
32	\$ 78.87	\$ 64,113	\$ 129,363	\$ 81.13	\$ 65,998	\$ 133,168	\$ 83.38	\$ 67,884	\$ 136,972	\$ 85.64	\$ 69,770	\$ 140,777
33	\$ 83.55	\$ 63,294	\$ 127,710	\$ 85.94	\$ 65,155	\$ 131,467	\$ 88.33	\$ 67,017	\$ 135,223	\$ 90.73	\$ 68,878	\$ 138,979
34	\$ 86.35	\$ 62,438	\$ 125,985	\$ 88.83	\$ 64,275	\$ 129,690	\$ 91.30	\$ 66,111	\$ 133,396	\$ 93.78	\$ 67,948	\$ 137,101
35	\$ 87.29	\$ 61,548	\$ 124,188	\$ 89.79	\$ 63,358	\$ 127,841	\$ 92.29	\$ 65,168	\$ 131,493	\$ 94.80	\$ 66,978	\$ 135,146
36	\$ 92.90	\$ 60,621	\$ 122,320	\$ 95.57	\$ 62,404	\$ 125,917	\$ 98.23	\$ 64,187	\$ 129,515	\$ 100.90	\$ 65,970	\$ 133,113
37	\$ 100.38	\$ 59,660	\$ 120,378	\$ 103.27	\$ 61,415	\$ 123,919	\$ 106.15	\$ 63,169	\$ 127,459	\$ 109.04	\$ 64,924	\$ 131,000
38	\$ 106.92	\$ 58,658	\$ 118,357	\$ 110.00	\$ 60,383	\$ 121,838	\$ 113.08	\$ 62,108	\$ 125,319	\$ 116.16	\$ 63,834	\$ 128,800
39	\$ 113.47	\$ 57,612	\$ 116,246	\$ 116.74	\$ 59,306	\$ 119,665	\$ 120.01	\$ 61,000	\$ 123,084	\$ 123.29	\$ 62,695	\$ 126,503
40	\$ 120.95	\$ 56,512	\$ 114,029	\$ 124.44	\$ 58,175	\$ 117,383	\$ 127.93	\$ 59,837	\$ 120,736	\$ 131.43	\$ 61,499	\$ 124,090
41	\$ 127.49	\$ 55,354	\$ 111,691	\$ 131.18	\$ 56,982	\$ 114,976	\$ 134.86	\$ 58,611	\$ 118,261	\$ 138.55	\$ 60,239	\$ 121,546
42	\$ 134.04	\$ 54,136	\$ 109,233	\$ 137.92	\$ 55,729	\$ 112,446	\$ 141.79	\$ 57,321	\$ 115,659	\$ 145.67	\$ 58,913	\$ 118,871
43	\$ 141.52	\$ 52,854	\$ 106,646	\$ 145.62	\$ 54,408	\$ 109,782	\$ 149.71	\$ 55,963	\$ 112,919	\$ 153.81	\$ 57,517	\$ 116,056
44	\$ 148.06	\$ 51,501	\$ 103,917	\$ 152.35	\$ 53,016	\$ 106,974	\$ 156.64	\$ 54,531	\$ 110,030	\$ 160.93	\$ 56,046	\$ 113,086
45	\$ 149.00	\$ 50,070	\$ 101,029	\$ 153.32	\$ 51,542	\$ 104,000	\$ 157.63	\$ 53,015	\$ 106,972	\$ 161.95	\$ 54,488	\$ 109,943
46	\$ 161.15	\$ 48,552	\$ 97,965	\$ 165.83	\$ 49,980	\$ 100,847	\$ 170.50	\$ 51,408	\$ 103,728	\$ 175.18	\$ 52,836	\$ 106,609
47	\$ 173.31	\$ 46,942	\$ 94,717	\$ 178.34	\$ 48,323	\$ 97,503	\$ 183.37	\$ 49,703	\$ 100,288	\$ 188.41	\$ 51,084	\$ 103,074
48	\$ 186.40	\$ 45,233	\$ 91,269	\$ 191.82	\$ 46,563	\$ 93,954	\$ 197.23	\$ 47,894	\$ 96,638	\$ 202.65	\$ 49,224	\$ 99,322
49	\$ 199.49	\$ 43,419	\$ 87,609	\$ 205.29	\$ 44,696	\$ 90,186	\$ 211.09	\$ 45,973	\$ 92,763	\$ 216.90	\$ 47,250	\$ 95,339
50	\$ 211.64	\$ 41,492	\$ 83,719	\$ 217.80	\$ 42,712	\$ 86,182	\$ 223.96	\$ 43,932	\$ 88,644	\$ 230.12	\$ 45,153	\$ 91,106
51	\$ 224.73	\$ 39,443	\$ 79,585	\$ 231.28	\$ 40,603	\$ 81,926	\$ 237.82	\$ 41,763	\$ 84,267	\$ 244.37	\$ 42,923	\$ 86,607
52	\$ 237.82	\$ 37,270	\$ 75,202	\$ 244.75	\$ 38,367	\$ 77,414	\$ 251.68	\$ 39,463	\$ 79,626	\$ 258.61	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 249.98	\$ 34,967	\$ 70,556	\$ 257.27	\$ 35,996	\$ 72,632	\$ 264.55	\$ 37,024	\$ 74,707	\$ 271.84	\$ 38,053	\$ 76,782
54	\$ 263.07	\$ 32,524	\$ 65,626	\$ 270.74	\$ 33,480	\$ 67,557	\$ 278.41	\$ 34,437	\$ 69,487	\$ 286.09	\$ 35,394	\$ 71,417
55	\$ 264.00	\$ 29,926	\$ 60,384	\$ 271.70	\$ 30,806	\$ 62,160	\$ 279.40	\$ 31,686	\$ 63,936	\$ 287.10	\$ 32,567	\$ 65,712
56	\$ 284.57	\$ 31,259	\$ 61,273	\$ 292.88	\$ 32,179	\$ 63,075	\$ 301.18	\$ 33,098	\$ 64,877	\$ 309.49	\$ 34,017	\$ 66,679
57	\$ 306.08	\$ 32,644	\$ 62,179	\$ 315.02	\$ 33,604	\$ 64,008	\$ 323.95	\$ 34,564	\$ 65,836	\$ 332.89	\$ 35,525	\$ 67,665
58	\$ 327.58	\$ 34,083	\$ 63,105	\$ 337.15	\$ 35,086	\$ 64,961	\$ 346.72	\$ 36,088	\$ 66,817	\$ 356.29	\$ 37,091	\$ 68,673
59	\$ 349.09	\$ 35,578	\$ 64,050	\$ 359.29	\$ 36,624	\$ 65,934	\$ 369.49	\$ 37,671	\$ 67,818	\$ 379.70	\$ 38,717	\$ 69,702
60	\$ 370.59	\$ 37,130	\$ 65,021	\$ 381.43	\$ 38,222	\$ 66,934	\$ 392.26	\$ 39,314	\$ 68,846	\$ 403.10	\$ 40,406	\$ 70,758
61*	\$ 356.45	\$ 38,737	\$ 66,014	\$ 366.88	\$ 39,876	\$ 67,956	\$ 377.30	\$ 41,016	\$ 69,897	\$ 387.73	\$ 42,155	\$ 71,839
62*	\$ 376.85	\$ 40,401	\$ 67,034	\$ 387.88	\$ 41,590	\$ 69,006	\$ 398.90	\$ 42,778	\$ 70,977	\$ 409.93	\$ 43,966	\$ 72,949
63*	\$ 396.40	\$ 42,116	\$ 68,076	\$ 408.00	\$ 43,355	\$ 70,078	\$ 419.60	\$ 44,593	\$ 72,081	\$ 431.20	\$ 45,832	\$ 74,083
64*	\$ 415.95	\$ 43,877	\$ 69,137	\$ 428.13	\$ 45,167	\$ 71,170	\$ 440.30	\$ 46,458	\$ 73,204	\$ 452.48	\$ 47,748	\$ 75,237
65*	\$ 416.80	\$ 45,680	\$ 70,210	\$ 429.00	\$ 47,023	\$ 72,275	\$ 441.20	\$ 48,367	\$ 74,340	\$ 453.40	\$ 49,710	\$ 76,405
66*	\$ 445.70	\$ 47,526	\$ 71,301	\$ 458.75	\$ 48,924	\$ 73,398	\$ 471.80	\$ 50,322	\$ 75,495	\$ 484.85	\$ 51,719	\$ 77,592
67*	\$ 485.65	\$ 49,419	\$ 72,413	\$ 499.88	\$ 50,872	\$ 74,543	\$ 514.10	\$ 52,326	\$ 76,672	\$ 528.33	\$ 53,779	\$ 78,802
68*	\$ 512.85	\$ 51,533	\$ 73,798	\$ 527.88	\$ 53,049	\$ 75,969	\$ 542.90	\$ 54,565	\$ 78,139	\$ 557.93	\$ 56,080	\$ 80,310
69*	\$ 555.35	\$ 53,886	\$ 75,466	\$ 571.63	\$ 55,470	\$ 77,686	\$ 587.90	\$ 57,055	\$ 79,905	\$ 604.18	\$ 58,640	\$ 82,125
70*	\$ 580.85	\$ 56,305	\$ 77,169	\$ 597.88	\$ 57,961	\$ 79,439	\$ 614.90	\$ 59,617	\$ 81,709	\$ 631.93	\$ 61,273	\$ 83,978
71*	\$ 607.20	\$ 58,788	\$ 78,910	\$ 625.00	\$ 60,517	\$ 81,231	\$ 642.80	\$ 62,246	\$ 83,552	\$ 660.60	\$ 63,975	\$ 85,873
72*	\$ 635.25	\$ 61,352	\$ 80,719	\$ 653.88	\$ 63,157	\$ 83,093	\$ 672.50	\$ 64,961	\$ 85,467	\$ 691.13	\$ 66,766	\$ 87,841
73*	\$ 665.85	\$ 64,026	\$ 82,628	\$ 685.38	\$ 65,909	\$ 85,058	\$ 704.90	\$ 67,792	\$ 87,489	\$ 724.43	\$ 69,675	\$ 89,919
74*	\$ 699.85	\$ 66,818	\$ 84,658	\$ 720.38	\$ 68,784	\$ 87,148	\$ 740.90	\$ 70,749	\$ 89,638	\$ 761.43	\$ 72,714	\$ 92,128
75*	\$ 738.11	\$ 69,710	\$ 86,795	\$ 759.76	\$ 71,760	\$ 89,348	\$ 781.41	\$ 73,811	\$ 91,900	\$ 803.06	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 55.50	\$ 80,560	\$ 162,548	\$ 56.90	\$ 82,680	\$ 166,826	\$ 58.30	\$ 84,800	\$ 171,104	\$ 59.71	\$ 86,920	\$ 175,381
19	\$ 56.54	\$ 80,107	\$ 161,636	\$ 57.97	\$ 82,215	\$ 165,890	\$ 59.40	\$ 84,323	\$ 170,144	\$ 60.83	\$ 86,431	\$ 174,397
20	\$ 57.59	\$ 79,635	\$ 160,684	\$ 59.05	\$ 81,731	\$ 164,913	\$ 60.50	\$ 83,827	\$ 169,142	\$ 61.96	\$ 85,922	\$ 173,370
21	\$ 58.63	\$ 79,143	\$ 159,689	\$ 60.12	\$ 81,225	\$ 163,891	\$ 61.60	\$ 83,308	\$ 168,094	\$ 63.09	\$ 85,391	\$ 172,296
22	\$ 59.68	\$ 78,626	\$ 158,648	\$ 61.19	\$ 80,696	\$ 162,823	\$ 62.70	\$ 82,765	\$ 166,998	\$ 64.22	\$ 84,834	\$ 171,172
23	\$ 60.72	\$ 78,084	\$ 157,555	\$ 62.26	\$ 80,139	\$ 161,701	\$ 63.80	\$ 82,194	\$ 165,848	\$ 65.34	\$ 84,249	\$ 169,994
24	\$ 61.77	\$ 77,515	\$ 156,406	\$ 63.34	\$ 79,555	\$ 160,522	\$ 64.90	\$ 81,594	\$ 164,638	\$ 66.47	\$ 83,634	\$ 168,753
25	\$ 62.81	\$ 76,917	\$ 155,199	\$ 64.41	\$ 78,941	\$ 159,283	\$ 66.00	\$ 80,966	\$ 163,368	\$ 67.60	\$ 82,990	\$ 167,452
26	\$ 64.90	\$ 76,288	\$ 153,930	\$ 66.55	\$ 78,295	\$ 157,981	\$ 68.20	\$ 80,303	\$ 162,032	\$ 69.85	\$ 82,311	\$ 166,082
27	\$ 69.08	\$ 75,616	\$ 152,573	\$ 70.84	\$ 77,606	\$ 156,588	\$ 72.60	\$ 79,596	\$ 160,604	\$ 74.36	\$ 81,586	\$ 164,619
28	\$ 72.22	\$ 74,904	\$ 151,137	\$ 74.06	\$ 76,875	\$ 155,114	\$ 75.90	\$ 78,847	\$ 159,092	\$ 77.75	\$ 80,818	\$ 163,069
29	\$ 75.35	\$ 74,155	\$ 149,625	\$ 77.28	\$ 76,106	\$ 153,562	\$ 79.20	\$ 78,058	\$ 157,500	\$ 81.13	\$ 80,009	\$ 161,437
30	\$ 79.53	\$ 73,364	\$ 148,030	\$ 81.57	\$ 75,295	\$ 151,926	\$ 83.60	\$ 77,225	\$ 155,822	\$ 85.64	\$ 79,156	\$ 159,717
31	\$ 83.71	\$ 72,529	\$ 146,345	\$ 85.86	\$ 74,438	\$ 150,196	\$ 88.00	\$ 76,347	\$ 154,048	\$ 90.15	\$ 78,255	\$ 157,899
32	\$ 87.89	\$ 71,656	\$ 144,582	\$ 90.15	\$ 73,541	\$ 148,387	\$ 92.40	\$ 75,427	\$ 152,192	\$ 94.66	\$ 77,313	\$ 155,996
33	\$ 93.12	\$ 70,740	\$ 142,735	\$ 95.51	\$ 72,602	\$ 146,491	\$ 97.90	\$ 74,463	\$ 150,248	\$ 100.30	\$ 76,325	\$ 154,004
34	\$ 96.25	\$ 69,784	\$ 140,807	\$ 98.73	\$ 71,620	\$ 144,512	\$ 101.20	\$ 73,457	\$ 148,218	\$ 103.68	\$ 75,293	\$ 151,923
35	\$ 97.30	\$ 68,788	\$ 138,798	\$ 99.80	\$ 70,599	\$ 142,451	\$ 102.30	\$ 72,409	\$ 146,104	\$ 104.81	\$ 74,219	\$ 149,756
36	\$ 103.57	\$ 67,753	\$ 136,710	\$ 106.24	\$ 69,536	\$ 140,308	\$ 108.90	\$ 71,319	\$ 143,906	\$ 111.57	\$ 73,102	\$ 147,503
37	\$ 111.93	\$ 66,679	\$ 134,540	\$ 114.82	\$ 68,433	\$ 138,081	\$ 117.70	\$ 70,188	\$ 141,622	\$ 120.59	\$ 71,943	\$ 145,162
38	\$ 119.24	\$ 65,559	\$ 132,281	\$ 122.32	\$ 67,284	\$ 135,762	\$ 125.40	\$ 69,009	\$ 139,244	\$ 128.48	\$ 70,735	\$ 142,725
39	\$ 126.56	\$ 64,389	\$ 129,922	\$ 129.83	\$ 66,084	\$ 133,341	\$ 133.10	\$ 67,778	\$ 136,760	\$ 136.38	\$ 69,473	\$ 140,179
40	\$ 134.92	\$ 63,161	\$ 127,444	\$ 138.41	\$ 64,823	\$ 130,798	\$ 141.90	\$ 66,485	\$ 134,152	\$ 145.40	\$ 68,148	\$ 137,505
41	\$ 142.23	\$ 61,867	\$ 124,831	\$ 145.92	\$ 63,495	\$ 128,116	\$ 149.60	\$ 65,123	\$ 131,402	\$ 153.29	\$ 66,751	\$ 134,687
42	\$ 149.55	\$ 60,505	\$ 122,084	\$ 153.43	\$ 62,098	\$ 125,297	\$ 157.30	\$ 63,690	\$ 128,510	\$ 161.18	\$ 65,282	\$ 131,722
43	\$ 157.91	\$ 59,072	\$ 119,192	\$ 162.01	\$ 60,626	\$ 122,329	\$ 166.10	\$ 62,181	\$ 125,466	\$ 170.20	\$ 63,735	\$ 128,602
44	\$ 165.22	\$ 57,560	\$ 116,143	\$ 169.51	\$ 59,075	\$ 119,199	\$ 173.80	\$ 60,590	\$ 122,256	\$ 178.09	\$ 62,105	\$ 125,312
45	\$ 166.27	\$ 55,960	\$ 112,915	\$ 170.59	\$ 57,433	\$ 115,886	\$ 174.90	\$ 58,905	\$ 118,858	\$ 179.22	\$ 60,378	\$ 121,829
46	\$ 179.85	\$ 54,264	\$ 109,491	\$ 184.53	\$ 55,692	\$ 112,372	\$ 189.20	\$ 57,120	\$ 115,254	\$ 193.88	\$ 58,548	\$ 118,135
47	\$ 193.44	\$ 52,464	\$ 105,860	\$ 198.47	\$ 53,845	\$ 108,646	\$ 203.50	\$ 55,226	\$ 111,432	\$ 208.54	\$ 56,606	\$ 114,217
48	\$ 208.07	\$ 50,555	\$ 102,007	\$ 213.49	\$ 51,885	\$ 104,691	\$ 218.90	\$ 53,215	\$ 107,376	\$ 224.32	\$ 54,546	\$ 110,060
49	\$ 222.70	\$ 48,527	\$ 97,916	\$ 228.50	\$ 49,804	\$ 100,493	\$ 234.30	\$ 51,081	\$ 103,070	\$ 240.11	\$ 52,358	\$ 105,646
50	\$ 236.28	\$ 46,373	\$ 93,569	\$ 242.44	\$ 47,593	\$ 96,031	\$ 248.60	\$ 48,814	\$ 98,494	\$ 254.76	\$ 50,034	\$ 100,956
51	\$ 250.91	\$ 44,083	\$ 88,948	\$ 257.46	\$ 45,243	\$ 91,289	\$ 264.00	\$ 46,403	\$ 93,630	\$ 270.55	\$ 47,563	\$ 95,970
52	\$ 265.54	\$ 41,655	\$ 84,050	\$ 272.47	\$ 42,751	\$ 86,262	\$ 279.40	\$ 43,848	\$ 88,474	\$ 286.33	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 279.13	\$ 39,081	\$ 78,857	\$ 286.42	\$ 40,109	\$ 80,932	\$ 293.70	\$ 41,138	\$ 83,008	\$ 300.99	\$ 42,166	\$ 85,083
54	\$ 293.76	\$ 36,350	\$ 73,347	\$ 301.43	\$ 37,307	\$ 75,277	\$ 309.10	\$ 38,263	\$ 77,208	\$ 316.78	\$ 39,220	\$ 79,138
55	\$ 294.80	\$ 33,447	\$ 67,488	\$ 302.50	\$ 34,327	\$ 69,264	\$ 310.20	\$ 35,207	\$ 71,040	\$ 317.90	\$ 36,087	\$ 72,816
56	\$ 317.79	\$ 34,937	\$ 68,481	\$ 326.10	\$ 35,856	\$ 70,283	\$ 334.40	\$ 36,776	\$ 72,086	\$ 342.71	\$ 37,695	\$ 73,888
57	\$ 341.83	\$ 36,485	\$ 69,494	\$ 350.77	\$ 37,445	\$ 71,323	\$ 359.70	\$ 38,405	\$ 73,152	\$ 368.64	\$ 39,365	\$ 74,980
58	\$ 365.86	\$ 38,093	\$ 70,529	\$ 375.43	\$ 39,096	\$ 72,385	\$ 385.00	\$ 40,098	\$ 74,242	\$ 394.57	\$ 41,101	\$ 76,098
59	\$ 389.90	\$ 39,764	\$ 71,586	\$ 400.10	\$ 40,810	\$ 73,470	\$ 410.30	\$ 41,856	\$ 75,354	\$ 420.51	\$ 42,903	\$ 77,237
60	\$ 413.93	\$ 41,498	\$ 72,671	\$ 424.77	\$ 42,590	\$ 74,583	\$ 435.60	\$ 43,682	\$ 76,496	\$ 446.44	\$ 44,774	\$ 78,408
61*	\$ 398.15	\$ 43,294	\$ 73,780	\$ 408.58	\$ 44,434	\$ 75,722	\$ 419.00	\$ 45,573	\$ 77,664	\$ 429.43	\$ 46,712	\$ 79,605
62*	\$ 420.95	\$ 45,154	\$ 74,920	\$ 431.98	\$ 46,343	\$ 76,892	\$ 443.00	\$ 47,531	\$ 78,864	\$ 454.03	\$ 48,719	\$ 80,835
63*	\$ 442.80	\$ 47,071	\$ 76,085	\$ 454.40	\$ 48,309	\$ 78,087	\$ 466.00	\$ 49,548	\$ 80,090	\$ 477.60	\$ 50,787	\$ 82,092
64*	\$ 464.65	\$ 49,039	\$ 77,271	\$ 476.83	\$ 50,330	\$ 79,304	\$ 489.00	\$ 51,620	\$ 81,338	\$ 501.18	\$ 52,911	\$ 83,371
65*	\$ 465.60	\$ 51,054	\$ 78,470	\$ 477.80	\$ 52,397	\$ 80,535	\$ 490.00	\$ 53,741	\$ 82,600	\$ 502.20	\$ 55,084	\$ 84,665
66*	\$ 497.90	\$ 53,117	\$ 79,689	\$ 510.95	\$ 54,515	\$ 81,786	\$ 524.00	\$ 55,913	\$ 83,884	\$ 537.05	\$ 57,311	\$ 85,981
67*	\$ 542.55	\$ 55,233	\$ 80,932	\$ 556.78	\$ 56,686	\$ 83,062	\$ 571.00	\$ 58,140	\$ 85,192	\$ 585.23	\$ 59,593	\$ 87,321
68*	\$ 572.95	\$ 57,596	\$ 82,480	\$ 587.98	\$ 59,112	\$ 84,651	\$ 603.00	\$ 60,627	\$ 86,822	\$ 618.03	\$ 62,143	\$ 88,992
69*	\$ 620.45	\$ 60,225	\$ 84,344	\$ 636.73	\$ 61,810	\$ 86,564	\$ 653.00	\$ 63,395	\$ 88,784	\$ 669.28	\$ 64,980	\$ 91,003
70*	\$ 648.95	\$ 62,929	\$ 86,248	\$ 665.98	\$ 64,585	\$ 88,518	\$ 683.00	\$ 66,241	\$ 90,788	\$ 700.03	\$ 67,897	\$ 93,057
71*	\$ 678.40	\$ 65,704	\$ 88,194	\$ 696.20	\$ 67,433	\$ 90,515	\$ 714.00	\$ 69,162	\$ 92,836	\$ 731.80	\$ 70,891	\$ 95,156
72*	\$ 709.75	\$ 68,570	\$ 90,215	\$ 728.38	\$ 70,375	\$ 92,589	\$ 747.00	\$ 72,179	\$ 94,964	\$ 765.63	\$ 73,984	\$ 97,338
73*	\$ 743.95	\$ 71,558	\$ 92,349	\$ 763.48	\$ 73,441	\$ 94,779	\$ 783.00	\$ 75,324	\$ 97,210	\$ 802.53	\$ 77,207	\$ 99,640
74*	\$ 781.96	\$ 74,679	\$ 94,618	\$ 802.48	\$ 76,645	\$ 97,108	\$ 823.00	\$ 78,610	\$ 99,598	\$ 843.53	\$ 80,575	\$ 102,087
75*	\$ 824.71	\$ 77,911	\$ 97,006	\$ 846.36	\$ 79,961	\$ 99,559	\$ 868.01	\$ 82,012	\$ 102,112	\$ 889.66	\$ 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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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 Age</i> ¹	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value</i> ²	<i>Guaranteed RPU Value</i> ^{2,3}

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MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 61.11	\$ 89,040	\$ 179,659	\$ 62.51	\$ 91,160	\$ 183,936	\$ 63.91	\$ 93,280	\$ 188,214	\$ 65.32	\$ 95,400	\$ 192,492
19	\$ 62.26	\$ 88,539	\$ 178,651	\$ 63.69	\$ 90,647	\$ 182,904	\$ 65.12	\$ 92,756	\$ 187,158	\$ 66.55	\$ 94,864	\$ 191,412
20	\$ 63.42	\$ 88,018	\$ 177,599	\$ 64.88	\$ 90,114	\$ 181,827	\$ 66.33	\$ 92,209	\$ 186,056	\$ 67.79	\$ 94,305	\$ 190,284
21	\$ 64.57	\$ 87,473	\$ 176,498	\$ 66.06	\$ 89,556	\$ 180,701	\$ 67.54	\$ 91,639	\$ 184,903	\$ 69.03	\$ 93,722	\$ 189,105
22	\$ 65.73	\$ 86,903	\$ 175,347	\$ 67.24	\$ 88,972	\$ 179,522	\$ 68.75	\$ 91,041	\$ 183,697	\$ 70.27	\$ 93,110	\$ 187,872
23	\$ 66.88	\$ 86,304	\$ 174,140	\$ 68.42	\$ 88,359	\$ 178,286	\$ 69.96	\$ 90,413	\$ 182,432	\$ 71.50	\$ 92,468	\$ 186,579
24	\$ 68.04	\$ 85,674	\$ 172,869	\$ 69.61	\$ 87,714	\$ 176,985	\$ 71.17	\$ 89,754	\$ 181,101	\$ 72.74	\$ 91,794	\$ 185,217
25	\$ 69.19	\$ 85,014	\$ 171,536	\$ 70.79	\$ 87,038	\$ 175,620	\$ 72.38	\$ 89,062	\$ 179,704	\$ 73.98	\$ 91,086	\$ 183,789
26	\$ 71.50	\$ 84,318	\$ 170,133	\$ 73.15	\$ 86,326	\$ 174,184	\$ 74.80	\$ 88,333	\$ 178,235	\$ 76.45	\$ 90,341	\$ 182,286
27	\$ 76.12	\$ 83,576	\$ 168,634	\$ 77.88	\$ 85,566	\$ 172,649	\$ 79.64	\$ 87,556	\$ 176,664	\$ 81.40	\$ 89,545	\$ 180,679
28	\$ 79.59	\$ 82,789	\$ 167,046	\$ 81.43	\$ 84,760	\$ 171,023	\$ 83.27	\$ 86,731	\$ 175,001	\$ 85.12	\$ 88,702	\$ 178,978
29	\$ 83.05	\$ 81,961	\$ 165,375	\$ 84.98	\$ 83,912	\$ 169,312	\$ 86.90	\$ 85,863	\$ 173,250	\$ 88.83	\$ 87,815	\$ 177,187
30	\$ 87.67	\$ 81,087	\$ 163,613	\$ 89.71	\$ 83,017	\$ 167,508	\$ 91.74	\$ 84,948	\$ 171,404	\$ 93.78	\$ 86,878	\$ 175,299
31	\$ 92.29	\$ 80,164	\$ 161,750	\$ 94.44	\$ 82,073	\$ 165,601	\$ 96.58	\$ 83,981	\$ 169,452	\$ 98.73	\$ 85,890	\$ 173,304
32	\$ 96.91	\$ 79,198	\$ 159,801	\$ 99.17	\$ 81,084	\$ 163,606	\$ 101.42	\$ 82,970	\$ 167,411	\$ 103.68	\$ 84,855	\$ 171,216
33	\$ 102.69	\$ 78,186	\$ 157,760	\$ 105.08	\$ 80,048	\$ 161,516	\$ 107.47	\$ 81,910	\$ 165,272	\$ 109.87	\$ 83,771	\$ 169,029
34	\$ 106.15	\$ 77,130	\$ 155,628	\$ 108.63	\$ 78,966	\$ 159,334	\$ 111.10	\$ 80,803	\$ 163,039	\$ 113.58	\$ 82,639	\$ 166,745
35	\$ 107.31	\$ 76,029	\$ 153,409	\$ 109.81	\$ 77,840	\$ 157,061	\$ 112.31	\$ 79,650	\$ 160,714	\$ 114.82	\$ 81,460	\$ 164,367
36	\$ 114.24	\$ 74,885	\$ 151,101	\$ 116.91	\$ 76,668	\$ 154,698	\$ 119.57	\$ 78,451	\$ 158,296	\$ 122.24	\$ 80,234	\$ 161,894
37	\$ 123.48	\$ 73,698	\$ 148,703	\$ 126.37	\$ 75,452	\$ 152,243	\$ 129.25	\$ 77,207	\$ 155,784	\$ 132.14	\$ 78,962	\$ 159,324
38	\$ 131.56	\$ 72,460	\$ 146,206	\$ 134.64	\$ 74,185	\$ 149,687	\$ 137.72	\$ 75,910	\$ 153,168	\$ 140.80	\$ 77,636	\$ 156,649
39	\$ 139.65	\$ 71,167	\$ 143,598	\$ 142.92	\$ 72,862	\$ 147,017	\$ 146.19	\$ 74,556	\$ 150,436	\$ 149.47	\$ 76,251	\$ 153,855
40	\$ 148.89	\$ 69,810	\$ 140,859	\$ 152.38	\$ 71,472	\$ 144,213	\$ 155.87	\$ 73,134	\$ 147,567	\$ 159.37	\$ 74,796	\$ 150,921
41	\$ 156.97	\$ 68,379	\$ 137,972	\$ 160.66	\$ 70,007	\$ 141,257	\$ 164.34	\$ 71,635	\$ 144,542	\$ 168.03	\$ 73,263	\$ 147,827
42	\$ 165.06	\$ 66,874	\$ 134,935	\$ 168.94	\$ 68,467	\$ 138,148	\$ 172.81	\$ 70,059	\$ 141,361	\$ 176.69	\$ 71,651	\$ 144,573
43	\$ 174.30	\$ 65,290	\$ 131,739	\$ 178.40	\$ 66,845	\$ 134,875	\$ 182.49	\$ 68,399	\$ 138,012	\$ 186.59	\$ 69,954	\$ 141,149
44	\$ 182.38	\$ 63,619	\$ 128,368	\$ 186.67	\$ 65,134	\$ 131,425	\$ 190.96	\$ 66,649	\$ 134,481	\$ 195.25	\$ 68,164	\$ 137,538
45	\$ 183.54	\$ 61,851	\$ 124,800	\$ 187.86	\$ 63,323	\$ 127,772	\$ 192.17	\$ 64,796	\$ 130,743	\$ 196.49	\$ 66,269	\$ 133,715
46	\$ 198.55	\$ 59,976	\$ 121,016	\$ 203.23	\$ 61,404	\$ 123,898	\$ 207.90	\$ 62,832	\$ 126,779	\$ 212.58	\$ 64,260	\$ 129,660
47	\$ 213.57	\$ 57,987	\$ 117,003	\$ 218.60	\$ 59,368	\$ 119,789	\$ 223.63	\$ 60,748	\$ 122,575	\$ 228.67	\$ 62,129	\$ 125,361
48	\$ 229.74	\$ 55,876	\$ 112,744	\$ 235.16	\$ 57,207	\$ 115,429	\$ 240.57	\$ 58,537	\$ 118,113	\$ 245.99	\$ 59,867	\$ 120,798
49	\$ 245.91	\$ 53,635	\$ 108,223	\$ 251.71	\$ 54,912	\$ 110,800	\$ 257.51	\$ 56,189	\$ 113,377	\$ 263.32	\$ 57,467	\$ 115,953
50	\$ 260.92	\$ 51,254	\$ 103,418	\$ 267.08	\$ 52,475	\$ 105,881	\$ 273.24	\$ 53,695	\$ 108,343	\$ 279.40	\$ 54,915	\$ 110,805
51	\$ 277.09	\$ 48,723	\$ 98,311	\$ 283.64	\$ 49,883	\$ 100,652	\$ 290.18	\$ 51,044	\$ 102,993	\$ 296.73	\$ 52,204	\$ 105,333
52	\$ 293.26	\$ 46,040	\$ 92,897	\$ 300.19	\$ 47,136	\$ 95,109	\$ 307.12	\$ 48,232	\$ 97,321	\$ 314.05	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 308.28	\$ 43,195	\$ 87,158	\$ 315.57	\$ 44,223	\$ 89,233	\$ 322.85	\$ 45,252	\$ 91,308	\$ 330.14	\$ 46,280	\$ 93,384
54	\$ 324.45	\$ 40,177	\$ 81,068	\$ 332.12	\$ 41,133	\$ 82,998	\$ 339.79	\$ 42,090	\$ 84,928	\$ 347.47	\$ 43,046	\$ 86,859
55	\$ 325.60	\$ 36,968	\$ 74,592	\$ 333.30	\$ 37,848	\$ 76,368	\$ 341.00	\$ 38,728	\$ 78,144	\$ 348.70	\$ 39,608	\$ 79,920
56	\$ 351.01	\$ 38,614	\$ 75,690	\$ 359.32	\$ 39,534	\$ 77,492	\$ 367.62	\$ 40,453	\$ 79,294	\$ 375.93	\$ 41,373	\$ 81,096
57	\$ 377.58	\$ 40,325	\$ 76,809	\$ 386.52	\$ 41,285	\$ 78,638	\$ 395.45	\$ 42,246	\$ 80,467	\$ 404.39	\$ 43,206	\$ 82,296
58	\$ 404.14	\$ 42,103	\$ 77,954	\$ 413.71	\$ 43,106	\$ 79,810	\$ 423.28	\$ 44,108	\$ 81,666	\$ 432.85	\$ 45,111	\$ 83,522
59	\$ 430.71	\$ 43,949	\$ 79,121	\$ 440.91	\$ 44,996	\$ 81,005	\$ 451.11	\$ 46,042	\$ 82,889	\$ 461.32	\$ 47,089	\$ 84,773
60	\$ 457.27	\$ 45,866	\$ 80,320	\$ 468.11	\$ 46,958	\$ 82,233	\$ 478.94	\$ 48,050	\$ 84,145	\$ 489.78	\$ 49,142	\$ 86,058
61*	\$ 439.85	\$ 47,852	\$ 81,547	\$ 450.28	\$ 48,991	\$ 83,488	\$ 460.70	\$ 50,130	\$ 85,430	\$ 471.13	\$ 51,270	\$ 87,372
62*	\$ 465.05	\$ 49,908	\$ 82,807	\$ 476.08	\$ 51,096	\$ 84,778	\$ 487.10	\$ 52,284	\$ 86,750	\$ 498.13	\$ 53,472	\$ 88,722
63*	\$ 489.20	\$ 52,026	\$ 84,094	\$ 500.80	\$ 53,264	\$ 86,096	\$ 512.40	\$ 54,503	\$ 88,099	\$ 524.00	\$ 55,742	\$ 90,101
64*	\$ 513.35	\$ 54,201	\$ 85,404	\$ 525.53	\$ 55,492	\$ 87,438	\$ 537.70	\$ 56,782	\$ 89,471	\$ 549.88	\$ 58,073	\$ 91,505
65*	\$ 514.40	\$ 56,428	\$ 86,730	\$ 526.60	\$ 57,771	\$ 88,795	\$ 538.80	\$ 59,115	\$ 90,860	\$ 551.00	\$ 60,458	\$ 92,925
66*	\$ 550.10	\$ 58,709	\$ 88,078	\$ 563.15	\$ 60,106	\$ 90,175	\$ 576.20	\$ 61,504	\$ 92,272	\$ 589.25	\$ 62,902	\$ 94,369
67*	\$ 599.45	\$ 61,047	\$ 89,451	\$ 613.68	\$ 62,500	\$ 91,581	\$ 627.90	\$ 63,954	\$ 93,711	\$ 642.13	\$ 65,407	\$ 95,841
68*	\$ 633.05	\$ 63,659	\$ 91,163	\$ 648.08	\$ 65,175	\$ 93,333	\$ 663.10	\$ 66,690	\$ 95,504	\$ 678.13	\$ 68,206	\$ 97,674
69*	\$ 685.55	\$ 66,565	\$ 93,223	\$ 701.83	\$ 68,150	\$ 95,442	\$ 718.10	\$ 69,734	\$ 97,662	\$ 734.38	\$ 71,319	\$ 99,882
70*	\$ 717.05	\$ 69,553	\$ 95,327	\$ 734.08	\$ 71,209	\$ 97,597	\$ 751.10	\$ 72,865	\$ 99,866	\$ 768.13	\$ 74,521	\$ 102,136
71*	\$ 749.60	\$ 72,620	\$ 97,477	\$ 767.40	\$ 74,349	\$ 99,798	\$ 785.20	\$ 76,078	\$ 102,119	\$ 803.00	\$ 77,807	\$ 104,440
72*	\$ 784.25	\$ 75,788	\$ 99,712	\$ 802.88	\$ 77,593	\$ 102,086	\$ 821.50	\$ 79,397	\$ 104,460	\$ 840.13	\$ 81,202	\$ 106,834
73*	\$ 822.05	\$ 79,091	\$ 102,070	\$ 841.58	\$ 80,974	\$ 104,500	\$ 861.10	\$ 82,857	\$ 106,931	\$ 880.63	\$ 84,740	\$ 109,361
74*	\$ 864.05	\$ 82,540	\$ 104,577	\$ 884.58	\$ 84,506	\$ 107,067	\$ 905.10	\$ 86,471	\$ 109,557	\$ 925.63	\$ 88,436	\$ 112,047
75*	\$ 911.31	\$ 86,112	\$ 107,217	\$ 932.96	\$ 88,163	\$ 109,770	\$ 954.61	\$ 90,213	\$ 112,323	\$ 976.26	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 66.72	\$ 97,520	\$ 196,769	\$ 68.12	\$ 99,640	\$ 201,047	\$ 69.52	\$ 101,760	\$ 205,324	\$ 70.93	\$ 103,880	\$ 209,602
19	\$ 67.98	\$ 96,972	\$ 195,665	\$ 69.41	\$ 99,080	\$ 199,919	\$ 70.84	\$ 101,188	\$ 204,172	\$ 72.27	\$ 103,296	\$ 208,426
20	\$ 69.25	\$ 96,401	\$ 194,513	\$ 70.71	\$ 98,496	\$ 198,741	\$ 72.16	\$ 100,592	\$ 202,970	\$ 73.62	\$ 102,688	\$ 207,198
21	\$ 70.51	\$ 95,804	\$ 193,308	\$ 72.00	\$ 97,887	\$ 197,510	\$ 73.48	\$ 99,970	\$ 201,712	\$ 74.97	\$ 102,052	\$ 205,915
22	\$ 71.78	\$ 95,179	\$ 192,047	\$ 73.29	\$ 97,249	\$ 196,222	\$ 74.80	\$ 99,318	\$ 200,397	\$ 76.32	\$ 101,387	\$ 204,572
23	\$ 73.04	\$ 94,523	\$ 190,725	\$ 74.58	\$ 96,578	\$ 194,871	\$ 76.12	\$ 98,633	\$ 199,017	\$ 77.66	\$ 100,688	\$ 203,163
24	\$ 74.31	\$ 93,834	\$ 189,333	\$ 75.88	\$ 95,874	\$ 193,449	\$ 77.44	\$ 97,913	\$ 197,565	\$ 79.01	\$ 99,953	\$ 201,681
25	\$ 75.57	\$ 93,110	\$ 187,873	\$ 77.17	\$ 95,135	\$ 191,957	\$ 78.76	\$ 97,159	\$ 196,041	\$ 80.36	\$ 99,183	\$ 200,125
26	\$ 78.10	\$ 92,349	\$ 186,336	\$ 79.75	\$ 94,356	\$ 190,387	\$ 81.40	\$ 96,364	\$ 194,438	\$ 83.05	\$ 98,371	\$ 198,489
27	\$ 83.16	\$ 91,535	\$ 184,694	\$ 84.92	\$ 93,525	\$ 188,709	\$ 86.68	\$ 95,515	\$ 192,724	\$ 88.44	\$ 97,505	\$ 196,739
28	\$ 86.96	\$ 90,674	\$ 182,955	\$ 88.80	\$ 92,645	\$ 186,933	\$ 90.64	\$ 94,616	\$ 190,910	\$ 92.49	\$ 96,587	\$ 194,887
29	\$ 90.75	\$ 89,766	\$ 181,125	\$ 92.68	\$ 91,718	\$ 185,062	\$ 94.60	\$ 93,669	\$ 189,000	\$ 96.53	\$ 95,621	\$ 192,937
30	\$ 95.81	\$ 88,809	\$ 179,195	\$ 97.85	\$ 90,740	\$ 183,090	\$ 99.88	\$ 92,670	\$ 186,986	\$ 101.92	\$ 94,601	\$ 190,881
31	\$ 100.87	\$ 87,799	\$ 177,155	\$ 103.02	\$ 89,707	\$ 181,006	\$ 105.16	\$ 91,616	\$ 184,857	\$ 107.31	\$ 93,525	\$ 188,708
32	\$ 105.93	\$ 86,741	\$ 175,020	\$ 108.19	\$ 88,627	\$ 178,825	\$ 110.44	\$ 90,512	\$ 182,630	\$ 112.70	\$ 92,398	\$ 186,435
33	\$ 112.26	\$ 85,633	\$ 172,785	\$ 114.65	\$ 87,494	\$ 176,541	\$ 117.04	\$ 89,356	\$ 180,297	\$ 119.44	\$ 91,218	\$ 184,053
34	\$ 116.05	\$ 84,475	\$ 170,450	\$ 118.53	\$ 86,312	\$ 174,156	\$ 121.00	\$ 88,148	\$ 177,861	\$ 123.48	\$ 89,985	\$ 181,567
35	\$ 117.32	\$ 83,270	\$ 168,019	\$ 119.82	\$ 85,081	\$ 171,672	\$ 122.32	\$ 86,891	\$ 175,324	\$ 124.83	\$ 88,701	\$ 178,977
36	\$ 124.91	\$ 82,017	\$ 165,491	\$ 127.58	\$ 83,800	\$ 169,089	\$ 130.24	\$ 85,583	\$ 172,687	\$ 132.91	\$ 87,366	\$ 176,284
37	\$ 135.03	\$ 80,716	\$ 162,865	\$ 137.92	\$ 82,471	\$ 166,405	\$ 140.80	\$ 84,226	\$ 169,946	\$ 143.69	\$ 85,981	\$ 173,486
38	\$ 143.88	\$ 79,361	\$ 160,130	\$ 146.96	\$ 81,086	\$ 163,611	\$ 150.04	\$ 82,811	\$ 167,092	\$ 153.12	\$ 84,537	\$ 170,573
39	\$ 152.74	\$ 77,945	\$ 157,274	\$ 156.01	\$ 79,640	\$ 160,693	\$ 159.28	\$ 81,334	\$ 164,112	\$ 162.56	\$ 83,029	\$ 167,531
40	\$ 162.86	\$ 76,458	\$ 154,274	\$ 166.35	\$ 78,120	\$ 157,628	\$ 169.84	\$ 79,783	\$ 160,982	\$ 173.34	\$ 81,445	\$ 164,336
41	\$ 171.71	\$ 74,891	\$ 151,112	\$ 175.40	\$ 76,519	\$ 154,397	\$ 179.08	\$ 78,148	\$ 157,682	\$ 182.77	\$ 79,776	\$ 160,967
42	\$ 180.57	\$ 73,243	\$ 147,786	\$ 184.45	\$ 74,836	\$ 150,999	\$ 188.32	\$ 76,428	\$ 154,212	\$ 192.20	\$ 78,020	\$ 157,424
43	\$ 190.69	\$ 71,508	\$ 144,285	\$ 194.79	\$ 73,063	\$ 147,422	\$ 198.88	\$ 74,617	\$ 150,559	\$ 202.98	\$ 76,172	\$ 153,695
44	\$ 199.54	\$ 69,678	\$ 140,594	\$ 203.83	\$ 71,193	\$ 143,650	\$ 208.12	\$ 72,708	\$ 146,707	\$ 212.41	\$ 74,223	\$ 149,763
45	\$ 200.81	\$ 67,741	\$ 136,686	\$ 205.13	\$ 69,214	\$ 139,658	\$ 209.44	\$ 70,687	\$ 142,629	\$ 213.76	\$ 72,159	\$ 145,601
46	\$ 217.25	\$ 65,688	\$ 132,542	\$ 221.93	\$ 67,116	\$ 135,423	\$ 226.60	\$ 68,544	\$ 138,304	\$ 231.28	\$ 69,972	\$ 141,186
47	\$ 233.70	\$ 63,510	\$ 128,146	\$ 238.73	\$ 64,890	\$ 130,932	\$ 243.76	\$ 66,271	\$ 133,718	\$ 248.80	\$ 67,652	\$ 136,504
48	\$ 251.41	\$ 61,198	\$ 123,482	\$ 256.83	\$ 62,528	\$ 126,166	\$ 262.24	\$ 63,859	\$ 128,851	\$ 267.66	\$ 65,189	\$ 131,535
49	\$ 269.12	\$ 58,744	\$ 118,530	\$ 274.92	\$ 60,021	\$ 121,107	\$ 280.72	\$ 61,298	\$ 123,684	\$ 286.53	\$ 62,575	\$ 126,260
50	\$ 285.56	\$ 56,136	\$ 113,268	\$ 291.72	\$ 57,356	\$ 115,730	\$ 297.88	\$ 58,577	\$ 118,192	\$ 304.04	\$ 59,797	\$ 120,655
51	\$ 303.27	\$ 53,364	\$ 107,674	\$ 309.82	\$ 54,524	\$ 110,015	\$ 316.36	\$ 55,684	\$ 112,356	\$ 322.91	\$ 56,844	\$ 114,696
52	\$ 320.98	\$ 50,425	\$ 101,745	\$ 327.91	\$ 51,521	\$ 103,956	\$ 334.84	\$ 52,617	\$ 106,168	\$ 341.77	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 337.43	\$ 47,309	\$ 95,459	\$ 344.72	\$ 48,337	\$ 97,534	\$ 352.00	\$ 49,366	\$ 99,609	\$ 359.29	\$ 50,394	\$ 101,684
54	\$ 355.14	\$ 44,003	\$ 88,789	\$ 362.81	\$ 44,960	\$ 90,719	\$ 370.48	\$ 45,916	\$ 92,649	\$ 378.16	\$ 46,873	\$ 94,579
55	\$ 356.40	\$ 40,488	\$ 81,696	\$ 364.10	\$ 41,368	\$ 83,472	\$ 371.80	\$ 42,249	\$ 85,248	\$ 379.50	\$ 43,129	\$ 87,024
56	\$ 384.23	\$ 42,292	\$ 82,898	\$ 392.54	\$ 43,211	\$ 84,701	\$ 400.84	\$ 44,131	\$ 86,503	\$ 409.15	\$ 45,050	\$ 88,305
57	\$ 413.33	\$ 44,166	\$ 84,124	\$ 422.27	\$ 45,126	\$ 85,953	\$ 431.20	\$ 46,086	\$ 87,782	\$ 440.14	\$ 47,046	\$ 89,611
58	\$ 442.42	\$ 46,113	\$ 85,378	\$ 451.99	\$ 47,115	\$ 87,234	\$ 461.56	\$ 48,118	\$ 89,090	\$ 471.13	\$ 49,120	\$ 90,946
59	\$ 471.52	\$ 48,135	\$ 86,657	\$ 481.72	\$ 49,181	\$ 88,540	\$ 491.92	\$ 50,228	\$ 90,424	\$ 502.13	\$ 51,274	\$ 92,308
60	\$ 500.61	\$ 50,234	\$ 87,970	\$ 511.45	\$ 51,326	\$ 89,882	\$ 522.28	\$ 52,419	\$ 91,795	\$ 533.12	\$ 53,511	\$ 93,707
61*	\$ 481.55	\$ 52,409	\$ 89,313	\$ 491.98	\$ 53,549	\$ 91,255	\$ 502.40	\$ 54,688	\$ 93,196	\$ 512.83	\$ 55,827	\$ 95,138
62*	\$ 509.15	\$ 54,661	\$ 90,693	\$ 520.18	\$ 55,849	\$ 92,665	\$ 531.20	\$ 57,037	\$ 94,636	\$ 542.23	\$ 58,226	\$ 96,608
63*	\$ 535.60	\$ 56,980	\$ 92,103	\$ 547.20	\$ 58,219	\$ 94,105	\$ 558.80	\$ 59,458	\$ 96,108	\$ 570.40	\$ 60,697	\$ 98,110
64*	\$ 562.05	\$ 59,363	\$ 93,538	\$ 574.23	\$ 60,654	\$ 95,572	\$ 586.40	\$ 61,944	\$ 97,605	\$ 598.58	\$ 63,235	\$ 99,639
65*	\$ 563.20	\$ 61,802	\$ 94,990	\$ 575.40	\$ 63,145	\$ 97,055	\$ 587.60	\$ 64,489	\$ 99,120	\$ 599.80	\$ 65,833	\$ 101,185
66*	\$ 602.30	\$ 64,300	\$ 96,466	\$ 615.35	\$ 65,698	\$ 98,563	\$ 628.40	\$ 67,096	\$ 100,660	\$ 641.45	\$ 68,493	\$ 102,757
67*	\$ 656.35	\$ 66,861	\$ 97,970	\$ 670.58	\$ 68,314	\$ 100,100	\$ 684.80	\$ 69,768	\$ 102,230	\$ 699.03	\$ 71,221	\$ 104,360
68*	\$ 693.15	\$ 69,722	\$ 99,845	\$ 708.18	\$ 71,237	\$ 102,015	\$ 723.20	\$ 72,753	\$ 104,186	\$ 738.23	\$ 74,269	\$ 106,356
69*	\$ 750.65	\$ 72,904	\$ 102,101	\$ 766.93	\$ 74,489	\$ 104,321	\$ 783.20	\$ 76,074	\$ 106,540	\$ 799.48	\$ 77,659	\$ 108,760
70*	\$ 785.15	\$ 76,177	\$ 104,406	\$ 802.18	\$ 77,833	\$ 106,675	\$ 819.20	\$ 79,489	\$ 108,945	\$ 836.23	\$ 81,145	\$ 111,215
71*	\$ 820.80	\$ 79,536	\$ 106,761	\$ 838.60	\$ 81,265	\$ 109,082	\$ 856.40	\$ 82,994	\$ 111,403	\$ 874.20	\$ 84,723	\$ 113,724
72*	\$ 858.75	\$ 83,006	\$ 109,208	\$ 877.38	\$ 84,811	\$ 111,582	\$ 896.00	\$ 86,615	\$ 113,956	\$ 914.63	\$ 88,419	\$ 116,330
73*	\$ 900.15	\$ 86,623	\$ 111,791	\$ 919.68	\$ 88,506	\$ 114,221	\$ 939.20	\$ 90,389	\$ 116,652	\$ 958.73	\$ 92,272	\$ 119,082
74*	\$ 946.15	\$ 90,401	\$ 114,537	\$ 966.68	\$ 92,367	\$ 117,027	\$ 987.21	\$ 94,332	\$ 119,517	\$ 1,007.73	\$ 96,297	\$ 122,007
75*	\$ 997.91	\$ 94,314	\$ 117,428	\$ 1,019.55	\$ 96,364	\$ 119,981	\$ 1,041.20	\$ 98,414	\$ 122,534	\$ 1,062.85	\$ 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.

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*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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MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>
18	\$ 72.33	\$ 106,000	\$ 213,880
19	\$ 73.70	\$ 105,404	\$ 212,680
20	\$ 75.08	\$ 104,783	\$ 211,427
21	\$ 76.45	\$ 104,135	\$ 210,117
22	\$ 77.83	\$ 103,456	\$ 208,747
23	\$ 79.20	\$ 102,743	\$ 207,310
24	\$ 80.58	\$ 101,993	\$ 205,797
25	\$ 81.95	\$ 101,207	\$ 204,210
26	\$ 84.70	\$ 100,379	\$ 202,540
27	\$ 90.20	\$ 99,495	\$ 200,755
28	\$ 94.33	\$ 98,558	\$ 198,865
29	\$ 98.45	\$ 97,572	\$ 196,875
30	\$ 103.95	\$ 96,532	\$ 194,777
31	\$ 109.45	\$ 95,433	\$ 192,560
32	\$ 114.95	\$ 94,284	\$ 190,240
33	\$ 121.83	\$ 93,079	\$ 187,810
34	\$ 125.95	\$ 91,821	\$ 185,272
35	\$ 127.33	\$ 90,511	\$ 182,630
36	\$ 135.58	\$ 89,149	\$ 179,882
37	\$ 146.58	\$ 87,735	\$ 177,027
38	\$ 156.20	\$ 86,262	\$ 174,055
39	\$ 165.83	\$ 84,723	\$ 170,950
40	\$ 176.83	\$ 83,107	\$ 167,690
41	\$ 186.45	\$ 81,404	\$ 164,252
42	\$ 196.08	\$ 79,612	\$ 160,637
43	\$ 207.08	\$ 77,726	\$ 156,832
44	\$ 216.70	\$ 75,737	\$ 152,820
45	\$ 218.08	\$ 73,632	\$ 148,572
46	\$ 235.95	\$ 71,400	\$ 144,067
47	\$ 253.83	\$ 69,032	\$ 139,290
48	\$ 273.08	\$ 66,519	\$ 134,220
49	\$ 292.33	\$ 63,852	\$ 128,837
50	\$ 310.20	\$ 61,017	\$ 123,117
51	\$ 329.45	\$ 58,004	\$ 117,037
52	\$ 348.70	\$ 54,810	\$ 110,592

	\$250,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>
53	\$ 366.58	\$ 51,422	\$ 103,760
54	\$ 385.83	\$ 47,829	\$ 96,510
55	\$ 387.20	\$ 44,009	\$ 88,800
56	\$ 417.45	\$ 45,970	\$ 90,107
57	\$ 449.08	\$ 48,006	\$ 91,440
58	\$ 480.70	\$ 50,123	\$ 92,802
59	\$ 512.33	\$ 52,321	\$ 94,192
60	\$ 543.95	\$ 54,603	\$ 95,620
61*	\$ 523.25	\$ 56,967	\$ 97,080
62*	\$ 553.25	\$ 59,414	\$ 98,580
63*	\$ 582.00	\$ 61,935	\$ 100,112
64*	\$ 610.75	\$ 64,525	\$ 101,672
65*	\$ 612.00	\$ 67,176	\$ 103,250
66*	\$ 654.50	\$ 69,891	\$ 104,855
67*	\$ 713.25	\$ 72,675	\$ 106,490
68*	\$ 753.25	\$ 75,784	\$ 108,527
69*	\$ 815.75	\$ 79,244	\$ 110,980
70*	\$ 853.25	\$ 82,801	\$ 113,485
71*	\$ 892.00	\$ 86,452	\$ 116,045
72*	\$ 933.25	\$ 90,224	\$ 118,705
73*	\$ 978.25	\$ 94,155	\$ 121,512
74*	\$ 1,028.25	\$ 98,263	\$ 124,497
75*	\$ 1,084.50	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

	\$250,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Semi-Monthly 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	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 6.16	\$ 5,064	\$ 8,679	\$ 8.14	\$ 7,596	\$ 13,019	\$ 10.12	\$ 10,128	\$ 17,359	\$ 12.10	\$ 12,660	\$ 21,699
19	\$ 6.22	\$ 5,036	\$ 8,631	\$ 8.23	\$ 7,554	\$ 12,946	\$ 10.23	\$ 10,072	\$ 17,262	\$ 12.24	\$ 12,590	\$ 21,578
20	\$ 6.27	\$ 5,006	\$ 8,580	\$ 8.31	\$ 7,510	\$ 12,871	\$ 10.34	\$ 10,013	\$ 17,161	\$ 12.38	\$ 12,516	\$ 21,452
21	\$ 6.66	\$ 4,975	\$ 8,528	\$ 8.89	\$ 7,463	\$ 12,792	\$ 11.11	\$ 9,951	\$ 17,056	\$ 13.34	\$ 12,439	\$ 21,320
22	\$ 6.82	\$ 4,943	\$ 8,472	\$ 9.13	\$ 7,415	\$ 12,709	\$ 11.44	\$ 9,887	\$ 16,945	\$ 13.75	\$ 12,359	\$ 21,181
23	\$ 6.88	\$ 4,909	\$ 8,414	\$ 9.22	\$ 7,364	\$ 12,622	\$ 11.55	\$ 9,819	\$ 16,829	\$ 13.89	\$ 12,274	\$ 21,037
24	\$ 7.04	\$ 4,874	\$ 8,354	\$ 9.46	\$ 7,311	\$ 12,531	\$ 11.88	\$ 9,748	\$ 16,708	\$ 14.30	\$ 12,186	\$ 20,885
25	\$ 7.21	\$ 4,837	\$ 8,290	\$ 9.71	\$ 7,256	\$ 12,436	\$ 12.21	\$ 9,674	\$ 16,581	\$ 14.72	\$ 12,093	\$ 20,726
26	\$ 7.43	\$ 4,798	\$ 8,224	\$ 10.04	\$ 7,197	\$ 12,336	\$ 12.65	\$ 9,597	\$ 16,448	\$ 15.27	\$ 11,996	\$ 20,560
27	\$ 7.70	\$ 4,757	\$ 8,153	\$ 10.45	\$ 7,136	\$ 12,230	\$ 13.20	\$ 9,514	\$ 16,307	\$ 15.95	\$ 11,893	\$ 20,384
28	\$ 7.87	\$ 4,714	\$ 8,079	\$ 10.70	\$ 7,071	\$ 12,119	\$ 13.53	\$ 9,428	\$ 16,158	\$ 16.37	\$ 11,785	\$ 20,198
29	\$ 8.09	\$ 4,668	\$ 8,000	\$ 11.03	\$ 7,002	\$ 12,001	\$ 13.97	\$ 9,336	\$ 16,001	\$ 16.92	\$ 11,670	\$ 20,002
30	\$ 8.31	\$ 4,620	\$ 7,918	\$ 11.36	\$ 6,930	\$ 11,877	\$ 14.41	\$ 9,240	\$ 15,836	\$ 17.47	\$ 11,550	\$ 19,795
31	\$ 8.31	\$ 4,569	\$ 7,830	\$ 11.36	\$ 6,853	\$ 11,746	\$ 14.41	\$ 9,138	\$ 15,661	\$ 17.47	\$ 11,422	\$ 19,576
32	\$ 8.69	\$ 4,515	\$ 7,738	\$ 11.94	\$ 6,773	\$ 11,608	\$ 15.18	\$ 9,030	\$ 15,477	\$ 18.43	\$ 11,288	\$ 19,347
33	\$ 9.02	\$ 4,459	\$ 7,642	\$ 12.43	\$ 6,688	\$ 11,463	\$ 15.84	\$ 8,918	\$ 15,284	\$ 19.25	\$ 11,147	\$ 19,105
34	\$ 9.35	\$ 4,399	\$ 7,540	\$ 12.93	\$ 6,599	\$ 11,311	\$ 16.50	\$ 8,799	\$ 15,081	\$ 20.08	\$ 10,999	\$ 18,851
35	\$ 9.68	\$ 4,337	\$ 7,434	\$ 13.42	\$ 6,506	\$ 11,151	\$ 17.16	\$ 8,675	\$ 14,868	\$ 20.90	\$ 10,843	\$ 18,585
36	\$ 10.07	\$ 4,272	\$ 7,322	\$ 14.00	\$ 6,408	\$ 10,983	\$ 17.93	\$ 8,544	\$ 14,644	\$ 21.87	\$ 10,680	\$ 18,305
37	\$ 10.51	\$ 4,203	\$ 7,204	\$ 14.66	\$ 6,305	\$ 10,806	\$ 18.81	\$ 8,407	\$ 14,409	\$ 22.97	\$ 10,509	\$ 18,011
38	\$ 11.00	\$ 4,131	\$ 7,081	\$ 15.40	\$ 6,197	\$ 10,621	\$ 19.80	\$ 8,263	\$ 14,162	\$ 24.20	\$ 10,329	\$ 17,703
39	\$ 11.33	\$ 4,056	\$ 6,951	\$ 15.90	\$ 6,084	\$ 10,427	\$ 20.46	\$ 8,112	\$ 13,903	\$ 25.03	\$ 10,140	\$ 17,379
40	\$ 11.88	\$ 3,977	\$ 6,816	\$ 16.72	\$ 5,965	\$ 10,224	\$ 21.56	\$ 7,954	\$ 13,633	\$ 26.40	\$ 9,943	\$ 17,041
41	\$ 12.21	\$ 3,894	\$ 6,674	\$ 17.22	\$ 5,841	\$ 10,012	\$ 22.22	\$ 7,789	\$ 13,349	\$ 27.23	\$ 9,736	\$ 16,686
42	\$ 12.71	\$ 3,807	\$ 6,525	\$ 17.96	\$ 5,711	\$ 9,788	\$ 23.21	\$ 7,615	\$ 13,051	\$ 28.47	\$ 9,519	\$ 16,314
43	\$ 13.15	\$ 3,716	\$ 6,369	\$ 18.62	\$ 5,574	\$ 9,553	\$ 24.09	\$ 7,432	\$ 12,738	\$ 29.57	\$ 9,290	\$ 15,923
44	\$ 13.59	\$ 3,619	\$ 6,203	\$ 19.28	\$ 5,429	\$ 9,305	\$ 24.97	\$ 7,239	\$ 12,407	\$ 30.67	\$ 9,049	\$ 15,509
45	\$ 14.19	\$ 3,517	\$ 6,028	\$ 20.19	\$ 5,275	\$ 9,042	\$ 26.18	\$ 7,034	\$ 12,056	\$ 32.18	\$ 8,793	\$ 15,070
46	\$ 14.80	\$ 3,408	\$ 5,841	\$ 21.10	\$ 5,112	\$ 8,762	\$ 27.39	\$ 6,817	\$ 11,683	\$ 33.69	\$ 8,521	\$ 14,604
47	\$ 15.51	\$ 3,293	\$ 5,643	\$ 22.17	\$ 4,939	\$ 8,465	\$ 28.82	\$ 6,586	\$ 11,287	\$ 35.48	\$ 8,232	\$ 14,109
48	\$ 16.17	\$ 3,170	\$ 5,433	\$ 23.16	\$ 4,755	\$ 8,150	\$ 30.14	\$ 6,340	\$ 10,867	\$ 37.13	\$ 7,925	\$ 13,584
49	\$ 16.72	\$ 3,039	\$ 5,210	\$ 23.98	\$ 4,559	\$ 7,815	\$ 31.24	\$ 6,079	\$ 10,420	\$ 38.50	\$ 7,599	\$ 13,025
50	\$ 17.60	\$ 2,901	\$ 4,972	\$ 25.30	\$ 4,351	\$ 7,458	\$ 33.00	\$ 5,802	\$ 9,944	\$ 40.70	\$ 7,253	\$ 12,430
51	\$ 18.15	\$ 2,753	\$ 4,719	\$ 26.13	\$ 4,130	\$ 7,078	\$ 34.10	\$ 5,507	\$ 9,438	\$ 42.08	\$ 6,883	\$ 11,798
52	\$ 18.87	\$ 2,596	\$ 4,449	\$ 27.20	\$ 3,894	\$ 6,674	\$ 35.53	\$ 5,192	\$ 8,899	\$ 43.87	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 19.69	\$ 2,428	\$ 4,162	\$ 28.44	\$ 3,643	\$ 6,244	\$ 37.18	\$ 4,857	\$ 8,325	\$ 45.93	\$ 6,072	\$ 10,407
54	\$ 20.57	\$ 2,250	\$ 3,856	\$ 29.76	\$ 3,375	\$ 5,785	\$ 38.94	\$ 4,500	\$ 7,713	\$ 48.13	\$ 5,625	\$ 9,641
55	\$ 21.51	\$ 2,059	\$ 3,530	\$ 31.16	\$ 3,089	\$ 5,295	\$ 40.81	\$ 4,119	\$ 7,060	\$ 50.47	\$ 5,149	\$ 8,825
56	\$ 22.50	\$ 2,115	\$ 3,543	\$ 32.65	\$ 3,173	\$ 5,315	\$ 42.79	\$ 4,230	\$ 7,087	\$ 52.94	\$ 5,288	\$ 8,859
57	\$ 23.38	\$ 2,169	\$ 3,555	\$ 33.97	\$ 3,254	\$ 5,332	\$ 44.55	\$ 4,339	\$ 7,110	\$ 55.14	\$ 5,424	\$ 8,887
58	\$ 24.92	\$ 2,222	\$ 3,564	\$ 36.28	\$ 3,334	\$ 5,346	\$ 47.63	\$ 4,445	\$ 7,128	\$ 58.99	\$ 5,557	\$ 8,910
59	\$ 26.07	\$ 2,275	\$ 3,572	\$ 38.01	\$ 3,412	\$ 5,358	\$ 49.94	\$ 4,550	\$ 7,145	\$ 61.88	\$ 5,688	\$ 8,931
60	\$ 27.45	\$ 2,327	\$ 3,579	\$ 40.07	\$ 3,490	\$ 5,369	\$ 52.69	\$ 4,654	\$ 7,159	\$ 65.32	\$ 5,817	\$ 8,949
61*	\$ 26.50	\$ 2,377	\$ 3,586	\$ 38.75	\$ 3,566	\$ 5,379	\$ 51.00	\$ 4,755	\$ 7,172	\$ 63.25	\$ 5,944	\$ 8,965
62*	\$ 27.90	\$ 2,438	\$ 3,608	\$ 40.85	\$ 3,657	\$ 5,412	\$ 53.80	\$ 4,877	\$ 7,216	\$ 66.75	\$ 6,096	\$ 9,020
63*	\$ 29.55	\$ 2,505	\$ 3,639	\$ 43.33	\$ 3,758	\$ 5,459	\$ 57.10	\$ 5,011	\$ 7,279	\$ 70.88	\$ 6,263	\$ 9,099
64*	\$ 31.70	\$ 2,571	\$ 3,669	\$ 46.55	\$ 3,856	\$ 5,504	\$ 61.40	\$ 5,142	\$ 7,339	\$ 76.25	\$ 6,428	\$ 9,174
65*	\$ 33.15	\$ 2,636	\$ 3,699	\$ 48.73	\$ 3,954	\$ 5,549	\$ 64.30	\$ 5,273	\$ 7,399	\$ 79.88	\$ 6,591	\$ 9,249
66*	\$ 34.55	\$ 2,703	\$ 3,731	\$ 50.83	\$ 4,055	\$ 5,597	\$ 67.10	\$ 5,407	\$ 7,462	\$ 83.38	\$ 6,758	\$ 9,328
67*	\$ 38.10	\$ 2,774	\$ 3,767	\$ 56.15	\$ 4,161	\$ 5,651	\$ 74.20	\$ 5,548	\$ 7,535	\$ 92.25	\$ 6,935	\$ 9,419
68*	\$ 40.65	\$ 2,850	\$ 3,811	\$ 59.98	\$ 4,276	\$ 5,717	\$ 79.30	\$ 5,701	\$ 7,622	\$ 98.63	\$ 7,126	\$ 9,528
69*	\$ 42.70	\$ 2,936	\$ 3,864	\$ 63.05	\$ 4,404	\$ 5,797	\$ 83.40	\$ 5,872	\$ 7,729	\$ 103.75	\$ 7,340	\$ 9,662
70*	\$ 44.50	\$ 3,031	\$ 3,930	\$ 65.75	\$ 4,547	\$ 5,895	\$ 87.00	\$ 6,063	\$ 7,860	\$ 108.25	\$ 7,579	\$ 9,825
71*	\$ 46.35	\$ 3,139	\$ 4,009	\$ 68.53	\$ 4,709	\$ 6,013	\$ 90.70	\$ 6,279	\$ 8,018	\$ 112.88	\$ 7,849	\$ 10,023
72*	\$ 48.30	\$ 3,263	\$ 4,106	\$ 71.45	\$ 4,895	\$ 6,159	\$ 94.60	\$ 6,527	\$ 8,212	\$ 117.75	\$ 8,159	\$ 10,265
73*	\$ 50.40	\$ 3,401	\$ 4,217	\$ 74.60	\$ 5,102	\$ 6,326	\$ 98.80	\$ 6,803	\$ 8,435	\$ 123.00	\$ 8,504	\$ 10,544
74*	\$ 52.70	\$ 3,548	\$ 4,340	\$ 78.05	\$ 5,323	\$ 6,510	\$ 103.40	\$ 7,097	\$ 8,680	\$ 128.75	\$ 8,872	\$ 10,850
75*	\$ 55.25	\$ 3,707	\$ 4,474	\$ 81.88	\$ 5,560	\$ 6,711	\$ 108.50	\$ 7,414	\$ 8,948	\$ 135.13	\$ 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.

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Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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Issue Age ¹	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 14.08	\$ 15,193	\$ 26,039	\$ 16.06	\$ 17,725	\$ 30,378	\$ 18.04	\$ 20,257	\$ 34,718	\$ 20.02	\$ 22,789	\$ 39,058
19	\$ 14.25	\$ 15,108	\$ 25,893	\$ 16.26	\$ 17,626	\$ 30,209	\$ 18.26	\$ 20,144	\$ 34,525	\$ 20.27	\$ 22,662	\$ 38,840
20	\$ 14.41	\$ 15,020	\$ 25,742	\$ 16.45	\$ 17,523	\$ 30,033	\$ 18.48	\$ 20,026	\$ 34,323	\$ 20.52	\$ 22,530	\$ 38,614
21	\$ 15.57	\$ 14,927	\$ 25,584	\$ 17.80	\$ 17,415	\$ 29,848	\$ 20.02	\$ 19,903	\$ 34,112	\$ 22.25	\$ 22,391	\$ 38,376
22	\$ 16.06	\$ 14,830	\$ 25,418	\$ 18.37	\$ 17,302	\$ 29,654	\$ 20.68	\$ 19,774	\$ 33,890	\$ 22.99	\$ 22,246	\$ 38,127
23	\$ 16.23	\$ 14,729	\$ 25,244	\$ 18.57	\$ 17,184	\$ 29,451	\$ 20.90	\$ 19,639	\$ 33,659	\$ 23.24	\$ 22,094	\$ 37,866
24	\$ 16.72	\$ 14,623	\$ 25,062	\$ 19.14	\$ 17,060	\$ 29,239	\$ 21.56	\$ 19,497	\$ 33,416	\$ 23.98	\$ 21,935	\$ 37,593
25	\$ 17.22	\$ 14,512	\$ 24,872	\$ 19.72	\$ 16,931	\$ 29,017	\$ 22.22	\$ 19,349	\$ 33,162	\$ 24.73	\$ 21,768	\$ 37,308
26	\$ 17.88	\$ 14,395	\$ 24,672	\$ 20.49	\$ 16,794	\$ 28,784	\$ 23.10	\$ 19,194	\$ 32,896	\$ 25.72	\$ 21,593	\$ 37,008
27	\$ 18.70	\$ 14,272	\$ 24,461	\$ 21.45	\$ 16,651	\$ 28,537	\$ 24.20	\$ 19,029	\$ 32,614	\$ 26.95	\$ 21,408	\$ 36,691
28	\$ 19.20	\$ 14,142	\$ 24,238	\$ 22.03	\$ 16,499	\$ 28,277	\$ 24.86	\$ 18,856	\$ 32,317	\$ 27.70	\$ 21,213	\$ 36,357
29	\$ 19.86	\$ 14,005	\$ 24,002	\$ 22.80	\$ 16,339	\$ 28,003	\$ 25.74	\$ 18,673	\$ 32,003	\$ 28.69	\$ 21,007	\$ 36,004
30	\$ 20.52	\$ 13,860	\$ 23,754	\$ 23.57	\$ 16,170	\$ 27,713	\$ 26.62	\$ 18,480	\$ 31,672	\$ 29.68	\$ 20,790	\$ 35,631
31	\$ 20.52	\$ 13,707	\$ 23,492	\$ 23.57	\$ 15,991	\$ 27,407	\$ 26.62	\$ 18,276	\$ 31,322	\$ 29.68	\$ 20,560	\$ 35,238
32	\$ 21.67	\$ 13,546	\$ 23,216	\$ 24.92	\$ 15,804	\$ 27,085	\$ 28.16	\$ 18,061	\$ 30,955	\$ 31.41	\$ 20,319	\$ 34,824
33	\$ 22.66	\$ 13,377	\$ 22,926	\$ 26.07	\$ 15,606	\$ 26,747	\$ 29.48	\$ 17,836	\$ 30,568	\$ 32.89	\$ 20,065	\$ 34,389
34	\$ 23.65	\$ 13,199	\$ 22,622	\$ 27.23	\$ 15,399	\$ 26,392	\$ 30.80	\$ 17,599	\$ 30,162	\$ 34.38	\$ 19,799	\$ 33,933
35	\$ 24.64	\$ 13,012	\$ 22,302	\$ 28.38	\$ 15,181	\$ 26,019	\$ 32.12	\$ 17,350	\$ 29,736	\$ 35.86	\$ 19,519	\$ 33,453
36	\$ 25.80	\$ 12,816	\$ 21,966	\$ 29.73	\$ 14,952	\$ 25,627	\$ 33.66	\$ 17,089	\$ 29,288	\$ 37.60	\$ 19,225	\$ 32,949
37	\$ 27.12	\$ 12,611	\$ 21,613	\$ 31.27	\$ 14,712	\$ 25,216	\$ 35.42	\$ 16,814	\$ 28,818	\$ 39.58	\$ 18,916	\$ 32,420
38	\$ 28.60	\$ 12,395	\$ 21,243	\$ 33.00	\$ 14,461	\$ 24,784	\$ 37.40	\$ 16,526	\$ 28,324	\$ 41.80	\$ 18,592	\$ 31,865
39	\$ 29.59	\$ 12,168	\$ 20,855	\$ 34.16	\$ 14,196	\$ 24,331	\$ 38.72	\$ 16,224	\$ 27,807	\$ 43.29	\$ 18,253	\$ 31,283
40	\$ 31.24	\$ 11,931	\$ 20,449	\$ 36.08	\$ 13,920	\$ 23,857	\$ 40.92	\$ 15,909	\$ 27,266	\$ 45.76	\$ 17,897	\$ 30,674
41	\$ 32.23	\$ 11,683	\$ 20,024	\$ 37.24	\$ 13,630	\$ 23,361	\$ 42.24	\$ 15,578	\$ 26,698	\$ 47.25	\$ 17,525	\$ 30,036
42	\$ 33.72	\$ 11,422	\$ 19,577	\$ 38.97	\$ 13,326	\$ 22,840	\$ 44.22	\$ 15,230	\$ 26,103	\$ 49.48	\$ 17,134	\$ 29,366
43	\$ 35.04	\$ 11,148	\$ 19,107	\$ 40.51	\$ 13,007	\$ 22,292	\$ 45.98	\$ 14,865	\$ 25,477	\$ 51.46	\$ 16,723	\$ 28,661
44	\$ 36.36	\$ 10,859	\$ 18,611	\$ 42.05	\$ 12,669	\$ 21,713	\$ 47.74	\$ 14,479	\$ 24,815	\$ 53.44	\$ 16,289	\$ 27,917
45	\$ 38.17	\$ 10,551	\$ 18,084	\$ 44.17	\$ 12,310	\$ 21,098	\$ 50.16	\$ 14,069	\$ 24,112	\$ 56.16	\$ 15,827	\$ 27,126
46	\$ 39.99	\$ 10,225	\$ 17,525	\$ 46.29	\$ 11,929	\$ 20,445	\$ 52.58	\$ 13,634	\$ 23,366	\$ 58.88	\$ 15,338	\$ 26,287
47	\$ 42.13	\$ 9,879	\$ 16,931	\$ 48.79	\$ 11,525	\$ 19,753	\$ 55.44	\$ 13,172	\$ 22,575	\$ 62.10	\$ 14,818	\$ 25,397
48	\$ 44.11	\$ 9,511	\$ 16,300	\$ 51.10	\$ 11,096	\$ 19,017	\$ 58.08	\$ 12,681	\$ 21,734	\$ 65.07	\$ 14,266	\$ 24,451
49	\$ 45.76	\$ 9,119	\$ 15,630	\$ 53.02	\$ 10,639	\$ 18,235	\$ 60.28	\$ 12,159	\$ 20,840	\$ 67.54	\$ 13,679	\$ 23,445
50	\$ 48.40	\$ 8,703	\$ 14,916	\$ 56.10	\$ 10,154	\$ 17,403	\$ 63.80	\$ 11,604	\$ 19,889	\$ 71.50	\$ 13,055	\$ 22,375
51	\$ 50.05	\$ 8,260	\$ 14,157	\$ 58.03	\$ 9,637	\$ 16,517	\$ 66.00	\$ 11,014	\$ 18,877	\$ 73.98	\$ 12,391	\$ 21,236
52	\$ 52.20	\$ 7,789	\$ 13,349	\$ 60.53	\$ 9,087	\$ 15,574	\$ 68.86	\$ 10,385	\$ 17,799	\$ 77.20	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 54.67	\$ 7,286	\$ 12,488	\$ 63.42	\$ 8,501	\$ 14,570	\$ 72.16	\$ 9,715	\$ 16,651	\$ 80.91	\$ 10,930	\$ 18,733
54	\$ 57.31	\$ 6,750	\$ 11,570	\$ 66.50	\$ 7,876	\$ 13,498	\$ 75.68	\$ 9,001	\$ 15,426	\$ 84.87	\$ 10,126	\$ 17,355
55	\$ 60.12	\$ 6,179	\$ 10,590	\$ 69.77	\$ 7,208	\$ 12,355	\$ 79.42	\$ 8,238	\$ 14,120	\$ 89.08	\$ 9,268	\$ 15,885
56	\$ 63.09	\$ 6,346	\$ 10,631	\$ 73.24	\$ 7,404	\$ 12,403	\$ 83.38	\$ 8,461	\$ 14,175	\$ 93.53	\$ 9,519	\$ 15,947
57	\$ 65.73	\$ 6,508	\$ 10,665	\$ 76.32	\$ 7,593	\$ 12,442	\$ 86.90	\$ 8,678	\$ 14,220	\$ 97.49	\$ 9,763	\$ 15,997
58	\$ 70.35	\$ 6,668	\$ 10,692	\$ 81.71	\$ 7,779	\$ 12,475	\$ 93.06	\$ 8,891	\$ 14,257	\$ 104.42	\$ 10,002	\$ 16,039
59	\$ 73.81	\$ 6,825	\$ 10,717	\$ 85.75	\$ 7,963	\$ 12,503	\$ 97.68	\$ 9,101	\$ 14,290	\$ 109.62	\$ 10,238	\$ 16,076
60	\$ 77.94	\$ 6,981	\$ 10,739	\$ 90.56	\$ 8,144	\$ 12,529	\$ 103.18	\$ 9,308	\$ 14,319	\$ 115.81	\$ 10,471	\$ 16,109
61*	\$ 75.50	\$ 7,132	\$ 10,758	\$ 87.75	\$ 8,321	\$ 12,551	\$ 100.00	\$ 9,510	\$ 14,344	\$ 112.25	\$ 10,699	\$ 16,137
62*	\$ 79.70	\$ 7,315	\$ 10,824	\$ 92.65	\$ 8,534	\$ 12,628	\$ 105.60	\$ 9,754	\$ 14,432	\$ 118.55	\$ 10,973	\$ 16,236
63*	\$ 84.65	\$ 7,516	\$ 10,919	\$ 98.43	\$ 8,769	\$ 12,739	\$ 112.20	\$ 10,022	\$ 14,559	\$ 125.98	\$ 11,274	\$ 16,379
64*	\$ 91.10	\$ 7,713	\$ 11,009	\$ 105.95	\$ 8,999	\$ 12,844	\$ 120.80	\$ 10,285	\$ 14,679	\$ 135.65	\$ 11,570	\$ 16,514
65*	\$ 95.45	\$ 7,909	\$ 11,098	\$ 111.03	\$ 9,228	\$ 12,948	\$ 126.60	\$ 10,546	\$ 14,798	\$ 142.18	\$ 11,864	\$ 16,648
66*	\$ 99.65	\$ 8,110	\$ 11,194	\$ 115.93	\$ 9,462	\$ 13,059	\$ 132.20	\$ 10,814	\$ 14,925	\$ 148.48	\$ 12,165	\$ 16,791
67*	\$ 110.30	\$ 8,322	\$ 11,303	\$ 128.35	\$ 9,709	\$ 13,187	\$ 146.40	\$ 11,096	\$ 15,071	\$ 164.45	\$ 12,483	\$ 16,955
68*	\$ 117.95	\$ 8,552	\$ 11,434	\$ 137.28	\$ 9,977	\$ 13,339	\$ 156.60	\$ 11,403	\$ 15,245	\$ 175.93	\$ 12,828	\$ 17,151
69*	\$ 124.10	\$ 8,808	\$ 11,594	\$ 144.45	\$ 10,276	\$ 13,527	\$ 164.80	\$ 11,744	\$ 15,459	\$ 185.15	\$ 13,212	\$ 17,392
70*	\$ 129.50	\$ 9,095	\$ 11,790	\$ 150.75	\$ 10,611	\$ 13,755	\$ 172.00	\$ 12,127	\$ 15,720	\$ 193.25	\$ 13,643	\$ 17,685
71*	\$ 135.05	\$ 9,419	\$ 12,027	\$ 157.23	\$ 10,989	\$ 14,032	\$ 179.40	\$ 12,559	\$ 16,037	\$ 201.58	\$ 14,129	\$ 18,041
72*	\$ 140.90	\$ 9,791	\$ 12,318	\$ 164.05	\$ 11,423	\$ 14,371	\$ 187.20	\$ 13,055	\$ 16,424	\$ 210.35	\$ 14,687	\$ 18,477
73*	\$ 147.20	\$ 10,204	\$ 12,653	\$ 171.40	\$ 11,905	\$ 14,762	\$ 195.60	\$ 13,606	\$ 16,871	\$ 219.80	\$ 15,307	\$ 18,980
74*	\$ 154.10	\$ 10,646	\$ 13,020	\$ 179.45	\$ 12,421	\$ 15,190	\$ 204.80	\$ 14,195	\$ 17,360	\$ 230.15	\$ 15,970	\$ 19,530
75*	\$ 161.75	\$ 11,121	\$ 13,422	\$ 188.38	\$ 12,975	\$ 15,660	\$ 215.00	\$ 14,828	\$ 17,897	\$ 241.63	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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			\$55,000 Death Benefit			\$60,000 Death Benefit			\$65,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 22.00	\$ 25,321	\$ 43,398	\$ 23.98	\$ 27,854	\$ 47,738	\$ 25.96	\$ 30,386	\$ 52,078	\$ 27.94	\$ 32,918	\$ 56,418
19	\$ 22.28	\$ 25,180	\$ 43,156	\$ 24.29	\$ 27,698	\$ 47,472	\$ 26.29	\$ 30,217	\$ 51,787	\$ 28.30	\$ 32,735	\$ 56,103
20	\$ 22.55	\$ 25,033	\$ 42,904	\$ 24.59	\$ 27,537	\$ 47,194	\$ 26.62	\$ 30,040	\$ 51,485	\$ 28.66	\$ 32,543	\$ 55,775
21	\$ 24.48	\$ 24,879	\$ 42,640	\$ 26.71	\$ 27,367	\$ 46,904	\$ 28.93	\$ 29,855	\$ 51,168	\$ 31.16	\$ 32,343	\$ 55,432
22	\$ 25.30	\$ 24,718	\$ 42,363	\$ 27.61	\$ 27,189	\$ 46,599	\$ 29.92	\$ 29,661	\$ 50,836	\$ 32.23	\$ 32,133	\$ 55,072
23	\$ 25.58	\$ 24,549	\$ 42,074	\$ 27.92	\$ 27,004	\$ 46,281	\$ 30.25	\$ 29,459	\$ 50,488	\$ 32.59	\$ 31,913	\$ 54,696
24	\$ 26.40	\$ 24,372	\$ 41,771	\$ 28.82	\$ 26,809	\$ 45,948	\$ 31.24	\$ 29,246	\$ 50,125	\$ 33.66	\$ 31,684	\$ 54,302
25	\$ 27.23	\$ 24,187	\$ 41,453	\$ 29.73	\$ 26,605	\$ 45,598	\$ 32.23	\$ 29,024	\$ 49,744	\$ 34.74	\$ 31,443	\$ 53,889
26	\$ 28.33	\$ 23,992	\$ 41,120	\$ 30.94	\$ 26,391	\$ 45,232	\$ 33.55	\$ 28,791	\$ 49,344	\$ 36.17	\$ 31,190	\$ 53,456
27	\$ 29.70	\$ 23,787	\$ 40,768	\$ 32.45	\$ 26,166	\$ 44,845	\$ 35.20	\$ 28,544	\$ 48,922	\$ 37.95	\$ 30,923	\$ 52,999
28	\$ 30.53	\$ 23,570	\$ 40,397	\$ 33.36	\$ 25,927	\$ 44,436	\$ 36.19	\$ 28,284	\$ 48,476	\$ 39.03	\$ 30,641	\$ 52,516
29	\$ 31.63	\$ 23,341	\$ 40,004	\$ 34.57	\$ 25,675	\$ 44,004	\$ 37.51	\$ 28,010	\$ 48,005	\$ 40.46	\$ 30,344	\$ 52,005
30	\$ 32.73	\$ 23,100	\$ 39,590	\$ 35.78	\$ 25,410	\$ 43,549	\$ 38.83	\$ 27,720	\$ 47,508	\$ 41.89	\$ 30,030	\$ 51,467
31	\$ 32.73	\$ 22,845	\$ 39,153	\$ 35.78	\$ 25,129	\$ 43,068	\$ 38.83	\$ 27,414	\$ 46,984	\$ 41.89	\$ 29,698	\$ 50,899
32	\$ 34.65	\$ 22,577	\$ 38,694	\$ 37.90	\$ 24,834	\$ 42,563	\$ 41.14	\$ 27,092	\$ 46,432	\$ 44.39	\$ 29,350	\$ 50,302
33	\$ 36.30	\$ 22,295	\$ 38,211	\$ 39.71	\$ 24,524	\$ 42,032	\$ 43.12	\$ 26,754	\$ 45,853	\$ 46.53	\$ 28,983	\$ 49,674
34	\$ 37.95	\$ 21,999	\$ 37,703	\$ 41.53	\$ 24,199	\$ 41,473	\$ 45.10	\$ 26,398	\$ 45,244	\$ 48.68	\$ 28,598	\$ 49,014
35	\$ 39.60	\$ 21,687	\$ 37,170	\$ 43.34	\$ 23,856	\$ 40,887	\$ 47.08	\$ 26,025	\$ 44,604	\$ 50.82	\$ 28,194	\$ 48,321
36	\$ 41.53	\$ 21,361	\$ 36,610	\$ 45.46	\$ 23,497	\$ 40,271	\$ 49.39	\$ 25,633	\$ 43,932	\$ 53.33	\$ 27,769	\$ 47,593
37	\$ 43.73	\$ 21,018	\$ 36,023	\$ 47.88	\$ 23,120	\$ 39,625	\$ 52.03	\$ 25,222	\$ 43,227	\$ 56.19	\$ 27,324	\$ 46,829
38	\$ 46.20	\$ 20,658	\$ 35,406	\$ 50.60	\$ 22,724	\$ 38,946	\$ 55.00	\$ 24,790	\$ 42,487	\$ 59.40	\$ 26,856	\$ 46,027
39	\$ 47.85	\$ 20,281	\$ 34,759	\$ 52.42	\$ 22,309	\$ 38,235	\$ 56.98	\$ 24,337	\$ 41,711	\$ 61.55	\$ 26,365	\$ 45,187
40	\$ 50.60	\$ 19,886	\$ 34,082	\$ 55.44	\$ 21,875	\$ 37,490	\$ 60.28	\$ 23,863	\$ 40,899	\$ 65.12	\$ 25,852	\$ 44,307
41	\$ 52.25	\$ 19,472	\$ 33,373	\$ 57.26	\$ 21,419	\$ 36,710	\$ 62.26	\$ 23,367	\$ 40,048	\$ 67.27	\$ 25,314	\$ 43,385
42	\$ 54.73	\$ 19,038	\$ 32,629	\$ 59.98	\$ 20,942	\$ 35,891	\$ 65.23	\$ 22,845	\$ 39,154	\$ 70.49	\$ 24,749	\$ 42,417
43	\$ 56.93	\$ 18,581	\$ 31,846	\$ 62.40	\$ 20,439	\$ 35,031	\$ 67.87	\$ 22,297	\$ 38,215	\$ 73.35	\$ 24,156	\$ 41,400
44	\$ 59.13	\$ 18,098	\$ 31,019	\$ 64.82	\$ 19,908	\$ 34,120	\$ 70.51	\$ 21,718	\$ 37,222	\$ 76.21	\$ 23,528	\$ 40,324
45	\$ 62.15	\$ 17,586	\$ 30,141	\$ 68.15	\$ 19,345	\$ 33,155	\$ 74.14	\$ 21,103	\$ 36,169	\$ 80.14	\$ 22,862	\$ 39,183
46	\$ 65.18	\$ 17,042	\$ 29,208	\$ 71.48	\$ 18,746	\$ 32,129	\$ 77.77	\$ 20,451	\$ 35,050	\$ 84.07	\$ 22,155	\$ 37,971
47	\$ 68.75	\$ 16,465	\$ 28,219	\$ 75.41	\$ 18,111	\$ 31,040	\$ 82.06	\$ 19,758	\$ 33,862	\$ 88.72	\$ 21,404	\$ 36,684
48	\$ 72.05	\$ 15,851	\$ 27,168	\$ 79.04	\$ 17,437	\$ 29,884	\$ 86.02	\$ 19,022	\$ 32,601	\$ 93.01	\$ 20,607	\$ 35,318
49	\$ 74.80	\$ 15,199	\$ 26,050	\$ 82.06	\$ 16,719	\$ 28,655	\$ 89.32	\$ 18,239	\$ 31,260	\$ 96.58	\$ 19,759	\$ 33,865
50	\$ 79.20	\$ 14,506	\$ 24,861	\$ 86.90	\$ 15,956	\$ 27,347	\$ 94.60	\$ 17,407	\$ 29,833	\$ 102.30	\$ 18,857	\$ 32,319
51	\$ 81.95	\$ 13,767	\$ 23,596	\$ 89.93	\$ 15,144	\$ 25,956	\$ 97.90	\$ 16,521	\$ 28,315	\$ 105.88	\$ 17,898	\$ 30,675
52	\$ 85.53	\$ 12,981	\$ 22,249	\$ 93.86	\$ 14,280	\$ 24,474	\$ 102.19	\$ 15,578	\$ 26,699	\$ 110.53	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 89.65	\$ 12,144	\$ 20,814	\$ 98.40	\$ 13,359	\$ 22,895	\$ 107.14	\$ 14,573	\$ 24,977	\$ 115.89	\$ 15,788	\$ 27,058
54	\$ 94.05	\$ 11,251	\$ 19,283	\$ 103.24	\$ 12,376	\$ 21,211	\$ 112.42	\$ 13,501	\$ 23,140	\$ 121.61	\$ 14,626	\$ 25,068
55	\$ 98.73	\$ 10,298	\$ 17,650	\$ 108.38	\$ 11,328	\$ 19,415	\$ 118.03	\$ 12,358	\$ 21,180	\$ 127.69	\$ 13,388	\$ 22,945
56	\$ 103.68	\$ 10,577	\$ 17,719	\$ 113.83	\$ 11,634	\$ 19,490	\$ 123.97	\$ 12,692	\$ 21,262	\$ 134.12	\$ 13,750	\$ 23,034
57	\$ 108.08	\$ 10,848	\$ 17,775	\$ 118.67	\$ 11,933	\$ 19,552	\$ 129.25	\$ 13,017	\$ 21,330	\$ 139.84	\$ 14,102	\$ 23,107
58	\$ 115.78	\$ 11,114	\$ 17,821	\$ 127.14	\$ 12,225	\$ 19,603	\$ 138.49	\$ 13,336	\$ 21,385	\$ 149.85	\$ 14,448	\$ 23,167
59	\$ 121.55	\$ 11,376	\$ 17,862	\$ 133.49	\$ 12,513	\$ 19,648	\$ 145.42	\$ 13,651	\$ 21,435	\$ 157.36	\$ 14,789	\$ 23,221
60	\$ 128.43	\$ 11,635	\$ 17,899	\$ 141.05	\$ 12,798	\$ 19,689	\$ 153.67	\$ 13,962	\$ 21,479	\$ 166.30	\$ 15,125	\$ 23,269
61*	\$ 124.50	\$ 11,888	\$ 17,930	\$ 136.75	\$ 13,077	\$ 19,723	\$ 149.00	\$ 14,265	\$ 21,516	\$ 161.25	\$ 15,454	\$ 23,309
62*	\$ 131.50	\$ 12,192	\$ 18,041	\$ 144.45	\$ 13,411	\$ 19,845	\$ 157.40	\$ 14,631	\$ 21,649	\$ 170.35	\$ 15,850	\$ 23,453
63*	\$ 139.75	\$ 12,527	\$ 18,199	\$ 153.53	\$ 13,780	\$ 20,019	\$ 167.30	\$ 15,033	\$ 21,839	\$ 181.08	\$ 16,286	\$ 23,659
64*	\$ 150.50	\$ 12,856	\$ 18,349	\$ 165.35	\$ 14,142	\$ 20,184	\$ 180.20	\$ 15,427	\$ 22,019	\$ 195.05	\$ 16,713	\$ 23,854
65*	\$ 157.75	\$ 13,183	\$ 18,498	\$ 173.33	\$ 14,501	\$ 20,347	\$ 188.90	\$ 15,819	\$ 22,197	\$ 204.48	\$ 17,138	\$ 24,047
66*	\$ 164.75	\$ 13,517	\$ 18,657	\$ 181.03	\$ 14,869	\$ 20,522	\$ 197.30	\$ 16,221	\$ 22,388	\$ 213.58	\$ 17,572	\$ 24,254
67*	\$ 182.50	\$ 13,870	\$ 18,839	\$ 200.55	\$ 15,257	\$ 20,722	\$ 218.60	\$ 16,644	\$ 22,606	\$ 236.65	\$ 18,031	\$ 24,490
68*	\$ 195.25	\$ 14,253	\$ 19,057	\$ 214.58	\$ 15,679	\$ 20,962	\$ 233.90	\$ 17,104	\$ 22,868	\$ 253.23	\$ 18,530	\$ 24,774
69*	\$ 205.50	\$ 14,680	\$ 19,324	\$ 225.85	\$ 16,148	\$ 21,256	\$ 246.20	\$ 17,616	\$ 23,189	\$ 266.55	\$ 19,084	\$ 25,121
70*	\$ 214.50	\$ 15,159	\$ 19,651	\$ 235.75	\$ 16,674	\$ 21,616	\$ 257.00	\$ 18,190	\$ 23,581	\$ 278.25	\$ 19,706	\$ 25,546
71*	\$ 223.75	\$ 15,698	\$ 20,046	\$ 245.93	\$ 17,268	\$ 22,051	\$ 268.10	\$ 18,838	\$ 24,055	\$ 290.28	\$ 20,408	\$ 26,060
72*	\$ 233.50	\$ 16,319	\$ 20,530	\$ 256.65	\$ 17,950	\$ 22,583	\$ 279.80	\$ 19,582	\$ 24,636	\$ 302.95	\$ 21,214	\$ 26,689
73*	\$ 244.00	\$ 17,008	\$ 21,089	\$ 268.20	\$ 18,709	\$ 23,198	\$ 292.40	\$ 20,409	\$ 25,307	\$ 316.60	\$ 22,110	\$ 27,416
74*	\$ 255.50	\$ 17,744	\$ 21,700	\$ 280.85	\$ 19,518	\$ 23,870	\$ 306.20	\$ 21,293	\$ 26,040	\$ 331.55	\$ 23,067	\$ 28,210
75*	\$ 268.25	\$ 18,535	\$ 22,371	\$ 294.88	\$ 20,389	\$ 24,608	\$ 321.50	\$ 22,242	\$ 26,845	\$ 348.13	\$ 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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Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 29.92	\$ 35,450	\$ 60,757	\$ 31.90	\$ 37,982	\$ 65,097	\$ 33.88	\$ 40,515	\$ 69,437	\$ 35.86	\$ 43,047	\$ 73,777
19	\$ 30.31	\$ 35,253	\$ 60,419	\$ 32.32	\$ 37,771	\$ 64,734	\$ 34.32	\$ 40,289	\$ 69,050	\$ 36.33	\$ 42,807	\$ 73,366
20	\$ 30.69	\$ 35,047	\$ 60,066	\$ 32.73	\$ 37,550	\$ 64,356	\$ 34.76	\$ 40,053	\$ 68,647	\$ 36.80	\$ 42,557	\$ 72,937
21	\$ 33.39	\$ 34,831	\$ 59,696	\$ 35.62	\$ 37,319	\$ 63,960	\$ 37.84	\$ 39,807	\$ 68,224	\$ 40.07	\$ 42,295	\$ 72,488
22	\$ 34.54	\$ 34,605	\$ 59,308	\$ 36.85	\$ 37,077	\$ 63,545	\$ 39.16	\$ 39,549	\$ 67,781	\$ 41.47	\$ 42,020	\$ 72,017
23	\$ 34.93	\$ 34,368	\$ 58,903	\$ 37.27	\$ 36,823	\$ 63,111	\$ 39.60	\$ 39,278	\$ 67,318	\$ 41.94	\$ 41,733	\$ 71,525
24	\$ 36.08	\$ 34,121	\$ 58,479	\$ 38.50	\$ 36,558	\$ 62,656	\$ 40.92	\$ 38,995	\$ 66,833	\$ 43.34	\$ 41,432	\$ 71,010
25	\$ 37.24	\$ 33,862	\$ 58,034	\$ 39.74	\$ 36,280	\$ 62,180	\$ 42.24	\$ 38,699	\$ 66,325	\$ 44.75	\$ 41,118	\$ 70,470
26	\$ 38.78	\$ 33,589	\$ 57,568	\$ 41.39	\$ 35,988	\$ 61,680	\$ 44.00	\$ 38,388	\$ 65,792	\$ 46.62	\$ 40,787	\$ 69,904
27	\$ 40.70	\$ 33,302	\$ 57,075	\$ 43.45	\$ 35,681	\$ 61,152	\$ 46.20	\$ 38,059	\$ 65,229	\$ 48.95	\$ 40,438	\$ 69,306
28	\$ 41.86	\$ 32,999	\$ 56,555	\$ 44.69	\$ 35,356	\$ 60,595	\$ 47.52	\$ 37,713	\$ 64,635	\$ 50.36	\$ 40,070	\$ 68,674
29	\$ 43.40	\$ 32,678	\$ 56,006	\$ 46.34	\$ 35,012	\$ 60,006	\$ 49.28	\$ 37,346	\$ 64,007	\$ 52.23	\$ 39,680	\$ 68,007
30	\$ 44.94	\$ 32,340	\$ 55,426	\$ 47.99	\$ 34,650	\$ 59,385	\$ 51.04	\$ 36,960	\$ 63,344	\$ 54.10	\$ 39,270	\$ 67,303
31	\$ 44.94	\$ 31,983	\$ 54,814	\$ 47.99	\$ 34,267	\$ 58,730	\$ 51.04	\$ 36,552	\$ 62,645	\$ 54.10	\$ 38,837	\$ 66,560
32	\$ 47.63	\$ 31,608	\$ 54,171	\$ 50.88	\$ 33,865	\$ 58,041	\$ 54.12	\$ 36,123	\$ 61,910	\$ 57.37	\$ 38,381	\$ 65,779
33	\$ 49.94	\$ 31,213	\$ 53,495	\$ 53.35	\$ 33,443	\$ 57,316	\$ 56.76	\$ 35,672	\$ 61,137	\$ 60.17	\$ 37,902	\$ 64,958
34	\$ 52.25	\$ 30,798	\$ 52,784	\$ 55.83	\$ 32,998	\$ 56,555	\$ 59.40	\$ 35,198	\$ 60,325	\$ 62.98	\$ 37,398	\$ 64,095
35	\$ 54.56	\$ 30,363	\$ 52,038	\$ 58.30	\$ 32,531	\$ 55,755	\$ 62.04	\$ 34,700	\$ 59,472	\$ 65.78	\$ 36,869	\$ 63,189
36	\$ 57.26	\$ 29,905	\$ 51,254	\$ 61.19	\$ 32,041	\$ 54,915	\$ 65.12	\$ 34,178	\$ 58,576	\$ 69.06	\$ 36,314	\$ 62,237
37	\$ 60.34	\$ 29,425	\$ 50,432	\$ 64.49	\$ 31,527	\$ 54,034	\$ 68.64	\$ 33,629	\$ 57,636	\$ 72.80	\$ 35,731	\$ 61,239
38	\$ 63.80	\$ 28,922	\$ 49,568	\$ 68.20	\$ 30,987	\$ 53,109	\$ 72.60	\$ 33,053	\$ 56,649	\$ 77.00	\$ 35,119	\$ 60,190
39	\$ 66.11	\$ 28,393	\$ 48,663	\$ 70.68	\$ 30,421	\$ 52,139	\$ 75.24	\$ 32,449	\$ 55,615	\$ 79.81	\$ 34,478	\$ 59,091
40	\$ 69.96	\$ 27,840	\$ 47,715	\$ 74.80	\$ 29,829	\$ 51,123	\$ 79.64	\$ 31,818	\$ 54,532	\$ 84.48	\$ 33,806	\$ 57,940
41	\$ 72.27	\$ 27,261	\$ 46,722	\$ 77.28	\$ 29,208	\$ 50,060	\$ 82.28	\$ 31,156	\$ 53,397	\$ 87.29	\$ 33,103	\$ 56,734
42	\$ 75.74	\$ 26,653	\$ 45,680	\$ 80.99	\$ 28,557	\$ 48,943	\$ 86.24	\$ 30,461	\$ 52,206	\$ 91.50	\$ 32,365	\$ 55,469
43	\$ 78.82	\$ 26,014	\$ 44,585	\$ 84.29	\$ 27,872	\$ 47,769	\$ 89.76	\$ 29,730	\$ 50,954	\$ 95.24	\$ 31,588	\$ 54,139
44	\$ 81.90	\$ 25,338	\$ 43,426	\$ 87.59	\$ 27,148	\$ 46,528	\$ 93.28	\$ 28,958	\$ 49,630	\$ 98.98	\$ 30,768	\$ 52,732
45	\$ 86.13	\$ 24,621	\$ 42,197	\$ 92.13	\$ 26,379	\$ 45,211	\$ 98.12	\$ 28,138	\$ 48,225	\$ 104.12	\$ 29,897	\$ 51,239
46	\$ 90.37	\$ 23,859	\$ 40,891	\$ 96.67	\$ 25,563	\$ 43,812	\$ 102.96	\$ 27,268	\$ 46,733	\$ 109.26	\$ 28,972	\$ 49,654
47	\$ 95.37	\$ 23,051	\$ 39,506	\$ 102.03	\$ 24,697	\$ 42,328	\$ 108.68	\$ 26,344	\$ 45,150	\$ 115.34	\$ 27,990	\$ 47,972
48	\$ 99.99	\$ 22,192	\$ 38,035	\$ 106.98	\$ 23,777	\$ 40,752	\$ 113.96	\$ 25,362	\$ 43,468	\$ 120.95	\$ 26,948	\$ 46,185
49	\$ 103.84	\$ 21,279	\$ 36,470	\$ 111.10	\$ 22,799	\$ 39,075	\$ 118.36	\$ 24,319	\$ 41,680	\$ 125.62	\$ 25,839	\$ 44,285
50	\$ 110.00	\$ 20,308	\$ 34,806	\$ 117.70	\$ 21,759	\$ 37,292	\$ 125.40	\$ 23,209	\$ 39,778	\$ 133.10	\$ 24,660	\$ 42,264
51	\$ 113.85	\$ 19,275	\$ 33,035	\$ 121.83	\$ 20,651	\$ 35,394	\$ 129.80	\$ 22,028	\$ 37,754	\$ 137.78	\$ 23,405	\$ 40,114
52	\$ 118.86	\$ 18,174	\$ 31,149	\$ 127.19	\$ 19,472	\$ 33,374	\$ 135.52	\$ 20,771	\$ 35,599	\$ 143.86	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 124.63	\$ 17,002	\$ 29,140	\$ 133.38	\$ 18,216	\$ 31,221	\$ 142.12	\$ 19,431	\$ 33,303	\$ 150.87	\$ 20,645	\$ 35,384
54	\$ 130.79	\$ 15,752	\$ 26,996	\$ 139.98	\$ 16,877	\$ 28,925	\$ 149.16	\$ 18,002	\$ 30,853	\$ 158.35	\$ 19,127	\$ 32,781
55	\$ 137.34	\$ 14,417	\$ 24,710	\$ 146.99	\$ 15,447	\$ 26,475	\$ 156.64	\$ 16,477	\$ 28,240	\$ 166.30	\$ 17,507	\$ 30,005
56	\$ 144.27	\$ 14,808	\$ 24,806	\$ 154.42	\$ 15,865	\$ 26,578	\$ 164.56	\$ 16,923	\$ 28,350	\$ 174.71	\$ 17,981	\$ 30,122
57	\$ 150.43	\$ 15,187	\$ 24,885	\$ 161.02	\$ 16,272	\$ 26,662	\$ 171.60	\$ 17,357	\$ 28,440	\$ 182.19	\$ 18,442	\$ 30,217
58	\$ 161.21	\$ 15,559	\$ 24,950	\$ 172.57	\$ 16,671	\$ 26,732	\$ 183.92	\$ 17,782	\$ 28,514	\$ 195.28	\$ 18,893	\$ 30,296
59	\$ 169.29	\$ 15,926	\$ 25,007	\$ 181.23	\$ 17,064	\$ 26,793	\$ 193.16	\$ 18,202	\$ 28,580	\$ 205.10	\$ 19,339	\$ 30,366
60	\$ 178.92	\$ 16,289	\$ 25,059	\$ 191.54	\$ 17,452	\$ 26,849	\$ 204.16	\$ 18,616	\$ 28,639	\$ 216.79	\$ 19,779	\$ 30,429
61*	\$ 173.50	\$ 16,643	\$ 25,102	\$ 185.75	\$ 17,832	\$ 26,895	\$ 198.00	\$ 19,021	\$ 28,688	\$ 210.25	\$ 20,209	\$ 30,481
62*	\$ 183.30	\$ 17,069	\$ 25,257	\$ 196.25	\$ 18,288	\$ 27,061	\$ 209.20	\$ 19,508	\$ 28,865	\$ 222.15	\$ 20,727	\$ 30,669
63*	\$ 194.85	\$ 17,538	\$ 25,479	\$ 208.63	\$ 18,791	\$ 27,299	\$ 222.40	\$ 20,044	\$ 29,119	\$ 236.18	\$ 21,297	\$ 30,939
64*	\$ 209.90	\$ 17,998	\$ 25,689	\$ 224.75	\$ 19,284	\$ 27,524	\$ 239.60	\$ 20,570	\$ 29,359	\$ 254.45	\$ 21,855	\$ 31,194
65*	\$ 220.05	\$ 18,456	\$ 25,897	\$ 235.63	\$ 19,774	\$ 27,747	\$ 251.20	\$ 21,093	\$ 29,596	\$ 266.78	\$ 22,411	\$ 31,446
66*	\$ 229.85	\$ 18,924	\$ 26,119	\$ 246.13	\$ 20,276	\$ 27,985	\$ 262.40	\$ 21,628	\$ 29,851	\$ 278.68	\$ 22,979	\$ 31,716
67*	\$ 254.70	\$ 19,418	\$ 26,374	\$ 272.75	\$ 20,805	\$ 28,258	\$ 290.80	\$ 22,192	\$ 30,142	\$ 308.85	\$ 23,579	\$ 32,026
68*	\$ 272.55	\$ 19,955	\$ 26,679	\$ 291.88	\$ 21,380	\$ 28,585	\$ 311.20	\$ 22,806	\$ 30,491	\$ 330.53	\$ 24,231	\$ 32,396
69*	\$ 286.90	\$ 20,552	\$ 27,054	\$ 307.25	\$ 22,020	\$ 28,986	\$ 327.60	\$ 23,488	\$ 30,919	\$ 347.95	\$ 24,956	\$ 32,851
70*	\$ 299.50	\$ 21,222	\$ 27,511	\$ 320.75	\$ 22,738	\$ 29,476	\$ 342.00	\$ 24,254	\$ 31,441	\$ 363.25	\$ 25,770	\$ 33,406
71*	\$ 312.45	\$ 21,978	\$ 28,065	\$ 334.63	\$ 23,548	\$ 30,069	\$ 356.80	\$ 25,118	\$ 32,074	\$ 378.98	\$ 26,688	\$ 34,079
72*	\$ 326.10	\$ 22,846	\$ 28,742	\$ 349.25	\$ 24,478	\$ 30,795	\$ 372.40	\$ 26,110	\$ 32,848	\$ 395.55	\$ 27,742	\$ 34,901
73*	\$ 340.80	\$ 23,811	\$ 29,525	\$ 365.00	\$ 25,512	\$ 31,634	\$ 389.20	\$ 27,213	\$ 33,743	\$ 413.40	\$ 28,913	\$ 35,852
74*	\$ 356.90	\$ 24,842	\$ 30,380	\$ 382.25	\$ 26,616	\$ 32,550	\$ 407.60	\$ 28,391	\$ 34,720	\$ 432.95	\$ 30,165	\$ 36,890
75*	\$ 374.75	\$ 25,950	\$ 31,320	\$ 401.38	\$ 27,803	\$ 33,557	\$ 428.00	\$ 29,657	\$ 35,794	\$ 454.63	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 37.84	\$ 45,579	\$ 78,117	\$ 39.82	\$ 48,111	\$ 82,457	\$ 41.80	\$ 50,643	\$ 86,797	\$ 43.78	\$ 53,175	\$ 91,136
19	\$ 38.34	\$ 45,325	\$ 77,681	\$ 40.35	\$ 47,843	\$ 81,997	\$ 42.35	\$ 50,361	\$ 86,313	\$ 44.36	\$ 52,879	\$ 90,628
20	\$ 38.83	\$ 45,060	\$ 77,228	\$ 40.87	\$ 47,563	\$ 81,518	\$ 42.90	\$ 50,067	\$ 85,809	\$ 44.94	\$ 52,570	\$ 90,099
21	\$ 42.30	\$ 44,783	\$ 76,752	\$ 44.53	\$ 47,271	\$ 81,016	\$ 46.75	\$ 49,759	\$ 85,280	\$ 48.98	\$ 52,247	\$ 89,544
22	\$ 43.78	\$ 44,492	\$ 76,254	\$ 46.09	\$ 46,964	\$ 80,490	\$ 48.40	\$ 49,436	\$ 84,727	\$ 50.71	\$ 51,908	\$ 88,963
23	\$ 44.28	\$ 44,188	\$ 75,733	\$ 46.62	\$ 46,643	\$ 79,940	\$ 48.95	\$ 49,098	\$ 84,148	\$ 51.29	\$ 51,553	\$ 88,355
24	\$ 45.76	\$ 43,870	\$ 75,187	\$ 48.18	\$ 46,307	\$ 79,364	\$ 50.60	\$ 48,744	\$ 83,542	\$ 53.02	\$ 51,181	\$ 87,719
25	\$ 47.25	\$ 43,537	\$ 74,616	\$ 49.75	\$ 45,955	\$ 78,761	\$ 52.25	\$ 48,374	\$ 82,907	\$ 54.76	\$ 50,793	\$ 87,052
26	\$ 49.23	\$ 43,186	\$ 74,016	\$ 51.84	\$ 45,585	\$ 78,128	\$ 54.45	\$ 47,985	\$ 82,240	\$ 57.07	\$ 50,384	\$ 86,352
27	\$ 51.70	\$ 42,817	\$ 73,383	\$ 54.45	\$ 45,196	\$ 77,460	\$ 57.20	\$ 47,574	\$ 81,537	\$ 59.95	\$ 49,953	\$ 85,613
28	\$ 53.19	\$ 42,427	\$ 72,714	\$ 56.02	\$ 44,784	\$ 76,754	\$ 58.85	\$ 47,141	\$ 80,794	\$ 61.69	\$ 49,498	\$ 84,833
29	\$ 55.17	\$ 42,015	\$ 72,008	\$ 58.11	\$ 44,349	\$ 76,008	\$ 61.05	\$ 46,683	\$ 80,009	\$ 64.00	\$ 49,017	\$ 84,009
30	\$ 57.15	\$ 41,580	\$ 71,262	\$ 60.20	\$ 43,890	\$ 75,221	\$ 63.25	\$ 46,200	\$ 79,181	\$ 66.31	\$ 48,510	\$ 83,140
31	\$ 57.15	\$ 41,121	\$ 70,476	\$ 60.20	\$ 43,406	\$ 74,391	\$ 63.25	\$ 45,690	\$ 78,307	\$ 66.31	\$ 47,975	\$ 82,222
32	\$ 60.61	\$ 40,638	\$ 69,649	\$ 63.86	\$ 42,896	\$ 73,518	\$ 67.10	\$ 45,154	\$ 77,388	\$ 70.35	\$ 47,412	\$ 81,257
33	\$ 63.58	\$ 40,131	\$ 68,779	\$ 66.99	\$ 42,361	\$ 72,600	\$ 70.40	\$ 44,590	\$ 76,422	\$ 73.81	\$ 46,820	\$ 80,243
34	\$ 66.55	\$ 39,598	\$ 67,866	\$ 70.13	\$ 41,798	\$ 71,636	\$ 73.70	\$ 43,998	\$ 75,407	\$ 77.28	\$ 46,198	\$ 79,177
35	\$ 69.52	\$ 39,038	\$ 66,906	\$ 73.26	\$ 41,207	\$ 70,623	\$ 77.00	\$ 43,375	\$ 74,340	\$ 80.74	\$ 45,544	\$ 78,057
36	\$ 72.99	\$ 38,450	\$ 65,898	\$ 76.92	\$ 40,586	\$ 69,559	\$ 80.85	\$ 42,722	\$ 73,221	\$ 84.79	\$ 44,858	\$ 76,882
37	\$ 76.95	\$ 37,833	\$ 64,841	\$ 81.10	\$ 39,935	\$ 68,443	\$ 85.25	\$ 42,037	\$ 72,046	\$ 89.41	\$ 44,138	\$ 75,648
38	\$ 81.40	\$ 37,185	\$ 63,730	\$ 85.80	\$ 39,251	\$ 67,271	\$ 90.20	\$ 41,317	\$ 70,812	\$ 94.60	\$ 43,383	\$ 74,352
39	\$ 84.37	\$ 36,506	\$ 62,567	\$ 88.94	\$ 38,534	\$ 66,043	\$ 93.50	\$ 40,562	\$ 69,519	\$ 98.07	\$ 42,590	\$ 72,994
40	\$ 89.32	\$ 35,795	\$ 61,348	\$ 94.16	\$ 37,784	\$ 64,756	\$ 99.00	\$ 39,772	\$ 68,165	\$ 103.84	\$ 41,761	\$ 71,573
41	\$ 92.29	\$ 35,050	\$ 60,072	\$ 97.30	\$ 36,997	\$ 63,409	\$ 102.30	\$ 38,945	\$ 66,747	\$ 107.31	\$ 40,892	\$ 70,084
42	\$ 96.75	\$ 34,268	\$ 58,732	\$ 102.00	\$ 36,172	\$ 61,995	\$ 107.25	\$ 38,076	\$ 65,258	\$ 112.51	\$ 39,980	\$ 68,520
43	\$ 100.71	\$ 33,446	\$ 57,323	\$ 106.18	\$ 35,304	\$ 60,508	\$ 111.65	\$ 37,163	\$ 63,693	\$ 117.13	\$ 39,021	\$ 66,877
44	\$ 104.67	\$ 32,578	\$ 55,834	\$ 110.36	\$ 34,387	\$ 58,936	\$ 116.05	\$ 36,197	\$ 62,038	\$ 121.75	\$ 38,007	\$ 65,139
45	\$ 110.11	\$ 31,655	\$ 54,253	\$ 116.11	\$ 33,414	\$ 57,267	\$ 122.10	\$ 35,173	\$ 60,282	\$ 128.10	\$ 36,931	\$ 63,296
46	\$ 115.56	\$ 30,676	\$ 52,575	\$ 121.86	\$ 32,380	\$ 55,496	\$ 128.15	\$ 34,085	\$ 58,417	\$ 134.45	\$ 35,789	\$ 61,337
47	\$ 121.99	\$ 29,637	\$ 50,794	\$ 128.65	\$ 31,283	\$ 53,616	\$ 135.30	\$ 32,930	\$ 56,438	\$ 141.96	\$ 34,576	\$ 59,259
48	\$ 127.93	\$ 28,533	\$ 48,902	\$ 134.92	\$ 30,118	\$ 51,619	\$ 141.90	\$ 31,703	\$ 54,336	\$ 148.89	\$ 33,288	\$ 57,052
49	\$ 132.88	\$ 27,359	\$ 46,890	\$ 140.14	\$ 28,879	\$ 49,495	\$ 147.40	\$ 30,399	\$ 52,101	\$ 154.66	\$ 31,919	\$ 54,706
50	\$ 140.80	\$ 26,110	\$ 44,750	\$ 148.50	\$ 27,561	\$ 47,236	\$ 156.20	\$ 29,012	\$ 49,723	\$ 163.90	\$ 30,462	\$ 52,209
51	\$ 145.75	\$ 24,782	\$ 42,473	\$ 153.73	\$ 26,159	\$ 44,833	\$ 161.70	\$ 27,535	\$ 47,193	\$ 169.68	\$ 28,912	\$ 49,552
52	\$ 152.19	\$ 23,367	\$ 40,049	\$ 160.52	\$ 24,665	\$ 42,274	\$ 168.85	\$ 25,963	\$ 44,499	\$ 177.19	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 159.61	\$ 21,860	\$ 37,466	\$ 168.36	\$ 23,074	\$ 39,547	\$ 177.10	\$ 24,289	\$ 41,629	\$ 185.85	\$ 25,503	\$ 43,710
54	\$ 167.53	\$ 20,252	\$ 34,710	\$ 176.72	\$ 21,377	\$ 36,638	\$ 185.90	\$ 22,502	\$ 38,567	\$ 195.09	\$ 23,628	\$ 40,495
55	\$ 175.95	\$ 18,537	\$ 31,770	\$ 185.60	\$ 19,567	\$ 33,535	\$ 195.25	\$ 20,597	\$ 35,301	\$ 204.91	\$ 21,626	\$ 37,066
56	\$ 184.86	\$ 19,039	\$ 31,894	\$ 195.01	\$ 20,096	\$ 33,666	\$ 205.15	\$ 21,154	\$ 35,438	\$ 215.30	\$ 22,212	\$ 37,209
57	\$ 192.78	\$ 19,526	\$ 31,995	\$ 203.37	\$ 20,611	\$ 33,772	\$ 213.95	\$ 21,696	\$ 35,550	\$ 224.54	\$ 22,781	\$ 37,327
58	\$ 206.64	\$ 20,005	\$ 32,078	\$ 218.00	\$ 21,116	\$ 33,860	\$ 229.35	\$ 22,228	\$ 35,643	\$ 240.71	\$ 23,339	\$ 37,425
59	\$ 217.03	\$ 20,477	\$ 32,152	\$ 228.97	\$ 21,615	\$ 33,938	\$ 240.90	\$ 22,752	\$ 35,725	\$ 252.84	\$ 23,890	\$ 37,511
60	\$ 229.41	\$ 20,943	\$ 32,219	\$ 242.03	\$ 22,106	\$ 34,009	\$ 254.65	\$ 23,270	\$ 35,799	\$ 267.28	\$ 24,433	\$ 37,588
61*	\$ 222.50	\$ 21,398	\$ 32,274	\$ 234.75	\$ 22,587	\$ 34,067	\$ 247.00	\$ 23,776	\$ 35,860	\$ 259.25	\$ 24,965	\$ 37,653
62*	\$ 235.10	\$ 21,946	\$ 32,473	\$ 248.05	\$ 23,165	\$ 34,277	\$ 261.00	\$ 24,385	\$ 36,082	\$ 273.95	\$ 25,604	\$ 37,886
63*	\$ 249.95	\$ 22,549	\$ 32,759	\$ 263.73	\$ 23,802	\$ 34,579	\$ 277.50	\$ 25,055	\$ 36,399	\$ 291.28	\$ 26,308	\$ 38,218
64*	\$ 269.30	\$ 23,141	\$ 33,029	\$ 284.15	\$ 24,427	\$ 34,864	\$ 299.00	\$ 25,712	\$ 36,699	\$ 313.85	\$ 26,998	\$ 38,533
65*	\$ 282.35	\$ 23,729	\$ 33,296	\$ 297.93	\$ 25,048	\$ 35,146	\$ 313.50	\$ 26,366	\$ 36,996	\$ 329.08	\$ 27,684	\$ 38,845
66*	\$ 294.95	\$ 24,331	\$ 33,582	\$ 311.23	\$ 25,683	\$ 35,448	\$ 327.50	\$ 27,035	\$ 37,314	\$ 343.78	\$ 28,386	\$ 39,179
67*	\$ 326.90	\$ 24,966	\$ 33,910	\$ 344.95	\$ 26,353	\$ 35,794	\$ 363.00	\$ 27,740	\$ 37,678	\$ 381.05	\$ 29,127	\$ 39,561
68*	\$ 349.85	\$ 25,657	\$ 34,302	\$ 369.18	\$ 27,082	\$ 36,208	\$ 388.50	\$ 28,507	\$ 38,114	\$ 407.83	\$ 29,933	\$ 40,019
69*	\$ 368.30	\$ 26,424	\$ 34,784	\$ 388.65	\$ 27,892	\$ 36,716	\$ 409.00	\$ 29,360	\$ 38,649	\$ 429.35	\$ 30,828	\$ 40,581
70*	\$ 384.50	\$ 27,286	\$ 35,371	\$ 405.75	\$ 28,802	\$ 37,336	\$ 427.00	\$ 30,318	\$ 39,302	\$ 448.25	\$ 31,834	\$ 41,267
71*	\$ 401.15	\$ 28,258	\$ 36,083	\$ 423.33	\$ 29,828	\$ 38,088	\$ 445.50	\$ 31,397	\$ 40,093	\$ 467.68	\$ 32,967	\$ 42,097
72*	\$ 418.70	\$ 29,374	\$ 36,954	\$ 441.85	\$ 31,006	\$ 39,007	\$ 465.00	\$ 32,638	\$ 41,060	\$ 488.15	\$ 34,269	\$ 43,113
73*	\$ 437.60	\$ 30,614	\$ 37,961	\$ 461.80	\$ 32,315	\$ 40,070	\$ 486.00	\$ 34,016	\$ 42,179	\$ 510.20	\$ 35,717	\$ 44,287
74*	\$ 458.30	\$ 31,940	\$ 39,060	\$ 483.65	\$ 33,714	\$ 41,230	\$ 509.00	\$ 35,489	\$ 43,401	\$ 534.35	\$ 37,263	\$ 45,571
75*	\$ 481.25	\$ 33,364	\$ 40,268	\$ 507.88	\$ 35,217	\$ 42,505	\$ 534.50	\$ 37,071	\$ 44,743	\$ 561.13	\$ 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.

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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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>

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Issue Age ¹	\$110,000 Death Benefit			\$115,000 Death Benefit			\$120,000 Death Benefit			\$125,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 45.76	\$ 55,708	\$ 95,476	\$ 47.74	\$ 58,240	\$ 99,816	\$ 49.72	\$ 60,772	\$ 104,156	\$ 51.70	\$ 63,304	\$ 108,496
19	\$ 46.37	\$ 55,397	\$ 94,944	\$ 48.38	\$ 57,916	\$ 99,259	\$ 50.38	\$ 60,434	\$ 103,575	\$ 52.39	\$ 62,952	\$ 107,891
20	\$ 46.97	\$ 55,074	\$ 94,389	\$ 49.01	\$ 57,577	\$ 98,680	\$ 51.04	\$ 60,080	\$ 102,970	\$ 53.08	\$ 62,584	\$ 107,261
21	\$ 51.21	\$ 54,735	\$ 93,808	\$ 53.44	\$ 57,222	\$ 98,072	\$ 55.66	\$ 59,710	\$ 102,336	\$ 57.89	\$ 62,198	\$ 106,600
22	\$ 53.02	\$ 54,379	\$ 93,199	\$ 55.33	\$ 56,851	\$ 97,436	\$ 57.64	\$ 59,323	\$ 101,672	\$ 59.95	\$ 61,795	\$ 105,908
23	\$ 53.63	\$ 54,008	\$ 92,562	\$ 55.97	\$ 56,463	\$ 96,770	\$ 58.30	\$ 58,918	\$ 100,977	\$ 60.64	\$ 61,373	\$ 105,185
24	\$ 55.44	\$ 53,619	\$ 91,896	\$ 57.86	\$ 56,056	\$ 96,073	\$ 60.28	\$ 58,493	\$ 100,250	\$ 62.70	\$ 60,930	\$ 104,427
25	\$ 57.26	\$ 53,211	\$ 91,197	\$ 59.76	\$ 55,630	\$ 95,343	\$ 62.26	\$ 58,049	\$ 99,488	\$ 64.77	\$ 60,468	\$ 103,633
26	\$ 59.68	\$ 52,783	\$ 90,464	\$ 62.29	\$ 55,182	\$ 94,576	\$ 64.90	\$ 57,582	\$ 98,688	\$ 67.52	\$ 59,981	\$ 102,800
27	\$ 62.70	\$ 52,332	\$ 89,690	\$ 65.45	\$ 54,711	\$ 93,767	\$ 68.20	\$ 57,089	\$ 97,844	\$ 70.95	\$ 59,468	\$ 101,921
28	\$ 64.52	\$ 51,855	\$ 88,873	\$ 67.35	\$ 54,212	\$ 92,913	\$ 70.18	\$ 56,569	\$ 96,952	\$ 73.02	\$ 58,926	\$ 100,992
29	\$ 66.94	\$ 51,351	\$ 88,009	\$ 69.88	\$ 53,685	\$ 92,010	\$ 72.82	\$ 56,020	\$ 96,010	\$ 75.77	\$ 58,354	\$ 100,011
30	\$ 69.36	\$ 50,820	\$ 87,099	\$ 72.41	\$ 53,130	\$ 91,058	\$ 75.46	\$ 55,440	\$ 95,017	\$ 78.52	\$ 57,750	\$ 98,976
31	\$ 69.36	\$ 50,259	\$ 86,137	\$ 72.41	\$ 52,544	\$ 90,053	\$ 75.46	\$ 54,828	\$ 93,968	\$ 78.52	\$ 57,113	\$ 97,883
32	\$ 73.59	\$ 49,669	\$ 85,126	\$ 76.84	\$ 51,927	\$ 88,996	\$ 80.08	\$ 54,185	\$ 92,865	\$ 83.33	\$ 56,442	\$ 96,735
33	\$ 77.22	\$ 49,049	\$ 84,064	\$ 80.63	\$ 51,279	\$ 87,885	\$ 84.04	\$ 53,508	\$ 91,706	\$ 87.45	\$ 55,738	\$ 95,527
34	\$ 80.85	\$ 48,398	\$ 82,947	\$ 84.43	\$ 50,597	\$ 86,718	\$ 88.00	\$ 52,797	\$ 90,488	\$ 91.58	\$ 54,997	\$ 94,258
35	\$ 84.48	\$ 47,713	\$ 81,774	\$ 88.22	\$ 49,882	\$ 85,491	\$ 91.96	\$ 52,051	\$ 89,208	\$ 95.70	\$ 54,219	\$ 92,925
36	\$ 88.72	\$ 46,994	\$ 80,543	\$ 92.65	\$ 49,130	\$ 84,204	\$ 96.58	\$ 51,267	\$ 87,865	\$ 100.52	\$ 53,403	\$ 91,526
37	\$ 93.56	\$ 46,240	\$ 79,250	\$ 97.71	\$ 48,342	\$ 82,852	\$ 101.86	\$ 50,444	\$ 86,455	\$ 106.02	\$ 52,546	\$ 90,057
38	\$ 99.00	\$ 45,449	\$ 77,893	\$ 103.40	\$ 47,514	\$ 81,433	\$ 107.80	\$ 49,580	\$ 84,974	\$ 112.20	\$ 51,646	\$ 88,515
39	\$ 102.63	\$ 44,618	\$ 76,470	\$ 107.20	\$ 46,646	\$ 79,946	\$ 111.76	\$ 48,674	\$ 83,422	\$ 116.33	\$ 50,703	\$ 86,898
40	\$ 108.68	\$ 43,750	\$ 74,981	\$ 113.52	\$ 45,738	\$ 78,389	\$ 118.36	\$ 47,727	\$ 81,798	\$ 123.20	\$ 49,715	\$ 85,206
41	\$ 112.31	\$ 42,839	\$ 73,421	\$ 117.32	\$ 44,787	\$ 76,759	\$ 122.32	\$ 46,734	\$ 80,096	\$ 127.33	\$ 48,681	\$ 83,433
42	\$ 117.76	\$ 41,884	\$ 71,783	\$ 123.01	\$ 43,788	\$ 75,046	\$ 128.26	\$ 45,691	\$ 78,309	\$ 133.52	\$ 47,595	\$ 81,572
43	\$ 122.60	\$ 40,879	\$ 70,062	\$ 128.07	\$ 42,737	\$ 73,246	\$ 133.54	\$ 44,595	\$ 76,431	\$ 139.02	\$ 46,453	\$ 79,616
44	\$ 127.44	\$ 39,817	\$ 68,241	\$ 133.13	\$ 41,627	\$ 71,343	\$ 138.82	\$ 43,437	\$ 74,445	\$ 144.52	\$ 45,247	\$ 77,547
45	\$ 134.09	\$ 38,690	\$ 66,310	\$ 140.09	\$ 40,449	\$ 69,324	\$ 146.08	\$ 42,207	\$ 72,338	\$ 152.08	\$ 43,966	\$ 75,352
46	\$ 140.75	\$ 37,493	\$ 64,258	\$ 147.05	\$ 39,197	\$ 67,179	\$ 153.34	\$ 40,902	\$ 70,100	\$ 159.64	\$ 42,606	\$ 73,021
47	\$ 148.61	\$ 36,223	\$ 62,081	\$ 155.27	\$ 37,869	\$ 64,903	\$ 161.92	\$ 39,516	\$ 67,725	\$ 168.58	\$ 41,162	\$ 70,547
48	\$ 155.87	\$ 34,874	\$ 59,769	\$ 162.86	\$ 36,459	\$ 62,486	\$ 169.84	\$ 38,044	\$ 65,203	\$ 176.83	\$ 39,629	\$ 67,920
49	\$ 161.92	\$ 33,439	\$ 57,311	\$ 169.18	\$ 34,959	\$ 59,916	\$ 176.44	\$ 36,479	\$ 62,521	\$ 183.70	\$ 37,999	\$ 65,126
50	\$ 171.60	\$ 31,913	\$ 54,695	\$ 179.30	\$ 33,363	\$ 57,181	\$ 187.00	\$ 34,814	\$ 59,667	\$ 194.70	\$ 36,265	\$ 62,153
51	\$ 177.65	\$ 30,289	\$ 51,912	\$ 185.63	\$ 31,666	\$ 54,271	\$ 193.60	\$ 33,043	\$ 56,631	\$ 201.58	\$ 34,419	\$ 58,991
52	\$ 185.52	\$ 28,560	\$ 48,948	\$ 193.85	\$ 29,858	\$ 51,173	\$ 202.18	\$ 31,156	\$ 53,398	\$ 210.52	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 194.59	\$ 26,718	\$ 45,791	\$ 203.34	\$ 27,932	\$ 47,873	\$ 212.08	\$ 29,147	\$ 49,954	\$ 220.83	\$ 30,361	\$ 52,036
54	\$ 204.27	\$ 24,753	\$ 42,423	\$ 213.46	\$ 25,878	\$ 44,352	\$ 222.64	\$ 27,003	\$ 46,280	\$ 231.83	\$ 28,128	\$ 48,208
55	\$ 214.56	\$ 22,656	\$ 38,831	\$ 224.21	\$ 23,686	\$ 40,596	\$ 233.86	\$ 24,716	\$ 42,361	\$ 243.52	\$ 25,746	\$ 44,126
56	\$ 225.45	\$ 23,269	\$ 38,981	\$ 235.60	\$ 24,327	\$ 40,753	\$ 245.74	\$ 25,385	\$ 42,525	\$ 255.89	\$ 26,443	\$ 44,297
57	\$ 235.13	\$ 23,866	\$ 39,105	\$ 245.72	\$ 24,951	\$ 40,882	\$ 256.30	\$ 26,035	\$ 42,660	\$ 266.89	\$ 27,120	\$ 44,437
58	\$ 252.07	\$ 24,450	\$ 39,207	\$ 263.43	\$ 25,562	\$ 40,989	\$ 274.78	\$ 26,673	\$ 42,771	\$ 286.14	\$ 27,785	\$ 44,553
59	\$ 264.77	\$ 25,027	\$ 39,297	\$ 276.71	\$ 26,165	\$ 41,083	\$ 288.64	\$ 27,303	\$ 42,870	\$ 300.58	\$ 28,440	\$ 44,656
60	\$ 279.90	\$ 25,597	\$ 39,378	\$ 292.52	\$ 26,761	\$ 41,168	\$ 305.14	\$ 27,924	\$ 42,958	\$ 317.77	\$ 29,088	\$ 44,748
61*	\$ 271.50	\$ 26,154	\$ 39,446	\$ 283.75	\$ 27,342	\$ 41,239	\$ 296.00	\$ 28,531	\$ 43,032	\$ 308.25	\$ 29,720	\$ 44,825
62*	\$ 286.90	\$ 26,823	\$ 39,690	\$ 299.85	\$ 28,043	\$ 41,494	\$ 312.80	\$ 29,262	\$ 43,298	\$ 325.75	\$ 30,481	\$ 45,102
63*	\$ 305.05	\$ 27,561	\$ 40,038	\$ 318.83	\$ 28,813	\$ 41,858	\$ 332.60	\$ 30,066	\$ 43,678	\$ 346.38	\$ 31,319	\$ 45,498
64*	\$ 328.70	\$ 28,284	\$ 40,368	\$ 343.55	\$ 29,569	\$ 42,203	\$ 358.40	\$ 30,855	\$ 44,038	\$ 373.25	\$ 32,140	\$ 45,873
65*	\$ 344.65	\$ 29,002	\$ 40,695	\$ 360.23	\$ 30,321	\$ 42,545	\$ 375.80	\$ 31,639	\$ 44,395	\$ 391.38	\$ 32,957	\$ 46,245
66*	\$ 360.05	\$ 29,738	\$ 41,045	\$ 376.33	\$ 31,090	\$ 42,911	\$ 392.60	\$ 32,442	\$ 44,776	\$ 408.88	\$ 33,793	\$ 46,642
67*	\$ 399.10	\$ 30,514	\$ 41,445	\$ 417.15	\$ 31,901	\$ 43,329	\$ 435.20	\$ 33,289	\$ 45,213	\$ 453.25	\$ 34,676	\$ 47,097
68*	\$ 427.15	\$ 31,358	\$ 41,925	\$ 446.48	\$ 32,783	\$ 43,831	\$ 465.80	\$ 34,209	\$ 45,736	\$ 485.13	\$ 35,634	\$ 47,642
69*	\$ 449.70	\$ 32,296	\$ 42,513	\$ 470.05	\$ 33,764	\$ 44,446	\$ 490.40	\$ 35,232	\$ 46,378	\$ 510.75	\$ 36,700	\$ 48,311
70*	\$ 469.50	\$ 33,349	\$ 43,232	\$ 490.75	\$ 34,865	\$ 45,197	\$ 512.00	\$ 36,381	\$ 47,162	\$ 533.25	\$ 37,897	\$ 49,127
71*	\$ 489.85	\$ 34,537	\$ 44,102	\$ 512.03	\$ 36,107	\$ 46,106	\$ 534.20	\$ 37,677	\$ 48,111	\$ 556.38	\$ 39,247	\$ 50,116
72*	\$ 511.30	\$ 35,901	\$ 45,166	\$ 534.45	\$ 37,533	\$ 47,219	\$ 557.60	\$ 39,165	\$ 49,272	\$ 580.75	\$ 40,797	\$ 51,325
73*	\$ 534.40	\$ 37,418	\$ 46,396	\$ 558.60	\$ 39,118	\$ 48,505	\$ 582.80	\$ 40,819	\$ 50,614	\$ 607.00	\$ 42,520	\$ 52,723
74*	\$ 559.70	\$ 39,037	\$ 47,741	\$ 585.05	\$ 40,812	\$ 49,911	\$ 610.40	\$ 42,586	\$ 52,081	\$ 635.75	\$ 44,361	\$ 54,251
75*	\$ 587.75	\$ 40,778	\$ 49,217	\$ 614.38	\$ 42,632	\$ 51,454	\$ 641.00	\$ 44,485	\$ 53,691	\$ 667.63	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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	\$130,000 Death Benefit			\$135,000 Death Benefit			\$140,000 Death Benefit			\$145,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 53.68	\$ 65,836	\$ 112,836	\$ 55.66	\$ 68,369	\$ 117,175	\$ 57.64	\$ 70,901	\$ 121,515	\$ 59.62	\$ 73,433	\$ 125,855
19	\$ 54.40	\$ 65,470	\$ 112,206	\$ 56.41	\$ 67,988	\$ 116,522	\$ 58.41	\$ 70,506	\$ 120,838	\$ 60.42	\$ 73,024	\$ 125,153
20	\$ 55.11	\$ 65,087	\$ 111,551	\$ 57.15	\$ 67,590	\$ 115,842	\$ 59.18	\$ 70,094	\$ 120,132	\$ 61.22	\$ 72,597	\$ 124,423
21	\$ 60.12	\$ 64,686	\$ 110,864	\$ 62.35	\$ 67,174	\$ 115,128	\$ 64.57	\$ 69,662	\$ 119,392	\$ 66.80	\$ 72,150	\$ 123,656
22	\$ 62.26	\$ 64,267	\$ 110,145	\$ 64.57	\$ 66,738	\$ 114,381	\$ 66.88	\$ 69,210	\$ 118,617	\$ 69.19	\$ 71,682	\$ 122,854
23	\$ 62.98	\$ 63,827	\$ 109,392	\$ 65.32	\$ 66,282	\$ 113,599	\$ 67.65	\$ 68,737	\$ 117,807	\$ 69.99	\$ 71,192	\$ 122,014
24	\$ 65.12	\$ 63,368	\$ 108,604	\$ 67.54	\$ 65,805	\$ 112,781	\$ 69.96	\$ 68,242	\$ 116,958	\$ 72.38	\$ 70,679	\$ 121,135
25	\$ 67.27	\$ 62,886	\$ 107,779	\$ 69.77	\$ 65,305	\$ 111,924	\$ 72.27	\$ 67,724	\$ 116,069	\$ 74.78	\$ 70,143	\$ 120,215
26	\$ 70.13	\$ 62,380	\$ 106,912	\$ 72.74	\$ 64,780	\$ 111,024	\$ 75.35	\$ 67,179	\$ 115,136	\$ 77.97	\$ 69,578	\$ 119,248
27	\$ 73.70	\$ 61,847	\$ 105,998	\$ 76.45	\$ 64,226	\$ 110,074	\$ 79.20	\$ 66,604	\$ 114,151	\$ 81.95	\$ 68,983	\$ 118,228
28	\$ 75.85	\$ 61,283	\$ 105,032	\$ 78.68	\$ 63,640	\$ 109,071	\$ 81.51	\$ 65,998	\$ 113,111	\$ 84.35	\$ 68,355	\$ 117,151
29	\$ 78.71	\$ 60,688	\$ 104,011	\$ 81.65	\$ 63,022	\$ 108,012	\$ 84.59	\$ 65,356	\$ 112,012	\$ 87.54	\$ 67,691	\$ 116,013
30	\$ 81.57	\$ 60,060	\$ 102,935	\$ 84.62	\$ 62,370	\$ 106,894	\$ 87.67	\$ 64,680	\$ 110,853	\$ 90.73	\$ 66,990	\$ 114,812
31	\$ 81.57	\$ 59,397	\$ 101,799	\$ 84.62	\$ 61,682	\$ 105,714	\$ 87.67	\$ 63,966	\$ 109,629	\$ 90.73	\$ 66,251	\$ 113,545
32	\$ 86.57	\$ 58,700	\$ 100,604	\$ 89.82	\$ 60,958	\$ 104,473	\$ 93.06	\$ 63,216	\$ 108,343	\$ 96.31	\$ 65,473	\$ 112,212
33	\$ 90.86	\$ 57,967	\$ 99,348	\$ 94.27	\$ 60,197	\$ 103,169	\$ 97.68	\$ 62,427	\$ 106,990	\$ 101.09	\$ 64,656	\$ 110,811
34	\$ 95.15	\$ 57,197	\$ 98,029	\$ 98.73	\$ 59,397	\$ 101,799	\$ 102.30	\$ 61,597	\$ 105,569	\$ 105.88	\$ 63,797	\$ 109,340
35	\$ 99.44	\$ 56,388	\$ 96,642	\$ 103.18	\$ 58,557	\$ 100,359	\$ 106.92	\$ 60,726	\$ 104,076	\$ 110.66	\$ 62,895	\$ 107,793
36	\$ 104.45	\$ 55,539	\$ 95,187	\$ 108.38	\$ 57,675	\$ 98,848	\$ 112.31	\$ 59,811	\$ 102,509	\$ 116.25	\$ 61,947	\$ 106,170
37	\$ 110.17	\$ 54,648	\$ 93,659	\$ 114.32	\$ 56,750	\$ 97,262	\$ 118.47	\$ 58,851	\$ 100,864	\$ 122.63	\$ 60,953	\$ 104,466
38	\$ 116.60	\$ 53,712	\$ 92,055	\$ 121.00	\$ 55,778	\$ 95,596	\$ 125.40	\$ 57,844	\$ 99,136	\$ 129.80	\$ 59,910	\$ 102,677
39	\$ 120.89	\$ 52,731	\$ 90,374	\$ 125.46	\$ 54,759	\$ 93,850	\$ 130.02	\$ 56,787	\$ 97,326	\$ 134.59	\$ 58,815	\$ 100,802
40	\$ 128.04	\$ 51,704	\$ 88,614	\$ 132.88	\$ 53,693	\$ 92,022	\$ 137.72	\$ 55,681	\$ 95,431	\$ 142.56	\$ 57,670	\$ 98,839
41	\$ 132.33	\$ 50,628	\$ 86,771	\$ 137.34	\$ 52,576	\$ 90,108	\$ 142.34	\$ 54,523	\$ 93,445	\$ 147.35	\$ 56,470	\$ 96,783
42	\$ 138.77	\$ 49,499	\$ 84,835	\$ 144.02	\$ 51,403	\$ 88,098	\$ 149.27	\$ 53,307	\$ 91,361	\$ 154.53	\$ 55,211	\$ 94,624
43	\$ 144.49	\$ 48,312	\$ 82,800	\$ 149.96	\$ 50,170	\$ 85,985	\$ 155.43	\$ 52,028	\$ 89,170	\$ 160.91	\$ 53,886	\$ 92,354
44	\$ 150.21	\$ 47,057	\$ 80,649	\$ 155.90	\$ 48,867	\$ 83,751	\$ 161.59	\$ 50,677	\$ 86,853	\$ 167.29	\$ 52,486	\$ 89,955
45	\$ 158.07	\$ 45,725	\$ 78,366	\$ 164.07	\$ 47,483	\$ 81,380	\$ 170.06	\$ 49,242	\$ 84,394	\$ 176.06	\$ 51,000	\$ 87,408
46	\$ 165.94	\$ 44,310	\$ 75,942	\$ 172.24	\$ 46,014	\$ 78,862	\$ 178.53	\$ 47,719	\$ 81,783	\$ 184.83	\$ 49,423	\$ 84,704
47	\$ 175.23	\$ 42,809	\$ 73,369	\$ 181.89	\$ 44,456	\$ 76,191	\$ 188.54	\$ 46,102	\$ 79,013	\$ 195.20	\$ 47,749	\$ 81,835
48	\$ 183.81	\$ 41,214	\$ 70,636	\$ 190.80	\$ 42,799	\$ 73,353	\$ 197.78	\$ 44,385	\$ 76,070	\$ 204.77	\$ 45,970	\$ 78,787
49	\$ 190.96	\$ 39,519	\$ 67,731	\$ 198.22	\$ 41,039	\$ 70,336	\$ 205.48	\$ 42,559	\$ 72,941	\$ 212.74	\$ 44,079	\$ 75,546
50	\$ 202.40	\$ 37,715	\$ 64,639	\$ 210.10	\$ 39,166	\$ 67,126	\$ 217.80	\$ 40,616	\$ 69,612	\$ 225.50	\$ 42,067	\$ 72,098
51	\$ 209.55	\$ 35,796	\$ 61,350	\$ 217.53	\$ 37,173	\$ 63,710	\$ 225.50	\$ 38,550	\$ 66,070	\$ 233.48	\$ 39,927	\$ 68,429
52	\$ 218.85	\$ 33,753	\$ 57,848	\$ 227.18	\$ 35,051	\$ 60,073	\$ 235.51	\$ 36,349	\$ 62,298	\$ 243.85	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 229.57	\$ 31,576	\$ 54,117	\$ 238.32	\$ 32,790	\$ 56,199	\$ 247.06	\$ 34,005	\$ 58,280	\$ 255.81	\$ 35,219	\$ 60,362
54	\$ 241.01	\$ 29,253	\$ 50,137	\$ 250.20	\$ 30,378	\$ 52,065	\$ 259.38	\$ 31,504	\$ 53,993	\$ 268.57	\$ 32,629	\$ 55,922
55	\$ 253.17	\$ 26,776	\$ 45,891	\$ 262.82	\$ 27,805	\$ 47,656	\$ 272.47	\$ 28,835	\$ 49,421	\$ 282.13	\$ 29,865	\$ 51,186
56	\$ 266.04	\$ 27,500	\$ 46,069	\$ 276.19	\$ 28,558	\$ 47,841	\$ 286.33	\$ 29,616	\$ 49,613	\$ 296.48	\$ 30,673	\$ 51,385
57	\$ 277.48	\$ 28,205	\$ 46,215	\$ 288.07	\$ 29,290	\$ 47,992	\$ 298.65	\$ 30,375	\$ 49,770	\$ 309.24	\$ 31,460	\$ 51,547
58	\$ 297.50	\$ 28,896	\$ 46,335	\$ 308.86	\$ 30,007	\$ 48,118	\$ 320.21	\$ 31,119	\$ 49,900	\$ 331.57	\$ 32,230	\$ 51,682
59	\$ 312.51	\$ 29,578	\$ 46,442	\$ 324.45	\$ 30,716	\$ 48,228	\$ 336.38	\$ 31,853	\$ 50,015	\$ 348.32	\$ 32,991	\$ 51,801
60	\$ 330.39	\$ 30,251	\$ 46,538	\$ 343.01	\$ 31,415	\$ 48,328	\$ 355.63	\$ 32,578	\$ 50,118	\$ 368.26	\$ 33,742	\$ 51,908
61*	\$ 320.50	\$ 30,909	\$ 46,618	\$ 332.75	\$ 32,098	\$ 48,411	\$ 345.00	\$ 33,287	\$ 50,204	\$ 357.25	\$ 34,475	\$ 51,997
62*	\$ 338.70	\$ 31,700	\$ 46,906	\$ 351.65	\$ 32,920	\$ 48,710	\$ 364.60	\$ 34,139	\$ 50,514	\$ 377.55	\$ 35,358	\$ 52,318
63*	\$ 360.15	\$ 32,572	\$ 47,318	\$ 373.93	\$ 33,824	\$ 49,138	\$ 387.70	\$ 35,077	\$ 50,958	\$ 401.48	\$ 36,330	\$ 52,778
64*	\$ 388.10	\$ 33,426	\$ 47,708	\$ 402.95	\$ 34,712	\$ 49,543	\$ 417.80	\$ 35,997	\$ 51,378	\$ 432.65	\$ 37,283	\$ 53,213
65*	\$ 406.95	\$ 34,276	\$ 48,094	\$ 422.53	\$ 35,594	\$ 49,944	\$ 438.10	\$ 36,912	\$ 51,794	\$ 453.68	\$ 38,231	\$ 53,644
66*	\$ 425.15	\$ 35,145	\$ 48,508	\$ 441.43	\$ 36,497	\$ 50,373	\$ 457.70	\$ 37,849	\$ 52,239	\$ 473.98	\$ 39,201	\$ 54,105
67*	\$ 471.30	\$ 36,063	\$ 48,981	\$ 489.35	\$ 37,450	\$ 50,865	\$ 507.40	\$ 38,837	\$ 52,749	\$ 525.45	\$ 40,224	\$ 54,633
68*	\$ 504.45	\$ 37,060	\$ 49,548	\$ 523.78	\$ 38,485	\$ 51,453	\$ 543.10	\$ 39,910	\$ 53,359	\$ 562.43	\$ 41,336	\$ 55,265
69*	\$ 531.10	\$ 38,168	\$ 50,243	\$ 551.45	\$ 39,636	\$ 52,176	\$ 571.80	\$ 41,104	\$ 54,108	\$ 592.15	\$ 42,572	\$ 56,041
70*	\$ 554.50	\$ 39,413	\$ 51,092	\$ 575.75	\$ 40,929	\$ 53,057	\$ 597.00	\$ 42,445	\$ 55,022	\$ 618.25	\$ 43,961	\$ 56,987
71*	\$ 578.55	\$ 40,817	\$ 52,120	\$ 600.73	\$ 42,387	\$ 54,125	\$ 622.90	\$ 43,957	\$ 56,130	\$ 645.08	\$ 45,527	\$ 58,134
72*	\$ 603.90	\$ 42,429	\$ 53,378	\$ 627.05	\$ 44,061	\$ 55,431	\$ 650.20	\$ 45,693	\$ 57,484	\$ 673.35	\$ 47,325	\$ 59,537
73*	\$ 631.20	\$ 44,221	\$ 54,832	\$ 655.40	\$ 45,922	\$ 56,941	\$ 679.60	\$ 47,623	\$ 59,050	\$ 703.80	\$ 49,323	\$ 61,159
74*	\$ 661.10	\$ 46,135	\$ 56,421	\$ 686.45	\$ 47,910	\$ 58,591	\$ 711.80	\$ 49,684	\$ 60,761	\$ 737.15	\$ 51,459	\$ 62,931
75*	\$ 694.25	\$ 48,192	\$ 58,165	\$ 720.88	\$ 50,046	\$ 60,403	\$ 747.50	\$ 51,900	\$ 62,640	\$ 774.13	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 61.60	\$ 75,965	\$ 130,195	\$ 63.58	\$ 78,497	\$ 134,535	\$ 65.56	\$ 81,030	\$ 138,875	\$ 67.54	\$ 83,562	\$ 143,215
19	\$ 62.43	\$ 75,542	\$ 129,469	\$ 64.44	\$ 78,060	\$ 133,785	\$ 66.44	\$ 80,578	\$ 138,100	\$ 68.45	\$ 83,096	\$ 142,416
20	\$ 63.25	\$ 75,101	\$ 128,713	\$ 65.29	\$ 77,604	\$ 133,003	\$ 67.32	\$ 80,107	\$ 137,294	\$ 69.36	\$ 82,611	\$ 141,584
21	\$ 69.03	\$ 74,638	\$ 127,920	\$ 71.26	\$ 77,126	\$ 132,184	\$ 73.48	\$ 79,614	\$ 136,448	\$ 75.71	\$ 82,102	\$ 140,712
22	\$ 71.50	\$ 74,154	\$ 127,090	\$ 73.81	\$ 76,626	\$ 131,326	\$ 76.12	\$ 79,098	\$ 135,563	\$ 78.43	\$ 81,569	\$ 139,799
23	\$ 72.33	\$ 73,647	\$ 126,222	\$ 74.67	\$ 76,102	\$ 130,429	\$ 77.00	\$ 78,557	\$ 134,636	\$ 79.34	\$ 81,012	\$ 138,844
24	\$ 74.80	\$ 73,117	\$ 125,313	\$ 77.22	\$ 75,554	\$ 129,490	\$ 79.64	\$ 77,991	\$ 133,667	\$ 82.06	\$ 80,428	\$ 137,844
25	\$ 77.28	\$ 72,561	\$ 124,360	\$ 79.78	\$ 74,980	\$ 128,505	\$ 82.28	\$ 77,399	\$ 132,651	\$ 84.79	\$ 79,817	\$ 136,796
26	\$ 80.58	\$ 71,977	\$ 123,360	\$ 83.19	\$ 74,377	\$ 127,472	\$ 85.80	\$ 76,776	\$ 131,584	\$ 88.42	\$ 79,175	\$ 135,696
27	\$ 84.70	\$ 71,362	\$ 122,305	\$ 87.45	\$ 73,741	\$ 126,382	\$ 90.20	\$ 76,119	\$ 130,459	\$ 92.95	\$ 78,498	\$ 134,536
28	\$ 87.18	\$ 70,712	\$ 121,191	\$ 90.01	\$ 73,069	\$ 125,230	\$ 92.84	\$ 75,426	\$ 129,270	\$ 95.68	\$ 77,783	\$ 133,310
29	\$ 90.48	\$ 70,025	\$ 120,013	\$ 93.42	\$ 72,359	\$ 124,013	\$ 96.36	\$ 74,693	\$ 128,014	\$ 99.31	\$ 77,027	\$ 132,014
30	\$ 93.78	\$ 69,300	\$ 118,771	\$ 96.83	\$ 71,610	\$ 122,730	\$ 99.88	\$ 73,920	\$ 126,689	\$ 102.94	\$ 76,230	\$ 130,648
31	\$ 93.78	\$ 68,535	\$ 117,460	\$ 96.83	\$ 70,820	\$ 121,375	\$ 99.88	\$ 73,104	\$ 125,291	\$ 102.94	\$ 75,389	\$ 129,206
32	\$ 99.55	\$ 67,731	\$ 116,082	\$ 102.80	\$ 69,989	\$ 119,951	\$ 106.04	\$ 72,246	\$ 123,820	\$ 109.29	\$ 74,504	\$ 127,690
33	\$ 104.50	\$ 66,886	\$ 114,633	\$ 107.91	\$ 69,115	\$ 118,454	\$ 111.32	\$ 71,345	\$ 122,275	\$ 114.73	\$ 73,574	\$ 126,096
34	\$ 109.45	\$ 65,997	\$ 113,110	\$ 113.03	\$ 68,197	\$ 116,880	\$ 116.60	\$ 70,397	\$ 120,651	\$ 120.18	\$ 72,597	\$ 124,421
35	\$ 114.40	\$ 65,063	\$ 111,510	\$ 118.14	\$ 67,232	\$ 115,227	\$ 121.88	\$ 69,401	\$ 118,944	\$ 125.62	\$ 71,570	\$ 122,661
36	\$ 120.18	\$ 64,083	\$ 109,831	\$ 124.11	\$ 66,220	\$ 113,492	\$ 128.04	\$ 68,356	\$ 117,153	\$ 131.98	\$ 70,492	\$ 120,814
37	\$ 126.78	\$ 63,055	\$ 108,069	\$ 130.93	\$ 65,157	\$ 111,671	\$ 135.08	\$ 67,259	\$ 115,273	\$ 139.24	\$ 69,361	\$ 118,875
38	\$ 134.20	\$ 61,975	\$ 106,218	\$ 138.60	\$ 64,041	\$ 109,758	\$ 143.00	\$ 66,107	\$ 113,299	\$ 147.40	\$ 68,173	\$ 116,839
39	\$ 139.15	\$ 60,843	\$ 104,278	\$ 143.72	\$ 62,871	\$ 107,754	\$ 148.28	\$ 64,899	\$ 111,230	\$ 152.85	\$ 66,928	\$ 114,706
40	\$ 147.40	\$ 59,659	\$ 102,247	\$ 152.24	\$ 61,647	\$ 105,655	\$ 157.08	\$ 63,636	\$ 109,064	\$ 161.92	\$ 65,625	\$ 112,472
41	\$ 152.35	\$ 58,417	\$ 100,120	\$ 157.36	\$ 60,365	\$ 103,457	\$ 162.36	\$ 62,312	\$ 106,795	\$ 167.37	\$ 64,259	\$ 110,132
42	\$ 159.78	\$ 57,114	\$ 97,887	\$ 165.03	\$ 59,018	\$ 101,149	\$ 170.28	\$ 60,922	\$ 104,412	\$ 175.54	\$ 62,826	\$ 107,675
43	\$ 166.38	\$ 55,744	\$ 95,539	\$ 171.85	\$ 57,602	\$ 98,724	\$ 177.32	\$ 59,461	\$ 101,908	\$ 182.80	\$ 61,319	\$ 105,093
44	\$ 172.98	\$ 54,296	\$ 93,057	\$ 178.67	\$ 56,106	\$ 96,158	\$ 184.36	\$ 57,916	\$ 99,260	\$ 190.06	\$ 59,726	\$ 102,362
45	\$ 182.05	\$ 52,759	\$ 90,423	\$ 188.05	\$ 54,518	\$ 93,437	\$ 194.04	\$ 56,276	\$ 96,451	\$ 200.04	\$ 58,035	\$ 99,465
46	\$ 191.13	\$ 51,127	\$ 87,625	\$ 197.43	\$ 52,831	\$ 90,546	\$ 203.72	\$ 54,536	\$ 93,467	\$ 210.02	\$ 56,240	\$ 96,388
47	\$ 201.85	\$ 49,395	\$ 84,657	\$ 208.51	\$ 51,042	\$ 87,478	\$ 215.16	\$ 52,688	\$ 90,300	\$ 221.82	\$ 54,335	\$ 93,122
48	\$ 211.75	\$ 47,555	\$ 81,504	\$ 218.74	\$ 49,140	\$ 84,220	\$ 225.72	\$ 50,725	\$ 86,937	\$ 232.71	\$ 52,311	\$ 89,654
49	\$ 220.00	\$ 45,599	\$ 78,151	\$ 227.26	\$ 47,119	\$ 80,756	\$ 234.52	\$ 48,639	\$ 83,361	\$ 241.78	\$ 50,159	\$ 85,966
50	\$ 233.20	\$ 43,518	\$ 74,584	\$ 240.90	\$ 44,968	\$ 77,070	\$ 248.60	\$ 46,419	\$ 79,556	\$ 256.30	\$ 47,869	\$ 82,042
51	\$ 241.45	\$ 41,303	\$ 70,789	\$ 249.43	\$ 42,680	\$ 73,149	\$ 257.40	\$ 44,057	\$ 75,508	\$ 265.38	\$ 45,434	\$ 77,868
52	\$ 252.18	\$ 38,945	\$ 66,748	\$ 260.51	\$ 40,244	\$ 68,973	\$ 268.84	\$ 41,542	\$ 71,198	\$ 277.18	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 264.55	\$ 36,433	\$ 62,443	\$ 273.30	\$ 37,648	\$ 64,524	\$ 282.04	\$ 38,862	\$ 66,606	\$ 290.79	\$ 40,077	\$ 68,687
54	\$ 277.75	\$ 33,754	\$ 57,850	\$ 286.94	\$ 34,879	\$ 59,778	\$ 296.12	\$ 36,004	\$ 61,707	\$ 305.31	\$ 37,129	\$ 63,635
55	\$ 291.78	\$ 30,895	\$ 52,951	\$ 301.43	\$ 31,925	\$ 54,716	\$ 311.08	\$ 32,955	\$ 56,481	\$ 320.74	\$ 33,985	\$ 58,246
56	\$ 306.63	\$ 31,731	\$ 53,157	\$ 316.78	\$ 32,789	\$ 54,928	\$ 326.92	\$ 33,847	\$ 56,700	\$ 337.07	\$ 34,904	\$ 58,472
57	\$ 319.83	\$ 32,544	\$ 53,325	\$ 330.42	\$ 33,629	\$ 55,102	\$ 341.00	\$ 34,714	\$ 56,880	\$ 351.59	\$ 35,799	\$ 58,657
58	\$ 342.93	\$ 33,342	\$ 53,464	\$ 354.29	\$ 34,453	\$ 55,246	\$ 365.64	\$ 35,565	\$ 57,028	\$ 377.00	\$ 36,676	\$ 58,810
59	\$ 360.25	\$ 34,129	\$ 53,587	\$ 372.19	\$ 35,266	\$ 55,373	\$ 384.12	\$ 36,404	\$ 57,160	\$ 396.06	\$ 37,541	\$ 58,946
60	\$ 380.88	\$ 34,905	\$ 53,698	\$ 393.50	\$ 36,069	\$ 55,488	\$ 406.12	\$ 37,232	\$ 57,278	\$ 418.75	\$ 38,396	\$ 59,068
61*	\$ 369.50	\$ 35,664	\$ 53,790	\$ 381.75	\$ 36,853	\$ 55,583	\$ 394.00	\$ 38,042	\$ 57,376	\$ 406.25	\$ 39,231	\$ 59,169
62*	\$ 390.50	\$ 36,577	\$ 54,123	\$ 403.45	\$ 37,797	\$ 55,927	\$ 416.40	\$ 39,016	\$ 57,731	\$ 429.35	\$ 40,235	\$ 59,535
63*	\$ 415.25	\$ 37,583	\$ 54,598	\$ 429.03	\$ 38,835	\$ 56,418	\$ 442.80	\$ 40,088	\$ 58,238	\$ 456.58	\$ 41,341	\$ 60,058
64*	\$ 447.50	\$ 38,569	\$ 55,048	\$ 462.35	\$ 39,854	\$ 56,883	\$ 477.20	\$ 41,140	\$ 58,718	\$ 492.05	\$ 42,426	\$ 60,553
65*	\$ 469.25	\$ 39,549	\$ 55,494	\$ 484.83	\$ 40,867	\$ 57,343	\$ 500.40	\$ 42,186	\$ 59,193	\$ 515.98	\$ 43,504	\$ 61,043
66*	\$ 490.25	\$ 40,552	\$ 55,971	\$ 506.53	\$ 41,904	\$ 57,836	\$ 522.80	\$ 43,256	\$ 59,702	\$ 539.08	\$ 44,608	\$ 61,568
67*	\$ 543.50	\$ 41,611	\$ 56,517	\$ 561.55	\$ 42,998	\$ 58,400	\$ 579.60	\$ 44,385	\$ 60,284	\$ 597.65	\$ 45,772	\$ 62,168
68*	\$ 581.75	\$ 42,761	\$ 57,171	\$ 601.08	\$ 44,187	\$ 59,076	\$ 620.40	\$ 45,612	\$ 60,982	\$ 639.73	\$ 47,037	\$ 62,888
69*	\$ 612.50	\$ 44,040	\$ 57,973	\$ 632.85	\$ 45,508	\$ 59,905	\$ 653.20	\$ 46,977	\$ 61,838	\$ 673.55	\$ 48,445	\$ 63,770
70*	\$ 639.50	\$ 45,477	\$ 58,953	\$ 660.75	\$ 46,993	\$ 60,918	\$ 682.00	\$ 48,508	\$ 62,883	\$ 703.25	\$ 50,024	\$ 64,848
71*	\$ 667.25	\$ 47,096	\$ 60,139	\$ 689.43	\$ 48,666	\$ 62,144	\$ 711.60	\$ 50,236	\$ 64,148	\$ 733.78	\$ 51,806	\$ 66,153
72*	\$ 696.50	\$ 48,957	\$ 61,590	\$ 719.65	\$ 50,588	\$ 63,643	\$ 742.80	\$ 52,220	\$ 65,696	\$ 765.95	\$ 53,852	\$ 67,749
73*	\$ 728.00	\$ 51,024	\$ 63,268	\$ 752.20	\$ 52,725	\$ 65,377	\$ 776.40	\$ 54,426	\$ 67,486	\$ 800.60	\$ 56,127	\$ 69,595
74*	\$ 762.50	\$ 53,233	\$ 65,101	\$ 787.85	\$ 55,007	\$ 67,271	\$ 813.20	\$ 56,782	\$ 69,441	\$ 838.55	\$ 58,556	\$ 71,611
75*	\$ 800.76	\$ 55,607	\$ 67,114	\$ 827.38	\$ 57,460	\$ 69,351	\$ 854.01	\$ 59,314	\$ 71,588	\$ 880.63	\$ 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.

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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

	\$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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 69.52	\$ 86,094	\$ 147,554	\$ 71.50	\$ 88,626	\$ 151,894	\$ 73.48	\$ 91,158	\$ 156,234	\$ 75.46	\$ 93,691	\$ 160,574
19	\$ 70.46	\$ 85,615	\$ 146,732	\$ 72.47	\$ 88,133	\$ 151,047	\$ 74.47	\$ 90,651	\$ 155,363	\$ 76.48	\$ 93,169	\$ 159,679
20	\$ 71.39	\$ 85,114	\$ 145,875	\$ 73.43	\$ 87,617	\$ 150,165	\$ 75.46	\$ 90,121	\$ 154,456	\$ 77.50	\$ 92,624	\$ 158,746
21	\$ 77.94	\$ 84,590	\$ 144,976	\$ 80.17	\$ 87,078	\$ 149,240	\$ 82.39	\$ 89,566	\$ 153,504	\$ 84.62	\$ 92,054	\$ 157,768
22	\$ 80.74	\$ 84,041	\$ 144,035	\$ 83.05	\$ 86,513	\$ 148,272	\$ 85.36	\$ 88,985	\$ 152,508	\$ 87.67	\$ 91,457	\$ 156,744
23	\$ 81.68	\$ 83,467	\$ 143,051	\$ 84.02	\$ 85,922	\$ 147,259	\$ 86.35	\$ 88,377	\$ 151,466	\$ 88.69	\$ 90,832	\$ 155,673
24	\$ 84.48	\$ 82,865	\$ 142,021	\$ 86.90	\$ 85,303	\$ 146,198	\$ 89.32	\$ 87,740	\$ 150,375	\$ 91.74	\$ 90,177	\$ 154,552
25	\$ 87.29	\$ 82,236	\$ 140,941	\$ 89.79	\$ 84,655	\$ 145,087	\$ 92.29	\$ 87,074	\$ 149,232	\$ 94.80	\$ 89,492	\$ 153,377
26	\$ 91.03	\$ 81,574	\$ 139,808	\$ 93.64	\$ 83,974	\$ 143,920	\$ 96.25	\$ 86,373	\$ 148,032	\$ 98.87	\$ 88,772	\$ 152,144
27	\$ 95.70	\$ 80,877	\$ 138,612	\$ 98.45	\$ 83,255	\$ 142,689	\$ 101.20	\$ 85,634	\$ 146,766	\$ 103.95	\$ 88,013	\$ 150,843
28	\$ 98.51	\$ 80,140	\$ 137,349	\$ 101.34	\$ 82,497	\$ 141,389	\$ 104.17	\$ 84,854	\$ 145,429	\$ 107.01	\$ 87,211	\$ 149,468
29	\$ 102.25	\$ 79,361	\$ 136,015	\$ 105.19	\$ 81,696	\$ 140,015	\$ 108.13	\$ 84,030	\$ 144,016	\$ 111.08	\$ 86,364	\$ 148,016
30	\$ 105.99	\$ 78,540	\$ 134,607	\$ 109.04	\$ 80,850	\$ 138,566	\$ 112.09	\$ 83,160	\$ 142,525	\$ 115.15	\$ 85,470	\$ 146,484
31	\$ 105.99	\$ 77,674	\$ 133,121	\$ 109.04	\$ 79,958	\$ 137,037	\$ 112.09	\$ 82,243	\$ 140,952	\$ 115.15	\$ 84,527	\$ 144,867
32	\$ 112.53	\$ 76,762	\$ 131,559	\$ 115.78	\$ 79,020	\$ 135,429	\$ 119.02	\$ 81,277	\$ 139,298	\$ 122.27	\$ 83,535	\$ 143,167
33	\$ 118.14	\$ 75,804	\$ 129,917	\$ 121.55	\$ 78,033	\$ 133,738	\$ 124.96	\$ 80,263	\$ 137,559	\$ 128.37	\$ 82,492	\$ 141,380
34	\$ 123.75	\$ 74,797	\$ 128,191	\$ 127.33	\$ 76,996	\$ 131,962	\$ 130.90	\$ 79,196	\$ 135,732	\$ 134.48	\$ 81,396	\$ 139,502
35	\$ 129.36	\$ 73,739	\$ 126,378	\$ 133.10	\$ 75,907	\$ 130,095	\$ 136.84	\$ 78,076	\$ 133,812	\$ 140.58	\$ 80,245	\$ 137,529
36	\$ 135.91	\$ 72,628	\$ 124,475	\$ 139.84	\$ 74,764	\$ 128,136	\$ 143.77	\$ 76,900	\$ 131,797	\$ 147.71	\$ 79,036	\$ 135,458
37	\$ 143.39	\$ 71,462	\$ 122,478	\$ 147.54	\$ 73,564	\$ 126,080	\$ 151.69	\$ 75,666	\$ 129,682	\$ 155.85	\$ 77,768	\$ 133,285
38	\$ 151.80	\$ 70,239	\$ 120,380	\$ 156.20	\$ 72,305	\$ 123,921	\$ 160.60	\$ 74,371	\$ 127,461	\$ 165.00	\$ 76,437	\$ 131,002
39	\$ 157.41	\$ 68,956	\$ 118,182	\$ 161.98	\$ 70,984	\$ 121,658	\$ 166.54	\$ 73,012	\$ 125,134	\$ 171.11	\$ 75,040	\$ 128,610
40	\$ 166.76	\$ 67,613	\$ 115,880	\$ 171.60	\$ 69,602	\$ 119,288	\$ 176.44	\$ 71,590	\$ 122,697	\$ 181.28	\$ 73,579	\$ 126,105
41	\$ 172.37	\$ 66,206	\$ 113,469	\$ 177.38	\$ 68,154	\$ 116,807	\$ 182.38	\$ 70,101	\$ 120,144	\$ 187.39	\$ 72,048	\$ 123,481
42	\$ 180.79	\$ 64,730	\$ 110,938	\$ 186.04	\$ 66,634	\$ 114,201	\$ 191.29	\$ 68,537	\$ 117,464	\$ 196.55	\$ 70,441	\$ 120,727
43	\$ 188.27	\$ 63,177	\$ 108,278	\$ 193.74	\$ 65,035	\$ 111,462	\$ 199.21	\$ 66,893	\$ 114,647	\$ 204.69	\$ 68,751	\$ 117,832
44	\$ 195.75	\$ 61,536	\$ 105,464	\$ 201.44	\$ 63,346	\$ 108,566	\$ 207.13	\$ 65,156	\$ 111,668	\$ 212.83	\$ 66,966	\$ 114,770
45	\$ 206.03	\$ 59,794	\$ 102,479	\$ 212.03	\$ 61,552	\$ 105,493	\$ 218.02	\$ 63,311	\$ 108,507	\$ 224.02	\$ 65,070	\$ 111,521
46	\$ 216.32	\$ 57,944	\$ 99,308	\$ 222.62	\$ 59,648	\$ 102,229	\$ 228.91	\$ 61,353	\$ 105,150	\$ 235.21	\$ 63,057	\$ 108,071
47	\$ 228.47	\$ 55,981	\$ 95,944	\$ 235.13	\$ 57,628	\$ 98,766	\$ 241.78	\$ 59,274	\$ 101,588	\$ 248.44	\$ 60,921	\$ 104,410
48	\$ 239.69	\$ 53,896	\$ 92,371	\$ 246.68	\$ 55,481	\$ 95,088	\$ 253.66	\$ 57,066	\$ 97,804	\$ 260.65	\$ 58,651	\$ 100,521
49	\$ 249.04	\$ 51,679	\$ 88,571	\$ 256.30	\$ 53,199	\$ 91,176	\$ 263.56	\$ 54,719	\$ 93,781	\$ 270.82	\$ 56,239	\$ 96,386
50	\$ 264.00	\$ 49,320	\$ 84,529	\$ 271.70	\$ 50,771	\$ 87,015	\$ 279.40	\$ 52,221	\$ 89,501	\$ 287.10	\$ 53,672	\$ 91,987
51	\$ 273.35	\$ 46,810	\$ 80,228	\$ 281.33	\$ 48,187	\$ 82,587	\$ 289.30	\$ 49,564	\$ 84,947	\$ 297.28	\$ 50,941	\$ 87,307
52	\$ 285.51	\$ 44,138	\$ 75,648	\$ 293.84	\$ 45,436	\$ 77,873	\$ 302.17	\$ 46,735	\$ 80,098	\$ 310.51	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 299.53	\$ 41,291	\$ 70,769	\$ 308.28	\$ 42,506	\$ 72,850	\$ 317.02	\$ 43,720	\$ 74,932	\$ 325.77	\$ 44,935	\$ 77,013
54	\$ 314.49	\$ 38,254	\$ 65,563	\$ 323.68	\$ 39,380	\$ 67,492	\$ 332.86	\$ 40,505	\$ 69,420	\$ 342.05	\$ 41,630	\$ 71,348
55	\$ 330.39	\$ 35,014	\$ 60,011	\$ 340.04	\$ 36,044	\$ 61,776	\$ 349.69	\$ 37,074	\$ 63,541	\$ 359.35	\$ 38,104	\$ 65,306
56	\$ 347.22	\$ 35,962	\$ 60,244	\$ 357.37	\$ 37,020	\$ 62,016	\$ 367.51	\$ 38,078	\$ 63,788	\$ 377.66	\$ 39,135	\$ 65,560
57	\$ 362.18	\$ 36,884	\$ 60,435	\$ 372.77	\$ 37,969	\$ 62,212	\$ 383.35	\$ 39,053	\$ 63,990	\$ 393.94	\$ 40,138	\$ 65,767
58	\$ 388.36	\$ 37,787	\$ 60,593	\$ 399.72	\$ 38,899	\$ 62,375	\$ 411.07	\$ 40,010	\$ 64,157	\$ 422.43	\$ 41,122	\$ 65,939
59	\$ 407.99	\$ 38,679	\$ 60,732	\$ 419.93	\$ 39,817	\$ 62,518	\$ 431.86	\$ 40,954	\$ 64,305	\$ 443.80	\$ 42,092	\$ 66,091
60	\$ 431.37	\$ 39,559	\$ 60,858	\$ 443.99	\$ 40,723	\$ 62,648	\$ 456.61	\$ 41,886	\$ 64,438	\$ 469.24	\$ 43,050	\$ 66,228
61*	\$ 418.50	\$ 40,419	\$ 60,962	\$ 430.75	\$ 41,608	\$ 62,755	\$ 443.00	\$ 42,797	\$ 64,548	\$ 455.25	\$ 43,986	\$ 66,341
62*	\$ 442.30	\$ 41,454	\$ 61,339	\$ 455.25	\$ 42,674	\$ 63,143	\$ 468.20	\$ 43,893	\$ 64,947	\$ 481.15	\$ 45,112	\$ 66,751
63*	\$ 470.35	\$ 42,594	\$ 61,878	\$ 484.13	\$ 43,847	\$ 63,698	\$ 497.90	\$ 45,099	\$ 65,518	\$ 511.68	\$ 46,352	\$ 67,338
64*	\$ 506.90	\$ 43,711	\$ 62,388	\$ 521.75	\$ 44,997	\$ 64,223	\$ 536.60	\$ 46,282	\$ 66,058	\$ 551.45	\$ 47,568	\$ 67,893
65*	\$ 531.55	\$ 44,822	\$ 62,893	\$ 547.13	\$ 46,141	\$ 64,743	\$ 562.70	\$ 47,459	\$ 66,592	\$ 578.28	\$ 48,777	\$ 68,442
66*	\$ 555.35	\$ 45,959	\$ 63,433	\$ 571.63	\$ 47,311	\$ 65,299	\$ 587.90	\$ 48,663	\$ 67,165	\$ 604.18	\$ 50,015	\$ 69,030
67*	\$ 615.70	\$ 47,159	\$ 64,052	\$ 633.75	\$ 48,546	\$ 65,936	\$ 651.80	\$ 49,933	\$ 67,820	\$ 669.85	\$ 51,320	\$ 69,704
68*	\$ 659.05	\$ 48,463	\$ 64,793	\$ 678.38	\$ 49,888	\$ 66,699	\$ 697.70	\$ 51,314	\$ 68,605	\$ 717.03	\$ 52,739	\$ 70,510
69*	\$ 693.90	\$ 49,913	\$ 65,703	\$ 714.25	\$ 51,381	\$ 67,635	\$ 734.60	\$ 52,849	\$ 69,568	\$ 754.95	\$ 54,317	\$ 71,500
70*	\$ 724.50	\$ 51,540	\$ 66,813	\$ 745.75	\$ 53,056	\$ 68,778	\$ 767.00	\$ 54,572	\$ 70,743	\$ 788.25	\$ 56,088	\$ 72,708
71*	\$ 755.95	\$ 53,376	\$ 68,158	\$ 778.13	\$ 54,946	\$ 70,162	\$ 800.30	\$ 56,516	\$ 72,167	\$ 822.48	\$ 58,086	\$ 74,172
72*	\$ 789.10	\$ 55,484	\$ 69,802	\$ 812.25	\$ 57,116	\$ 71,855	\$ 835.40	\$ 58,748	\$ 73,908	\$ 858.55	\$ 60,380	\$ 75,961
73*	\$ 824.80	\$ 57,827	\$ 71,704	\$ 849.00	\$ 59,528	\$ 73,813	\$ 873.20	\$ 61,229	\$ 75,922	\$ 897.40	\$ 62,930	\$ 78,031
74*	\$ 863.90	\$ 60,331	\$ 73,781	\$ 889.25	\$ 62,105	\$ 75,951	\$ 914.60	\$ 63,880	\$ 78,121	\$ 939.95	\$ 65,654	\$ 80,291
75*	\$ 907.26	\$ 63,021	\$ 76,063	\$ 933.88	\$ 64,875	\$ 78,300	\$ 960.51	\$ 66,728	\$ 80,537	\$ 987.13	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 77.44	\$ 96,223	\$ 164,914	\$ 79.42	\$ 98,755	\$ 169,254	\$ 81.40	\$ 101,287	\$ 173,594	\$ 83.38	\$ 103,819	\$ 177,933
19	\$ 78.49	\$ 95,687	\$ 163,994	\$ 80.50	\$ 98,205	\$ 168,310	\$ 82.50	\$ 100,723	\$ 172,626	\$ 84.51	\$ 103,241	\$ 176,941
20	\$ 79.53	\$ 95,127	\$ 163,037	\$ 81.57	\$ 97,631	\$ 167,327	\$ 83.60	\$ 100,134	\$ 171,618	\$ 85.64	\$ 102,638	\$ 175,908
21	\$ 86.85	\$ 94,542	\$ 162,032	\$ 89.08	\$ 97,030	\$ 166,296	\$ 91.30	\$ 99,518	\$ 170,560	\$ 93.53	\$ 102,006	\$ 174,824
22	\$ 89.98	\$ 93,928	\$ 160,981	\$ 92.29	\$ 96,400	\$ 165,217	\$ 94.60	\$ 98,872	\$ 169,454	\$ 96.91	\$ 101,344	\$ 173,690
23	\$ 91.03	\$ 93,287	\$ 159,881	\$ 93.37	\$ 95,741	\$ 164,088	\$ 95.70	\$ 98,196	\$ 168,296	\$ 98.04	\$ 100,651	\$ 172,503
24	\$ 94.16	\$ 92,614	\$ 158,729	\$ 96.58	\$ 95,052	\$ 162,906	\$ 99.00	\$ 97,489	\$ 167,084	\$ 101.42	\$ 99,926	\$ 171,261
25	\$ 97.30	\$ 91,911	\$ 157,523	\$ 99.80	\$ 94,330	\$ 161,668	\$ 102.30	\$ 96,749	\$ 165,814	\$ 104.81	\$ 99,167	\$ 169,959
26	\$ 101.48	\$ 91,171	\$ 156,256	\$ 104.09	\$ 93,571	\$ 160,368	\$ 106.70	\$ 95,970	\$ 164,480	\$ 109.32	\$ 98,369	\$ 168,592
27	\$ 106.70	\$ 90,392	\$ 154,920	\$ 109.45	\$ 92,770	\$ 158,997	\$ 112.20	\$ 95,149	\$ 163,074	\$ 114.95	\$ 97,528	\$ 167,150
28	\$ 109.84	\$ 89,568	\$ 153,508	\$ 112.67	\$ 91,925	\$ 157,548	\$ 115.50	\$ 94,282	\$ 161,588	\$ 118.34	\$ 96,640	\$ 165,627
29	\$ 114.02	\$ 88,698	\$ 152,017	\$ 116.96	\$ 91,032	\$ 156,017	\$ 119.90	\$ 93,366	\$ 160,018	\$ 122.85	\$ 95,701	\$ 164,018
30	\$ 118.20	\$ 87,780	\$ 150,443	\$ 121.25	\$ 90,090	\$ 154,402	\$ 124.30	\$ 92,400	\$ 158,362	\$ 127.36	\$ 94,710	\$ 162,321
31	\$ 118.20	\$ 86,812	\$ 148,783	\$ 121.25	\$ 89,096	\$ 152,698	\$ 124.30	\$ 91,381	\$ 156,614	\$ 127.36	\$ 93,665	\$ 160,529
32	\$ 125.51	\$ 85,793	\$ 147,037	\$ 128.76	\$ 88,051	\$ 150,906	\$ 132.00	\$ 90,308	\$ 154,776	\$ 135.25	\$ 92,566	\$ 158,645
33	\$ 131.78	\$ 84,722	\$ 145,201	\$ 135.19	\$ 86,951	\$ 149,022	\$ 138.60	\$ 89,181	\$ 152,844	\$ 142.01	\$ 91,411	\$ 156,665
34	\$ 138.05	\$ 83,596	\$ 143,273	\$ 141.63	\$ 85,796	\$ 147,043	\$ 145.20	\$ 87,996	\$ 150,814	\$ 148.78	\$ 90,196	\$ 154,584
35	\$ 144.32	\$ 82,414	\$ 141,246	\$ 148.06	\$ 84,583	\$ 144,963	\$ 151.80	\$ 86,751	\$ 148,680	\$ 155.54	\$ 88,920	\$ 152,397
36	\$ 151.64	\$ 81,172	\$ 139,119	\$ 155.57	\$ 83,309	\$ 142,780	\$ 159.50	\$ 85,445	\$ 146,442	\$ 163.44	\$ 87,581	\$ 150,103
37	\$ 160.00	\$ 79,870	\$ 136,887	\$ 164.15	\$ 81,972	\$ 140,489	\$ 168.30	\$ 84,074	\$ 144,092	\$ 172.46	\$ 86,175	\$ 147,694
38	\$ 169.40	\$ 78,502	\$ 134,542	\$ 173.80	\$ 80,568	\$ 138,083	\$ 178.20	\$ 82,634	\$ 141,624	\$ 182.60	\$ 84,700	\$ 145,164
39	\$ 175.67	\$ 77,068	\$ 132,086	\$ 180.24	\$ 79,096	\$ 135,562	\$ 184.80	\$ 81,124	\$ 139,038	\$ 189.37	\$ 83,152	\$ 142,513
40	\$ 186.12	\$ 75,568	\$ 129,513	\$ 190.96	\$ 77,556	\$ 132,921	\$ 195.80	\$ 79,545	\$ 136,330	\$ 200.64	\$ 81,534	\$ 139,738
41	\$ 192.39	\$ 73,995	\$ 126,819	\$ 197.40	\$ 75,943	\$ 130,156	\$ 202.40	\$ 77,890	\$ 133,494	\$ 207.41	\$ 79,837	\$ 136,831
42	\$ 201.80	\$ 72,345	\$ 123,990	\$ 207.05	\$ 74,249	\$ 127,253	\$ 212.30	\$ 76,153	\$ 130,516	\$ 217.56	\$ 78,057	\$ 133,778
43	\$ 210.16	\$ 70,609	\$ 121,016	\$ 215.63	\$ 72,468	\$ 124,201	\$ 221.10	\$ 74,326	\$ 127,386	\$ 226.58	\$ 76,184	\$ 130,570
44	\$ 218.52	\$ 68,775	\$ 117,872	\$ 224.21	\$ 70,585	\$ 120,974	\$ 229.90	\$ 72,395	\$ 124,076	\$ 235.60	\$ 74,205	\$ 127,177
45	\$ 230.01	\$ 66,828	\$ 114,535	\$ 236.01	\$ 68,587	\$ 117,549	\$ 242.00	\$ 70,346	\$ 120,564	\$ 248.00	\$ 72,104	\$ 123,578
46	\$ 241.51	\$ 64,761	\$ 110,992	\$ 247.81	\$ 66,465	\$ 113,913	\$ 254.10	\$ 68,170	\$ 116,834	\$ 260.40	\$ 69,874	\$ 119,754
47	\$ 255.09	\$ 62,567	\$ 107,232	\$ 261.75	\$ 64,214	\$ 110,054	\$ 268.40	\$ 65,860	\$ 112,876	\$ 275.06	\$ 67,507	\$ 115,697
48	\$ 267.63	\$ 60,236	\$ 103,238	\$ 274.62	\$ 61,822	\$ 105,955	\$ 281.60	\$ 63,407	\$ 108,672	\$ 288.59	\$ 64,992	\$ 111,388
49	\$ 278.08	\$ 57,759	\$ 98,991	\$ 285.34	\$ 59,279	\$ 101,596	\$ 292.60	\$ 60,799	\$ 104,202	\$ 299.86	\$ 62,319	\$ 106,807
50	\$ 294.80	\$ 55,123	\$ 94,473	\$ 302.50	\$ 56,573	\$ 96,959	\$ 310.20	\$ 58,024	\$ 99,446	\$ 317.90	\$ 59,474	\$ 101,932
51	\$ 305.25	\$ 52,318	\$ 89,666	\$ 313.23	\$ 53,694	\$ 92,026	\$ 321.20	\$ 55,071	\$ 94,386	\$ 329.18	\$ 56,448	\$ 96,745
52	\$ 318.84	\$ 49,331	\$ 84,548	\$ 327.17	\$ 50,629	\$ 86,773	\$ 335.50	\$ 51,927	\$ 88,998	\$ 343.84	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 334.51	\$ 46,149	\$ 79,095	\$ 343.26	\$ 47,364	\$ 81,176	\$ 352.00	\$ 48,578	\$ 83,258	\$ 360.75	\$ 49,793	\$ 85,339
54	\$ 351.23	\$ 42,755	\$ 73,277	\$ 360.42	\$ 43,880	\$ 75,205	\$ 369.60	\$ 45,005	\$ 77,134	\$ 378.79	\$ 46,130	\$ 79,062
55	\$ 369.00	\$ 39,134	\$ 67,071	\$ 378.65	\$ 40,164	\$ 68,836	\$ 388.30	\$ 41,194	\$ 70,602	\$ 397.96	\$ 42,223	\$ 72,367
56	\$ 387.81	\$ 40,193	\$ 67,332	\$ 397.96	\$ 41,251	\$ 69,104	\$ 408.10	\$ 42,308	\$ 70,876	\$ 418.25	\$ 43,366	\$ 72,647
57	\$ 404.53	\$ 41,223	\$ 67,545	\$ 415.12	\$ 42,308	\$ 69,322	\$ 425.70	\$ 43,393	\$ 71,100	\$ 436.29	\$ 44,478	\$ 72,877
58	\$ 433.79	\$ 42,233	\$ 67,721	\$ 445.15	\$ 43,344	\$ 69,503	\$ 456.50	\$ 44,456	\$ 71,286	\$ 467.86	\$ 45,567	\$ 73,068
59	\$ 455.73	\$ 43,230	\$ 67,877	\$ 467.67	\$ 44,367	\$ 69,663	\$ 479.60	\$ 45,505	\$ 71,450	\$ 491.54	\$ 46,643	\$ 73,236
60	\$ 481.86	\$ 44,213	\$ 68,018	\$ 494.48	\$ 45,377	\$ 69,808	\$ 507.10	\$ 46,540	\$ 71,598	\$ 519.73	\$ 47,704	\$ 73,387
61*	\$ 467.50	\$ 45,175	\$ 68,134	\$ 479.75	\$ 46,364	\$ 69,927	\$ 492.00	\$ 47,552	\$ 71,720	\$ 504.25	\$ 48,741	\$ 73,513
62*	\$ 494.10	\$ 46,331	\$ 68,555	\$ 507.05	\$ 47,551	\$ 70,359	\$ 520.00	\$ 48,770	\$ 72,164	\$ 532.95	\$ 49,989	\$ 73,968
63*	\$ 525.45	\$ 47,605	\$ 69,158	\$ 539.23	\$ 48,858	\$ 70,978	\$ 553.00	\$ 50,110	\$ 72,798	\$ 566.78	\$ 51,363	\$ 74,617
64*	\$ 566.30	\$ 48,854	\$ 69,728	\$ 581.15	\$ 50,139	\$ 71,563	\$ 596.00	\$ 51,425	\$ 73,398	\$ 610.85	\$ 52,711	\$ 75,232
65*	\$ 593.85	\$ 50,096	\$ 70,292	\$ 609.43	\$ 51,414	\$ 72,142	\$ 625.00	\$ 52,732	\$ 73,992	\$ 640.58	\$ 54,050	\$ 75,841
66*	\$ 620.45	\$ 51,366	\$ 70,896	\$ 636.73	\$ 52,718	\$ 72,762	\$ 653.00	\$ 54,070	\$ 74,628	\$ 669.28	\$ 55,422	\$ 76,493
67*	\$ 687.90	\$ 52,707	\$ 71,588	\$ 705.95	\$ 54,094	\$ 73,472	\$ 724.00	\$ 55,481	\$ 75,356	\$ 742.05	\$ 56,868	\$ 77,239
68*	\$ 736.35	\$ 54,164	\$ 72,416	\$ 755.68	\$ 55,590	\$ 74,322	\$ 775.00	\$ 57,015	\$ 76,228	\$ 794.33	\$ 58,440	\$ 78,133
69*	\$ 775.30	\$ 55,785	\$ 73,433	\$ 795.65	\$ 57,253	\$ 75,365	\$ 816.00	\$ 58,721	\$ 77,298	\$ 836.35	\$ 60,189	\$ 79,230
70*	\$ 809.50	\$ 57,604	\$ 74,673	\$ 830.75	\$ 59,120	\$ 76,638	\$ 852.00	\$ 60,636	\$ 78,604	\$ 873.25	\$ 62,152	\$ 80,569
71*	\$ 844.65	\$ 59,656	\$ 76,176	\$ 866.83	\$ 61,225	\$ 78,181	\$ 889.00	\$ 62,795	\$ 80,186	\$ 911.18	\$ 64,365	\$ 82,190
72*	\$ 881.70	\$ 62,012	\$ 78,014	\$ 904.85	\$ 63,644	\$ 80,067	\$ 928.00	\$ 65,276	\$ 82,120	\$ 951.15	\$ 66,907	\$ 84,173
73*	\$ 921.60	\$ 64,631	\$ 80,140	\$ 945.80	\$ 66,332	\$ 82,249	\$ 970.00	\$ 68,032	\$ 84,358	\$ 994.20	\$ 69,733	\$ 86,466
74*	\$ 965.30	\$ 67,429	\$ 82,461	\$ 990.65	\$ 69,203	\$ 84,631	\$ 1,016.00	\$ 70,978	\$ 86,802	\$ 1,041.35	\$ 72,752	\$ 88,972
75*	\$ 1,013.75	\$ 70,435	\$ 85,011	\$ 1,040.38	\$ 72,289	\$ 87,248	\$ 1,067.00	\$ 74,143	\$ 89,486	\$ 1,093.63	\$ 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.

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*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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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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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			\$215,000 Death Benefit			\$220,000 Death Benefit			\$225,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 85.36	\$ 106,351	\$ 182,273	\$ 87.34	\$ 108,884	\$ 186,613	\$ 89.32	\$ 111,416	\$ 190,953	\$ 91.30	\$ 113,948	\$ 195,293
19	\$ 86.52	\$ 105,759	\$ 181,257	\$ 88.53	\$ 108,277	\$ 185,572	\$ 90.53	\$ 110,795	\$ 189,888	\$ 92.54	\$ 113,314	\$ 194,204
20	\$ 87.67	\$ 105,141	\$ 180,198	\$ 89.71	\$ 107,644	\$ 184,489	\$ 91.74	\$ 110,148	\$ 188,779	\$ 93.78	\$ 112,651	\$ 193,070
21	\$ 95.76	\$ 104,494	\$ 179,088	\$ 97.99	\$ 106,982	\$ 183,352	\$ 100.21	\$ 109,470	\$ 187,616	\$ 102.44	\$ 111,958	\$ 191,880
22	\$ 99.22	\$ 103,816	\$ 177,926	\$ 101.53	\$ 106,287	\$ 182,163	\$ 103.84	\$ 108,759	\$ 186,399	\$ 106.15	\$ 111,231	\$ 190,635
23	\$ 100.38	\$ 103,106	\$ 176,710	\$ 102.72	\$ 105,561	\$ 180,918	\$ 105.05	\$ 108,016	\$ 185,125	\$ 107.39	\$ 110,471	\$ 189,333
24	\$ 103.84	\$ 102,363	\$ 175,438	\$ 106.26	\$ 104,801	\$ 179,615	\$ 108.68	\$ 107,238	\$ 183,792	\$ 111.10	\$ 109,675	\$ 187,969
25	\$ 107.31	\$ 101,586	\$ 174,104	\$ 109.81	\$ 104,005	\$ 178,250	\$ 112.31	\$ 106,423	\$ 182,395	\$ 114.82	\$ 108,842	\$ 186,540
26	\$ 111.93	\$ 100,768	\$ 172,704	\$ 114.54	\$ 103,168	\$ 176,816	\$ 117.15	\$ 105,567	\$ 180,928	\$ 119.77	\$ 107,966	\$ 185,040
27	\$ 117.70	\$ 99,907	\$ 171,227	\$ 120.45	\$ 102,285	\$ 175,304	\$ 123.20	\$ 104,664	\$ 179,381	\$ 125.95	\$ 107,043	\$ 183,458
28	\$ 121.17	\$ 98,997	\$ 169,667	\$ 124.00	\$ 101,354	\$ 173,707	\$ 126.83	\$ 103,711	\$ 177,746	\$ 129.67	\$ 106,068	\$ 181,786
29	\$ 125.79	\$ 98,035	\$ 168,018	\$ 128.73	\$ 100,369	\$ 172,019	\$ 131.67	\$ 102,703	\$ 176,019	\$ 134.62	\$ 105,037	\$ 180,020
30	\$ 130.41	\$ 97,020	\$ 166,280	\$ 133.46	\$ 99,330	\$ 170,239	\$ 136.51	\$ 101,640	\$ 174,198	\$ 139.57	\$ 103,950	\$ 178,157
31	\$ 130.41	\$ 95,950	\$ 164,444	\$ 133.46	\$ 98,234	\$ 168,360	\$ 136.51	\$ 100,519	\$ 172,275	\$ 139.57	\$ 102,803	\$ 176,190
32	\$ 138.49	\$ 94,824	\$ 162,514	\$ 141.74	\$ 97,081	\$ 166,384	\$ 144.98	\$ 99,339	\$ 170,253	\$ 148.23	\$ 101,597	\$ 174,123
33	\$ 145.42	\$ 93,640	\$ 160,486	\$ 148.83	\$ 95,870	\$ 164,307	\$ 152.24	\$ 98,099	\$ 168,128	\$ 155.65	\$ 100,329	\$ 171,949
34	\$ 152.35	\$ 92,396	\$ 158,354	\$ 155.93	\$ 94,596	\$ 162,125	\$ 159.50	\$ 96,796	\$ 165,895	\$ 163.08	\$ 98,996	\$ 169,665
35	\$ 159.28	\$ 91,089	\$ 156,114	\$ 163.02	\$ 93,258	\$ 159,831	\$ 166.76	\$ 95,426	\$ 163,548	\$ 170.50	\$ 97,595	\$ 167,265
36	\$ 167.37	\$ 89,717	\$ 153,764	\$ 171.30	\$ 91,853	\$ 157,425	\$ 175.23	\$ 93,989	\$ 161,086	\$ 179.17	\$ 96,125	\$ 164,747
37	\$ 176.61	\$ 88,277	\$ 151,296	\$ 180.76	\$ 90,379	\$ 154,898	\$ 184.91	\$ 92,481	\$ 158,501	\$ 189.07	\$ 94,583	\$ 162,103
38	\$ 187.00	\$ 86,766	\$ 148,705	\$ 191.40	\$ 88,832	\$ 152,245	\$ 195.80	\$ 90,898	\$ 155,786	\$ 200.20	\$ 92,963	\$ 159,327
39	\$ 193.93	\$ 85,181	\$ 145,989	\$ 198.50	\$ 87,209	\$ 149,465	\$ 203.06	\$ 89,237	\$ 152,941	\$ 207.63	\$ 91,265	\$ 156,417
40	\$ 205.48	\$ 83,522	\$ 143,146	\$ 210.32	\$ 85,511	\$ 146,554	\$ 215.16	\$ 87,500	\$ 149,963	\$ 220.00	\$ 89,488	\$ 153,371
41	\$ 212.41	\$ 81,785	\$ 140,168	\$ 217.42	\$ 83,732	\$ 143,506	\$ 222.42	\$ 85,679	\$ 146,843	\$ 227.43	\$ 87,626	\$ 150,180
42	\$ 222.81	\$ 79,960	\$ 137,041	\$ 228.06	\$ 81,864	\$ 140,304	\$ 233.31	\$ 83,768	\$ 143,567	\$ 238.57	\$ 85,672	\$ 146,830
43	\$ 232.05	\$ 78,042	\$ 133,755	\$ 237.52	\$ 79,900	\$ 136,939	\$ 242.99	\$ 81,758	\$ 140,124	\$ 248.47	\$ 83,617	\$ 143,309
44	\$ 241.29	\$ 76,015	\$ 130,279	\$ 246.98	\$ 77,825	\$ 133,381	\$ 252.67	\$ 79,635	\$ 136,483	\$ 258.37	\$ 81,445	\$ 139,585
45	\$ 253.99	\$ 73,863	\$ 126,592	\$ 259.99	\$ 75,622	\$ 129,606	\$ 265.98	\$ 77,380	\$ 132,620	\$ 271.98	\$ 79,139	\$ 135,634
46	\$ 266.70	\$ 71,578	\$ 122,675	\$ 273.00	\$ 73,282	\$ 125,596	\$ 279.29	\$ 74,987	\$ 128,517	\$ 285.59	\$ 76,691	\$ 131,438
47	\$ 281.71	\$ 69,153	\$ 118,519	\$ 288.37	\$ 70,800	\$ 121,341	\$ 295.02	\$ 72,446	\$ 124,163	\$ 301.68	\$ 74,093	\$ 126,985
48	\$ 295.57	\$ 66,577	\$ 114,105	\$ 302.56	\$ 68,162	\$ 116,822	\$ 309.54	\$ 69,748	\$ 119,539	\$ 316.53	\$ 71,333	\$ 122,256
49	\$ 307.12	\$ 63,839	\$ 109,412	\$ 314.38	\$ 65,359	\$ 112,017	\$ 321.64	\$ 66,879	\$ 114,622	\$ 328.90	\$ 68,399	\$ 117,227
50	\$ 325.60	\$ 60,925	\$ 104,418	\$ 333.30	\$ 62,376	\$ 106,904	\$ 341.00	\$ 63,826	\$ 109,390	\$ 348.70	\$ 65,277	\$ 111,876
51	\$ 337.15	\$ 57,825	\$ 99,105	\$ 345.13	\$ 59,202	\$ 101,464	\$ 353.10	\$ 60,578	\$ 103,824	\$ 361.08	\$ 61,955	\$ 106,184
52	\$ 352.17	\$ 54,524	\$ 93,447	\$ 360.50	\$ 55,822	\$ 95,672	\$ 368.83	\$ 57,120	\$ 97,897	\$ 377.17	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 369.49	\$ 51,007	\$ 87,420	\$ 378.24	\$ 52,222	\$ 89,502	\$ 386.98	\$ 53,436	\$ 91,583	\$ 395.73	\$ 54,650	\$ 93,665
54	\$ 387.97	\$ 47,256	\$ 80,990	\$ 397.16	\$ 48,381	\$ 82,919	\$ 406.34	\$ 49,506	\$ 84,847	\$ 415.53	\$ 50,631	\$ 86,775
55	\$ 407.61	\$ 43,253	\$ 74,132	\$ 417.26	\$ 44,283	\$ 75,897	\$ 426.91	\$ 45,313	\$ 77,662	\$ 436.57	\$ 46,343	\$ 79,427
56	\$ 428.40	\$ 44,424	\$ 74,419	\$ 438.55	\$ 45,482	\$ 76,191	\$ 448.69	\$ 46,539	\$ 77,963	\$ 458.84	\$ 47,597	\$ 79,735
57	\$ 446.88	\$ 45,562	\$ 74,655	\$ 457.47	\$ 46,647	\$ 76,432	\$ 468.05	\$ 47,732	\$ 78,210	\$ 478.64	\$ 48,817	\$ 79,987
58	\$ 479.22	\$ 46,679	\$ 74,850	\$ 490.58	\$ 47,790	\$ 76,632	\$ 501.93	\$ 48,901	\$ 78,414	\$ 513.29	\$ 50,013	\$ 80,196
59	\$ 503.47	\$ 47,780	\$ 75,022	\$ 515.41	\$ 48,918	\$ 76,808	\$ 527.34	\$ 50,055	\$ 78,595	\$ 539.28	\$ 51,193	\$ 80,381
60	\$ 532.35	\$ 48,867	\$ 75,177	\$ 544.97	\$ 50,031	\$ 76,967	\$ 557.59	\$ 51,194	\$ 78,757	\$ 570.22	\$ 52,358	\$ 80,547
61*	\$ 516.50	\$ 49,930	\$ 75,306	\$ 528.75	\$ 51,119	\$ 77,099	\$ 541.00	\$ 52,308	\$ 78,892	\$ 553.25	\$ 53,497	\$ 80,685
62*	\$ 545.90	\$ 51,208	\$ 75,772	\$ 558.85	\$ 52,428	\$ 77,576	\$ 571.80	\$ 53,647	\$ 79,380	\$ 584.75	\$ 54,866	\$ 81,184
63*	\$ 580.55	\$ 52,616	\$ 76,437	\$ 594.33	\$ 53,869	\$ 78,257	\$ 608.10	\$ 55,122	\$ 80,077	\$ 621.88	\$ 56,374	\$ 81,897
64*	\$ 625.70	\$ 53,996	\$ 77,067	\$ 640.55	\$ 55,282	\$ 78,902	\$ 655.40	\$ 56,568	\$ 80,737	\$ 670.25	\$ 57,853	\$ 82,572
65*	\$ 656.15	\$ 55,369	\$ 77,691	\$ 671.73	\$ 56,687	\$ 79,541	\$ 687.30	\$ 58,005	\$ 81,391	\$ 702.88	\$ 59,324	\$ 83,241
66*	\$ 685.55	\$ 56,773	\$ 78,359	\$ 701.83	\$ 58,125	\$ 80,225	\$ 718.10	\$ 59,477	\$ 82,090	\$ 734.38	\$ 60,829	\$ 83,956
67*	\$ 760.10	\$ 58,255	\$ 79,123	\$ 778.15	\$ 59,642	\$ 81,007	\$ 796.20	\$ 61,029	\$ 82,891	\$ 814.25	\$ 62,416	\$ 84,775
68*	\$ 813.65	\$ 59,866	\$ 80,039	\$ 832.98	\$ 61,291	\$ 81,945	\$ 852.30	\$ 62,717	\$ 83,850	\$ 871.63	\$ 64,142	\$ 85,756
69*	\$ 856.70	\$ 61,657	\$ 81,162	\$ 877.05	\$ 63,125	\$ 83,095	\$ 897.40	\$ 64,593	\$ 85,027	\$ 917.75	\$ 66,061	\$ 86,960
70*	\$ 894.50	\$ 63,668	\$ 82,534	\$ 915.75	\$ 65,183	\$ 84,499	\$ 937.00	\$ 66,699	\$ 86,464	\$ 958.25	\$ 68,215	\$ 88,429
71*	\$ 933.35	\$ 65,935	\$ 84,195	\$ 955.53	\$ 67,505	\$ 86,199	\$ 977.70	\$ 69,075	\$ 88,204	\$ 999.88	\$ 70,645	\$ 90,209
72*	\$ 974.30	\$ 68,539	\$ 86,226	\$ 997.45	\$ 70,171	\$ 88,279	\$ 1,020.60	\$ 71,803	\$ 90,332	\$ 1,043.75	\$ 73,435	\$ 92,385
73*	\$ 1,018.40	\$ 71,434	\$ 88,575	\$ 1,042.60	\$ 73,135	\$ 90,684	\$ 1,066.80	\$ 74,836	\$ 92,793	\$ 1,091.00	\$ 76,537	\$ 94,902
74*	\$ 1,066.70	\$ 74,526	\$ 91,142	\$ 1,092.05	\$ 76,301	\$ 93,312	\$ 1,117.40	\$ 78,075	\$ 95,482	\$ 1,142.75	\$ 79,850	\$ 97,652
75*	\$ 1,120.25	\$ 77,850	\$ 93,960	\$ 1,146.88	\$ 79,703	\$ 96,197	\$ 1,173.50	\$ 81,557	\$ 98,434	\$ 1,200.13	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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	\$230,000 Death Benefit			\$235,000 Death Benefit			\$240,000 Death Benefit			\$245,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 93.28	\$ 116,480	\$ 199,633	\$ 95.26	\$ 119,012	\$ 203,972	\$ 97.24	\$ 121,545	\$ 208,312	\$ 99.22	\$ 124,077	\$ 212,652
19	\$ 94.55	\$ 115,832	\$ 198,519	\$ 96.56	\$ 118,350	\$ 202,835	\$ 98.56	\$ 120,868	\$ 207,151	\$ 100.57	\$ 123,386	\$ 211,466
20	\$ 95.81	\$ 115,154	\$ 197,360	\$ 97.85	\$ 117,658	\$ 201,651	\$ 99.88	\$ 120,161	\$ 205,941	\$ 101.92	\$ 122,665	\$ 210,232
21	\$ 104.67	\$ 114,445	\$ 196,144	\$ 106.90	\$ 116,933	\$ 200,408	\$ 109.12	\$ 119,421	\$ 204,672	\$ 111.35	\$ 121,909	\$ 208,936
22	\$ 108.46	\$ 113,703	\$ 194,872	\$ 110.77	\$ 116,175	\$ 199,108	\$ 113.08	\$ 118,647	\$ 203,344	\$ 115.39	\$ 121,118	\$ 207,581
23	\$ 109.73	\$ 112,926	\$ 193,540	\$ 112.07	\$ 115,381	\$ 197,747	\$ 114.40	\$ 117,836	\$ 201,955	\$ 116.74	\$ 120,291	\$ 206,162
24	\$ 113.52	\$ 112,112	\$ 192,146	\$ 115.94	\$ 114,549	\$ 196,323	\$ 118.36	\$ 116,987	\$ 200,500	\$ 120.78	\$ 119,424	\$ 204,677
25	\$ 117.32	\$ 111,261	\$ 190,686	\$ 119.82	\$ 113,680	\$ 194,831	\$ 122.32	\$ 116,098	\$ 198,976	\$ 124.83	\$ 118,517	\$ 203,122
26	\$ 122.38	\$ 110,365	\$ 189,152	\$ 124.99	\$ 112,765	\$ 193,264	\$ 127.60	\$ 115,164	\$ 197,376	\$ 130.22	\$ 117,563	\$ 201,488
27	\$ 128.70	\$ 109,422	\$ 187,535	\$ 131.45	\$ 111,800	\$ 191,611	\$ 134.20	\$ 114,179	\$ 195,688	\$ 136.95	\$ 116,558	\$ 199,765
28	\$ 132.50	\$ 108,425	\$ 185,826	\$ 135.33	\$ 110,782	\$ 189,865	\$ 138.16	\$ 113,139	\$ 193,905	\$ 141.00	\$ 115,496	\$ 197,945
29	\$ 137.56	\$ 107,371	\$ 184,020	\$ 140.50	\$ 109,706	\$ 188,021	\$ 143.44	\$ 112,040	\$ 192,021	\$ 146.39	\$ 114,374	\$ 196,022
30	\$ 142.62	\$ 106,260	\$ 182,116	\$ 145.67	\$ 108,570	\$ 186,075	\$ 148.72	\$ 110,880	\$ 190,034	\$ 151.78	\$ 113,190	\$ 193,993
31	\$ 142.62	\$ 105,088	\$ 180,106	\$ 145.67	\$ 107,372	\$ 184,021	\$ 148.72	\$ 109,657	\$ 187,936	\$ 151.78	\$ 111,941	\$ 191,852
32	\$ 151.47	\$ 103,855	\$ 177,992	\$ 154.72	\$ 106,112	\$ 181,861	\$ 157.96	\$ 108,370	\$ 185,731	\$ 161.21	\$ 110,628	\$ 189,600
33	\$ 159.06	\$ 102,558	\$ 175,770	\$ 162.47	\$ 104,788	\$ 179,591	\$ 165.88	\$ 107,017	\$ 183,412	\$ 169.29	\$ 109,247	\$ 187,233
34	\$ 166.65	\$ 101,195	\$ 173,436	\$ 170.23	\$ 103,395	\$ 177,206	\$ 173.80	\$ 105,595	\$ 180,976	\$ 177.38	\$ 107,795	\$ 184,747
35	\$ 174.24	\$ 99,764	\$ 170,982	\$ 177.98	\$ 101,933	\$ 174,699	\$ 181.72	\$ 104,102	\$ 178,416	\$ 185.46	\$ 106,270	\$ 182,133
36	\$ 183.10	\$ 98,261	\$ 168,408	\$ 187.03	\$ 100,398	\$ 172,069	\$ 190.96	\$ 102,534	\$ 175,730	\$ 194.90	\$ 104,670	\$ 179,391
37	\$ 193.22	\$ 96,685	\$ 165,705	\$ 197.37	\$ 98,787	\$ 169,308	\$ 201.52	\$ 100,888	\$ 172,910	\$ 205.68	\$ 102,990	\$ 176,512
38	\$ 204.60	\$ 95,029	\$ 162,867	\$ 209.00	\$ 97,095	\$ 166,408	\$ 213.40	\$ 99,161	\$ 169,948	\$ 217.80	\$ 101,227	\$ 173,489
39	\$ 212.19	\$ 93,293	\$ 159,893	\$ 216.76	\$ 95,321	\$ 163,369	\$ 221.32	\$ 97,349	\$ 166,845	\$ 225.89	\$ 99,377	\$ 170,321
40	\$ 224.84	\$ 91,477	\$ 156,779	\$ 229.68	\$ 93,465	\$ 160,187	\$ 234.52	\$ 95,454	\$ 163,596	\$ 239.36	\$ 97,443	\$ 167,004
41	\$ 232.43	\$ 89,574	\$ 153,518	\$ 237.44	\$ 91,521	\$ 156,855	\$ 242.44	\$ 93,468	\$ 160,192	\$ 247.45	\$ 95,415	\$ 163,530
42	\$ 243.82	\$ 87,576	\$ 150,093	\$ 249.07	\$ 89,480	\$ 153,356	\$ 254.32	\$ 91,383	\$ 156,619	\$ 259.58	\$ 93,287	\$ 159,882
43	\$ 253.94	\$ 85,475	\$ 146,493	\$ 259.41	\$ 87,333	\$ 149,678	\$ 264.88	\$ 89,191	\$ 152,863	\$ 270.36	\$ 91,049	\$ 156,047
44	\$ 264.06	\$ 83,255	\$ 142,687	\$ 269.75	\$ 85,065	\$ 145,789	\$ 275.44	\$ 86,874	\$ 148,891	\$ 281.14	\$ 88,684	\$ 151,993
45	\$ 277.97	\$ 80,898	\$ 138,648	\$ 283.97	\$ 82,656	\$ 141,662	\$ 289.96	\$ 84,415	\$ 144,676	\$ 295.96	\$ 86,174	\$ 147,690
46	\$ 291.89	\$ 78,395	\$ 134,359	\$ 298.19	\$ 80,099	\$ 137,279	\$ 304.48	\$ 81,804	\$ 140,200	\$ 310.78	\$ 83,508	\$ 143,121
47	\$ 308.33	\$ 75,739	\$ 129,807	\$ 314.99	\$ 77,386	\$ 132,629	\$ 321.64	\$ 79,032	\$ 135,451	\$ 328.30	\$ 80,679	\$ 138,273
48	\$ 323.51	\$ 72,918	\$ 124,972	\$ 330.50	\$ 74,503	\$ 127,689	\$ 337.48	\$ 76,088	\$ 130,406	\$ 344.47	\$ 77,674	\$ 133,123
49	\$ 336.16	\$ 69,919	\$ 119,832	\$ 343.42	\$ 71,439	\$ 122,437	\$ 350.68	\$ 72,959	\$ 125,042	\$ 357.94	\$ 74,479	\$ 127,647
50	\$ 356.40	\$ 66,727	\$ 114,362	\$ 364.10	\$ 68,178	\$ 116,849	\$ 371.80	\$ 69,629	\$ 119,335	\$ 379.50	\$ 71,079	\$ 121,821
51	\$ 369.05	\$ 63,332	\$ 108,543	\$ 377.03	\$ 64,709	\$ 110,903	\$ 385.00	\$ 66,086	\$ 113,263	\$ 392.98	\$ 67,462	\$ 115,622
52	\$ 385.50	\$ 59,717	\$ 102,347	\$ 393.83	\$ 61,015	\$ 104,572	\$ 402.16	\$ 62,313	\$ 106,797	\$ 410.50	\$ 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		
	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 404.47	\$ 55,865	\$ 95,746	\$ 413.22	\$ 57,079	\$ 97,828	\$ 421.96	\$ 58,294	\$ 99,909	\$ 430.71	\$ 59,508	\$ 101,991
54	\$ 424.71	\$ 51,756	\$ 88,704	\$ 433.90	\$ 52,881	\$ 90,632	\$ 443.08	\$ 54,006	\$ 92,560	\$ 452.27	\$ 55,132	\$ 94,489
55	\$ 446.22	\$ 47,373	\$ 81,192	\$ 455.87	\$ 48,402	\$ 82,957	\$ 465.52	\$ 49,432	\$ 84,722	\$ 475.18	\$ 50,462	\$ 86,487
56	\$ 468.99	\$ 48,655	\$ 81,507	\$ 479.14	\$ 49,712	\$ 83,279	\$ 489.28	\$ 50,770	\$ 85,051	\$ 499.43	\$ 51,828	\$ 86,823
57	\$ 489.23	\$ 49,902	\$ 81,765	\$ 499.82	\$ 50,987	\$ 83,542	\$ 510.40	\$ 52,071	\$ 85,320	\$ 520.99	\$ 53,156	\$ 87,097
58	\$ 524.65	\$ 51,124	\$ 81,978	\$ 536.01	\$ 52,236	\$ 83,761	\$ 547.36	\$ 53,347	\$ 85,543	\$ 558.72	\$ 54,458	\$ 87,325
59	\$ 551.21	\$ 52,331	\$ 82,167	\$ 563.15	\$ 53,468	\$ 83,953	\$ 575.08	\$ 54,606	\$ 85,740	\$ 587.02	\$ 55,744	\$ 87,526
60	\$ 582.84	\$ 53,522	\$ 82,337	\$ 595.46	\$ 54,685	\$ 84,127	\$ 608.08	\$ 55,849	\$ 85,917	\$ 620.71	\$ 57,012	\$ 87,707
61*	\$ 565.50	\$ 54,685	\$ 82,478	\$ 577.75	\$ 55,874	\$ 84,271	\$ 590.00	\$ 57,063	\$ 86,064	\$ 602.25	\$ 58,252	\$ 87,857
62*	\$ 597.70	\$ 56,086	\$ 82,988	\$ 610.65	\$ 57,305	\$ 84,792	\$ 623.60	\$ 58,524	\$ 86,596	\$ 636.55	\$ 59,743	\$ 88,400
63*	\$ 635.65	\$ 57,627	\$ 83,717	\$ 649.43	\$ 58,880	\$ 85,537	\$ 663.20	\$ 60,133	\$ 87,357	\$ 676.98	\$ 61,385	\$ 89,177
64*	\$ 685.10	\$ 59,139	\$ 84,407	\$ 699.95	\$ 60,424	\$ 86,242	\$ 714.80	\$ 61,710	\$ 88,077	\$ 729.65	\$ 62,996	\$ 89,912
65*	\$ 718.45	\$ 60,642	\$ 85,090	\$ 734.03	\$ 61,960	\$ 86,940	\$ 749.60	\$ 63,279	\$ 88,790	\$ 765.18	\$ 64,597	\$ 90,640
66*	\$ 750.65	\$ 62,180	\$ 85,822	\$ 766.93	\$ 63,532	\$ 87,687	\$ 783.20	\$ 64,884	\$ 89,553	\$ 799.48	\$ 66,236	\$ 91,419
67*	\$ 832.30	\$ 63,803	\$ 86,659	\$ 850.35	\$ 65,191	\$ 88,543	\$ 868.40	\$ 66,578	\$ 90,427	\$ 886.45	\$ 67,965	\$ 92,311
68*	\$ 890.95	\$ 65,567	\$ 87,662	\$ 910.28	\$ 66,993	\$ 89,567	\$ 929.60	\$ 68,418	\$ 91,473	\$ 948.93	\$ 69,844	\$ 93,379
69*	\$ 938.10	\$ 67,529	\$ 88,892	\$ 958.45	\$ 68,997	\$ 90,825	\$ 978.80	\$ 70,465	\$ 92,757	\$ 999.15	\$ 71,933	\$ 94,690
70*	\$ 979.50	\$ 69,731	\$ 90,394	\$ 1,000.75	\$ 71,247	\$ 92,359	\$ 1,022.00	\$ 72,763	\$ 94,324	\$ 1,043.25	\$ 74,279	\$ 96,289
71*	\$ 1,022.05	\$ 72,215	\$ 92,213	\$ 1,044.23	\$ 73,785	\$ 94,218	\$ 1,066.40	\$ 75,355	\$ 96,223	\$ 1,088.58	\$ 76,924	\$ 98,227
72*	\$ 1,066.90	\$ 75,067	\$ 94,438	\$ 1,090.05	\$ 76,699	\$ 96,491	\$ 1,113.20	\$ 78,331	\$ 98,544	\$ 1,136.35	\$ 79,963	\$ 100,597
73*	\$ 1,115.20	\$ 78,237	\$ 97,011	\$ 1,139.40	\$ 79,938	\$ 99,120	\$ 1,163.60	\$ 81,639	\$ 101,229	\$ 1,187.80	\$ 83,340	\$ 103,338
74*	\$ 1,168.10	\$ 81,624	\$ 99,822	\$ 1,193.45	\$ 83,399	\$ 101,992	\$ 1,218.80	\$ 85,173	\$ 104,162	\$ 1,244.15	\$ 86,948	\$ 106,332
75*	\$ 1,226.75	\$ 85,264	\$ 102,908	\$ 1,253.38	\$ 87,118	\$ 105,146	\$ 1,280.00	\$ 88,971	\$ 107,383	\$ 1,306.63	\$ 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.

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*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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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>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>	<i>Semi-Monthly 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.

	\$250,000 Death Benefit		
	Tobacco		
Issue Age ¹	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 101.20	\$ 126,609	\$ 216,992
19	\$ 102.58	\$ 125,904	\$ 215,782
20	\$ 103.95	\$ 125,168	\$ 214,522
21	\$ 113.58	\$ 124,397	\$ 213,200
22	\$ 117.70	\$ 123,590	\$ 211,817
23	\$ 119.08	\$ 122,746	\$ 210,370
24	\$ 123.20	\$ 121,861	\$ 208,855
25	\$ 127.33	\$ 120,936	\$ 207,267
26	\$ 132.83	\$ 119,962	\$ 205,600
27	\$ 139.70	\$ 118,937	\$ 203,842
28	\$ 143.83	\$ 117,853	\$ 201,985
29	\$ 149.33	\$ 116,708	\$ 200,022
30	\$ 154.83	\$ 115,500	\$ 197,952
31	\$ 154.83	\$ 114,226	\$ 195,767
32	\$ 164.45	\$ 112,885	\$ 193,470
33	\$ 172.70	\$ 111,476	\$ 191,055
34	\$ 180.95	\$ 109,995	\$ 188,517
35	\$ 189.20	\$ 108,439	\$ 185,850
36	\$ 198.83	\$ 106,806	\$ 183,052
37	\$ 209.83	\$ 105,092	\$ 180,115
38	\$ 222.20	\$ 103,293	\$ 177,030
39	\$ 230.45	\$ 101,406	\$ 173,797
40	\$ 244.20	\$ 99,431	\$ 170,412
41	\$ 252.45	\$ 97,363	\$ 166,867
42	\$ 264.83	\$ 95,191	\$ 163,145
43	\$ 275.83	\$ 92,907	\$ 159,232
44	\$ 286.83	\$ 90,494	\$ 155,095
45	\$ 301.95	\$ 87,932	\$ 150,705
46	\$ 317.08	\$ 85,212	\$ 146,042
47	\$ 334.95	\$ 82,325	\$ 141,095
48	\$ 351.45	\$ 79,259	\$ 135,840
49	\$ 365.20	\$ 75,999	\$ 130,252
50	\$ 387.20	\$ 72,530	\$ 124,307
51	\$ 400.95	\$ 68,839	\$ 117,982
52	\$ 418.83	\$ 64,909	\$ 111,247

	\$250,000 Death Benefit		
	Tobacco		
Issue Age ¹	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
53	\$ 439.45	\$ 60,723	\$ 104,072
54	\$ 461.45	\$ 56,257	\$ 96,417
55	\$ 484.83	\$ 51,492	\$ 88,252
56	\$ 509.58	\$ 52,886	\$ 88,595
57	\$ 531.58	\$ 54,241	\$ 88,875
58	\$ 570.08	\$ 55,570	\$ 89,107
59	\$ 598.95	\$ 56,881	\$ 89,312
60	\$ 633.33	\$ 58,176	\$ 89,497
61*	\$ 614.50	\$ 59,441	\$ 89,650
62*	\$ 649.50	\$ 60,963	\$ 90,205
63*	\$ 690.75	\$ 62,638	\$ 90,997
64*	\$ 744.50	\$ 64,281	\$ 91,747
65*	\$ 780.75	\$ 65,915	\$ 92,490
66*	\$ 815.75	\$ 67,587	\$ 93,285
67*	\$ 904.50	\$ 69,352	\$ 94,195
68*	\$ 968.25	\$ 71,269	\$ 95,285
69*	\$ 1,019.50	\$ 73,401	\$ 96,622
70*	\$ 1,064.50	\$ 75,795	\$ 98,255
71*	\$ 1,110.75	\$ 78,494	\$ 100,232
72*	\$ 1,159.50	\$ 81,595	\$ 102,650
73*	\$ 1,212.00	\$ 85,041	\$ 105,447
74*	\$ 1,269.50	\$ 88,722	\$ 108,502
75*	\$ 1,333.25	\$ 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.

Semi-Monthly premiums have been calculated assuming payments twice a month.

MassMutual@WORKSM GROUP WHOLE LIFE INSURANCE

with Waiver of Premium Rider
Employee Coverage

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

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