

# MassMutual@WORK Group Whole Life Insurance

## with Waiver of Premium Rider

### Employee Coverage

Issue Age <sup>1</sup>	\$10,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco			\$50,000 Death Benefit Non-Tobacco			\$75,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
18	\$10.01	\$4,240	\$8,555	\$18.43	\$10,600	\$21,388	\$32.45	\$21,200	\$42,776	\$46.48	\$31,800	\$64,164
19	\$10.12	\$4,216	\$8,507	\$18.70	\$10,540	\$21,268	\$33.00	\$21,080	\$42,536	\$47.30	\$31,621	\$63,804
20	\$10.23	\$4,191	\$8,457	\$18.98	\$10,478	\$21,142	\$33.55	\$20,956	\$42,285	\$48.13	\$31,435	\$63,428
21	\$10.34	\$4,165	\$8,404	\$19.25	\$10,413	\$21,011	\$34.10	\$20,827	\$42,023	\$48.95	\$31,240	\$63,035
22	\$10.45	\$4,138	\$8,349	\$19.53	\$10,345	\$20,874	\$34.65	\$20,691	\$41,749	\$49.78	\$31,036	\$62,624
23	\$10.56	\$4,109	\$8,292	\$19.80	\$10,274	\$20,731	\$35.20	\$20,548	\$41,462	\$50.60	\$30,822	\$62,193
24	\$10.67	\$4,079	\$8,231	\$20.08	\$10,199	\$20,579	\$35.75	\$20,398	\$41,159	\$51.43	\$30,598	\$61,739
25	\$10.78	\$4,048	\$8,168	\$20.35	\$10,120	\$20,421	\$36.30	\$20,241	\$40,842	\$52.25	\$30,362	\$61,263
26	\$11.00	\$4,015	\$8,101	\$20.90	\$10,037	\$20,254	\$37.40	\$20,075	\$40,508	\$53.90	\$30,113	\$60,762
27	\$11.44	\$3,979	\$8,030	\$22.00	\$9,949	\$20,075	\$39.60	\$19,899	\$40,151	\$57.20	\$29,848	\$60,226
28	\$11.77	\$3,942	\$7,954	\$22.83	\$9,855	\$19,886	\$41.25	\$19,711	\$39,773	\$59.68	\$29,567	\$59,659
29	\$12.10	\$3,902	\$7,875	\$23.65	\$9,757	\$19,687	\$42.90	\$19,514	\$39,375	\$62.15	\$29,271	\$59,062
30	\$12.54	\$3,861	\$7,791	\$24.75	\$9,653	\$19,477	\$45.10	\$19,306	\$38,955	\$65.45	\$28,959	\$58,433
31	\$12.98	\$3,817	\$7,702	\$25.85	\$9,543	\$19,256	\$47.30	\$19,086	\$38,512	\$68.75	\$28,630	\$57,768
32	\$13.42	\$3,771	\$7,609	\$26.95	\$9,428	\$19,024	\$49.50	\$18,856	\$38,048	\$72.05	\$28,285	\$57,072
33	\$13.97	\$3,723	\$7,512	\$28.33	\$9,307	\$18,781	\$52.25	\$18,615	\$37,562	\$76.18	\$27,923	\$56,343
34	\$14.30	\$3,672	\$7,410	\$29.15	\$9,182	\$18,527	\$53.90	\$18,364	\$37,054	\$78.65	\$27,546	\$55,581
35	\$14.41	\$3,620	\$7,305	\$29.43	\$9,051	\$18,263	\$54.45	\$18,102	\$36,526	\$79.48	\$27,153	\$54,789
36	\$15.07	\$3,565	\$7,195	\$31.08	\$8,914	\$17,988	\$57.75	\$17,829	\$35,976	\$84.43	\$26,744	\$53,964
37	\$15.95	\$3,509	\$7,081	\$33.28	\$8,773	\$17,702	\$62.15	\$17,547	\$35,405	\$91.03	\$26,320	\$53,108
38	\$16.72	\$3,450	\$6,962	\$35.20	\$8,626	\$17,405	\$66.00	\$17,252	\$34,811	\$96.80	\$25,878	\$52,216
39	\$17.49	\$3,388	\$6,838	\$37.13	\$8,472	\$17,095	\$69.85	\$16,944	\$34,190	\$102.58	\$25,417	\$51,285
40	\$18.37	\$3,324	\$6,707	\$39.33	\$8,310	\$16,769	\$74.25	\$16,621	\$33,538	\$109.18	\$24,932	\$50,307
41	\$19.14	\$3,256	\$6,570	\$41.25	\$8,140	\$16,425	\$78.10	\$16,280	\$32,850	\$114.95	\$24,421	\$49,275
42	\$19.91	\$3,184	\$6,425	\$43.18	\$7,961	\$16,063	\$81.95	\$15,922	\$32,127	\$120.73	\$23,883	\$48,191
43	\$20.79	\$3,109	\$6,273	\$45.38	\$7,772	\$15,683	\$86.35	\$15,545	\$31,366	\$127.33	\$23,318	\$47,049
44	\$21.56	\$3,029	\$6,112	\$47.30	\$7,573	\$15,282	\$90.20	\$15,147	\$30,564	\$133.10	\$22,721	\$45,846
45	\$21.67	\$2,945	\$5,942	\$47.58	\$7,363	\$14,857	\$90.75	\$14,726	\$29,714	\$133.93	\$22,089	\$44,571
46	\$23.10	\$2,856	\$5,762	\$51.15	\$7,140	\$14,406	\$97.90	\$14,280	\$28,813	\$144.65	\$21,420	\$43,220
47	\$24.53	\$2,761	\$5,571	\$54.73	\$6,903	\$13,929	\$105.05	\$13,806	\$27,858	\$155.38	\$20,709	\$41,787
48	\$26.07	\$2,660	\$5,368	\$58.58	\$6,651	\$13,422	\$112.75	\$13,303	\$26,844	\$166.93	\$19,955	\$40,266
49	\$27.61	\$2,554	\$5,153	\$62.43	\$6,385	\$12,883	\$120.45	\$12,770	\$25,767	\$178.48	\$19,155	\$38,651
50	\$29.04	\$2,440	\$4,924	\$66.00	\$6,101	\$12,311	\$127.60	\$12,203	\$24,623	\$189.20	\$18,305	\$36,935
51	\$30.58	\$2,320	\$4,681	\$69.85	\$5,800	\$11,703	\$135.30	\$11,600	\$23,407	\$200.75	\$17,401	\$35,111
52	\$32.12	\$2,192	\$4,423	\$73.70	\$5,481	\$11,059	\$143.00	\$10,962	\$22,118	\$212.30	\$16,443	\$33,177
53	\$33.55	\$2,056	\$4,150	\$77.28	\$5,142	\$10,376	\$150.15	\$10,284	\$20,752	\$223.03	\$15,426	\$31,128
54	\$35.09	\$1,913	\$3,860	\$81.13	\$4,782	\$9,651	\$157.85	\$9,565	\$19,302	\$234.58	\$14,348	\$28,953

Please refer to the applicable footnotes.

09/01/2021  
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# MassMutual@WORK Group Whole Life Insurance

## with Waiver of Premium Rider

### Employee Coverage

Issue Age <sup>1</sup>	\$10,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco			\$50,000 Death Benefit Non-Tobacco			\$75,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
55	\$35.20	\$1,760	\$3,552	\$81.40	\$4,400	\$8,880	\$158.40	\$8,801	\$17,760	\$235.40	\$13,202	\$26,640
56	\$37.62	\$1,838	\$3,604	\$87.45	\$4,597	\$9,010	\$170.50	\$9,194	\$18,021	\$253.55	\$13,791	\$27,032
57	\$40.15	\$1,920	\$3,657	\$93.78	\$4,800	\$9,144	\$183.15	\$9,601	\$18,288	\$272.53	\$14,402	\$27,432
58	\$42.68	\$2,004	\$3,712	\$100.10	\$5,012	\$9,280	\$195.80	\$10,024	\$18,560	\$291.50	\$15,037	\$27,840
59	\$45.21	\$2,092	\$3,767	\$106.43	\$5,232	\$9,419	\$208.45	\$10,464	\$18,838	\$310.48	\$15,696	\$28,257
60	\$47.74	\$2,184	\$3,824	\$112.75	\$5,460	\$9,562	\$221.10	\$10,920	\$19,124	\$329.45	\$16,380	\$28,686
61*	\$45.70	\$2,278	\$3,883	\$108.25	\$5,696	\$9,708	\$212.50	\$11,393	\$19,416	\$316.75	\$17,090	\$29,124
62*	\$48.10	\$2,376	\$3,943	\$114.25	\$5,941	\$9,858	\$224.50	\$11,882	\$19,716	\$334.75	\$17,824	\$29,574
63*	\$50.40	\$2,477	\$4,004	\$120.00	\$6,193	\$10,011	\$236.00	\$12,387	\$20,022	\$352.00	\$18,580	\$30,033
64*	\$52.70	\$2,581	\$4,066	\$125.75	\$6,452	\$10,167	\$247.50	\$12,905	\$20,334	\$369.25	\$19,357	\$30,501
65*	\$52.80	\$2,687	\$4,130	\$126.00	\$6,717	\$10,325	\$248.00	\$13,435	\$20,650	\$370.00	\$20,152	\$30,975
66*	\$56.20	\$2,795	\$4,194	\$134.50	\$6,989	\$10,485	\$265.00	\$13,978	\$20,971	\$395.50	\$20,967	\$31,456
67*	\$60.90	\$2,907	\$4,259	\$146.25	\$7,267	\$10,649	\$288.50	\$14,535	\$21,298	\$430.75	\$21,802	\$31,947
68*	\$64.10	\$3,031	\$4,341	\$154.25	\$7,578	\$10,852	\$304.50	\$15,156	\$21,705	\$454.75	\$22,735	\$32,558
69*	\$69.10	\$3,169	\$4,439	\$166.75	\$7,924	\$11,098	\$329.50	\$15,848	\$22,196	\$492.25	\$23,773	\$33,294
70*	\$72.10	\$3,312	\$4,539	\$174.25	\$8,280	\$11,348	\$344.50	\$16,560	\$22,697	\$514.75	\$24,840	\$34,045
71*	\$75.20	\$3,458	\$4,641	\$182.00	\$8,645	\$11,604	\$360.00	\$17,290	\$23,209	\$538.00	\$25,935	\$34,813
72*	\$78.50	\$3,608	\$4,748	\$190.25	\$9,022	\$11,870	\$376.50	\$18,044	\$23,741	\$562.75	\$27,067	\$35,611
73*	\$82.10	\$3,766	\$4,860	\$199.25	\$9,415	\$12,151	\$394.50	\$18,831	\$24,302	\$589.75	\$28,246	\$36,453
74*	\$86.10	\$3,930	\$4,979	\$209.25	\$9,826	\$12,449	\$414.50	\$19,652	\$24,899	\$619.75	\$29,478	\$37,349
75*	\$90.60	\$4,100	\$5,105	\$220.50	\$10,251	\$12,764	\$437.00	\$20,503	\$25,528	\$653.50	\$30,754	\$38,292

<sup>1</sup>Age as of Certificate Effective Date.

<sup>2</sup>Values 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.

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

Applicable to certificates issued in the state of NC.

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

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age. Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance. The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Monthly premiums have been calculated assuming payments per month.

# MassMutual@WORK Group Whole Life Insurance

## with Waiver of Premium Rider

### Employee Coverage

Issue Age <sup>1</sup>	\$100,000 Death Benefit Non-Tobacco			\$150,000 Death Benefit Non-Tobacco			\$200,000 Death Benefit Non-Tobacco			\$250,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
18	\$60.50	\$42,400	\$85,552	\$88.55	\$63,600	\$128,328	\$116.60	\$84,800	\$171,104	\$144.65	\$106,000	\$213,880
19	\$61.60	\$42,161	\$85,072	\$90.20	\$63,242	\$127,608	\$118.80	\$84,323	\$170,144	\$147.40	\$105,404	\$212,680
20	\$62.70	\$41,913	\$84,571	\$91.85	\$62,870	\$126,856	\$121.00	\$83,827	\$169,142	\$150.15	\$104,783	\$211,427
21	\$63.80	\$41,654	\$84,047	\$93.50	\$62,481	\$126,070	\$123.20	\$83,308	\$168,094	\$152.90	\$104,135	\$210,117
22	\$64.90	\$41,382	\$83,499	\$95.15	\$62,073	\$125,248	\$125.40	\$82,765	\$166,998	\$155.65	\$103,456	\$208,747
23	\$66.00	\$41,097	\$82,924	\$96.80	\$61,645	\$124,386	\$127.60	\$82,194	\$165,848	\$158.40	\$102,743	\$207,310
24	\$67.10	\$40,797	\$82,319	\$98.45	\$61,196	\$123,478	\$129.80	\$81,594	\$164,638	\$161.15	\$101,993	\$205,797
25	\$68.20	\$40,483	\$81,684	\$100.10	\$60,724	\$122,526	\$132.00	\$80,966	\$163,368	\$163.90	\$101,207	\$204,210
26	\$70.40	\$40,151	\$81,016	\$103.40	\$60,227	\$121,524	\$136.40	\$80,303	\$162,032	\$169.40	\$100,379	\$202,540
27	\$74.80	\$39,798	\$80,302	\$110.00	\$59,697	\$120,453	\$145.20	\$79,596	\$160,604	\$180.40	\$99,495	\$200,755
28	\$78.10	\$39,423	\$79,546	\$114.95	\$59,135	\$119,319	\$151.80	\$78,847	\$159,092	\$188.65	\$98,558	\$198,865
29	\$81.40	\$39,029	\$78,750	\$119.90	\$58,543	\$118,125	\$158.40	\$78,058	\$157,500	\$196.90	\$97,572	\$196,875
30	\$85.80	\$38,612	\$77,911	\$126.50	\$57,919	\$116,866	\$167.20	\$77,225	\$155,822	\$207.90	\$96,532	\$194,777
31	\$90.20	\$38,173	\$77,024	\$133.10	\$57,260	\$115,536	\$176.00	\$76,347	\$154,048	\$218.90	\$95,433	\$192,560
32	\$94.60	\$37,713	\$76,096	\$139.70	\$56,570	\$114,144	\$184.80	\$75,427	\$152,192	\$229.90	\$94,284	\$190,240
33	\$100.10	\$37,231	\$75,124	\$147.95	\$55,847	\$112,686	\$195.80	\$74,463	\$150,248	\$243.65	\$93,079	\$187,810
34	\$103.40	\$36,728	\$74,109	\$152.90	\$55,093	\$111,163	\$202.40	\$73,457	\$148,218	\$251.90	\$91,821	\$185,272
35	\$104.50	\$36,204	\$73,052	\$154.55	\$54,307	\$109,578	\$204.60	\$72,409	\$146,104	\$254.65	\$90,511	\$182,630
36	\$111.10	\$35,659	\$71,953	\$164.45	\$53,489	\$107,929	\$217.80	\$71,319	\$143,906	\$271.15	\$89,149	\$179,882
37	\$119.90	\$35,094	\$70,811	\$177.65	\$52,641	\$106,216	\$235.40	\$70,188	\$141,622	\$293.15	\$87,735	\$177,027
38	\$127.60	\$34,504	\$69,622	\$189.20	\$51,757	\$104,433	\$250.80	\$69,009	\$139,244	\$312.40	\$86,262	\$174,055
39	\$135.30	\$33,889	\$68,380	\$200.75	\$50,834	\$102,570	\$266.20	\$67,778	\$136,760	\$331.65	\$84,723	\$170,950
40	\$144.10	\$33,242	\$67,076	\$213.95	\$49,864	\$100,614	\$283.80	\$66,485	\$134,152	\$353.65	\$83,107	\$167,690
41	\$151.80	\$32,561	\$65,701	\$225.50	\$48,842	\$98,551	\$299.20	\$65,123	\$131,402	\$372.90	\$81,404	\$164,252
42	\$159.50	\$31,845	\$64,255	\$237.05	\$47,767	\$96,382	\$314.60	\$63,690	\$128,510	\$392.15	\$79,612	\$160,637
43	\$168.30	\$31,090	\$62,733	\$250.25	\$46,636	\$94,099	\$332.20	\$62,181	\$125,466	\$414.15	\$77,726	\$156,832
44	\$176.00	\$30,295	\$61,128	\$261.80	\$45,442	\$91,692	\$347.60	\$60,590	\$122,256	\$433.40	\$75,737	\$152,820
45	\$177.10	\$29,452	\$59,429	\$263.45	\$44,179	\$89,143	\$349.80	\$58,905	\$118,858	\$436.15	\$73,632	\$148,572
46	\$191.40	\$28,560	\$57,627	\$284.90	\$42,840	\$86,440	\$378.40	\$57,120	\$115,254	\$471.90	\$71,400	\$144,067
47	\$205.70	\$27,613	\$55,716	\$306.35	\$41,419	\$83,574	\$407.00	\$55,226	\$111,432	\$507.65	\$69,032	\$139,290
48	\$221.10	\$26,607	\$53,688	\$329.45	\$39,911	\$80,532	\$437.80	\$53,215	\$107,376	\$546.15	\$66,519	\$134,220
49	\$236.50	\$25,540	\$51,535	\$352.55	\$38,311	\$77,302	\$468.60	\$51,081	\$103,070	\$584.65	\$63,852	\$128,837
50	\$250.80	\$24,407	\$49,247	\$374.00	\$36,610	\$73,870	\$497.20	\$48,814	\$98,494	\$620.40	\$61,017	\$123,117
51	\$266.20	\$23,201	\$46,815	\$397.10	\$34,802	\$70,222	\$528.00	\$46,403	\$93,630	\$658.90	\$58,004	\$117,037
52	\$281.60	\$21,924	\$44,237	\$420.20	\$32,886	\$66,355	\$558.80	\$43,848	\$88,474	\$697.40	\$54,810	\$110,592
53	\$295.90	\$20,569	\$41,504	\$441.65	\$30,853	\$62,256	\$587.40	\$41,138	\$83,008	\$733.15	\$51,422	\$103,760
54	\$311.30	\$19,131	\$38,604	\$464.75	\$28,697	\$57,906	\$618.20	\$38,263	\$77,208	\$771.65	\$47,829	\$96,510

Please refer to the applicable footnotes.

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# MassMutual@WORK Group Whole Life Insurance

## with Waiver of Premium Rider

### Employee Coverage

Issue Age <sup>1</sup>	\$100,000 Death Benefit Non-Tobacco			\$150,000 Death Benefit Non-Tobacco			\$200,000 Death Benefit Non-Tobacco			\$250,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
55	\$312.40	\$17,603	\$35,520	\$466.40	\$26,405	\$53,280	\$620.40	\$35,207	\$71,040	\$774.40	\$44,009	\$88,800
56	\$336.60	\$18,388	\$36,043	\$502.70	\$27,582	\$54,064	\$668.80	\$36,776	\$72,086	\$834.90	\$45,970	\$90,107
57	\$361.90	\$19,202	\$36,576	\$540.65	\$28,804	\$54,864	\$719.40	\$38,405	\$73,152	\$898.15	\$48,006	\$91,440
58	\$387.20	\$20,049	\$37,121	\$578.60	\$30,074	\$55,681	\$770.00	\$40,098	\$74,242	\$961.40	\$50,123	\$92,802
59	\$412.50	\$20,928	\$37,677	\$616.55	\$31,392	\$56,515	\$820.60	\$41,856	\$75,354	\$1,024.65	\$52,321	\$94,192
60	\$437.80	\$21,841	\$38,248	\$654.50	\$32,761	\$57,372	\$871.20	\$43,682	\$76,496	\$1,087.90	\$54,603	\$95,620
61*	\$421.00	\$22,786	\$38,832	\$629.50	\$34,180	\$58,248	\$838.00	\$45,573	\$77,664	\$1,046.50	\$56,967	\$97,080
62*	\$445.00	\$23,765	\$39,432	\$665.50	\$35,648	\$59,148	\$886.00	\$47,531	\$78,864	\$1,106.50	\$59,414	\$98,580
63*	\$468.00	\$24,774	\$40,045	\$700.00	\$37,161	\$60,067	\$932.00	\$49,548	\$80,090	\$1,164.00	\$61,935	\$100,112
64*	\$491.00	\$25,810	\$40,669	\$734.50	\$38,715	\$61,003	\$978.00	\$51,620	\$81,338	\$1,221.50	\$64,525	\$101,672
65*	\$492.00	\$26,870	\$41,300	\$736.00	\$40,305	\$61,950	\$980.00	\$53,741	\$82,600	\$1,224.00	\$67,176	\$103,250
66*	\$526.00	\$27,956	\$41,942	\$787.00	\$41,935	\$62,913	\$1,048.00	\$55,913	\$83,884	\$1,309.00	\$69,891	\$104,855
67*	\$573.00	\$29,070	\$42,596	\$857.50	\$43,605	\$63,894	\$1,142.00	\$58,140	\$85,192	\$1,426.50	\$72,675	\$106,490
68*	\$605.00	\$30,313	\$43,411	\$905.50	\$45,470	\$65,116	\$1,206.00	\$60,627	\$86,822	\$1,506.50	\$75,784	\$108,527
69*	\$655.00	\$31,697	\$44,392	\$980.50	\$47,546	\$66,588	\$1,306.00	\$63,395	\$88,784	\$1,631.50	\$79,244	\$110,980
70*	\$685.00	\$33,120	\$45,394	\$1,025.50	\$49,681	\$68,091	\$1,366.00	\$66,241	\$90,788	\$1,706.50	\$82,801	\$113,485
71*	\$716.00	\$34,581	\$46,418	\$1,072.00	\$51,871	\$69,627	\$1,428.00	\$69,162	\$92,836	\$1,784.00	\$86,452	\$116,045
72*	\$749.00	\$36,089	\$47,482	\$1,121.50	\$54,134	\$71,223	\$1,494.00	\$72,179	\$94,964	\$1,866.50	\$90,224	\$118,705
73*	\$785.00	\$37,662	\$48,605	\$1,175.50	\$56,493	\$72,907	\$1,566.00	\$75,324	\$97,210	\$1,956.50	\$94,155	\$121,512
74*	\$825.00	\$39,305	\$49,799	\$1,235.50	\$58,957	\$74,698	\$1,646.00	\$78,610	\$99,598	\$2,056.50	\$98,263	\$124,497
75*	\$870.00	\$41,006	\$51,056	\$1,303.00	\$61,509	\$76,584	\$1,736.00	\$82,012	\$102,112	\$2,169.00	\$102,515	\$127,640

<sup>1</sup>Age as of Certificate Effective Date.

<sup>2</sup>Values 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.

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

Applicable to certificates issued in the state of NC.

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

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age. Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance. The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Monthly premiums have been calculated assuming payments per month.

# MassMutual@WORK Group Whole Life Insurance

## with Waiver of Premium Rider

### Employee Coverage

Issue Age <sup>1</sup>	\$10,000 Death Benefit Tobacco			\$25,000 Death Benefit Tobacco			\$50,000 Death Benefit Tobacco			\$75,000 Death Benefit Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
18	\$12.32	\$5,064	\$8,679	\$24.20	\$12,660	\$21,699	\$44.00	\$25,321	\$43,398	\$63.80	\$37,982	\$65,097
19	\$12.43	\$5,036	\$8,631	\$24.48	\$12,590	\$21,578	\$44.55	\$25,180	\$43,156	\$64.63	\$37,771	\$64,734
20	\$12.54	\$5,006	\$8,580	\$24.75	\$12,516	\$21,452	\$45.10	\$25,033	\$42,904	\$65.45	\$37,550	\$64,356
21	\$13.31	\$4,975	\$8,528	\$26.68	\$12,439	\$21,320	\$48.95	\$24,879	\$42,640	\$71.23	\$37,319	\$63,960
22	\$13.64	\$4,943	\$8,472	\$27.50	\$12,359	\$21,181	\$50.60	\$24,718	\$42,363	\$73.70	\$37,077	\$63,545
23	\$13.75	\$4,909	\$8,414	\$27.78	\$12,274	\$21,037	\$51.15	\$24,549	\$42,074	\$74.53	\$36,823	\$63,111
24	\$14.08	\$4,874	\$8,354	\$28.60	\$12,186	\$20,885	\$52.80	\$24,372	\$41,771	\$77.00	\$36,558	\$62,656
25	\$14.41	\$4,837	\$8,290	\$29.43	\$12,093	\$20,726	\$54.45	\$24,187	\$41,453	\$79.48	\$36,280	\$62,180
26	\$14.85	\$4,798	\$8,224	\$30.53	\$11,996	\$20,560	\$56.65	\$23,992	\$41,120	\$82.78	\$35,988	\$61,680
27	\$15.40	\$4,757	\$8,153	\$31.90	\$11,893	\$20,384	\$59.40	\$23,787	\$40,768	\$86.90	\$35,681	\$61,152
28	\$15.73	\$4,714	\$8,079	\$32.73	\$11,785	\$20,198	\$61.05	\$23,570	\$40,397	\$89.38	\$35,356	\$60,595
29	\$16.17	\$4,668	\$8,000	\$33.83	\$11,670	\$20,002	\$63.25	\$23,341	\$40,004	\$92.68	\$35,012	\$60,006
30	\$16.61	\$4,620	\$7,918	\$34.93	\$11,550	\$19,795	\$65.45	\$23,100	\$39,590	\$95.98	\$34,650	\$59,385
31	\$16.61	\$4,569	\$7,830	\$34.93	\$11,422	\$19,576	\$65.45	\$22,845	\$39,153	\$95.98	\$34,267	\$58,730
32	\$17.38	\$4,515	\$7,738	\$36.85	\$11,288	\$19,347	\$69.30	\$22,577	\$38,694	\$101.75	\$33,865	\$58,041
33	\$18.04	\$4,459	\$7,642	\$38.50	\$11,147	\$19,105	\$72.60	\$22,295	\$38,211	\$106.70	\$33,443	\$57,316
34	\$18.70	\$4,399	\$7,540	\$40.15	\$10,999	\$18,851	\$75.90	\$21,999	\$37,703	\$111.65	\$32,998	\$56,555
35	\$19.36	\$4,337	\$7,434	\$41.80	\$10,843	\$18,585	\$79.20	\$21,687	\$37,170	\$116.60	\$32,531	\$55,755
36	\$20.13	\$4,272	\$7,322	\$43.73	\$10,680	\$18,305	\$83.05	\$21,361	\$36,610	\$122.38	\$32,041	\$54,915
37	\$21.01	\$4,203	\$7,204	\$45.93	\$10,509	\$18,011	\$87.45	\$21,018	\$36,023	\$128.98	\$31,527	\$54,034
38	\$22.00	\$4,131	\$7,081	\$48.40	\$10,329	\$17,703	\$92.40	\$20,658	\$35,406	\$136.40	\$30,987	\$53,109
39	\$22.66	\$4,056	\$6,951	\$50.05	\$10,140	\$17,379	\$95.70	\$20,281	\$34,759	\$141.35	\$30,421	\$52,139
40	\$23.76	\$3,977	\$6,816	\$52.80	\$9,943	\$17,041	\$101.20	\$19,886	\$34,082	\$149.60	\$29,829	\$51,123
41	\$24.42	\$3,894	\$6,674	\$54.45	\$9,736	\$16,686	\$104.50	\$19,472	\$33,373	\$154.55	\$29,208	\$50,060
42	\$25.41	\$3,807	\$6,525	\$56.93	\$9,519	\$16,314	\$109.45	\$19,038	\$32,629	\$161.98	\$28,557	\$48,943
43	\$26.29	\$3,716	\$6,369	\$59.13	\$9,290	\$15,923	\$113.85	\$18,581	\$31,846	\$168.58	\$27,872	\$47,769
44	\$27.17	\$3,619	\$6,203	\$61.33	\$9,049	\$15,509	\$118.25	\$18,098	\$31,019	\$175.18	\$27,148	\$46,528
45	\$28.38	\$3,517	\$6,028	\$64.35	\$8,793	\$15,070	\$124.30	\$17,586	\$30,141	\$184.25	\$26,379	\$45,211
46	\$29.59	\$3,408	\$5,841	\$67.38	\$8,521	\$14,604	\$130.35	\$17,042	\$29,208	\$193.33	\$25,563	\$43,812
47	\$31.02	\$3,293	\$5,643	\$70.95	\$8,232	\$14,109	\$137.50	\$16,465	\$28,219	\$204.05	\$24,697	\$42,328
48	\$32.34	\$3,170	\$5,433	\$74.25	\$7,925	\$13,584	\$144.10	\$15,851	\$27,168	\$213.95	\$23,777	\$40,752
49	\$33.44	\$3,039	\$5,210	\$77.00	\$7,599	\$13,025	\$149.60	\$15,199	\$26,050	\$222.20	\$22,799	\$39,075
50	\$35.20	\$2,901	\$4,972	\$81.40	\$7,253	\$12,430	\$158.40	\$14,506	\$24,861	\$235.40	\$21,759	\$37,292
51	\$36.30	\$2,753	\$4,719	\$84.15	\$6,883	\$11,798	\$163.90	\$13,767	\$23,596	\$243.65	\$20,651	\$35,394
52	\$37.73	\$2,596	\$4,449	\$87.73	\$6,490	\$11,124	\$171.05	\$12,981	\$22,249	\$254.38	\$19,472	\$33,374
53	\$39.38	\$2,428	\$4,162	\$91.85	\$6,072	\$10,407	\$179.30	\$12,144	\$20,814	\$266.75	\$18,216	\$31,221
54	\$41.14	\$2,250	\$3,856	\$96.25	\$5,625	\$9,641	\$188.10	\$11,251	\$19,283	\$279.95	\$16,877	\$28,925

Please refer to the applicable footnotes.

09/01/2021  
KM

# MassMutual@WORK Group Whole Life Insurance

## with Waiver of Premium Rider

### Employee Coverage

Issue Age <sup>1</sup>	\$10,000 Death Benefit Tobacco			\$25,000 Death Benefit Tobacco			\$50,000 Death Benefit Tobacco			\$75,000 Death Benefit Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
55	\$43.01	\$2,059	\$3,530	\$100.93	\$5,149	\$8,825	\$197.45	\$10,298	\$17,650	\$293.98	\$15,447	\$26,475
56	\$44.99	\$2,115	\$3,543	\$105.88	\$5,288	\$8,859	\$207.35	\$10,577	\$17,719	\$308.83	\$15,865	\$26,578
57	\$46.75	\$2,169	\$3,555	\$110.28	\$5,424	\$8,887	\$216.15	\$10,848	\$17,775	\$322.03	\$16,272	\$26,662
58	\$49.83	\$2,222	\$3,564	\$117.98	\$5,557	\$8,910	\$231.55	\$11,114	\$17,821	\$345.13	\$16,671	\$26,732
59	\$52.14	\$2,275	\$3,572	\$123.75	\$5,688	\$8,931	\$243.10	\$11,376	\$17,862	\$362.45	\$17,064	\$26,793
60	\$54.89	\$2,327	\$3,579	\$130.63	\$5,817	\$8,949	\$256.85	\$11,635	\$17,899	\$383.08	\$17,452	\$26,849
61*	\$53.00	\$2,377	\$3,586	\$126.50	\$5,944	\$8,965	\$249.00	\$11,888	\$17,930	\$371.50	\$17,832	\$26,895
62*	\$55.80	\$2,438	\$3,608	\$133.50	\$6,096	\$9,020	\$263.00	\$12,192	\$18,041	\$392.50	\$18,288	\$27,061
63*	\$59.10	\$2,505	\$3,639	\$141.75	\$6,263	\$9,099	\$279.50	\$12,527	\$18,199	\$417.25	\$18,791	\$27,299
64*	\$63.40	\$2,571	\$3,669	\$152.50	\$6,428	\$9,174	\$301.00	\$12,856	\$18,349	\$449.50	\$19,284	\$27,524
65*	\$66.30	\$2,636	\$3,699	\$159.75	\$6,591	\$9,249	\$315.50	\$13,183	\$18,498	\$471.25	\$19,774	\$27,747
66*	\$69.10	\$2,703	\$3,731	\$166.75	\$6,758	\$9,328	\$329.50	\$13,517	\$18,657	\$492.25	\$20,276	\$27,985
67*	\$76.20	\$2,774	\$3,767	\$184.50	\$6,935	\$9,419	\$365.00	\$13,870	\$18,839	\$545.50	\$20,805	\$28,258
68*	\$81.30	\$2,850	\$3,811	\$197.25	\$7,126	\$9,528	\$390.50	\$14,253	\$19,057	\$583.75	\$21,380	\$28,585
69*	\$85.40	\$2,936	\$3,864	\$207.50	\$7,340	\$9,662	\$411.00	\$14,680	\$19,324	\$614.50	\$22,020	\$28,986
70*	\$89.00	\$3,031	\$3,930	\$216.50	\$7,579	\$9,825	\$429.00	\$15,159	\$19,651	\$641.50	\$22,738	\$29,476
71*	\$92.70	\$3,139	\$4,009	\$225.75	\$7,849	\$10,023	\$447.50	\$15,698	\$20,046	\$669.25	\$23,548	\$30,069
72*	\$96.60	\$3,263	\$4,106	\$235.50	\$8,159	\$10,265	\$467.00	\$16,319	\$20,530	\$698.50	\$24,478	\$30,795
73*	\$100.80	\$3,401	\$4,217	\$246.00	\$8,504	\$10,544	\$488.00	\$17,008	\$21,089	\$730.00	\$25,512	\$31,634
74*	\$105.40	\$3,548	\$4,340	\$257.50	\$8,872	\$10,850	\$511.00	\$17,744	\$21,700	\$764.50	\$26,616	\$32,550
75*	\$110.50	\$3,707	\$4,474	\$270.25	\$9,267	\$11,185	\$536.50	\$18,535	\$22,371	\$802.75	\$27,803	\$33,557

<sup>1</sup>Age as of Certificate Effective Date.

<sup>2</sup>Values 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.

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

Applicable to certificates issued in the state of NC.

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

When N/A is shown above, that Death Benefit is below the minimum required or above the maximum allowed Death Benefit amount for the applicable issue age. Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance. The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Monthly premiums have been calculated assuming payments per month.

# MassMutual@WORK Group Whole Life Insurance

## with Waiver of Premium Rider

### Employee Coverage

Issue Age <sup>1</sup>	\$100,000 Death Benefit			\$150,000 Death Benefit			\$200,000 Death Benefit			\$250,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
18	\$83.60	\$50,643	\$86,797	\$123.20	\$75,965	\$130,195	\$162.80	\$101,287	\$173,594	\$202.40	\$126,609	\$216,992
19	\$84.70	\$50,361	\$86,313	\$124.85	\$75,542	\$129,469	\$165.00	\$100,723	\$172,626	\$205.15	\$125,904	\$215,782
20	\$85.80	\$50,067	\$85,809	\$126.50	\$75,101	\$128,713	\$167.20	\$100,134	\$171,618	\$207.90	\$125,168	\$214,522
21	\$93.50	\$49,759	\$85,280	\$138.05	\$74,638	\$127,920	\$182.60	\$99,518	\$170,560	\$227.15	\$124,397	\$213,200
22	\$96.80	\$49,436	\$84,727	\$143.00	\$74,154	\$127,090	\$189.20	\$98,872	\$169,454	\$235.40	\$123,590	\$211,817
23	\$97.90	\$49,098	\$84,148	\$144.65	\$73,647	\$126,222	\$191.40	\$98,196	\$168,296	\$238.15	\$122,746	\$210,370
24	\$101.20	\$48,744	\$83,542	\$149.60	\$73,117	\$125,313	\$198.00	\$97,489	\$167,084	\$246.40	\$121,861	\$208,855
25	\$104.50	\$48,374	\$82,907	\$154.55	\$72,561	\$124,360	\$204.60	\$96,749	\$165,814	\$254.65	\$120,936	\$207,267
26	\$108.90	\$47,985	\$82,240	\$161.15	\$71,977	\$123,360	\$213.40	\$95,970	\$164,480	\$265.65	\$119,962	\$205,600
27	\$114.40	\$47,574	\$81,537	\$169.40	\$71,362	\$122,305	\$224.40	\$95,149	\$163,074	\$279.40	\$118,937	\$203,842
28	\$117.70	\$47,141	\$80,794	\$174.35	\$70,712	\$121,191	\$231.00	\$94,282	\$161,588	\$287.65	\$117,853	\$201,985
29	\$122.10	\$46,683	\$80,009	\$180.95	\$70,025	\$120,013	\$239.80	\$93,366	\$160,018	\$298.65	\$116,708	\$200,022
30	\$126.50	\$46,200	\$79,181	\$187.55	\$69,300	\$118,771	\$248.60	\$92,400	\$158,362	\$309.65	\$115,500	\$197,952
31	\$126.50	\$45,690	\$78,307	\$187.55	\$68,535	\$117,460	\$248.60	\$91,381	\$156,614	\$309.65	\$114,226	\$195,767
32	\$134.20	\$45,154	\$77,388	\$199.10	\$67,731	\$116,082	\$264.00	\$90,308	\$154,776	\$328.90	\$112,885	\$193,470
33	\$140.80	\$44,590	\$76,422	\$209.00	\$66,886	\$114,633	\$277.20	\$89,181	\$152,844	\$345.40	\$111,476	\$191,055
34	\$147.40	\$43,998	\$75,407	\$218.90	\$65,997	\$113,110	\$290.40	\$87,996	\$150,814	\$361.90	\$109,995	\$188,517
35	\$154.00	\$43,375	\$74,340	\$228.80	\$65,063	\$111,510	\$303.60	\$86,751	\$148,680	\$378.40	\$108,439	\$185,850
36	\$161.70	\$42,722	\$73,221	\$240.35	\$64,083	\$109,831	\$319.00	\$85,445	\$146,442	\$397.65	\$106,806	\$183,052
37	\$170.50	\$42,037	\$72,046	\$253.55	\$63,055	\$108,069	\$336.60	\$84,074	\$144,092	\$419.65	\$105,092	\$180,115
38	\$180.40	\$41,317	\$70,812	\$268.40	\$61,975	\$106,218	\$356.40	\$82,634	\$141,624	\$444.40	\$103,293	\$177,030
39	\$187.00	\$40,562	\$69,519	\$278.30	\$60,843	\$104,278	\$369.60	\$81,124	\$139,038	\$460.90	\$101,406	\$173,797
40	\$198.00	\$39,772	\$68,165	\$294.80	\$59,659	\$102,247	\$391.60	\$79,545	\$136,330	\$488.40	\$99,431	\$170,412
41	\$204.60	\$38,945	\$66,747	\$304.70	\$58,417	\$100,120	\$404.80	\$77,890	\$133,494	\$504.90	\$97,363	\$166,867
42	\$214.50	\$38,076	\$65,258	\$319.55	\$57,114	\$97,887	\$424.60	\$76,153	\$130,516	\$529.65	\$95,191	\$163,145
43	\$223.30	\$37,163	\$63,693	\$332.75	\$55,744	\$95,539	\$442.20	\$74,326	\$127,386	\$551.65	\$92,907	\$159,232
44	\$232.10	\$36,197	\$62,038	\$345.95	\$54,296	\$93,057	\$459.80	\$72,395	\$124,076	\$573.65	\$90,494	\$155,095
45	\$244.20	\$35,173	\$60,282	\$364.10	\$52,759	\$90,423	\$484.00	\$70,346	\$120,564	\$603.90	\$87,932	\$150,705
46	\$256.30	\$34,085	\$58,417	\$382.25	\$51,127	\$87,625	\$508.20	\$68,170	\$116,834	\$634.15	\$85,212	\$146,042
47	\$270.60	\$32,930	\$56,438	\$403.70	\$49,395	\$84,657	\$536.80	\$65,860	\$112,876	\$669.90	\$82,325	\$141,095
48	\$283.80	\$31,703	\$54,336	\$423.50	\$47,555	\$81,504	\$563.20	\$63,407	\$108,672	\$702.90	\$79,259	\$135,840
49	\$294.80	\$30,399	\$52,101	\$440.00	\$45,599	\$78,151	\$585.20	\$60,799	\$104,202	\$730.40	\$75,999	\$130,252
50	\$312.40	\$29,012	\$49,723	\$466.40	\$43,518	\$74,584	\$620.40	\$58,024	\$99,446	\$774.40	\$72,530	\$124,307
51	\$323.40	\$27,535	\$47,193	\$482.90	\$41,303	\$70,789	\$642.40	\$55,071	\$94,386	\$801.90	\$68,839	\$117,982
52	\$337.70	\$25,963	\$44,499	\$504.35	\$38,945	\$66,748	\$671.00	\$51,927	\$88,998	\$837.65	\$64,909	\$111,247
53	\$354.20	\$24,289	\$41,629	\$529.10	\$36,433	\$62,443	\$704.00	\$48,578	\$83,258	\$878.90	\$60,723	\$104,072
54	\$371.80	\$22,502	\$38,567	\$555.50	\$33,754	\$57,850	\$739.20	\$45,005	\$77,134	\$922.90	\$56,257	\$96,417

Please refer to the applicable footnotes.

09/01/2021  
KM

# MassMutual@WORK Group Whole Life Insurance

## with Waiver of Premium Rider

### Employee Coverage

Issue Age <sup>1</sup>	\$100,000 Death Benefit Tobacco			\$150,000 Death Benefit Tobacco			\$200,000 Death Benefit Tobacco			\$250,000 Death Benefit Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
55	\$390.50	\$20,597	\$35,301	\$583.55	\$30,895	\$52,951	\$776.60	\$41,194	\$70,602	\$969.65	\$51,492	\$88,252
56	\$410.30	\$21,154	\$35,438	\$613.25	\$31,731	\$53,157	\$816.20	\$42,308	\$70,876	\$1,019.15	\$52,886	\$88,595
57	\$427.90	\$21,696	\$35,550	\$639.65	\$32,544	\$53,325	\$851.40	\$43,393	\$71,100	\$1,063.15	\$54,241	\$88,875
58	\$458.70	\$22,228	\$35,643	\$685.85	\$33,342	\$53,464	\$913.00	\$44,456	\$71,286	\$1,140.15	\$55,570	\$89,107
59	\$481.80	\$22,752	\$35,725	\$720.50	\$34,129	\$53,587	\$959.20	\$45,505	\$71,450	\$1,197.90	\$56,881	\$89,312
60	\$509.30	\$23,270	\$35,799	\$761.75	\$34,905	\$53,698	\$1,014.20	\$46,540	\$71,598	\$1,266.65	\$58,176	\$89,497
61*	\$494.00	\$23,776	\$35,860	\$739.00	\$35,664	\$53,790	\$984.00	\$47,552	\$71,720	\$1,229.00	\$59,441	\$89,650
62*	\$522.00	\$24,385	\$36,082	\$781.00	\$36,577	\$54,123	\$1,040.00	\$48,770	\$72,164	\$1,299.00	\$60,963	\$90,205
63*	\$555.00	\$25,055	\$36,399	\$830.50	\$37,583	\$54,598	\$1,106.00	\$50,110	\$72,798	\$1,381.50	\$62,638	\$90,997
64*	\$598.00	\$25,712	\$36,699	\$895.00	\$38,569	\$55,048	\$1,192.00	\$51,425	\$73,398	\$1,489.00	\$64,281	\$91,747
65*	\$627.00	\$26,366	\$36,996	\$938.50	\$39,549	\$55,494	\$1,250.00	\$52,732	\$73,992	\$1,561.50	\$65,915	\$92,490
66*	\$655.00	\$27,035	\$37,314	\$980.50	\$40,552	\$55,971	\$1,306.00	\$54,070	\$74,628	\$1,631.50	\$67,587	\$93,285
67*	\$726.00	\$27,740	\$37,678	\$1,087.00	\$41,611	\$56,517	\$1,448.00	\$55,481	\$75,356	\$1,809.00	\$69,352	\$94,195
68*	\$777.00	\$28,507	\$38,114	\$1,163.50	\$42,761	\$57,171	\$1,550.00	\$57,015	\$76,228	\$1,936.50	\$71,269	\$95,285
69*	\$818.00	\$29,360	\$38,649	\$1,225.00	\$44,040	\$57,973	\$1,632.00	\$58,721	\$77,298	\$2,039.00	\$73,401	\$96,622
70*	\$854.00	\$30,318	\$39,302	\$1,279.00	\$45,477	\$58,953	\$1,704.00	\$60,636	\$78,604	\$2,129.00	\$75,795	\$98,255
71*	\$891.00	\$31,397	\$40,093	\$1,334.50	\$47,096	\$60,139	\$1,778.00	\$62,795	\$80,186	\$2,221.50	\$78,494	\$100,232
72*	\$930.00	\$32,638	\$41,060	\$1,393.00	\$48,957	\$61,590	\$1,856.00	\$65,276	\$82,120	\$2,319.00	\$81,595	\$102,650
73*	\$972.00	\$34,016	\$42,179	\$1,456.00	\$51,024	\$63,268	\$1,940.00	\$68,032	\$84,358	\$2,424.00	\$85,041	\$105,447
74*	\$1,018.00	\$35,489	\$43,401	\$1,525.00	\$53,233	\$65,101	\$2,032.00	\$70,978	\$86,802	\$2,539.00	\$88,722	\$108,502
75*	\$1,069.00	\$37,071	\$44,743	\$1,601.50	\$55,607	\$67,114	\$2,134.00	\$74,143	\$89,486	\$2,666.50	\$92,678	\$111,857

<sup>1</sup>Age as of Certificate Effective Date.

<sup>2</sup>Values 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.

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

Applicable to certificates issued in the state of NC.

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

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# MassMutual@WORK Group Whole Life Insurance

Without Riders

## Spouse Coverage

Issue Age <sup>1</sup>	\$25,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
18	\$16.75	\$10,600	\$21,388
19	\$17.00	\$10,540	\$21,268
20	\$17.25	\$10,478	\$21,142
21	\$17.50	\$10,413	\$21,011
22	\$17.75	\$10,345	\$20,874
23	\$18.00	\$10,274	\$20,731
24	\$18.25	\$10,199	\$20,579
25	\$18.50	\$10,120	\$20,421
26	\$19.00	\$10,037	\$20,254
27	\$20.00	\$9,949	\$20,075
28	\$20.75	\$9,855	\$19,886
29	\$21.50	\$9,757	\$19,687
30	\$22.50	\$9,653	\$19,477
31	\$23.50	\$9,543	\$19,256
32	\$24.50	\$9,428	\$19,024
33	\$25.75	\$9,307	\$18,781
34	\$26.50	\$9,182	\$18,527
35	\$26.75	\$9,051	\$18,263
36	\$28.25	\$8,914	\$17,988
37	\$30.25	\$8,773	\$17,702
38	\$32.00	\$8,626	\$17,405
39	\$33.75	\$8,472	\$17,095
40	\$35.75	\$8,310	\$16,769
41	\$37.50	\$8,140	\$16,425
42	\$39.25	\$7,961	\$16,063
43	\$41.25	\$7,772	\$15,683
44	\$43.00	\$7,573	\$15,282
45	\$43.25	\$7,363	\$14,857
46	\$46.50	\$7,140	\$14,406
47	\$49.75	\$6,903	\$13,929
48	\$53.25	\$6,651	\$13,422
49	\$56.75	\$6,385	\$12,883
50	\$60.00	\$6,101	\$12,311
51	\$63.50	\$5,800	\$11,703
52	\$67.00	\$5,481	\$11,059
53	\$70.25	\$5,142	\$10,376
54	\$73.75	\$4,782	\$9,651

Please refer to the applicable footnotes.

# MassMutual@WORK Group Whole Life Insurance

Without Riders

## Spouse Coverage

Issue Age <sup>1</sup>	\$25,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
55	\$74.00	\$4,400	\$8,880
56	\$79.50	\$4,597	\$9,010
57	\$85.25	\$4,800	\$9,144
58	\$91.00	\$5,012	\$9,280
59	\$96.75	\$5,232	\$9,419
60	\$102.50	\$5,460	\$9,562

<sup>1</sup>Age as of Certificate Effective Date.

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

Applicable to certificates issued in the state of NC.

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Monthly premiums have been calculated assuming payments per month.

# MassMutual@WORK Group Whole Life Insurance

Without Riders

## Spouse Coverage

Issue Age <sup>1</sup>	\$25,000 Death Benefit Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
18	\$22.00	\$12,660	\$21,699
19	\$22.25	\$12,590	\$21,578
20	\$22.50	\$12,516	\$21,452
21	\$24.25	\$12,439	\$21,320
22	\$25.00	\$12,359	\$21,181
23	\$25.25	\$12,274	\$21,037
24	\$26.00	\$12,186	\$20,885
25	\$26.75	\$12,093	\$20,726
26	\$27.75	\$11,996	\$20,560
27	\$29.00	\$11,893	\$20,384
28	\$29.75	\$11,785	\$20,198
29	\$30.75	\$11,670	\$20,002
30	\$31.75	\$11,550	\$19,795
31	\$31.75	\$11,422	\$19,576
32	\$33.50	\$11,288	\$19,347
33	\$35.00	\$11,147	\$19,105
34	\$36.50	\$10,999	\$18,851
35	\$38.00	\$10,843	\$18,585
36	\$39.75	\$10,680	\$18,305
37	\$41.75	\$10,509	\$18,011
38	\$44.00	\$10,329	\$17,703
39	\$45.50	\$10,140	\$17,379
40	\$48.00	\$9,943	\$17,041
41	\$49.50	\$9,736	\$16,686
42	\$51.75	\$9,519	\$16,314
43	\$53.75	\$9,290	\$15,923
44	\$55.75	\$9,049	\$15,509
45	\$58.50	\$8,793	\$15,070
46	\$61.25	\$8,521	\$14,604
47	\$64.50	\$8,232	\$14,109
48	\$67.50	\$7,925	\$13,584
49	\$70.00	\$7,599	\$13,025
50	\$74.00	\$7,253	\$12,430
51	\$76.50	\$6,883	\$11,798
52	\$79.75	\$6,490	\$11,124
53	\$83.50	\$6,072	\$10,407
54	\$87.50	\$5,625	\$9,641

Please refer to the applicable footnotes.

# MassMutual@WORK Group Whole Life Insurance

Without Riders

## Spouse Coverage

Issue Age <sup>1</sup>	\$25,000 Death Benefit Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
55	\$91.75	\$5,149	\$8,825
56	\$96.25	\$5,288	\$8,859
57	\$100.25	\$5,424	\$8,887
58	\$107.25	\$5,557	\$8,910
59	\$112.50	\$5,688	\$8,931
60	\$118.75	\$5,817	\$8,949

<sup>1</sup>Age as of Certificate Effective Date.

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

Applicable to certificates issued in the state of NC.

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

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# MassMutual@WORK Group Whole Life Insurance

Without Riders

## Child Coverage

Issue Age <sup>1</sup>	\$25,000 Death Benefit Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
1	\$13.25	\$11,392	\$22,987
2	\$13.25	\$11,359	\$22,921
3	\$13.50	\$11,325	\$22,851
4	\$13.50	\$11,289	\$22,778
5	\$13.75	\$11,251	\$22,702
6	\$14.00	\$11,211	\$22,622
7	\$14.50	\$11,170	\$22,539
8	\$15.00	\$11,127	\$22,452
9	\$15.50	\$11,082	\$22,361
10	\$15.75	\$11,035	\$22,266
11	\$16.25	\$10,986	\$22,167
12	\$16.25	\$10,934	\$22,064
13	\$16.25	\$10,881	\$21,956
14	\$16.25	\$10,827	\$21,846
15	\$16.25	\$10,771	\$21,733
16	\$16.25	\$10,714	\$21,618
17	\$16.50	\$10,657	\$21,503
18	\$16.75	\$10,600	\$21,388
19	\$17.00	\$10,540	\$21,268
20	\$17.25	\$10,478	\$21,142
21	\$17.50	\$10,413	\$21,011
22	\$17.75	\$10,345	\$20,874
23	\$18.00	\$10,274	\$20,731
24	\$18.25	\$10,199	\$20,579
25	\$18.50	\$10,120	\$20,421
26	\$19.00	\$10,037	\$20,254

<sup>1</sup>Age as of Certificate Effective Date.

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

Applicable to certificates issued in the state of NC.

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# MassMutual@WORK Group Whole Life Insurance

Without Riders

## Child Coverage

Issue Age <sup>1</sup>	\$25,000 Death Benefit Tobacco		
	Monthly Premium	Guaranteed Cash Value <sup>2</sup>	Guaranteed RPU Value <sup>2,3</sup>
1	N/A	N/A	N/A
2	N/A	N/A	N/A
3	N/A	N/A	N/A
4	N/A	N/A	N/A
5	N/A	N/A	N/A
6	N/A	N/A	N/A
7	N/A	N/A	N/A
8	N/A	N/A	N/A
9	N/A	N/A	N/A
10	N/A	N/A	N/A
11	N/A	N/A	N/A
12	N/A	N/A	N/A
13	N/A	N/A	N/A
14	N/A	N/A	N/A
15	N/A	N/A	N/A
16	N/A	N/A	N/A
17	N/A	N/A	N/A
18	\$22.00	\$12,660	\$21,699
19	\$22.25	\$12,590	\$21,578
20	\$22.50	\$12,516	\$21,452
21	\$24.25	\$12,439	\$21,320
22	\$25.00	\$12,359	\$21,181
23	\$25.25	\$12,274	\$21,037
24	\$26.00	\$12,186	\$20,885
25	\$26.75	\$12,093	\$20,726
26	\$27.75	\$11,996	\$20,560

<sup>1</sup>Age as of Certificate Effective Date.

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