

Issue Age ¹	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 9.50	\$ 4,382	\$ 8,810	\$ 12.75	\$ 6,573	\$ 13,215	\$ 16.00	\$ 8,765	\$ 17,620	\$ 19.25	\$ 10,956	\$ 22,026
19	\$ 9.60	\$ 4,360	\$ 8,766	\$ 12.90	\$ 6,540	\$ 13,149	\$ 16.20	\$ 8,721	\$ 17,532	\$ 19.50	\$ 10,901	\$ 21,916
20	\$ 9.70	\$ 4,337	\$ 8,720	\$ 13.05	\$ 6,506	\$ 13,080	\$ 16.40	\$ 8,675	\$ 17,440	\$ 19.75	\$ 10,844	\$ 21,800
21	\$ 9.80	\$ 4,313	\$ 8,671	\$ 13.20	\$ 6,470	\$ 13,007	\$ 16.60	\$ 8,627	\$ 17,343	\$ 20.00	\$ 10,783	\$ 21,679
22	\$ 9.90	\$ 4,288	\$ 8,620	\$ 13.35	\$ 6,432	\$ 12,930	\$ 16.80	\$ 8,576	\$ 17,241	\$ 20.25	\$ 10,720	\$ 21,551
23	\$ 10.00	\$ 4,261	\$ 8,566	\$ 13.50	\$ 6,392	\$ 12,850	\$ 17.00	\$ 8,522	\$ 17,133	\$ 20.50	\$ 10,653	\$ 21,417
24	\$ 10.10	\$ 4,233	\$ 8,510	\$ 13.65	\$ 6,349	\$ 12,765	\$ 17.20	\$ 8,466	\$ 17,020	\$ 20.75	\$ 10,582	\$ 21,275
25	\$ 10.20	\$ 4,203	\$ 8,450	\$ 13.80	\$ 6,305	\$ 12,675	\$ 17.40	\$ 8,406	\$ 16,900	\$ 21.00	\$ 10,508	\$ 21,125
26	\$ 10.40	\$ 4,172	\$ 8,387	\$ 14.10	\$ 6,258	\$ 12,581	\$ 17.80	\$ 8,344	\$ 16,774	\$ 21.50	\$ 10,430	\$ 20,968
27	\$ 10.80	\$ 4,139	\$ 8,321	\$ 14.70	\$ 6,208	\$ 12,482	\$ 18.60	\$ 8,278	\$ 16,642	\$ 22.50	\$ 10,348	\$ 20,803
28	\$ 11.10	\$ 4,104	\$ 8,252	\$ 15.15	\$ 6,157	\$ 12,378	\$ 19.20	\$ 8,209	\$ 16,504	\$ 23.25	\$ 10,261	\$ 20,630
29	\$ 11.40	\$ 4,068	\$ 8,178	\$ 15.60	\$ 6,102	\$ 12,267	\$ 19.80	\$ 8,136	\$ 16,356	\$ 24.00	\$ 10,170	\$ 20,446
30	\$ 11.80	\$ 4,029	\$ 8,100	\$ 16.20	\$ 6,044	\$ 12,150	\$ 20.60	\$ 8,058	\$ 16,200	\$ 25.00	\$ 10,073	\$ 20,251
31	\$ 12.20	\$ 3,988	\$ 8,017	\$ 16.80	\$ 5,982	\$ 12,026	\$ 21.40	\$ 7,976	\$ 16,035	\$ 26.00	\$ 9,970	\$ 20,044
32	\$ 12.60	\$ 3,944	\$ 7,929	\$ 17.40	\$ 5,916	\$ 11,894	\$ 22.20	\$ 7,888	\$ 15,859	\$ 27.00	\$ 9,861	\$ 19,824
33	\$ 13.10	\$ 3,898	\$ 7,836	\$ 18.15	\$ 5,847	\$ 11,755	\$ 23.20	\$ 7,796	\$ 15,673	\$ 28.25	\$ 9,745	\$ 19,592
34	\$ 13.40	\$ 3,849	\$ 7,738	\$ 18.60	\$ 5,774	\$ 11,607	\$ 23.80	\$ 7,698	\$ 15,477	\$ 29.00	\$ 9,623	\$ 19,346
35	\$ 13.50	\$ 3,797	\$ 7,634	\$ 18.75	\$ 5,696	\$ 11,451	\$ 24.00	\$ 7,595	\$ 15,269	\$ 29.25	\$ 9,494	\$ 19,086
36	\$ 14.10	\$ 3,743	\$ 7,524	\$ 19.65	\$ 5,614	\$ 11,287	\$ 25.20	\$ 7,486	\$ 15,049	\$ 30.75	\$ 9,357	\$ 18,812
37	\$ 14.90	\$ 3,685	\$ 7,408	\$ 20.85	\$ 5,527	\$ 11,113	\$ 26.80	\$ 7,370	\$ 14,817	\$ 32.75	\$ 9,213	\$ 18,521
38	\$ 15.60	\$ 3,624	\$ 7,286	\$ 21.90	\$ 5,436	\$ 10,929	\$ 28.20	\$ 7,248	\$ 14,572	\$ 34.50	\$ 9,060	\$ 18,215
39	\$ 16.30	\$ 3,559	\$ 7,156	\$ 22.95	\$ 5,339	\$ 10,734	\$ 29.60	\$ 7,119	\$ 14,312	\$ 36.25	\$ 8,899	\$ 17,890
40	\$ 17.10	\$ 3,491	\$ 7,018	\$ 24.15	\$ 5,236	\$ 10,527	\$ 31.20	\$ 6,982	\$ 14,037	\$ 38.25	\$ 8,728	\$ 17,546
41	\$ 17.80	\$ 3,418	\$ 6,873	\$ 25.20	\$ 5,128	\$ 10,309	\$ 32.60	\$ 6,837	\$ 13,746	\$ 40.00	\$ 8,547	\$ 17,182
42	\$ 18.50	\$ 3,342	\$ 6,719	\$ 26.25	\$ 5,013	\$ 10,078	\$ 34.00	\$ 6,684	\$ 13,438	\$ 41.75	\$ 8,355	\$ 16,798
43	\$ 19.30	\$ 3,261	\$ 6,556	\$ 27.45	\$ 4,892	\$ 9,834	\$ 35.60	\$ 6,522	\$ 13,113	\$ 43.75	\$ 8,153	\$ 16,391
44	\$ 20.00	\$ 3,175	\$ 6,384	\$ 28.50	\$ 4,763	\$ 9,577	\$ 37.00	\$ 6,351	\$ 12,769	\$ 45.50	\$ 7,939	\$ 15,962
45	\$ 20.10	\$ 3,085	\$ 6,203	\$ 28.65	\$ 4,628	\$ 9,305	\$ 37.20	\$ 6,171	\$ 12,406	\$ 45.75	\$ 7,714	\$ 15,508
46	\$ 21.40	\$ 2,990	\$ 6,011	\$ 30.60	\$ 4,485	\$ 9,017	\$ 39.80	\$ 5,980	\$ 12,023	\$ 49.00	\$ 7,475	\$ 15,029
47	\$ 22.70	\$ 2,889	\$ 5,808	\$ 32.55	\$ 4,334	\$ 8,712	\$ 42.40	\$ 5,778	\$ 11,617	\$ 52.25	\$ 7,223	\$ 14,521
48	\$ 24.10	\$ 2,781	\$ 5,592	\$ 34.65	\$ 4,172	\$ 8,389	\$ 45.20	\$ 5,563	\$ 11,185	\$ 55.75	\$ 6,954	\$ 13,982
49	\$ 25.50	\$ 2,667	\$ 5,362	\$ 36.75	\$ 4,001	\$ 8,043	\$ 48.00	\$ 5,334	\$ 10,725	\$ 59.25	\$ 6,668	\$ 13,406
50	\$ 26.80	\$ 2,545	\$ 5,116	\$ 38.70	\$ 3,817	\$ 7,675	\$ 50.60	\$ 5,090	\$ 10,233	\$ 62.50	\$ 6,363	\$ 12,792
51	\$ 28.20	\$ 2,415	\$ 4,855	\$ 40.80	\$ 3,622	\$ 7,282	\$ 53.40	\$ 4,830	\$ 9,710	\$ 66.00	\$ 6,037	\$ 12,138
52	\$ 29.60	\$ 2,276	\$ 4,576	\$ 42.90	\$ 3,414	\$ 6,864	\$ 56.20	\$ 4,552	\$ 9,153	\$ 69.50	\$ 5,691	\$ 11,441
53	\$ 30.90	\$ 2,128	\$ 4,280	\$ 44.85	\$ 3,193	\$ 6,420	\$ 58.80	\$ 4,257	\$ 8,560	\$ 72.75	\$ 5,322	\$ 10,700
54	\$ 32.30	\$ 1,972	\$ 3,964	\$ 46.95	\$ 2,958	\$ 5,947	\$ 61.60	\$ 3,944	\$ 7,929	\$ 76.25	\$ 4,930	\$ 9,911

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		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 32.40	\$ 1,805	\$ 3,630	\$ 47.10	\$ 2,708	\$ 5,445	\$ 61.80	\$ 3,611	\$ 7,260	\$ 76.50	\$ 4,514	\$ 9,075
56	\$ 34.60	\$ 1,869	\$ 3,651	\$ 50.40	\$ 2,804	\$ 5,477	\$ 66.20	\$ 3,739	\$ 7,302	\$ 82.00	\$ 4,673	\$ 9,128
57	\$ 36.90	\$ 1,935	\$ 3,674	\$ 53.85	\$ 2,903	\$ 5,512	\$ 70.80	\$ 3,871	\$ 7,349	\$ 87.75	\$ 4,839	\$ 9,187
58	\$ 39.20	\$ 2,004	\$ 3,700	\$ 57.30	\$ 3,006	\$ 5,550	\$ 75.40	\$ 4,009	\$ 7,400	\$ 93.50	\$ 5,011	\$ 9,250
59	\$ 41.50	\$ 2,075	\$ 3,727	\$ 60.75	\$ 3,113	\$ 5,591	\$ 80.00	\$ 4,151	\$ 7,455	\$ 99.25	\$ 5,189	\$ 9,319
60	\$ 43.80	\$ 2,150	\$ 3,757	\$ 64.20	\$ 3,225	\$ 5,636	\$ 84.60	\$ 4,300	\$ 7,515	\$ 105.00	\$ 5,375	\$ 9,393
61*	\$ 44.70	\$ 2,227	\$ 3,789	\$ 65.55	\$ 3,340	\$ 5,684	\$ 86.40	\$ 4,454	\$ 7,579	\$ 107.25	\$ 5,568	\$ 9,474
62*	\$ 47.10	\$ 2,306	\$ 3,824	\$ 69.15	\$ 3,459	\$ 5,736	\$ 91.20	\$ 4,613	\$ 7,648	\$ 113.25	\$ 5,766	\$ 9,560
63*	\$ 49.40	\$ 2,387	\$ 3,859	\$ 72.60	\$ 3,581	\$ 5,789	\$ 95.80	\$ 4,775	\$ 7,719	\$ 119.00	\$ 5,968	\$ 9,649
64*	\$ 51.70	\$ 2,470	\$ 3,897	\$ 76.05	\$ 3,706	\$ 5,846	\$ 100.40	\$ 4,941	\$ 7,795	\$ 124.75	\$ 6,177	\$ 9,744
65*	\$ 51.80	\$ 2,566	\$ 3,952	\$ 76.20	\$ 3,849	\$ 5,928	\$ 100.60	\$ 5,132	\$ 7,904	\$ 125.00	\$ 6,415	\$ 9,880
66*	\$ 55.20	\$ 2,676	\$ 4,027	\$ 81.30	\$ 4,014	\$ 6,040	\$ 107.40	\$ 5,352	\$ 8,054	\$ 133.50	\$ 6,690	\$ 10,067
67*	\$ 59.90	\$ 2,789	\$ 4,103	\$ 88.35	\$ 4,183	\$ 6,154	\$ 116.80	\$ 5,578	\$ 8,206	\$ 145.25	\$ 6,972	\$ 10,257
68*	\$ 63.10	\$ 2,903	\$ 4,178	\$ 93.15	\$ 4,354	\$ 6,267	\$ 123.20	\$ 5,806	\$ 8,356	\$ 153.25	\$ 7,257	\$ 10,446
69*	\$ 68.10	\$ 3,016	\$ 4,251	\$ 100.65	\$ 4,524	\$ 6,376	\$ 133.20	\$ 6,032	\$ 8,502	\$ 165.75	\$ 7,540	\$ 10,627
70*	\$ 71.10	\$ 3,127	\$ 4,320	\$ 105.15	\$ 4,691	\$ 6,481	\$ 139.20	\$ 6,255	\$ 8,641	\$ 173.25	\$ 7,819	\$ 10,802
71*	\$ 74.20	\$ 3,237	\$ 4,387	\$ 109.80	\$ 4,855	\$ 6,581	\$ 145.40	\$ 6,474	\$ 8,775	\$ 181.00	\$ 8,092	\$ 10,968
72*	\$ 77.50	\$ 3,345	\$ 4,453	\$ 114.75	\$ 5,018	\$ 6,679	\$ 152.00	\$ 6,691	\$ 8,906	\$ 189.25	\$ 8,364	\$ 11,133
73*	\$ 81.10	\$ 3,456	\$ 4,522	\$ 120.15	\$ 5,184	\$ 6,783	\$ 159.20	\$ 6,912	\$ 9,044	\$ 198.25	\$ 8,641	\$ 11,305
74*	\$ 85.10	\$ 3,570	\$ 4,595	\$ 126.15	\$ 5,355	\$ 6,893	\$ 167.20	\$ 7,141	\$ 9,191	\$ 208.25	\$ 8,926	\$ 11,489
75*	\$ 89.61	\$ 3,688	\$ 4,675	\$ 132.90	\$ 5,532	\$ 7,012	\$ 176.20	\$ 7,377	\$ 9,350	\$ 219.50	\$ 9,221	\$ 11,687

¹Age as of Certificate Effective Date.

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

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

Applicable to certificates issued in the state of VA

Rider:	\$10,000 Death Benefit	\$20,000 Death Benefit
Spouse ^	\$ 10.00	\$ 20.00
Children ^	\$ 5.00	\$ 10.00

^ Additional Monthly Premium, if elected

*Accidental Death: For issue ages 18 - 60, an additional benefit equal to 2 times the basic Death Benefit will be payable for an accidental death 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 Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

Issue Age ¹	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Non-Tobacco			Non-Tobacco			Non-Tobacco			Non-Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 22.50	\$ 13,147	\$ 26,431	\$ 25.75	\$ 15,338	\$ 30,836	\$ 29.00	\$ 17,530	\$ 35,241	\$ 32.25	\$ 19,721	\$ 39,646
19	\$ 22.80	\$ 13,081	\$ 26,299	\$ 26.10	\$ 15,262	\$ 30,682	\$ 29.40	\$ 17,442	\$ 35,065	\$ 32.70	\$ 19,622	\$ 39,448
20	\$ 23.10	\$ 13,013	\$ 26,160	\$ 26.45	\$ 15,182	\$ 30,521	\$ 29.80	\$ 17,350	\$ 34,881	\$ 33.15	\$ 19,519	\$ 39,241
21	\$ 23.40	\$ 12,940	\$ 26,015	\$ 26.80	\$ 15,097	\$ 30,351	\$ 30.20	\$ 17,254	\$ 34,687	\$ 33.60	\$ 19,411	\$ 39,023
22	\$ 23.70	\$ 12,864	\$ 25,861	\$ 27.15	\$ 15,008	\$ 30,172	\$ 30.60	\$ 17,152	\$ 34,482	\$ 34.05	\$ 19,296	\$ 38,792
23	\$ 24.00	\$ 12,784	\$ 25,700	\$ 27.50	\$ 14,914	\$ 29,983	\$ 31.00	\$ 17,045	\$ 34,267	\$ 34.50	\$ 19,176	\$ 38,550
24	\$ 24.30	\$ 12,699	\$ 25,530	\$ 27.85	\$ 14,816	\$ 29,785	\$ 31.40	\$ 16,932	\$ 34,040	\$ 34.95	\$ 19,049	\$ 38,295
25	\$ 24.60	\$ 12,610	\$ 25,350	\$ 28.20	\$ 14,711	\$ 29,576	\$ 31.80	\$ 16,813	\$ 33,801	\$ 35.40	\$ 18,915	\$ 38,026
26	\$ 25.20	\$ 12,516	\$ 25,162	\$ 28.90	\$ 14,602	\$ 29,355	\$ 32.60	\$ 16,688	\$ 33,549	\$ 36.30	\$ 18,774	\$ 37,743
27	\$ 26.40	\$ 12,417	\$ 24,964	\$ 30.30	\$ 14,487	\$ 29,124	\$ 34.20	\$ 16,557	\$ 33,285	\$ 38.10	\$ 18,626	\$ 37,446
28	\$ 27.30	\$ 12,314	\$ 24,756	\$ 31.35	\$ 14,366	\$ 28,882	\$ 35.40	\$ 16,419	\$ 33,008	\$ 39.45	\$ 18,471	\$ 37,134
29	\$ 28.20	\$ 12,204	\$ 24,535	\$ 32.40	\$ 14,238	\$ 28,624	\$ 36.60	\$ 16,272	\$ 32,713	\$ 40.80	\$ 18,306	\$ 36,802
30	\$ 29.40	\$ 12,088	\$ 24,301	\$ 33.80	\$ 14,102	\$ 28,351	\$ 38.20	\$ 16,117	\$ 32,401	\$ 42.60	\$ 18,132	\$ 36,451
31	\$ 30.60	\$ 11,964	\$ 24,052	\$ 35.20	\$ 13,958	\$ 28,061	\$ 39.80	\$ 15,952	\$ 32,070	\$ 44.40	\$ 17,946	\$ 36,079
32	\$ 31.80	\$ 11,833	\$ 23,789	\$ 36.60	\$ 13,805	\$ 27,753	\$ 41.40	\$ 15,777	\$ 31,718	\$ 46.20	\$ 17,750	\$ 35,683
33	\$ 33.30	\$ 11,694	\$ 23,510	\$ 38.35	\$ 13,643	\$ 27,428	\$ 43.40	\$ 15,592	\$ 31,347	\$ 48.45	\$ 17,542	\$ 35,265
34	\$ 34.20	\$ 11,548	\$ 23,215	\$ 39.40	\$ 13,472	\$ 27,084	\$ 44.60	\$ 15,397	\$ 30,954	\$ 49.80	\$ 17,322	\$ 34,823
35	\$ 34.50	\$ 11,392	\$ 22,903	\$ 39.75	\$ 13,291	\$ 26,721	\$ 45.00	\$ 15,190	\$ 30,538	\$ 50.25	\$ 17,089	\$ 34,355
36	\$ 36.30	\$ 11,229	\$ 22,574	\$ 41.85	\$ 13,100	\$ 26,336	\$ 47.40	\$ 14,972	\$ 30,099	\$ 52.95	\$ 16,843	\$ 33,861
37	\$ 38.70	\$ 11,055	\$ 22,226	\$ 44.65	\$ 12,898	\$ 25,930	\$ 50.60	\$ 14,741	\$ 29,634	\$ 56.55	\$ 16,583	\$ 33,339
38	\$ 40.80	\$ 10,872	\$ 21,858	\$ 47.10	\$ 12,684	\$ 25,501	\$ 53.40	\$ 14,496	\$ 29,144	\$ 59.70	\$ 16,309	\$ 32,787
39	\$ 42.90	\$ 10,678	\$ 21,468	\$ 49.55	\$ 12,458	\$ 25,046	\$ 56.20	\$ 14,238	\$ 28,624	\$ 62.85	\$ 16,018	\$ 32,202
40	\$ 45.30	\$ 10,473	\$ 21,055	\$ 52.35	\$ 12,219	\$ 24,565	\$ 59.40	\$ 13,964	\$ 28,074	\$ 66.45	\$ 15,710	\$ 31,583
41	\$ 47.40	\$ 10,256	\$ 20,619	\$ 54.80	\$ 11,966	\$ 24,055	\$ 62.20	\$ 13,675	\$ 27,492	\$ 69.60	\$ 15,384	\$ 30,928
42	\$ 49.50	\$ 10,026	\$ 20,157	\$ 57.25	\$ 11,698	\$ 23,517	\$ 65.00	\$ 13,369	\$ 26,876	\$ 72.75	\$ 15,040	\$ 30,236
43	\$ 51.90	\$ 9,784	\$ 19,669	\$ 60.05	\$ 11,414	\$ 22,948	\$ 68.20	\$ 13,045	\$ 26,226	\$ 76.35	\$ 14,676	\$ 29,504
44	\$ 54.00	\$ 9,527	\$ 19,154	\$ 62.50	\$ 11,115	\$ 22,346	\$ 71.00	\$ 12,703	\$ 25,539	\$ 79.50	\$ 14,291	\$ 28,731
45	\$ 54.30	\$ 9,257	\$ 18,610	\$ 62.85	\$ 10,800	\$ 21,711	\$ 71.40	\$ 12,342	\$ 24,813	\$ 79.95	\$ 13,885	\$ 27,915
46	\$ 58.20	\$ 8,970	\$ 18,034	\$ 67.40	\$ 10,466	\$ 21,040	\$ 76.60	\$ 11,961	\$ 24,046	\$ 85.80	\$ 13,456	\$ 27,052
47	\$ 62.10	\$ 8,668	\$ 17,425	\$ 71.95	\$ 10,112	\$ 20,330	\$ 81.80	\$ 11,557	\$ 23,234	\$ 91.65	\$ 13,002	\$ 26,138
48	\$ 66.30	\$ 8,345	\$ 16,778	\$ 76.85	\$ 9,736	\$ 19,574	\$ 87.40	\$ 11,127	\$ 22,371	\$ 97.95	\$ 12,518	\$ 25,167
49	\$ 70.50	\$ 8,002	\$ 16,087	\$ 81.75	\$ 9,336	\$ 18,768	\$ 93.00	\$ 10,669	\$ 21,450	\$ 104.25	\$ 12,003	\$ 24,131
50	\$ 74.40	\$ 7,635	\$ 15,350	\$ 86.30	\$ 8,908	\$ 17,909	\$ 98.20	\$ 10,181	\$ 20,467	\$ 110.10	\$ 11,453	\$ 23,026
51	\$ 78.60	\$ 7,245	\$ 14,565	\$ 91.20	\$ 8,452	\$ 16,993	\$ 103.80	\$ 9,660	\$ 19,420	\$ 116.40	\$ 10,867	\$ 21,848
52	\$ 82.80	\$ 6,829	\$ 13,729	\$ 96.10	\$ 7,967	\$ 16,017	\$ 109.40	\$ 9,105	\$ 18,306	\$ 122.70	\$ 10,244	\$ 20,594
53	\$ 86.70	\$ 6,386	\$ 12,840	\$ 100.65	\$ 7,451	\$ 14,980	\$ 114.60	\$ 8,515	\$ 17,120	\$ 128.55	\$ 9,580	\$ 19,260
54	\$ 90.90	\$ 5,916	\$ 11,894	\$ 105.55	\$ 6,902	\$ 13,876	\$ 120.20	\$ 7,888	\$ 15,858	\$ 134.85	\$ 8,874	\$ 17,841

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		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 91.20	\$ 5,417	\$ 10,890	\$ 105.90	\$ 6,320	\$ 12,705	\$ 120.60	\$ 7,223	\$ 14,520	\$ 135.30	\$ 8,125	\$ 16,335
56	\$ 97.80	\$ 5,608	\$ 10,954	\$ 113.60	\$ 6,543	\$ 12,779	\$ 129.40	\$ 7,478	\$ 14,605	\$ 145.20	\$ 8,413	\$ 16,431
57	\$ 104.70	\$ 5,807	\$ 11,024	\$ 121.65	\$ 6,775	\$ 12,861	\$ 138.60	\$ 7,743	\$ 14,699	\$ 155.55	\$ 8,711	\$ 16,536
58	\$ 111.60	\$ 6,013	\$ 11,100	\$ 129.70	\$ 7,015	\$ 12,950	\$ 147.80	\$ 8,018	\$ 14,800	\$ 165.90	\$ 9,020	\$ 16,650
59	\$ 118.50	\$ 6,227	\$ 11,182	\$ 137.75	\$ 7,265	\$ 13,046	\$ 157.00	\$ 8,303	\$ 14,910	\$ 176.25	\$ 9,341	\$ 16,774
60	\$ 125.40	\$ 6,450	\$ 11,272	\$ 145.80	\$ 7,525	\$ 13,151	\$ 166.20	\$ 8,600	\$ 15,030	\$ 186.60	\$ 9,675	\$ 16,908
61*	\$ 128.10	\$ 6,681	\$ 11,369	\$ 148.95	\$ 7,795	\$ 13,264	\$ 169.80	\$ 8,909	\$ 15,159	\$ 190.65	\$ 10,022	\$ 17,054
62*	\$ 135.30	\$ 6,919	\$ 11,472	\$ 157.35	\$ 8,073	\$ 13,384	\$ 179.40	\$ 9,226	\$ 15,296	\$ 201.45	\$ 10,379	\$ 17,208
63*	\$ 142.20	\$ 7,162	\$ 11,578	\$ 165.40	\$ 8,356	\$ 13,508	\$ 188.60	\$ 9,550	\$ 15,438	\$ 211.80	\$ 10,744	\$ 17,368
64*	\$ 149.10	\$ 7,412	\$ 11,692	\$ 173.45	\$ 8,648	\$ 13,641	\$ 197.80	\$ 9,883	\$ 15,590	\$ 222.15	\$ 11,119	\$ 17,539
65*	\$ 149.40	\$ 7,698	\$ 11,856	\$ 173.80	\$ 8,981	\$ 13,832	\$ 198.20	\$ 10,264	\$ 15,808	\$ 222.60	\$ 11,547	\$ 17,784
66*	\$ 159.60	\$ 8,028	\$ 12,081	\$ 185.70	\$ 9,366	\$ 14,094	\$ 211.80	\$ 10,705	\$ 16,108	\$ 237.90	\$ 12,043	\$ 18,121
67*	\$ 173.70	\$ 8,367	\$ 12,309	\$ 202.15	\$ 9,761	\$ 14,360	\$ 230.60	\$ 11,156	\$ 16,412	\$ 259.05	\$ 12,551	\$ 18,463
68*	\$ 183.30	\$ 8,709	\$ 12,535	\$ 213.35	\$ 10,160	\$ 14,624	\$ 243.40	\$ 11,612	\$ 16,713	\$ 273.45	\$ 13,063	\$ 18,802
69*	\$ 198.30	\$ 9,048	\$ 12,753	\$ 230.85	\$ 10,556	\$ 14,878	\$ 263.40	\$ 12,064	\$ 17,004	\$ 295.95	\$ 13,572	\$ 19,129
70*	\$ 207.30	\$ 9,382	\$ 12,962	\$ 241.35	\$ 10,946	\$ 15,122	\$ 275.40	\$ 12,510	\$ 17,283	\$ 309.45	\$ 14,074	\$ 19,443
71*	\$ 216.60	\$ 9,711	\$ 13,162	\$ 252.20	\$ 11,330	\$ 15,356	\$ 287.80	\$ 12,948	\$ 17,550	\$ 323.40	\$ 14,567	\$ 19,743
72*	\$ 226.50	\$ 10,036	\$ 13,359	\$ 263.75	\$ 11,709	\$ 15,586	\$ 301.00	\$ 13,382	\$ 17,812	\$ 338.25	\$ 15,055	\$ 20,039
73*	\$ 237.30	\$ 10,369	\$ 13,566	\$ 276.35	\$ 12,097	\$ 15,827	\$ 315.40	\$ 13,825	\$ 18,088	\$ 354.45	\$ 15,553	\$ 20,349
74*	\$ 249.30	\$ 10,711	\$ 13,787	\$ 290.35	\$ 12,496	\$ 16,085	\$ 331.40	\$ 14,282	\$ 18,383	\$ 372.45	\$ 16,067	\$ 20,681
75*	\$ 262.80	\$ 11,065	\$ 14,025	\$ 306.10	\$ 12,910	\$ 16,362	\$ 349.40	\$ 14,754	\$ 18,700	\$ 392.70	\$ 16,598	\$ 21,037

¹Age as of Certificate Effective Date.

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

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

Applicable to certificates issued in the state of VA

Rider:	\$10,000 Death Benefit	\$20,000 Death Benefit
Spouse ^	\$ 10.00	\$ 20.00
Children ^	\$ 5.00	\$ 10.00

^ Additional Monthly Premium, if elected

*Accidental Death: For issue ages 18 - 60, an additional benefit equal to 2 times the basic Death Benefit will be payable for an accidental death 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.

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	\$50,000 Death Benefit		
	Non-Tobacco		
<i>Issue Age¹</i>	<i>Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>
18	\$ 35.50	\$ 21,912	\$ 44,052
19	\$ 36.00	\$ 21,803	\$ 43,832
20	\$ 36.50	\$ 21,688	\$ 43,601
21	\$ 37.00	\$ 21,567	\$ 43,359
22	\$ 37.50	\$ 21,440	\$ 43,103
23	\$ 38.00	\$ 21,306	\$ 42,834
24	\$ 38.50	\$ 21,165	\$ 42,550
25	\$ 39.00	\$ 21,017	\$ 42,251
26	\$ 40.00	\$ 20,860	\$ 41,937
27	\$ 42.00	\$ 20,696	\$ 41,607
28	\$ 43.50	\$ 20,523	\$ 41,260
29	\$ 45.00	\$ 20,340	\$ 40,892
30	\$ 47.00	\$ 20,146	\$ 40,502
31	\$ 49.00	\$ 19,940	\$ 40,088
32	\$ 51.00	\$ 19,722	\$ 39,648
33	\$ 53.50	\$ 19,491	\$ 39,184
34	\$ 55.00	\$ 19,246	\$ 38,692
35	\$ 55.50	\$ 18,988	\$ 38,173
36	\$ 58.50	\$ 18,715	\$ 37,624
37	\$ 62.50	\$ 18,426	\$ 37,043
38	\$ 66.00	\$ 18,121	\$ 36,430
39	\$ 69.50	\$ 17,798	\$ 35,780
40	\$ 73.50	\$ 17,456	\$ 35,093
41	\$ 77.00	\$ 17,094	\$ 34,365
42	\$ 80.50	\$ 16,711	\$ 33,596
43	\$ 84.50	\$ 16,307	\$ 32,783
44	\$ 88.00	\$ 15,879	\$ 31,924
45	\$ 88.50	\$ 15,428	\$ 31,017
46	\$ 95.00	\$ 14,951	\$ 30,058
47	\$ 101.50	\$ 14,446	\$ 29,043
48	\$ 108.50	\$ 13,909	\$ 27,964
49	\$ 115.50	\$ 13,337	\$ 26,812
50	\$ 122.00	\$ 12,726	\$ 25,584
51	\$ 129.00	\$ 12,075	\$ 24,276
52	\$ 136.00	\$ 11,382	\$ 22,882
53	\$ 142.50	\$ 10,644	\$ 21,400
54	\$ 149.50	\$ 9,860	\$ 19,823

	\$50,000 Death Benefit Non-Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 150.00	\$ 9,028	\$ 18,151
56	\$ 161.00	\$ 9,347	\$ 18,257
57	\$ 172.50	\$ 9,679	\$ 18,374
58	\$ 184.00	\$ 10,022	\$ 18,501
59	\$ 195.50	\$ 10,379	\$ 18,638
60	\$ 207.00	\$ 10,750	\$ 18,787
61*	\$ 211.50	\$ 11,136	\$ 18,949
62*	\$ 223.50	\$ 11,533	\$ 19,120
63*	\$ 235.00	\$ 11,937	\$ 19,298
64*	\$ 246.50	\$ 12,354	\$ 19,488
65*	\$ 247.00	\$ 12,830	\$ 19,761
66*	\$ 264.00	\$ 13,381	\$ 20,135
67*	\$ 287.50	\$ 13,945	\$ 20,515
68*	\$ 303.50	\$ 14,515	\$ 20,892
69*	\$ 328.50	\$ 15,080	\$ 21,255
70*	\$ 343.50	\$ 15,638	\$ 21,604
71*	\$ 359.00	\$ 16,185	\$ 21,937
72*	\$ 375.50	\$ 16,728	\$ 22,266
73*	\$ 393.50	\$ 17,282	\$ 22,610
74*	\$ 413.50	\$ 17,852	\$ 22,979
75*	\$ 436.00	\$ 18,443	\$ 23,375

¹Age as of Certificate Effective Date.

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

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

Applicable to certificates issued in the state of VA

Rider:	\$10,000 Death Benefit	\$20,000 Death Benefit
Spouse ^	\$ 10.00	\$ 20.00
Children ^	\$ 5.00	\$ 10.00

^ Additional Monthly Premium, if elected

*Accidental Death: For issue ages 18 - 60, an additional benefit equal to 2 times the basic Death Benefit will be payable for an accidental death 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.

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Issue Age ¹	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 11.60	\$ 4,911	\$ 8,789	\$ 15.90	\$ 7,366	\$ 13,184	\$ 20.20	\$ 9,822	\$ 17,579	\$ 24.50	\$ 12,278	\$ 21,974
19	\$ 11.70	\$ 4,884	\$ 8,741	\$ 16.05	\$ 7,326	\$ 13,112	\$ 20.40	\$ 9,769	\$ 17,483	\$ 24.75	\$ 12,211	\$ 21,854
20	\$ 11.80	\$ 4,856	\$ 8,692	\$ 16.20	\$ 7,285	\$ 13,038	\$ 20.60	\$ 9,713	\$ 17,384	\$ 25.00	\$ 12,141	\$ 21,730
21	\$ 12.50	\$ 4,827	\$ 8,640	\$ 17.25	\$ 7,241	\$ 12,960	\$ 22.00	\$ 9,655	\$ 17,280	\$ 26.75	\$ 12,069	\$ 21,600
22	\$ 12.80	\$ 4,797	\$ 8,586	\$ 17.70	\$ 7,196	\$ 12,879	\$ 22.60	\$ 9,594	\$ 17,172	\$ 27.50	\$ 11,993	\$ 21,465
23	\$ 12.90	\$ 4,765	\$ 8,529	\$ 17.85	\$ 7,148	\$ 12,793	\$ 22.80	\$ 9,531	\$ 17,058	\$ 27.75	\$ 11,914	\$ 21,322
24	\$ 13.20	\$ 4,732	\$ 8,469	\$ 18.30	\$ 7,098	\$ 12,704	\$ 23.40	\$ 9,464	\$ 16,939	\$ 28.50	\$ 11,831	\$ 21,174
25	\$ 13.50	\$ 4,697	\$ 8,407	\$ 18.75	\$ 7,046	\$ 12,611	\$ 24.00	\$ 9,395	\$ 16,814	\$ 29.25	\$ 11,744	\$ 21,018
26	\$ 13.90	\$ 4,661	\$ 8,342	\$ 19.35	\$ 6,991	\$ 12,513	\$ 24.80	\$ 9,322	\$ 16,684	\$ 30.25	\$ 11,653	\$ 20,855
27	\$ 14.40	\$ 4,623	\$ 8,273	\$ 20.10	\$ 6,934	\$ 12,410	\$ 25.80	\$ 9,246	\$ 16,547	\$ 31.50	\$ 11,557	\$ 20,684
28	\$ 14.70	\$ 4,582	\$ 8,201	\$ 20.55	\$ 6,874	\$ 12,302	\$ 26.40	\$ 9,165	\$ 16,403	\$ 32.25	\$ 11,457	\$ 20,504
29	\$ 15.10	\$ 4,540	\$ 8,125	\$ 21.15	\$ 6,810	\$ 12,188	\$ 27.20	\$ 9,080	\$ 16,251	\$ 33.25	\$ 11,350	\$ 20,314
30	\$ 15.50	\$ 4,494	\$ 8,044	\$ 21.75	\$ 6,742	\$ 12,067	\$ 28.00	\$ 8,989	\$ 16,089	\$ 34.25	\$ 11,237	\$ 20,111
31	\$ 15.50	\$ 4,446	\$ 7,958	\$ 21.75	\$ 6,670	\$ 11,937	\$ 28.00	\$ 8,893	\$ 15,917	\$ 34.25	\$ 11,117	\$ 19,896
32	\$ 16.20	\$ 4,395	\$ 7,867	\$ 22.80	\$ 6,593	\$ 11,800	\$ 29.40	\$ 8,791	\$ 15,734	\$ 36.00	\$ 10,989	\$ 19,668
33	\$ 16.80	\$ 4,341	\$ 7,770	\$ 23.70	\$ 6,512	\$ 11,655	\$ 30.60	\$ 8,683	\$ 15,540	\$ 37.50	\$ 10,854	\$ 19,425
34	\$ 17.40	\$ 4,284	\$ 7,667	\$ 24.60	\$ 6,426	\$ 11,501	\$ 31.80	\$ 8,568	\$ 15,335	\$ 39.00	\$ 10,710	\$ 19,169
35	\$ 18.00	\$ 4,223	\$ 7,558	\$ 25.50	\$ 6,335	\$ 11,338	\$ 33.00	\$ 8,447	\$ 15,117	\$ 40.50	\$ 10,558	\$ 18,897
36	\$ 18.70	\$ 4,159	\$ 7,443	\$ 26.55	\$ 6,238	\$ 11,165	\$ 34.40	\$ 8,318	\$ 14,887	\$ 42.25	\$ 10,397	\$ 18,609
37	\$ 19.50	\$ 4,091	\$ 7,321	\$ 27.75	\$ 6,136	\$ 10,982	\$ 36.00	\$ 8,182	\$ 14,643	\$ 44.25	\$ 10,227	\$ 18,304
38	\$ 20.40	\$ 4,019	\$ 7,192	\$ 29.10	\$ 6,028	\$ 10,789	\$ 37.80	\$ 8,038	\$ 14,385	\$ 46.50	\$ 10,047	\$ 17,982
39	\$ 21.00	\$ 3,942	\$ 7,056	\$ 30.00	\$ 5,914	\$ 10,584	\$ 39.00	\$ 7,885	\$ 14,113	\$ 48.00	\$ 9,857	\$ 17,641
40	\$ 22.00	\$ 3,862	\$ 6,912	\$ 31.50	\$ 5,793	\$ 10,368	\$ 41.00	\$ 7,724	\$ 13,824	\$ 50.50	\$ 9,655	\$ 17,280
41	\$ 22.60	\$ 3,776	\$ 6,759	\$ 32.40	\$ 5,665	\$ 10,138	\$ 42.20	\$ 7,553	\$ 13,518	\$ 52.00	\$ 9,441	\$ 16,898
42	\$ 23.50	\$ 3,686	\$ 6,597	\$ 33.75	\$ 5,529	\$ 9,896	\$ 44.00	\$ 7,373	\$ 13,195	\$ 54.25	\$ 9,216	\$ 16,494
43	\$ 24.30	\$ 3,591	\$ 6,427	\$ 34.95	\$ 5,387	\$ 9,641	\$ 45.60	\$ 7,182	\$ 12,855	\$ 56.25	\$ 8,978	\$ 16,069
44	\$ 25.10	\$ 3,491	\$ 6,248	\$ 36.15	\$ 5,236	\$ 9,372	\$ 47.20	\$ 6,982	\$ 12,496	\$ 58.25	\$ 8,728	\$ 15,620
45	\$ 26.20	\$ 3,385	\$ 6,059	\$ 37.80	\$ 5,078	\$ 9,089	\$ 49.40	\$ 6,771	\$ 12,119	\$ 61.00	\$ 8,464	\$ 15,149
46	\$ 27.30	\$ 3,274	\$ 5,860	\$ 39.45	\$ 4,912	\$ 8,791	\$ 51.60	\$ 6,549	\$ 11,721	\$ 63.75	\$ 8,186	\$ 14,651
47	\$ 28.60	\$ 3,157	\$ 5,650	\$ 41.40	\$ 4,735	\$ 8,475	\$ 54.20	\$ 6,314	\$ 11,301	\$ 67.00	\$ 7,893	\$ 14,126
48	\$ 29.80	\$ 3,032	\$ 5,427	\$ 43.20	\$ 4,548	\$ 8,141	\$ 56.60	\$ 6,065	\$ 10,854	\$ 70.00	\$ 7,581	\$ 13,568
49	\$ 30.80	\$ 2,899	\$ 5,188	\$ 44.70	\$ 4,348	\$ 7,783	\$ 58.60	\$ 5,798	\$ 10,377	\$ 72.50	\$ 7,248	\$ 12,972
50	\$ 32.40	\$ 2,757	\$ 4,934	\$ 47.10	\$ 4,135	\$ 7,401	\$ 61.80	\$ 5,514	\$ 9,869	\$ 76.50	\$ 6,892	\$ 12,336
51	\$ 33.40	\$ 2,605	\$ 4,663	\$ 48.60	\$ 3,908	\$ 6,995	\$ 63.80	\$ 5,211	\$ 9,327	\$ 79.00	\$ 6,514	\$ 11,658
52	\$ 34.70	\$ 2,444	\$ 4,375	\$ 50.55	\$ 3,667	\$ 6,563	\$ 66.40	\$ 4,889	\$ 8,751	\$ 82.25	\$ 6,112	\$ 10,939
53	\$ 36.20	\$ 2,274	\$ 4,070	\$ 52.80	\$ 3,411	\$ 6,106	\$ 69.40	\$ 4,549	\$ 8,141	\$ 86.00	\$ 5,686	\$ 10,177
54	\$ 37.80	\$ 2,094	\$ 3,748	\$ 55.20	\$ 3,141	\$ 5,623	\$ 72.60	\$ 4,189	\$ 7,497	\$ 90.00	\$ 5,236	\$ 9,372

Issue Age ¹	\$10,000 Death Benefit			\$15,000 Death Benefit			\$20,000 Death Benefit			\$25,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 39.50	\$ 1,905	\$ 3,409	\$ 57.75	\$ 2,857	\$ 5,114	\$ 76.00	\$ 3,810	\$ 6,819	\$ 94.25	\$ 4,762	\$ 8,524
56	\$ 41.30	\$ 1,950	\$ 3,409	\$ 60.45	\$ 2,925	\$ 5,114	\$ 79.60	\$ 3,901	\$ 6,819	\$ 98.75	\$ 4,876	\$ 8,524
57	\$ 42.90	\$ 1,998	\$ 3,414	\$ 62.85	\$ 2,997	\$ 5,121	\$ 82.80	\$ 3,997	\$ 6,828	\$ 102.75	\$ 4,996	\$ 8,535
58	\$ 45.70	\$ 2,048	\$ 3,421	\$ 67.05	\$ 3,073	\$ 5,131	\$ 88.40	\$ 4,097	\$ 6,842	\$ 109.75	\$ 5,122	\$ 8,553
59	\$ 47.80	\$ 2,101	\$ 3,431	\$ 70.20	\$ 3,152	\$ 5,146	\$ 92.60	\$ 4,203	\$ 6,862	\$ 115.00	\$ 5,254	\$ 8,578
60	\$ 50.30	\$ 2,157	\$ 3,445	\$ 73.95	\$ 3,236	\$ 5,167	\$ 97.60	\$ 4,315	\$ 6,890	\$ 121.25	\$ 5,393	\$ 8,613
61*	\$ 52.00	\$ 2,236	\$ 3,494	\$ 76.50	\$ 3,354	\$ 5,241	\$ 101.00	\$ 4,473	\$ 6,988	\$ 125.50	\$ 5,591	\$ 8,736
62*	\$ 54.80	\$ 2,319	\$ 3,548	\$ 80.70	\$ 3,479	\$ 5,322	\$ 106.60	\$ 4,639	\$ 7,096	\$ 132.50	\$ 5,799	\$ 8,870
63*	\$ 58.10	\$ 2,406	\$ 3,604	\$ 85.65	\$ 3,609	\$ 5,407	\$ 113.20	\$ 4,812	\$ 7,209	\$ 140.75	\$ 6,015	\$ 9,012
64*	\$ 62.40	\$ 2,497	\$ 3,667	\$ 92.10	\$ 3,746	\$ 5,501	\$ 121.80	\$ 4,995	\$ 7,334	\$ 151.50	\$ 6,243	\$ 9,168
65*	\$ 65.30	\$ 2,593	\$ 3,734	\$ 96.45	\$ 3,890	\$ 5,602	\$ 127.60	\$ 5,187	\$ 7,469	\$ 158.75	\$ 6,484	\$ 9,337
66*	\$ 68.10	\$ 2,693	\$ 3,805	\$ 100.65	\$ 4,040	\$ 5,708	\$ 133.20	\$ 5,387	\$ 7,611	\$ 165.75	\$ 6,734	\$ 9,514
67*	\$ 75.20	\$ 2,796	\$ 3,877	\$ 111.30	\$ 4,194	\$ 5,816	\$ 147.40	\$ 5,592	\$ 7,755	\$ 183.50	\$ 6,990	\$ 9,694
68*	\$ 80.30	\$ 2,898	\$ 3,947	\$ 118.95	\$ 4,347	\$ 5,921	\$ 157.60	\$ 5,796	\$ 7,895	\$ 196.25	\$ 7,245	\$ 9,869
69*	\$ 84.40	\$ 2,997	\$ 4,013	\$ 125.10	\$ 4,495	\$ 6,020	\$ 165.80	\$ 5,994	\$ 8,027	\$ 206.50	\$ 7,492	\$ 10,033
70*	\$ 88.00	\$ 3,092	\$ 4,074	\$ 130.50	\$ 4,638	\$ 6,111	\$ 173.00	\$ 6,185	\$ 8,148	\$ 215.50	\$ 7,731	\$ 10,185
71*	\$ 91.70	\$ 3,183	\$ 4,129	\$ 136.05	\$ 4,775	\$ 6,193	\$ 180.40	\$ 6,366	\$ 8,258	\$ 224.75	\$ 7,958	\$ 10,323
72*	\$ 95.60	\$ 3,271	\$ 4,181	\$ 141.90	\$ 4,906	\$ 6,271	\$ 188.20	\$ 6,542	\$ 8,362	\$ 234.50	\$ 8,177	\$ 10,452
73*	\$ 99.80	\$ 3,360	\$ 4,235	\$ 148.20	\$ 5,040	\$ 6,353	\$ 196.60	\$ 6,720	\$ 8,471	\$ 245.00	\$ 8,400	\$ 10,589
74*	\$ 104.40	\$ 3,451	\$ 4,293	\$ 155.10	\$ 5,177	\$ 6,440	\$ 205.80	\$ 6,903	\$ 8,587	\$ 256.50	\$ 8,629	\$ 10,734
75*	\$ 109.50	\$ 3,642	\$ 4,474	\$ 162.75	\$ 5,463	\$ 6,712	\$ 216.00	\$ 7,284	\$ 8,949	\$ 269.25	\$ 9,105	\$ 11,186

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 the state of VA

Rider:	\$10,000 Death Benefit	\$20,000 Death Benefit
Spouse ^	\$ 10.00	\$ 20.00
Children ^	\$ 5.00	\$ 10.00

^ Additional Monthly Premium, if elected

*Accidental Death: For issue ages 18 - 60, an additional benefit equal to 2 times the basic Death Benefit will be payable for an accidental death 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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Issue Age ¹	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 28.80	\$ 14,733	\$ 26,368	\$ 33.10	\$ 17,189	\$ 30,763	\$ 37.40	\$ 19,644	\$ 35,158	\$ 41.70	\$ 22,100	\$ 39,553
19	\$ 29.10	\$ 14,653	\$ 26,225	\$ 33.45	\$ 17,095	\$ 30,596	\$ 37.80	\$ 19,538	\$ 34,967	\$ 42.15	\$ 21,980	\$ 39,338
20	\$ 29.40	\$ 14,570	\$ 26,076	\$ 33.80	\$ 16,998	\$ 30,422	\$ 38.20	\$ 19,427	\$ 34,768	\$ 42.60	\$ 21,855	\$ 39,114
21	\$ 31.50	\$ 14,483	\$ 25,920	\$ 36.25	\$ 16,897	\$ 30,241	\$ 41.00	\$ 19,311	\$ 34,561	\$ 45.75	\$ 21,725	\$ 38,881
22	\$ 32.40	\$ 14,392	\$ 25,758	\$ 37.30	\$ 16,791	\$ 30,051	\$ 42.20	\$ 19,189	\$ 34,344	\$ 47.10	\$ 21,588	\$ 38,637
23	\$ 32.70	\$ 14,297	\$ 25,587	\$ 37.65	\$ 16,679	\$ 29,851	\$ 42.60	\$ 19,062	\$ 34,116	\$ 47.55	\$ 21,445	\$ 38,380
24	\$ 33.60	\$ 14,197	\$ 25,408	\$ 38.70	\$ 16,563	\$ 29,643	\$ 43.80	\$ 18,929	\$ 33,878	\$ 48.90	\$ 21,295	\$ 38,113
25	\$ 34.50	\$ 14,092	\$ 25,222	\$ 39.75	\$ 16,441	\$ 29,425	\$ 45.00	\$ 18,790	\$ 33,629	\$ 50.25	\$ 21,139	\$ 37,833
26	\$ 35.70	\$ 13,983	\$ 25,026	\$ 41.15	\$ 16,314	\$ 29,197	\$ 46.60	\$ 18,644	\$ 33,368	\$ 52.05	\$ 20,975	\$ 37,539
27	\$ 37.20	\$ 13,869	\$ 24,821	\$ 42.90	\$ 16,180	\$ 28,958	\$ 48.60	\$ 18,492	\$ 33,095	\$ 54.30	\$ 20,803	\$ 37,232
28	\$ 38.10	\$ 13,748	\$ 24,605	\$ 43.95	\$ 16,039	\$ 28,706	\$ 49.80	\$ 18,331	\$ 32,807	\$ 55.65	\$ 20,622	\$ 36,908
29	\$ 39.30	\$ 13,620	\$ 24,376	\$ 45.35	\$ 15,890	\$ 28,439	\$ 51.40	\$ 18,160	\$ 32,502	\$ 57.45	\$ 20,430	\$ 36,565
30	\$ 40.50	\$ 13,484	\$ 24,134	\$ 46.75	\$ 15,732	\$ 28,156	\$ 53.00	\$ 17,979	\$ 32,178	\$ 59.25	\$ 20,227	\$ 36,201
31	\$ 40.50	\$ 13,340	\$ 23,875	\$ 46.75	\$ 15,564	\$ 27,855	\$ 53.00	\$ 17,787	\$ 31,834	\$ 59.25	\$ 20,011	\$ 35,813
32	\$ 42.60	\$ 13,187	\$ 23,601	\$ 49.20	\$ 15,385	\$ 27,535	\$ 55.80	\$ 17,583	\$ 31,468	\$ 62.40	\$ 19,781	\$ 35,402
33	\$ 44.40	\$ 13,024	\$ 23,310	\$ 51.30	\$ 15,195	\$ 27,196	\$ 58.20	\$ 17,366	\$ 31,081	\$ 65.10	\$ 19,537	\$ 34,966
34	\$ 46.20	\$ 12,852	\$ 23,002	\$ 53.40	\$ 14,995	\$ 26,836	\$ 60.60	\$ 17,137	\$ 30,670	\$ 67.80	\$ 19,279	\$ 34,504
35	\$ 48.00	\$ 12,670	\$ 22,676	\$ 55.50	\$ 14,782	\$ 26,456	\$ 63.00	\$ 16,894	\$ 30,235	\$ 70.50	\$ 19,005	\$ 34,015
36	\$ 50.10	\$ 12,477	\$ 22,331	\$ 57.95	\$ 14,557	\$ 26,052	\$ 65.80	\$ 16,636	\$ 29,774	\$ 73.65	\$ 18,716	\$ 33,496
37	\$ 52.50	\$ 12,273	\$ 21,965	\$ 60.75	\$ 14,318	\$ 25,626	\$ 69.00	\$ 16,364	\$ 29,287	\$ 77.25	\$ 18,409	\$ 32,948
38	\$ 55.20	\$ 12,057	\$ 21,578	\$ 63.90	\$ 14,066	\$ 25,175	\$ 72.60	\$ 16,076	\$ 28,771	\$ 81.30	\$ 18,085	\$ 32,368
39	\$ 57.00	\$ 11,828	\$ 21,169	\$ 66.00	\$ 13,799	\$ 24,697	\$ 75.00	\$ 15,771	\$ 28,226	\$ 84.00	\$ 17,742	\$ 31,754
40	\$ 60.00	\$ 11,586	\$ 20,736	\$ 69.50	\$ 13,517	\$ 24,192	\$ 79.00	\$ 15,448	\$ 27,648	\$ 88.50	\$ 17,379	\$ 31,104
41	\$ 61.80	\$ 11,330	\$ 20,277	\$ 71.60	\$ 13,218	\$ 23,657	\$ 81.40	\$ 15,106	\$ 27,037	\$ 91.20	\$ 16,995	\$ 30,416
42	\$ 64.50	\$ 11,059	\$ 19,793	\$ 74.75	\$ 12,902	\$ 23,092	\$ 85.00	\$ 14,746	\$ 26,391	\$ 95.25	\$ 16,589	\$ 29,690
43	\$ 66.90	\$ 10,774	\$ 19,282	\$ 77.55	\$ 12,569	\$ 22,496	\$ 88.20	\$ 14,365	\$ 25,710	\$ 98.85	\$ 16,161	\$ 28,924
44	\$ 69.30	\$ 10,473	\$ 18,744	\$ 80.35	\$ 12,219	\$ 21,869	\$ 91.40	\$ 13,964	\$ 24,993	\$ 102.45	\$ 15,710	\$ 28,117
45	\$ 72.60	\$ 10,157	\$ 18,178	\$ 84.20	\$ 11,850	\$ 21,208	\$ 95.80	\$ 13,543	\$ 24,238	\$ 107.40	\$ 15,236	\$ 27,268
46	\$ 75.90	\$ 9,824	\$ 17,582	\$ 88.05	\$ 11,461	\$ 20,512	\$ 100.20	\$ 13,098	\$ 23,442	\$ 112.35	\$ 14,736	\$ 26,373
47	\$ 79.80	\$ 9,471	\$ 16,951	\$ 92.60	\$ 11,050	\$ 19,777	\$ 105.40	\$ 12,629	\$ 22,602	\$ 118.20	\$ 14,207	\$ 25,427
48	\$ 83.40	\$ 9,097	\$ 16,282	\$ 96.80	\$ 10,614	\$ 18,995	\$ 110.20	\$ 12,130	\$ 21,709	\$ 123.60	\$ 13,646	\$ 24,423
49	\$ 86.40	\$ 8,697	\$ 15,566	\$ 100.30	\$ 10,147	\$ 18,161	\$ 114.20	\$ 11,597	\$ 20,755	\$ 128.10	\$ 13,046	\$ 23,350
50	\$ 91.20	\$ 8,271	\$ 14,803	\$ 105.90	\$ 9,650	\$ 17,270	\$ 120.60	\$ 11,028	\$ 19,738	\$ 135.30	\$ 12,407	\$ 22,205
51	\$ 94.20	\$ 7,817	\$ 13,990	\$ 109.40	\$ 9,120	\$ 16,322	\$ 124.60	\$ 10,422	\$ 18,654	\$ 139.80	\$ 11,725	\$ 20,985
52	\$ 98.10	\$ 7,334	\$ 13,127	\$ 113.95	\$ 8,557	\$ 15,314	\$ 129.80	\$ 9,779	\$ 17,502	\$ 145.65	\$ 11,002	\$ 19,690
53	\$ 102.60	\$ 6,823	\$ 12,212	\$ 119.20	\$ 7,961	\$ 14,248	\$ 135.80	\$ 9,098	\$ 16,283	\$ 152.40	\$ 10,235	\$ 18,319
54	\$ 107.40	\$ 6,283	\$ 11,246	\$ 124.80	\$ 7,331	\$ 13,120	\$ 142.20	\$ 8,378	\$ 14,995	\$ 159.60	\$ 9,425	\$ 16,869

Issue Age ¹	\$30,000 Death Benefit			\$35,000 Death Benefit			\$40,000 Death Benefit			\$45,000 Death Benefit		
	Tobacco			Tobacco			Tobacco			Tobacco		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 112.50	\$ 5,715	\$ 10,228	\$ 130.75	\$ 6,667	\$ 11,933	\$ 149.00	\$ 7,620	\$ 13,638	\$ 167.25	\$ 8,573	\$ 15,343
56	\$ 117.90	\$ 5,851	\$ 10,229	\$ 137.05	\$ 6,827	\$ 11,934	\$ 156.20	\$ 7,802	\$ 13,639	\$ 175.35	\$ 8,777	\$ 15,344
57	\$ 122.70	\$ 5,995	\$ 10,242	\$ 142.65	\$ 6,995	\$ 11,949	\$ 162.60	\$ 7,994	\$ 13,656	\$ 182.55	\$ 8,993	\$ 15,363
58	\$ 131.10	\$ 6,146	\$ 10,263	\$ 152.45	\$ 7,171	\$ 11,974	\$ 173.80	\$ 8,195	\$ 13,685	\$ 195.15	\$ 9,220	\$ 15,395
59	\$ 137.40	\$ 6,304	\$ 10,293	\$ 159.80	\$ 7,355	\$ 12,009	\$ 182.20	\$ 8,406	\$ 13,725	\$ 204.60	\$ 9,457	\$ 15,440
60	\$ 144.90	\$ 6,472	\$ 10,335	\$ 168.55	\$ 7,551	\$ 12,058	\$ 192.20	\$ 8,630	\$ 13,780	\$ 215.85	\$ 9,708	\$ 15,503
61*	\$ 150.00	\$ 6,709	\$ 10,483	\$ 174.50	\$ 7,828	\$ 12,230	\$ 199.00	\$ 8,946	\$ 13,977	\$ 223.50	\$ 10,064	\$ 15,724
62*	\$ 158.40	\$ 6,959	\$ 10,644	\$ 184.30	\$ 8,119	\$ 12,418	\$ 210.20	\$ 9,279	\$ 14,192	\$ 236.10	\$ 10,439	\$ 15,966
63*	\$ 168.30	\$ 7,218	\$ 10,814	\$ 195.85	\$ 8,421	\$ 12,617	\$ 223.40	\$ 9,624	\$ 14,419	\$ 250.95	\$ 10,827	\$ 16,222
64*	\$ 181.20	\$ 7,492	\$ 11,002	\$ 210.90	\$ 8,741	\$ 12,835	\$ 240.60	\$ 9,990	\$ 14,669	\$ 270.30	\$ 11,239	\$ 16,503
65*	\$ 189.90	\$ 7,781	\$ 11,204	\$ 221.05	\$ 9,078	\$ 13,072	\$ 252.20	\$ 10,375	\$ 14,939	\$ 283.35	\$ 11,672	\$ 16,807
66*	\$ 198.30	\$ 8,081	\$ 11,416	\$ 230.85	\$ 9,428	\$ 13,319	\$ 263.40	\$ 10,775	\$ 15,222	\$ 295.95	\$ 12,122	\$ 17,125
67*	\$ 219.60	\$ 8,388	\$ 11,632	\$ 255.70	\$ 9,786	\$ 13,571	\$ 291.80	\$ 11,184	\$ 15,510	\$ 327.90	\$ 12,582	\$ 17,449
68*	\$ 234.90	\$ 8,694	\$ 11,843	\$ 273.55	\$ 10,143	\$ 13,817	\$ 312.20	\$ 11,592	\$ 15,791	\$ 350.85	\$ 13,041	\$ 17,765
69*	\$ 247.20	\$ 8,991	\$ 12,040	\$ 287.90	\$ 10,489	\$ 14,047	\$ 328.60	\$ 11,988	\$ 16,054	\$ 369.30	\$ 13,486	\$ 18,060
70*	\$ 258.00	\$ 9,277	\$ 12,222	\$ 300.50	\$ 10,823	\$ 14,259	\$ 343.00	\$ 12,370	\$ 16,296	\$ 385.50	\$ 13,916	\$ 18,333
71*	\$ 269.10	\$ 9,550	\$ 12,387	\$ 313.45	\$ 11,141	\$ 14,452	\$ 357.80	\$ 12,733	\$ 16,516	\$ 402.15	\$ 14,325	\$ 18,581
72*	\$ 280.80	\$ 9,813	\$ 12,543	\$ 327.10	\$ 11,448	\$ 14,633	\$ 373.40	\$ 13,084	\$ 16,724	\$ 419.70	\$ 14,719	\$ 18,814
73*	\$ 293.40	\$ 10,080	\$ 12,706	\$ 341.80	\$ 11,760	\$ 14,824	\$ 390.20	\$ 13,440	\$ 16,942	\$ 438.60	\$ 15,120	\$ 19,060
74*	\$ 307.20	\$ 10,354	\$ 12,881	\$ 357.90	\$ 12,080	\$ 15,028	\$ 408.60	\$ 13,806	\$ 17,175	\$ 459.30	\$ 15,532	\$ 19,322
75*	\$ 322.50	\$ 10,926	\$ 13,424	\$ 375.75	\$ 12,747	\$ 15,661	\$ 429.00	\$ 14,568	\$ 17,898	\$ 482.25	\$ 16,390	\$ 20,136

¹Age as of Certificate Effective Date.

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

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

Applicable to certificates issued in the state of VA

Rider:	\$10,000 Death Benefit	\$20,000 Death Benefit
Spouse ^	\$ 10.00	\$ 20.00
Children ^	\$ 5.00	\$ 10.00

^ Additional Monthly Premium, if elected

*Accidental Death: For issue ages 18 - 60, an additional benefit equal to 2 times the basic Death Benefit will be payable for an accidental death 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 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		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$ 46.00	\$ 24,556	\$ 43,948
19	\$ 46.50	\$ 24,422	\$ 43,709
20	\$ 47.00	\$ 24,283	\$ 43,461
21	\$ 50.50	\$ 24,138	\$ 43,201
22	\$ 52.00	\$ 23,987	\$ 42,930
23	\$ 52.50	\$ 23,828	\$ 42,645
24	\$ 54.00	\$ 23,662	\$ 42,348
25	\$ 55.50	\$ 23,488	\$ 42,037
26	\$ 57.50	\$ 23,306	\$ 41,711
27	\$ 60.00	\$ 23,115	\$ 41,369
28	\$ 61.50	\$ 22,914	\$ 41,009
29	\$ 63.50	\$ 22,701	\$ 40,628
30	\$ 65.50	\$ 22,474	\$ 40,223
31	\$ 65.50	\$ 22,234	\$ 39,793
32	\$ 69.00	\$ 21,979	\$ 39,336
33	\$ 72.00	\$ 21,708	\$ 38,851
34	\$ 75.00	\$ 21,421	\$ 38,338
35	\$ 78.00	\$ 21,117	\$ 37,794
36	\$ 81.50	\$ 20,795	\$ 37,218
37	\$ 85.50	\$ 20,455	\$ 36,609
38	\$ 90.00	\$ 20,095	\$ 35,964
39	\$ 93.00	\$ 19,714	\$ 35,282
40	\$ 98.00	\$ 19,310	\$ 34,560
41	\$ 101.00	\$ 18,883	\$ 33,796
42	\$ 105.50	\$ 18,432	\$ 32,989
43	\$ 109.50	\$ 17,957	\$ 32,138
44	\$ 113.50	\$ 17,456	\$ 31,241
45	\$ 119.00	\$ 16,929	\$ 30,298
46	\$ 124.50	\$ 16,373	\$ 29,303
47	\$ 131.00	\$ 15,786	\$ 28,253
48	\$ 137.00	\$ 15,162	\$ 27,137
49	\$ 142.00	\$ 14,496	\$ 25,944
50	\$ 150.00	\$ 13,785	\$ 24,672
51	\$ 155.00	\$ 13,028	\$ 23,317
52	\$ 161.50	\$ 12,224	\$ 21,878
53	\$ 169.00	\$ 11,373	\$ 20,354
54	\$ 177.00	\$ 10,473	\$ 18,744

Issue Age ¹	\$50,000 Death Benefit		
	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$ 185.50	\$ 9,525	\$ 17,048
56	\$ 194.50	\$ 9,752	\$ 17,049
57	\$ 202.50	\$ 9,993	\$ 17,070
58	\$ 216.50	\$ 10,244	\$ 17,106
59	\$ 227.00	\$ 10,508	\$ 17,156
60	\$ 239.50	\$ 10,787	\$ 17,226
61*	\$ 248.00	\$ 11,183	\$ 17,472
62*	\$ 262.00	\$ 11,599	\$ 17,740
63*	\$ 278.50	\$ 12,030	\$ 18,024
64*	\$ 300.00	\$ 12,487	\$ 18,337
65*	\$ 314.50	\$ 12,969	\$ 18,674
66*	\$ 328.50	\$ 13,469	\$ 19,028
67*	\$ 364.00	\$ 13,980	\$ 19,388
68*	\$ 389.50	\$ 14,490	\$ 19,739
69*	\$ 410.00	\$ 14,985	\$ 20,067
70*	\$ 428.00	\$ 15,462	\$ 20,370
71*	\$ 446.50	\$ 15,917	\$ 20,646
72*	\$ 466.00	\$ 16,355	\$ 20,905
73*	\$ 487.00	\$ 16,800	\$ 21,178
74*	\$ 510.00	\$ 17,258	\$ 21,469
75*	\$ 535.50	\$ 18,211	\$ 22,373

¹Age as of Certificate Effective Date.

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

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