



A RIDER BRIEF

LTCAccessSM Rider

Insurance that fits for life

Whole life insurance from Massachusetts Mutual Life Insurance Company (MassMutual®) offers a combination of protection, cash value accumulation, guarantees and income tax advantages that differentiate it from other types of financial products.

Including the LTCAccess Rider with your MassMutual Whole Life Legacy Series policy provides a valuable additional living benefit, allowing you to accelerate or use a portion of your policy death benefit during your lifetime to help pay for long term care. Any rider benefits that you receive will reduce your policy death benefit and cash surrender value. The LTCAccess Rider is available for an affordable additional premium. Underwriting is required for both the policy and the rider, which may include a medical exam.

The benefits of the LTCAccess Rider available through a Legacy Series policy could be appropriate for a policyowner who needs life insurance protection and is also looking for flexibility to access the policy's death benefit to pay for long term care needs. If your only purpose for purchasing the policy with the LTCAccess Rider is to pay for long term care expenses, you should consider other options.

The LTCAccess Rider is not intended to be a federally tax-qualified long term care insurance contract under Section 7702B of the Internal Revenue Code (IRC), as amended. Therefore, the premiums payable for the rider are not deductible from gross income for federal income tax purposes.

This brochure is for use in the following states and jurisdictions: CT, DC, DE, HI, IN, MT, ND, NJ, and SD.

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NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

LTCAccess Rider – Questions & Answers

How much of my policy death benefit is available to accelerate as LTCAccess Rider benefits?

Depending on the size of your policy, you can make up to 90% of your basic policy face amount available for acceleration as rider benefits. In addition, if you use your policy dividends to purchase additional life insurance, you can make the Face Amount of this coverage available for acceleration as well. Dividends applied in this manner will be reduced by a rider charge. Dividends are not guaranteed.

Are the premiums and charges for the rider guaranteed?

The rider premiums and charges are not guaranteed. They may increase after the first policy year. However, they will never be greater than the guaranteed maximums.

What types of expenses does the rider cover?

The rider provides benefits for certain long term care services that are part of a plan of care prescribed by a licensed health care practitioner. These services include skilled, intermediate or custodial care in the setting of your choice: at home, in an assisted living facility, nursing facility, adult day care center, or a hospice facility. There is a 90-day **Elimination Period**, during which no benefits are payable.

How do I become eligible for rider benefits?

You will be eligible to receive benefits if, within the last twelve months, a licensed health care practitioner has certified that either:

- You are unable to perform at least two of the six Activities of Daily Living without substantial assistance, and your condition is expected to last for at least 90 days. The Activities of Daily Living include: bathing, dressing, using the toilet, transferring (to or from bed or a chair), caring for incontinence and eating; or
- You have a severe cognitive impairment and as a result, require continual supervision.

How are rider benefits paid?

Once you have satisfied the eligibility requirements and elimination period, MassMutual will pay an amount equal to the expenses for covered long term care services that you receive on a monthly basis, up to a maximum amount each month.

How long will my rider benefits last?

You may continue to receive monthly benefits until the portion of your policy death benefit that is available for acceleration as rider benefits has been exhausted. Any portion of your policy face amount not accelerated as benefits will remain part of your policy death benefit.

The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies. While the policy allows for loans, you should know that there may be little to no cash value available for loans in the policy's early years.

The information in this brochure is not written or intended as specific tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.



How will rider benefit payments impact my policy?

Death Benefit and Cash Surrender Value:

Each monthly benefit payment that you receive will reduce your policy death benefit, dollar for dollar. There will be a corresponding reduction in your policy cash surrender value.

Premiums: There will also be a reduction in the annual premium that you will need to pay, based on the amount that has been accelerated as benefits.¹

Dividends: The payment of rider benefits will not impact your policy dividends, which will continue to be based on the full Face Amount of your policy. Dividends are not guaranteed.

Are the rider benefits taxable as income?

The income taxation of rider benefits may vary depending on how the policy is owned. However, as long as you or your spouse is the owner of the policy on your life, the rider benefits will generally not be included in your taxable income.²

Preparing for the possibility that you may need long term care at some point in your life is important for you – and your family.

A policy with the LTCAccess Rider offers flexibility and financial security with an additional source of funds to help pay for the cost of long term care – in the setting of your choice.

For additional information concerning the LTCAccess Rider, ask your financial professional for a Legacy Series policy illustration including the rider.

¹ The premium reduction (credit) equals the basic Legacy Series policy premium (excluding any additional policy premium as a result of a substandard risk rating on the policy) plus the LTCAccess Rider premium, and the Waiver of Premium Rider premium (if any) that are associated with the Face Amount that has been accelerated as benefits.

² The benefits provided by the LTCAccess Rider are intended to be excludable from federal gross income under Section 101(g) of the IRC. However, to receive tax-free treatment, IRC Section 101(g) requires that the payment of benefits be for costs incurred by the payee for covered long term care services.

MassMutual...

Helping you secure what matters most.

Since 1851, MassMutual has been building a reputation for financial strength and integrity. At MassMutual, we operate for the benefit of our customers. Our business decisions are based on a single guiding principle: to help people secure their future and protect the ones they love.

The purpose of this material is the solicitation of insurance and an agent may contact you.

The products and/or certain features may not be available in all states. State variations will apply.

Whole Life Legacy series policies ((Policy Forms: MMWL-2018 and ICC18-MMWL in certain states, including North Carolina)/ (MMWLA-2018 and ICC18-MMWLA in certain states, including North Carolina)) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

Any guarantees explicitly referenced herein are based on the claims-paying ability of the issuing insurance company.

For costs and further details of LTCAccess Rider coverage, including exclusions and reductions or limitations, contact your agent/producer or MassMutual at **1-800-272-2216**.

