

An Educational Guide for Individuals



Envision
the dreams
you've shared

Life insurance for the
way you live

Insurance Strategies



We'll help you get there.™

Provide a source of supplemental retirement income

When it comes to retirement, you think about the opportunity to enjoy doing the things that you've always dreamed about. Most people count on three sources of retirement income: Social Security, employer-sponsored retirement benefits, and personal savings. Today's retirees may only be able to rely on these sources for a portion of their retirement income and may need to look to other sources to fill the shortfall. You can achieve your retirement goals if you plan ahead by establishing a sound financial strategy.

One of the cornerstones of a well-developed financial plan is permanent life insurance. The death benefit provides security for your family in the event you were to die prematurely. In addition to death benefit protection, you can use the accumulated cash values in your life insurance policy to provide supplemental retirement income.

While having access to your life insurance policy's cash value can provide additional income during your retirement, any withdrawals and loans that have not been repaid will reduce the policy's death benefit and cash surrender value.



Maintain your lifestyle with permanent life insurance

A life insurance policy's death benefit can help provide a comfortable lifestyle for your family if you die prematurely. Additionally, the life insurance policy's cash value, which accumulates on a tax-deferred basis, can help provide you with a source of supplemental retirement income.

**NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION
NOT FDIC- OR NCUA-INSURED
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
NOT GUARANTEED BY ANY BANK OR CREDIT UNION**

Peace of mind today and tomorrow

Permanent life insurance offers these benefits:

- Income tax-free death benefit protection in the event of death
- Tax-deferred growth
- Easy access to cash values for living benefits¹
- Income tax-free benefits upon retirement¹

Work with your Massachusetts Mutual Life Insurance Company (MassMutual) financial professional to find the policy that fits your needs — one that can help protect your family today and provide you with income to supplement your retirement tomorrow.

¹ Distributions under your policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (your cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty. Access to cash values through borrowing or partial surrenders can reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

MassMutual. We'll help you get there.SM

For over 150 years, MassMutual and its affiliated financial professionals have helped guide our policyholders toward greater security and financial freedom.

One measure of a company's value to its customers is its financial strength. MassMutual's exceptional financial strength is underscored by ratings that are among the best in any industry:

A.M. Best Company: A++ (Superior)

Moody's Investors Service Inc.: Aa1 (Excellent)

Standard & Poor's Corp.: AAA (Extremely Strong)

Fitch Ratings: AAA (Exceptionally Strong)

Ratings are as of February 1, 2009 and are subject to change. Ratings are for Massachusetts Mutual Life Insurance Company, C.M. Life Insurance Company and MML Bay State Life Insurance Company.

Our commitment is to help you focus on what you value most, clarify what you want to achieve in life, and understand how life's uncertainties could impact your plans and aspirations.

We then help you implement flexible financial strategies that can help provide peace of mind for today *and* tomorrow.

After all, it's not about where life takes you . . . *it's about where you take life.* Built on a foundation of integrity, strength, and reliability, MassMutual can help you get there.

For more information on MassMutual's suite of life insurance products, contact your MassMutual financial professional.

The information contained in this brochure is not intended or written as specific legal or tax advice and may not be relied on for purposes of avoiding any federal tax penalties. Neither MassMutual nor any of its employees or representatives are authorized to give legal or tax advice. Individuals must rely on the advice of their own independent tax or legal counsel.

Massachusetts Mutual Life Insurance Company and its affiliated insurance companies have received certification from IMSA, an industry organization dedicated to promoting ethical conduct in all customer contacts involving sales and service of individual life insurance and annuity and long term care products.



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION



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