

MassMutual@WORK Group Whole Life Insurance without Riders

Employee Coverage

Employee Coverage					
\$100,000 Death Benefit			\$150,000 Death Benefit		
Issue Age ¹	Non-Tobacco		Non-Tobacco		20 Pay Premium
	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Guaranteed Cash Value ²	
55	\$170.40	\$17,603	\$35,520	\$254.40	\$26,405
56	\$183.60	\$18,388	\$36,043	\$274.20	\$27,582
57	\$197.40	\$19,202	\$36,576	\$294.90	\$28,804
58	\$211.20	\$20,049	\$37,121	\$315.60	\$30,074
59	\$225.00	\$20,928	\$37,677	\$336.30	\$31,392
60	\$238.80	\$21,841	\$38,248	\$357.00	\$32,761
61	\$252.60	\$22,786	\$38,832	\$377.70	\$34,180
62	\$267.00	\$23,765	\$39,432	\$399.30	\$35,648
63	\$280.80	\$24,774	\$40,045	\$420.00	\$37,161
64	\$294.60	\$25,810	\$40,669	\$440.70	\$38,715
65	\$295.20	\$26,870	\$41,300	\$441.60	\$40,305
66	\$315.60	\$27,956	\$41,942	\$472.20	\$41,935
67	\$343.80	\$29,070	\$42,596	\$514.50	\$43,605
68	\$363.00	\$30,313	\$43,411	\$543.30	\$45,470
69	\$393.00	\$31,697	\$44,392	\$588.30	\$47,546
70	\$411.00	\$33,120	\$45,394	\$615.30	\$49,681
71	\$429.60	\$34,581	\$46,418	\$643.20	\$51,871
72	\$449.40	\$36,089	\$47,482	\$672.90	\$54,134
73	\$471.00	\$37,662	\$48,605	\$705.30	\$56,493
74	\$495.00	\$39,305	\$49,799	\$741.30	\$58,957
75	\$522.00	\$41,006	\$51,056	\$781.80	\$61,509
\$200,000 Death Benefit					
Issue Age ¹	Non-Tobacco		Non-Tobacco		20 Pay Premium
	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Guaranteed Cash Value ²	
55	\$170.40	\$17,603	\$35,520	\$254.40	\$26,405
56	\$183.60	\$18,388	\$36,043	\$274.20	\$27,582
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68	\$363.00	\$30,313	\$43,411	\$543.30	\$45,470
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71	\$429.60	\$34,581	\$46,418	\$643.20	\$51,871
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73	\$471.00	\$37,662	\$48,605	\$705.30	\$56,493
74	\$495.00	\$39,305	\$49,799	\$741.30	\$58,957
75	\$522.00	\$41,006	\$51,056	\$781.80	\$61,509
\$250,000 Death Benefit					
Issue Age ¹	Non-Tobacco		Non-Tobacco		20 Pay Premium
	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Guaranteed Cash Value ²	
55	\$170.40	\$17,603	\$35,520	\$254.40	\$26,405
56	\$183.60	\$18,388	\$36,043	\$274.20	\$27,582
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62	\$267.00	\$23,765	\$39,432	\$399.30	\$35,648
63	\$280.80	\$24,774	\$40,045	\$420.00	\$37,161
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65	\$295.20	\$26,870	\$41,300	\$441.60	\$40,305
66	\$315.60	\$27,956	\$41,942	\$472.20	\$41,935
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75	\$522.00	\$41,006	\$51,056	\$781.80	\$61,509

¹ Age as of Certificate Effective Date.

² 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.

³ 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 NJ.

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 (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.

²⁰ Pay premiums have been calculated assuming payments paid 20 times a year.

MassMutual@WORK Group Whole Life Insurance

without Riders

Employee Coverage

Issue Age ¹	\$10,000 Death Benefit			\$25,000 Death Benefit			\$50,000 Death Benefit			\$75,000 Death Benefit		
	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$19.20	\$1,760	\$3,552	\$44.40	\$4,400	\$8,880	\$86.40	\$8,801	\$17,760	\$128.40	\$13,202	\$26,640
56	\$20.52	\$1,838	\$3,604	\$47.70	\$4,597	\$9,010	\$93.00	\$9,194	\$18,021	\$138.30	\$13,791	\$27,032
57	\$21.90	\$1,920	\$3,657	\$51.15	\$4,800	\$9,144	\$99.90	\$9,601	\$18,288	\$148.65	\$14,402	\$27,432
58	\$23.28	\$2,004	\$3,712	\$54.60	\$5,012	\$9,280	\$106.80	\$10,024	\$18,560	\$159.00	\$15,037	\$27,840
59	\$24.66	\$2,092	\$3,767	\$58.05	\$5,232	\$9,419	\$113.70	\$10,464	\$18,838	\$169.35	\$15,696	\$28,257
60	\$26.04	\$2,184	\$3,824	\$61.50	\$5,460	\$9,562	\$120.60	\$10,920	\$19,124	\$179.70	\$16,380	\$28,686
61	\$27.42	\$2,278	\$3,883	\$64.95	\$5,696	\$9,708	\$127.50	\$11,393	\$19,416	\$190.05	\$17,090	\$29,124
62	\$28.86	\$2,376	\$3,943	\$68.55	\$5,941	\$9,858	\$134.70	\$11,882	\$19,716	\$200.85	\$17,824	\$29,574
63	\$30.24	\$2,477	\$4,004	\$72.00	\$6,193	\$10,011	\$141.60	\$12,387	\$20,022	\$211.20	\$18,580	\$30,033
64	\$31.62	\$2,581	\$4,066	\$75.45	\$6,452	\$10,167	\$148.50	\$12,905	\$20,334	\$221.55	\$19,357	\$30,501
65	\$33.168	\$2,687	\$4,130	\$78.60	\$6,717	\$10,325	\$155.80	\$13,435	\$20,650	\$232.00	\$20,152	\$30,975
66	\$33.72	\$2,795	\$4,194	\$80.70	\$6,989	\$10,485	\$159.00	\$13,978	\$20,971	\$237.30	\$20,967	\$31,456
67	\$36.54	\$2,907	\$4,259	\$87.75	\$7,267	\$10,649	\$173.10	\$14,535	\$21,298	\$258.45	\$21,802	\$31,947
68	\$38.46	\$3,031	\$4,341	\$92.55	\$7,578	\$10,852	\$182.70	\$15,156	\$21,705	\$272.85	\$22,735	\$32,558
69	\$41.46	\$3,169	\$4,439	\$100.05	\$7,924	\$11,098	\$197.70	\$15,848	\$22,196	\$295.35	\$23,773	\$33,294
70	\$43.26	\$3,312	\$4,539	\$104.55	\$8,280	\$11,348	\$206.70	\$16,560	\$22,697	\$308.85	\$24,840	\$34,045
71	\$45.12	\$3,458	\$4,641	\$109.20	\$8,645	\$11,604	\$216.00	\$17,290	\$23,209	\$322.80	\$25,935	\$34,813
72	\$47.10	\$3,608	\$4,748	\$114.15	\$9,022	\$11,870	\$225.90	\$18,044	\$23,741	\$337.65	\$27,067	\$35,611
73	\$49.26	\$3,766	\$4,860	\$119.55	\$9,415	\$12,151	\$236.70	\$18,831	\$24,302	\$353.85	\$28,246	\$36,453
74	\$51.66	\$3,930	\$4,979	\$125.55	\$9,826	\$12,449	\$248.70	\$19,652	\$24,899	\$371.85	\$29,478	\$37,349
75	\$54.36	\$4,100	\$5,105	\$132.30	\$10,251	\$12,764	\$262.20	\$20,503	\$25,528	\$392.10	\$30,754	\$38,292

- Age as of Certificate Effective Date.
 - 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.
 - 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 NJ.
- 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 (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.
- 20 Pay premiums have been calculated assuming payments paid 20 times a year.

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Employee Coverage

Issue Age ¹	\$100,000 Death Benefit				\$150,000 Death Benefit				\$200,000 Death Benefit				\$250,000 Death Benefit			
	Non-Tobacco				Non-Tobacco				Non-Tobacco				Non-Tobacco			
	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	20 Pay Premium
18	\$33.00	\$42,400	\$85,552	\$48.30	\$63,600	\$128,328	\$63.60	\$84,800	\$171,104	\$78.90	\$106,000	\$213,880	\$80.40	\$105,404	\$212,660	\$81.90
19	\$33.60	\$42,161	\$85,072	\$49.20	\$63,242	\$127,608	\$64.80	\$83,323	\$170,144	\$80.40	\$104,783	\$211,427	\$81.90	\$104,783	\$211,427	\$83.40
20	\$34.20	\$41,913	\$84,571	\$50.10	\$62,870	\$126,856	\$66.00	\$83,827	\$169,142	\$83.40	\$104,135	\$210,117	\$83.40	\$103,456	\$208,747	\$84.90
21	\$34.80	\$41,654	\$84,047	\$51.00	\$62,481	\$126,070	\$67.20	\$83,308	\$168,094	\$86.40	\$102,743	\$207,310	\$86.40	\$101,993	\$205,797	\$87.90
22	\$35.40	\$41,382	\$83,499	\$51.90	\$62,073	\$125,248	\$68.40	\$82,765	\$166,998	\$87.90	\$101,207	\$204,210	\$87.90	\$101,207	\$204,210	\$89.40
23	\$36.00	\$41,097	\$82,924	\$52.80	\$61,645	\$124,386	\$69.60	\$81,594	\$164,638	\$89.40	\$100,379	\$202,540	\$89.40	\$99,495	\$200,755	\$90.90
24	\$36.60	\$40,797	\$82,319	\$53.70	\$61,196	\$123,478	\$70.80	\$80,966	\$163,368	\$92.40	\$99,495	\$200,755	\$92.40	\$98,558	\$198,865	\$94.40
25	\$37.20	\$40,483	\$81,684	\$54.60	\$60,724	\$122,526	\$72.00	\$80,303	\$162,032	\$94.40	\$97,572	\$196,875	\$94.40	\$96,532	\$194,777	\$96.90
26	\$38.40	\$40,151	\$81,016	\$56.40	\$60,227	\$121,524	\$74.40	\$79,596	\$160,604	\$96.90	\$95,433	\$192,560	\$96.90	\$94,284	\$190,240	\$98.40
27	\$40.80	\$39,798	\$80,302	\$60.00	\$59,697	\$120,453	\$79.20	\$78,847	\$159,092	\$98.40	\$92,90	\$187,810	\$98.40	\$91,821	\$185,272	\$100,379
28	\$42.60	\$39,423	\$79,546	\$62.70	\$59,135	\$119,319	\$82.80	\$78,058	\$157,500	\$100,379	\$90,511	\$182,630	\$100,379	\$89,149	\$179,882	\$102,90
29	\$44.40	\$39,029	\$78,750	\$65.40	\$58,543	\$118,125	\$86.40	\$77,225	\$155,822	\$102.90	\$88,107	\$177,027	\$102.90	\$87,735	\$174,055	\$104.80
30	\$46.80	\$38,612	\$77,911	\$69.00	\$57,919	\$116,866	\$91.20	\$76,347	\$154,048	\$104.80	\$86,262	\$171,404	\$104.80	\$85,829	\$169,690	\$106.80
31	\$49.20	\$38,173	\$77,024	\$72.60	\$57,260	\$115,536	\$96.00	\$75,427	\$152,192	\$106.80	\$84,723	\$170,950	\$106.80	\$84,723	\$170,950	\$108.80
32	\$51.60	\$37,713	\$76,096	\$76.20	\$56,570	\$114,144	\$100.80	\$74,463	\$150,248	\$108.80	\$83,107	\$169,690	\$108.80	\$83,107	\$169,690	\$110.80
33	\$54.60	\$37,231	\$75,124	\$80.70	\$55,847	\$112,686	\$106.80	\$73,457	\$148,218	\$110.80	\$81,404	\$164,252	\$110.80	\$81,404	\$164,252	\$112.80
34	\$56.40	\$36,728	\$74,109	\$83.40	\$55,093	\$111,163	\$110.40	\$72,409	\$146,104	\$112.80	\$80,009	\$162,637	\$112.80	\$79,572	\$161,117	\$114.80
35	\$57.00	\$36,204	\$73,052	\$84.30	\$54,307	\$109,578	\$111.60	\$71,319	\$143,906	\$114.80	\$78,058	\$160,604	\$114.80	\$77,024	\$159,092	\$116.80
36	\$60.60	\$35,659	\$71,953	\$89.70	\$53,489	\$107,929	\$118.80	\$70,188	\$141,622	\$116.80	\$76,347	\$157,500	\$116.80	\$75,427	\$155,822	\$118.80
37	\$65.40	\$35,094	\$70,811	\$96.90	\$52,641	\$106,216	\$128.40	\$69,009	\$139,244	\$118.80	\$74,463	\$154,048	\$118.80	\$73,457	\$152,192	\$120.80
38	\$69.60	\$34,504	\$69,622	\$103.20	\$51,757	\$104,433	\$136.80	\$67,778	\$136,760	\$120.80	\$72,409	\$150,248	\$120.80	\$71,319	\$148,218	\$122.80
39	\$73.80	\$33,889	\$68,380	\$109.50	\$50,834	\$102,570	\$145.20	\$66,485	\$134,152	\$122.80	\$70,188	\$146,104	\$122.80	\$69,009	\$143,906	\$124.80
40	\$78.60	\$33,242	\$67,076	\$116.70	\$49,864	\$100,614	\$154.80	\$65,123	\$131,402	\$124.80	\$68,308	\$143,906	\$124.80	\$67,024	\$141,622	\$126.80
41	\$82.80	\$32,561	\$65,701	\$123.00	\$48,842	\$98,551	\$163.20	\$63,690	\$128,510	\$126.80	\$66,485	\$141,622	\$126.80	\$65,123	\$139,244	\$128.80
42	\$87.00	\$31,845	\$64,255	\$129.30	\$47,767	\$96,382	\$171.60	\$62,181	\$126,466	\$128.80	\$64,723	\$139,244	\$128.80	\$63,690	\$136,760	\$130.80
43	\$91.80	\$31,090	\$62,733	\$136.50	\$46,636	\$94,099	\$181.20	\$60,590	\$122,256	\$130.80	\$62,870	\$134,152	\$130.80	\$62,181	\$134,152	\$132.80
44	\$96.00	\$30,295	\$61,128	\$142.80	\$45,442	\$91,692	\$189.60	\$58,905	\$118,858	\$132.80	\$61,128	\$131,402	\$132.80	\$60,590	\$131,402	\$134.80
45	\$96.60	\$29,452	\$59,429	\$143.70	\$44,179	\$89,143	\$190.80	\$57,120	\$115,254	\$134.80	\$59,429	\$128,510	\$134.80	\$58,905	\$128,510	\$136.80
46	\$104.40	\$28,560	\$57,627	\$155.40	\$42,840	\$86,440	\$206.40	\$55,226	\$111,432	\$136.80	\$57,120	\$126,466	\$136.80	\$57,120	\$126,466	\$138.80
47	\$112.20	\$27,613	\$55,716	\$167.10	\$41,419	\$83,574	\$222.00	\$53,215	\$107,376	\$138.80	\$55,226	\$124,018	\$138.80	\$55,226	\$124,018	\$140.80
48	\$120.60	\$26,607	\$53,688	\$179.70	\$39,911	\$80,532	\$238.80	\$51,081	\$103,070	\$140.80	\$53,215	\$121,404	\$140.80	\$53,215	\$121,404	\$142.80
49	\$129.00	\$25,540	\$51,535	\$192.30	\$38,311	\$77,302	\$255.60	\$48,814	\$98,494	\$142.80	\$51,081	\$118,858	\$142.80	\$51,081	\$118,858	\$144.80
50	\$136.80	\$24,407	\$49,247	\$204.00	\$36,610	\$73,870	\$271.20	\$46,403	\$93,630	\$144.80	\$48,814	\$116,866	\$144.80	\$48,814	\$116,866	\$146.80
51	\$146.20	\$23,201	\$46,815	\$216.60	\$34,802	\$70,222	\$288.00	\$43,848	\$88,474	\$146.80	\$46,403	\$114,822	\$146.80	\$46,403	\$114,822	\$148.80
52	\$153.60	\$21,924	\$44,237	\$229.20	\$32,886	\$66,355	\$304.80	\$41,138	\$83,008	\$148.80	\$43,848	\$112,686	\$148.80	\$43,848	\$112,686	\$150.80
53	\$161.40	\$20,569	\$41,504	\$240.90	\$30,853	\$62,266	\$320.40	\$38,263	\$77,208	\$150.80	\$41,138	\$110,640	\$150.80	\$41,138	\$110,640	\$152.80
54	\$169.80	\$19,131	\$38,604	\$253.50	\$28,697	\$57,906	\$337.20	\$34,729	\$72,000	\$152.80	\$38,263	\$108,504	\$152.80	\$38,263	\$108,504	\$154.80

Please refer to the applicable footnotes.

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Employee Coverage

Issue Age ¹	\$10,000 Death Benefit				\$25,000 Death Benefit				\$50,000 Death Benefit				\$75,000 Death Benefit			
	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco			
	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	
18	\$5.46	\$4,240	\$8,555	\$10.05	\$10,600	\$21,388	\$17.70	\$21,200	\$42,776	\$25.35	\$31,800	\$64,164	\$31.621	\$31,800	\$63,804	
19	\$5.52	\$4,216	\$8,507	\$10.20	\$10,540	\$21,268	\$18.00	\$21,080	\$42,536	\$25.80	\$31,621	\$63,428	\$31.435	\$31,621	\$63,428	
20	\$5.58	\$4,191	\$8,457	\$10.35	\$10,478	\$21,142	\$18.30	\$20,956	\$42,285	\$26.25	\$31,435	\$63,035	\$31.240	\$31,435	\$63,035	
21	\$5.64	\$4,165	\$8,404	\$10.50	\$10,413	\$21,011	\$18.60	\$20,827	\$42,023	\$26.70	\$31,240	\$62,624	\$31,036	\$31,036	\$62,624	
22	\$5.70	\$4,138	\$8,349	\$10.65	\$10,345	\$20,874	\$18.90	\$20,691	\$41,749	\$27.15	\$30,822	\$62,193	\$30,822	\$30,822	\$62,193	
23	\$5.76	\$4,109	\$8,292	\$10.80	\$10,274	\$20,731	\$19.20	\$20,548	\$41,462	\$27.60	\$30,598	\$61,739	\$30,598	\$30,598	\$61,739	
24	\$5.82	\$4,079	\$8,231	\$10.95	\$10,199	\$20,579	\$19.50	\$20,398	\$41,159	\$28.05	\$30,362	\$61,263	\$30,362	\$30,362	\$61,263	
25	\$5.88	\$4,048	\$8,168	\$11.10	\$10,120	\$20,421	\$19.80	\$20,241	\$40,842	\$28.50	\$30,113	\$60,762	\$30,113	\$30,113	\$60,762	
26	\$6.00	\$4,015	\$8,101	\$11.40	\$10,037	\$20,254	\$20.40	\$20,075	\$40,508	\$29.40	\$30,113	\$60,226	\$29,848	\$29,848	\$60,226	
27	\$6.24	\$3,979	\$8,030	\$12.00	\$9,949	\$20,075	\$21.60	\$19,899	\$40,151	\$32.55	\$29,567	\$59,659	\$29,567	\$29,567	\$59,659	
28	\$6.42	\$3,942	\$7,954	\$12.45	\$9,855	\$19,886	\$22.50	\$19,711	\$39,773	\$33.90	\$29,271	\$59,062	\$29,271	\$29,271	\$59,062	
29	\$6.60	\$3,902	\$7,875	\$12.90	\$9,757	\$19,687	\$23.40	\$19,514	\$39,375	\$35.70	\$28,959	\$58,433	\$28,959	\$28,959	\$58,433	
30	\$6.84	\$3,861	\$7,791	\$13.50	\$9,653	\$19,477	\$24.60	\$19,306	\$38,955	\$37.50	\$28,630	\$57,768	\$28,630	\$28,630	\$57,768	
31	\$7.08	\$3,817	\$7,702	\$14.10	\$9,543	\$19,256	\$25.80	\$19,086	\$38,512	\$39.30	\$28,285	\$57,072	\$28,285	\$28,285	\$57,072	
32	\$7.32	\$3,771	\$7,609	\$14.70	\$9,428	\$19,024	\$27.00	\$18,856	\$38,048	\$39.30	\$28,285	\$57,072	\$28,285	\$28,285	\$57,072	
33	\$7.62	\$3,723	\$7,512	\$15.45	\$9,307	\$18,781	\$28.50	\$18,615	\$37,562	\$41.55	\$27,923	\$56,343	\$27,923	\$27,923	\$56,343	
34	\$7.80	\$3,672	\$7,410	\$15.90	\$9,182	\$18,527	\$29.40	\$18,364	\$37,054	\$42.90	\$27,546	\$55,581	\$27,546	\$27,546	\$55,581	
35	\$7.86	\$3,620	\$7,305	\$16.05	\$9,051	\$18,263	\$29.70	\$18,102	\$36,526	\$43.35	\$27,153	\$54,789	\$27,153	\$27,153	\$54,789	
36	\$8.22	\$3,565	\$7,195	\$16.95	\$8,914	\$17,988	\$31.50	\$17,829	\$35,976	\$46.05	\$26,744	\$53,964	\$26,744	\$26,744	\$53,964	
37	\$8.70	\$3,509	\$7,081	\$18.15	\$8,773	\$17,702	\$33.90	\$17,547	\$35,405	\$49.65	\$26,320	\$53,108	\$26,320	\$26,320	\$53,108	
38	\$9.12	\$3,450	\$6,962	\$19.20	\$8,626	\$17,405	\$36.00	\$17,252	\$34,811	\$52.80	\$25,878	\$52,216	\$25,878	\$25,878	\$52,216	
39	\$9.54	\$3,388	\$6,838	\$20.25	\$8,472	\$17,095	\$38.10	\$16,944	\$34,190	\$55.95	\$25,417	\$51,285	\$25,417	\$25,417	\$51,285	
40	\$10.02	\$3,324	\$6,707	\$21.45	\$8,310	\$16,769	\$40.50	\$16,621	\$33,538	\$59.55	\$24,932	\$50,307	\$24,932	\$24,932	\$50,307	
41	\$10.44	\$3,256	\$6,570	\$22.50	\$8,140	\$16,425	\$42.60	\$16,280	\$32,850	\$62.70	\$24,421	\$49,275	\$24,421	\$24,421	\$49,275	
42	\$10.86	\$3,184	\$6,425	\$23.55	\$7,961	\$16,063	\$44.70	\$15,922	\$32,127	\$65.85	\$23,883	\$48,191	\$23,883	\$23,883	\$48,191	
43	\$11.34	\$3,109	\$6,273	\$24.75	\$7,772	\$15,683	\$47.10	\$15,545	\$31,366	\$69.45	\$23,318	\$47,049	\$23,318	\$23,318	\$47,049	
44	\$11.76	\$3,029	\$6,112	\$25.80	\$7,573	\$15,282	\$49.20	\$15,147	\$30,564	\$72.60	\$22,721	\$45,846	\$22,721	\$22,721	\$45,846	
45	\$11.82	\$2,945	\$5,942	\$26.95	\$7,363	\$14,857	\$49.50	\$14,726	\$29,714	\$73.05	\$22,089	\$44,571	\$22,089	\$22,089	\$44,571	
46	\$12.60	\$2,856	\$5,762	\$27.90	\$7,140	\$14,406	\$53.40	\$14,280	\$28,813	\$78.90	\$21,420	\$43,220	\$21,420	\$21,420	\$43,220	
47	\$13.38	\$2,761	\$5,571	\$29.85	\$6,903	\$13,929	\$57.30	\$13,806	\$27,858	\$84.75	\$20,709	\$41,787	\$20,709	\$20,709	\$41,787	
48	\$14.22	\$2,660	\$5,368	\$31.95	\$6,651	\$13,422	\$61.50	\$13,303	\$26,844	\$91.05	\$19,955	\$40,266	\$19,955	\$19,955	\$40,266	
49	\$15.06	\$2,554	\$5,153	\$34.05	\$6,385	\$12,883	\$65.70	\$12,770	\$25,767	\$97.35	\$19,155	\$38,651	\$19,155	\$19,155	\$38,651	
50	\$15.84	\$2,440	\$4,924	\$36.00	\$6,101	\$12,311	\$69.60	\$12,203	\$24,623	\$103.20	\$18,305	\$36,935	\$18,305	\$18,305	\$36,935	
51	\$16.68	\$2,320	\$4,681	\$38.10	\$5,800	\$11,703	\$73.80	\$11,600	\$23,407	\$109.50	\$17,401	\$35,111	\$17,401	\$17,401	\$35,111	
52	\$17.52	\$2,192	\$4,423	\$40.20	\$5,481	\$11,059	\$78.00	\$10,962	\$22,118	\$115.80	\$16,443	\$33,177	\$16,443	\$16,443	\$33,177	
53	\$18.30	\$2,056	\$4,150	\$42.15	\$5,142	\$10,376	\$81.90	\$10,284	\$20,752	\$121.65	\$15,426	\$31,128	\$15,426	\$15,426	\$31,128	
54	\$19.14	\$1,913	\$3,860	\$44.25	\$4,782	\$9,651	\$86.10	\$9,565	\$19,302	\$127.95	\$14,348	\$28,953	\$14,348	\$14,348	\$28,953	

Please refer to the applicable footnotes.

MassMutual@WORK Group Whole Life Insurance

Without Riders

Child Coverage

\$25,000 Death Benefit Non-Tobacco			
Issue Age ¹	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
1	\$7.95	\$11,392	\$22,987
2	\$7.95	\$11,359	\$22,921
3	\$8.10	\$11,325	\$22,851
4	\$8.10	\$11,289	\$22,778
5	\$8.25	\$11,251	\$22,702
6	\$8.40	\$11,211	\$22,622
7	\$8.70	\$11,170	\$22,539
8	\$9.00	\$11,127	\$22,452
9	\$9.30	\$11,082	\$22,361
10	\$9.45	\$11,035	\$22,266
11	\$9.75	\$10,986	\$22,167
12	\$9.75	\$10,934	\$22,064
13	\$9.75	\$10,881	\$21,956
14	\$9.75	\$10,827	\$21,846
15	\$9.75	\$10,771	\$21,733
16	\$9.75	\$10,714	\$21,618
17	\$9.90	\$10,657	\$21,503
18	\$10.05	\$10,600	\$21,388
19	\$10.20	\$10,540	\$21,268
20	\$10.35	\$10,478	\$21,142
21	\$10.50	\$10,413	\$21,011
22	\$10.65	\$10,345	\$20,874
23	\$10.80	\$10,274	\$20,731
24	\$10.95	\$10,199	\$20,579
25	\$11.10	\$10,120	\$20,421
26	\$11.40	\$10,037	\$20,254

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 NJ.

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.

20 Pay premiums have been calculated assuming payments paid 20 times a year.

MassMutual@WORK Group Whole Life Insurance

Without Riders

Spouse Coverage

\$25,000 Death Benefit Non-Tobacco			
Issue Age ¹	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$10.05	\$10,600	\$21,388
19	\$10.20	\$10,540	\$21,268
20	\$10.35	\$10,478	\$21,142
21	\$10.50	\$10,413	\$21,011
22	\$10.65	\$10,345	\$20,874
23	\$10.80	\$10,274	\$20,731
24	\$10.95	\$10,199	\$20,579
25	\$11.10	\$10,120	\$20,421
26	\$11.40	\$10,037	\$20,254
27	\$12.00	\$9,949	\$20,075
28	\$12.45	\$9,855	\$19,886
29	\$12.90	\$9,757	\$19,687
30	\$13.50	\$9,653	\$19,477
31	\$14.10	\$9,543	\$19,256
32	\$14.70	\$9,428	\$19,024
33	\$15.45	\$9,307	\$18,781
34	\$15.90	\$9,182	\$18,527
35	\$16.05	\$9,051	\$18,263
36	\$16.95	\$8,914	\$17,988
37	\$18.15	\$8,773	\$17,702
38	\$19.20	\$8,626	\$17,405
39	\$20.25	\$8,472	\$17,095
40	\$21.45	\$8,310	\$16,769
41	\$22.50	\$8,140	\$16,425
42	\$23.55	\$7,961	\$16,063
43	\$24.75	\$7,772	\$15,683
44	\$25.80	\$7,573	\$15,282
45	\$25.95	\$7,363	\$14,857
46	\$27.90	\$7,140	\$14,406
47	\$29.85	\$6,903	\$13,929
48	\$31.95	\$6,651	\$13,422
49	\$34.05	\$6,385	\$12,883
50	\$36.00	\$6,101	\$12,311
51	\$38.10	\$5,800	\$11,703
52	\$40.20	\$5,481	\$11,059
53	\$42.15	\$5,142	\$10,376
54	\$44.25	\$4,782	\$9,651

Please refer to the applicable footnotes.

MassMutual@WORK Group Whole Life Insurance

Without Riders

Spouse Coverage

\$25,000 Death Benefit			
Non-Tobacco			
Issue Age ¹	20 Pay Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
55	\$44.40	\$4,400	\$8,880
56	\$47.70	\$4,597	\$9,010
57	\$51.15	\$4,800	\$9,144
58	\$54.60	\$5,012	\$9,280
59	\$58.05	\$5,232	\$9,419
60	\$61.50	\$5,460	\$9,562

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 NJ.

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.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

20 Pay premiums have been calculated assuming payments paid 20 times a year.