



Reach for the top shelf

Brokerage Product Portfolio

Whether you're helping clients protect their family and business, or plan for retirement, we've got products and programs that can help.



Life Insurance

Whole Life

Whole Life 100	Traditional pay to age 100 whole life insurance
Whole Life 65	Paid-up at age 65
Whole Life 10 Pay	10 payment whole life
Whole Life 15 Pay	15 payment whole life
Whole Life 20 Pay	20 payment whole life
Whole Life HECV	Pay to age 85, high early cash value for business balance sheet
Survivorship Whole Life 100	Pay to age 100, death benefit paid at death of second insured

Universal Life

UL Guard SM	Secondary guarantee universal life
SUL Guard SM	Secondary guarantee, death benefit paid at death of second insured

Variable Universal Life

Apex VUL SM	Multi-functional, flexible premium variable universal life
------------------------	--

Term Life

Term – Annually Renewable Term	Annually increasing premium convertible term insurance
Term 10, 15, 20, 25 and 30	Level premium convertible term
Term 15 ECP, 20 ECP, 25 ECP and 30 ECP	Level premium term with more time to convert (extended conversion period)
Non-Convertible Term	Non-convertible, non-renewable one year term
Non-Convertible Survivorship Term	Non-convertible, non-renewable one-year survivorship term



Disability Income Insurance

Individual

Radius Choice [®]	Individual DI insurance, non-cancelable to age 65
RetireGuard [®]	Individual DI insurance, non-cancelable to age 65, to fund retirement savings
Executive Select Program	A program for executives who earn \$800,000 or more annually, where coverage in excess of current I&P limits may be available on a Radius Choice policy

Small Business Owner

Business Overhead Expense	DI for business owners
Disability Buy-Sell	DI for business owners

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

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



Annuities

Fixed Deferred Annuities

MassMutual Odyssey Select SM	Flexible premium deferred fixed annuity, 7 or 9 year surrender charge periods
MassMutual Stable Voyage SM	Single premium deferred fixed annuity with 3, 4, 5 year guaranteed interest rate/ surrender charge periods
Index Horizons SM	Single premium deferred fixed index annuity

Income Annuities

MassMutual RetireEase SM Single Premium Immediate Annuity	Single premium immediate fixed annuity
MassMutual RetireEase Choice SM Flexible Premium Deferred Income Annuity	Flexible premium deferred income annuity



Long Term Care Planning Solutions

Acceleration of Death Benefit Riders

LTCAccess Rider (Whole Life)	Optional rider available for Whole Life products (benefits paid on reimbursement-type basis)
Chronic Illness Rider (Whole Life)	Optional rider available for Whole Life products (benefits paid on indemnity basis)
Chronic Illness Rider (UL/VUL)	Automatically included for eligible Apex VUL and UL Guard policies

LTC-Life Combination

CareChoice One	Single premium whole life insurance policy with a qualified long term care insurance rider
CareChoice Select	10 payment whole life insurance with qualified long term care insurance riders



Worksite

MassMutual Group Whole Life Insurance (GWL)	Group whole life coverage on a guaranteed or simplified issue basis and option to purchase coverage for certain family members
MassMutual Group Universal Life Insurance	Permanent, portable coverage with flexible premiums and guarantees
MassMutual Group Accident Insurance	Limited benefit, non-participating group accident insurance provides lump-sum paid directly to employee if insured is injured due to a covered accident
MassMutual Group Critical Illness Insurance	Limited benefit, non-participating group critical illness insurance provides lump-sum benefit paid directly to employee upon diagnosis of covered critical illness
MaxElect [®]	Executive individual disability income insurance product used for multi-life cases with a Guaranteed Standard Issue (GSI) offer
RetireGuard [®]	Individual DI insurance, non-cancelable to age 65, to fund retirement savings

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

To offer or sell MassMutual[®] and subsidiary company variable products, producers must be registered representatives of MML Investors Services, LLC., or a broker dealer that has a selling agreement with MML Strategic Distributors, LLC.

Insurance products issued by Massachusetts Mutual Life Insurance Company (MassMutual) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Springfield, MA 01111-0001). C.M. Life Insurance Co. and MML Bay State Life Insurance Co. are non-admitted in New York.

These products and/or certain features may not be available in all states. State variations will apply. Product listing accurate as of January 2022.

