MassMutual

MassMutual@WORK

EMPLOYER

A meaningful benefit to help increase employee financial wellness

Group Whole Life Insurance

This material is for use in the following states only: CO, GA, MI, MO, and TN

Better benefit solutions, greater employee confidence

Improve your employee benefits program by offering a product that can be used to help meet a variety of your employees' financial goals. Because when your employees are confident about their financial futures, they can be more productive in the present. MassMutual@WORK helps you to recruit, attract and retain a committed workforce by providing financial solutions and guidance that can help your employees feel confident about their financial wellness.

Offer a simple option to enhance your employees' financial wellness

Why not offer a benefit that can help your employees be more financially prepared for the unexpected? Empower your employees to improve their financial wellness and protect the ones they love with this simple-to-apply-for life insurance coverage.

MassMutual@WORK Group Whole Life Insurance is a permanent, cash-accumulating life insurance option that can protect your employees beyond traditional term policies. While it does what you might expect — pays out a death benefit — it also builds cash value over time employees can potentially use for a variety of financial goals. And, because it's portable employees can take it with them if they leave the company.

Why MassMutual@WORK Group Whole Life Insurance? Because, you've got this!

- Cost-effective coverage
- Easy-to-apply-for, right at work
- Guaranteed death benefit
- Guaranteed cash value
- Guaranteed level premium
- Tax advantages
- Dividend-eligible[1]
- Portable coverage
- All, from a trusted partner — and more!

[1] Dividends are not guaranteed. The certificate is eligible to earn dividends beginning on the second anniversary.

MassMutual@WORK Group Whole Life Insurance can be an important benefit for employees who may want the guarantee of lifetime financial protection, without term limits.

Group whole life insurance — What is it?

It can help employees prepare for the unexpected by providing a generally income tax free death benefit, along with coverage that builds cash value. MassMutual@WORK Group Whole Life Insurance is permanent coverage that can last a lifetime vs. term coverage that may last only as long as their employment tenure, for a set period of time, or comes with costly conversion options. These features can make it an attractive benefit for employees.

How can it benefit your employees?

Whole life insurance allows employees to access the guaranteed cash value to help meet a variety of financial goals, such as paying for college, supplementing their retirement income, or obtaining cash for emergencies.[2] But there's more!

Portable, lifelong protection

MassMutual@WORK Group Whole Life Insurance coverage may be the perfect complement to a group term life insurance plan. Employees can continue to pay the premiums to keep their life insurance coverage, and access cash values[2] — even if they leave the company.

Additionally, if they leave the company and take their certificate with them, they can change their dividend option and choose to have their dividend payments reduce their premiums.

Built-in guarantees

- Guaranteed death benefit
- Guaranteed cash value
- Guaranteed level premium

Tax advantages

Whole life insurance offers certain, valuable tax advantages, including:

- Generally, income tax-free death benefit
- Tax-deferred cash-value growth

[2] Access to cash values through borrowing or partial surrenders will 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.

A simple application and underwriting process

Applying for the coverage is easy, and can be done online or via a paper application. Employees just answer a couple questions to determine their eligibility. No medical exams are required.

Coverage for spouse and dependents

Another benefit for employees is the option to purchase additional coverage for their spouse and each dependent child and grandchild.

Dividend eligible

MassMutual@work Group Whole Life Insurance is participating and certificateowners are eligible to receive dividends each year, beginning on the certificate's second anniversary. Options on how employees receive dividends include the ability to: increase their amount of life insurance and the cash value, get the dividends in cash, or continue to accumulate the dividends. Although they are not guaranteed, MassMutual® has paid dividends to eligible participating policy/certificateowners since the 1860s.

When your company offers benefits that can help employees achieve financial readiness, they notice. Beyond appreciating the convenience, with MassMutual@work Group Whole Life Insurance, your employees can feel confident that you're providing a benefit worth considering.

Employees value life insurance

Consumer research[3] shows that American workers understand the importance of life insurance, and many may want to apply for new coverage or supplement the coverage they have currently. Here are the facts:

- Nearly 50 million households recognize they need more life insurance.
- 3 in 5 consumers own some type of life insurance.

Whole life insurance does more than pay out a death benefit. It can also build cash value to help employees meet a variety of financial goals during their lifetime.

[3] LIMRA, Life Insurance Awareness Month Fact Sheet, September 2018

A simple way to enhance your company's benefits

MassMutual@WORK can help to enhance your company's group voluntary benefits offerings with convenient benefits for your employees and your company.

ADVANTAGES FOR YOUR COMPANY	ADVANTAGES FOR YOUR EMPLOYEE
Product portfolio strength. We offer a variety of financial solutions, from voluntary financial protection products to retirement planning, with personalized guidance and support for your employees. **Financial wellness innovation.** With easy-to-use online tools and helpful educational resources, your employees can take control of their financial life, right at work. **Enrollment is easy.** A knowledgeable, dedicated support team will help you design and administer a competitive benefits package — making it easy to get your employees enrolled now and introduce new options in the future.	**Access.** Permanent group whole life insurance coverage with Guaranteed Issue and/or Express Issue options. No medical exams are required. Applying is easy, and can be done online or via a paper application. Employees just answer a few questions to determine eligibility. **Convenient.** Enrollment and education support from MassMutual makes it easy for employees to learn about and better manage their financial wellbeing at work. **Coverage.** Group whole life moves beyond regular group term life to provide an important extra layer of financial protection. Employees can take the coverage with them if they leave the company, and the coverage lasts their lifetime as long as the premiums are paid and the certificate is kept in force.

FINANCIAL READINESS, READILY AVAILABLE.

MassMutual@WORK can help you create a workplace where people feel supported and confident about their financial futures. Our experience in employee financial wellness allows you to provide your employees with easy access to flexible financial solutions and educational tools to help them build more secure financial futures and protect those who matter most.

Underwriting guidelines at a glance

MassMutual@work offers competitive group rates and underwriting made easy.

CURRENT UNDERWRITING REQUIREMENTS

Underwriting amounts and types are based on individual group characteristics including but not limited to:	• Group's occupational industry • Group's situs state • Number of eligible lives • Occupation classes and/or salaries • Coverage formula (flat amount or a multiple of salary) • Work locations
Guaranteed Issue is based on actively at work criteria. **Express Issue is based upon simple medical knock out question(s).** **Both underwriting types are offered on an accept/reject basis.** **Offers may be made with the following payer options:**	• Employee paid • Employer paid
Issue ages:	Employee: 18–75
COVERAGE LIMITS[4]:	
Employee minimum:	Ages 18–75: $10,000 WA — all ages: $25,000
Tobacco use:	Non-tobacco (Rates available for all ages) Tobacco (Rates can apply to ages 18 and above)

[4] Established by underwriter, determined by case demographics.

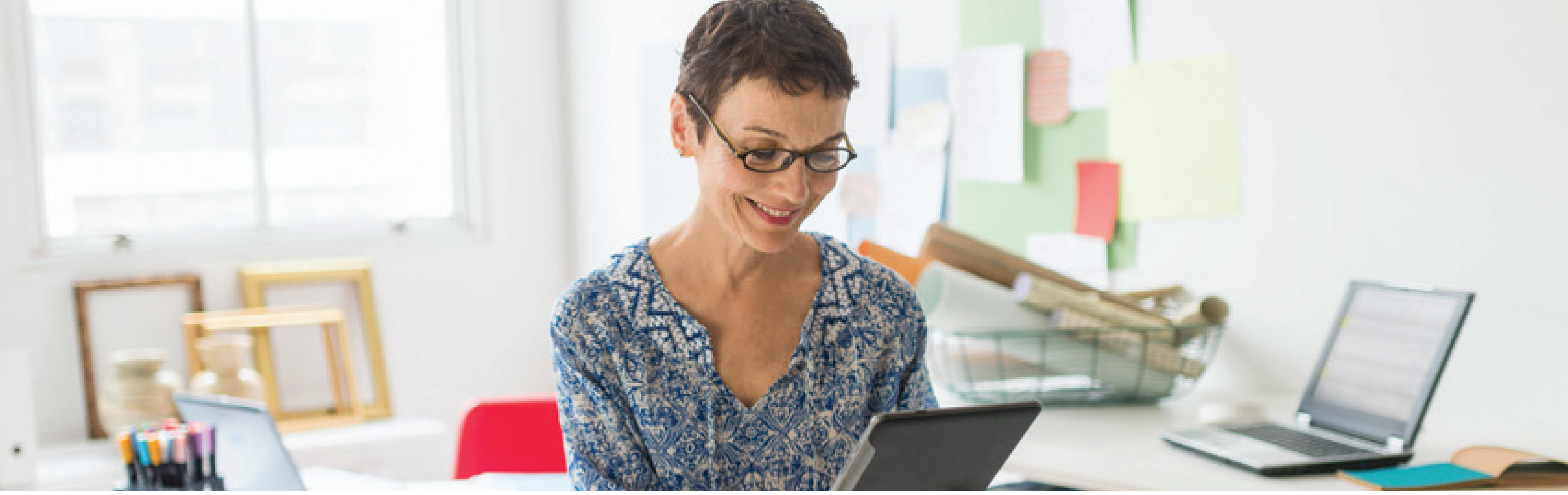
Product specifications

The following list provides more detail on some specific product features. Some product features may be subject to state variations.

Product description:	Group participating whole life premiums paid until age 95 Matures at age 121	Group policy with individually owned certificates Unisex premium
Dividend options:	• Cash • Paid-up additions • Accumulation • Premium reduction[5]	While not guaranteed, certificate owners are eligible to receive dividends beginning on the second certificate anniversary. Paid-up additional insurance is also participating and eligible to receive dividends.
Accelerated Death Benefit Provisions:	The certificate owner can receive an advance, or acceleration, of a portion of the death benefit under the certificate, if the insured is diagnosed with a terminal illness or if the insured has a chronic illness. Terminal Illness: The Accelerated Death Benefit for Terminal Illness is payable when the insured meets the definition of Terminally Ill, generally diagnosed with an illness that will result in death within 12 months (24 months in some states.) Chronic Illness: The Accelerated Death Benefit for Chronic Care is payable when the insured meets the definition of Chronically Ill, generally having a permanent loss of two activities of daily living, or requiring substantial supervision due to permanent severe cognitive impairment. These benefits are not long term care insurance and may be used for any purpose. In many cases, these benefits allow access to more funds than would be available through a certificate loan or certificate cash surrender value. There is a fee taken from the Chronic Care Benefit. Consult with a tax advisor regarding a request for accelerated benefits.	
Ownership:	You sponsor the MassMutual@WORK program by completing an application for a group policy and selecting the options to be made available to your employees. A group policy is issued to you by Massachusetts Mutual Life Insurance Company. Your employees or their designees own the group insurance certificates issued to them and their dependents.	
Premiums:	The premium paid for coverage remains level for the duration of the certificate and will not change, even if they change jobs and leave the company.	

[5] After a certificate has been ported, the certificate owner can then choose to use the dividend payments to reduce premiums.

[6] This period may be 24 months in some states.



OPTIONAL RIDERS: If the riders below are selected by the employer, they will be attached to each certificate issued to employees age 18-60.	
Waiver of premium:	In the event that the certificate owner becomes totally disabled from any occupation as described in the rider, the premium for the base certificate and the riders will be waived for the duration of the insured's disability, following a continuous six-month waiting period. Benefits payable to attained age 67 (may vary by state). This rider is selected at the group level and available only at time of issue. This rider is available at an additional cost. Employees can elect to cancel the rider at any time; once cancelled it cannot be reinstated.
Accidental death benefit:	This rider allows the certificate owner's beneficiary(ies) to receive an additional death benefit in the event that the insured's death was the result of an accident. The employer will choose a mandatory minimum amount of accidental death benefit and may also allow individuals to elect additional amounts, either by defined increments or multiples of base face amount, not to exceed five times the base face amount. This rider is selected at the group level and available only at time of issue. This rider is available at an additional cost. Employees can elect to cancel the rider at any time; once cancelled it cannot be reinstated.

OPTIONAL DEPENDENT COVERAGE: Employers can choose to offer one of two dependent coverage options to employees through term insurance riders or whole life certificates.		
Spouse and children's term insurance riders[7]:	Spouse term insurance rider: This rider provides term insurance coverage for the spouse of an employee. Spouse coverage ages: 18–65 years Coverage amount options: $10,000 or $20,000	Children's term insurance rider: This rider provides term insurance coverage for the children of an employee. Child coverage ages: 14 days to 26 years[8] Coverage amount options: $10,000 or $20,000
Dependent whole life certificates:	Separate certificates available for spouse, children and grandchildren. Spouse coverage ages: 18-60 years Child/Grandchild coverage ages: 14 days to 26 years[8] Face amount[9]: Flat $25,000 Riders: Not available	

[7] Attached to employee certificate, covers employee's spouse and children. These riders are available at an additional cost.

[8] Must be a dependent based on Federal tax rules.

[9] Face amount cannot exceed employee coverage amount in all states except NE. In NE, cannot exceed 50% of employee coverage.

Our strength makes the difference

An insurance policy is only as good as the company that stands behind it.

With over 167 years in the insurance industry, we have a long history of remaining strong during changing market conditions. Our financial strength ratings[10] are among the highest of any company in any industry.

MassMutual@WORK was created to reach more people with the products, guidance and tools they need to secure their future and protect the ones who matter most. As a recognized leader in workplace solutions, we are committed to helping you do more for your employees.

As a mutual company, MassMutual does not have shareholders. The company is managed with the long-term interests of its members and policyowners in mind, and we work every day to make decisions to help them meet their financial needs in the future.

To learn more, visit **MassMutualatwork.com**

[10] Financial strength ratings are as of August 21, 2019: A.M. Best Company: A++ (Superior; top category of 15); Fitch Ratings: AA+ (Very Strong; second category of 21); Moody's Investors Service: Aa3 (High Quality; fourth category of 21); Standard & Poor's: AA+ (Very Strong, second category of 21). Ratings are for MassMutual (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Enfield, CT 06082). Ratings are subject to change.

State variations may apply.

MassMutual@WORK Group Whole Life Insurance provided by an employer may be part of an employee welfare benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA). ERISA requires a plan administrator to satisfy certain reporting and disclosure requirements regarding the plan. Neither MassMutual nor its representatives are in a position to provide legal advice regarding an employer's obligations under ERISA. Employers are urged to consult their own legal or benefits advisors with questions.

Group Whole Life Insurance (GPWL), (policy/certificate forms MM-GPWL-2014 and MM-GCWL-2014, and MM-GPWL-2014 (NC) 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.

WI5052_CC 919

CRN201912-252496

MassMutual

MassMutual@WORK

EMPLOYEE

Reducing the stress of a chronic illness

Chronic Care from Massachusetts Mutual Life Insurance Company (MassMutual®)

You never know what may happen in the future. That's why MassMutual@WORK has added a new feature on new and existing group life insurance certificates that gives you more protection against unexpected life events. It's called the **Chronic Care Benefit** and you can receive a one-time advance, or acceleration, of a portion of the death benefit to help reduce financial stress if the insured becomes Chronically Ill. You can also use the benefit any way you choose. And it's available to you at no additional premium cost; if you never use it, you don't pay for it. This accelerated benefit is neither long-term care insurance nor nursing-home care insurance.

WHAT QUALIFIES AS BEING CHRONICALLY ILL?

The Chronic Care Benefit is available if the insured has been diagnosed by a Qualified Medical Practitioner as having a chronic illness. Chronically ill is generally defined as:

- Being permanently unable to perform, without substantial assistance, at least two Activities of Daily Living (ADLs) (eating, toileting, transferring, bathing, dressing, and continence)due to loss of functional capacity.
- Requires Substantial Supervision to protect the Insured from threats to health or safety due to permanent Severe Cognitive Impairment.

HOW MUCH IS THE CHRONIC CARE BENEFIT ACTUARIAL REDUCTION?

If you exercise the benefit, a percentage-based reduction[1] is applied to the Eligible Amount for the Chronic Care Benefit and is deducted from the benefit amount paid. The percentage is based on the age of the Insured at the time the benefit is exercised. The fee is: under age 35: 36%; ages 35-44:27%; age 45 and above: 18%. There are no out-of-pocket costs ever.

Making a tough time a little easier

Living with a chronic illness is hard even without the additional expenses that it can bring. While you hope this never happens to you or your family, it's good to know that you can count on a Chronic Care Benefit to help you if you ever need it. Here's how it works:

- The payment is available once we receive due proof the Insured is Chronically Ill.
- There are no conditions on how you can spend the money: use it to help pay for additional medical care, hire in-home care, make home modifications, pay for transportation to medical appointments, or pay medical claims — anything that can help you live more comfortably.
- If your employer chooses, the Chronic Care Benefit may be included on group life insurance certificates insuring spouses, partners, and dependent children.

- As the certificate owner, you receive the benefit payment in a lump sum.[2]
  - For Group Whole Life: 75% of the death benefit can be accessed. The Chronic Care Benefit paid can be 75% of the sum of the certificate face amount plus any paid up additions (the Eligible Amount), minus the sum of: the present value based actuarial reduction, plus any due and unpaid premiums, and 75% of any certificate debt outstanding.
  - For Group Universal Life: 75% of the death benefit can be accessed. The Chronic Care Benefit paid is the sum of the face amount less the amount of any withdrawals taken in the prior 12 months (the Eligible Amount), minus the sum of: the present value based actuarial reduction, plus any unpaid premium amount needed to avoid certificate termination under the grace period, and 75% of any certificate debt outstanding.
  - For both the Group Whole Life and Group Universal Life certificates, if applicable, the Eligible Amount will be capped based on the per diem benefit permitted under IRC 7702 B(d) (4). State variations will apply.

- Group Whole Life and Group Universal Life insurance certificates also have a Terminal Illness Benefit that allows the certificate owner to accelerate a portion of the death benefit if the insured has been diagnosed with a terminal illness that will result in death in the next 12 months (24 months in some states). You cannot exercise the Chronic Care Benefit if you have used the Terminal Illness Benefit.

How chronic care can help

Meet Charles

- Charles is 44-years old when he purchases a $50,000 Group Whole Life certificate with the Chronic Care Benefit through his employer for an annual premium of $984.
- Fifteen years later, at age 59, Charles is certified as being Chronically Ill and exercises the Chronic Care Benefit.
- The Eligible Amount available for acceleration is $37,500.
- At 59 years old, the actuarial reduction for exercising the benefit is 18% ($6,750).
- He does not have any paid-up additions (he did not choose the Paid-Up Additions dividend option), certificate debt or any unpaid premiums.
- A $30,750 benefit is paid to him.
- Charles is able to modify his bathroom and add a ramp to his house and even has a little money left over.
- The remainder of his Group Whole Life certificate — $12,500 — stays in-force and the annual premium is reduced from $984 to $282.

Here is how Charles's benefit is calculated:

75% of face amount	$37,500
- 18% Actuarial Reduction	($6,750)
= Eligible Chronic Care benefit	**$30,750**

There are no Paid-Up Additions*, certificate debt or unpaid premiums.

* If the Paid-Up Additions dividend option is chosen, annual dividends can be used to purchase paid-up additional (PUA) insurance. PUAs add to the certificate's death benefit and total cash value. If this option is chosen, the additional insurance will also receive dividends. In this example, **Charles did not choose the PUA option. If he had accumulated paid up additions, the Eligible Amount for the Chronic Care Benefit would be greater**.

Dividends are not guaranteed. Certificate owners are eligible to begin receiving dividends beginning on the 2nd certificate anniversary.

Key Terms

Below are important definitions to help you better understand how the Chronic Care Benefit works.

Activities of Daily Living (ADLs)

- Bathing: the washing of oneself by sponge bath, or in either a tub or shower, including the task of getting in or out of the tub or shower.
- Continence: the ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).
- Dressing: putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.
- Eating: feeding oneself by getting food to the body from a receptacle (such as a plate, cup or table) or being fed by a feeding tube or intravenously.
- Toileting: getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
- Transferring: moving into or out of a bed, chair, or wheelchair.

Severe Cognitive Impairment is the deterioration or loss of intellectual capacity which requires substantial supervision and is comparable to, and includes, Alzheimer's disease and similar forms of irreversible dementia, resulting in a deficiency in the insured's ability to function normally:

- Short or long term memory.
- Orientation as to person (such as the person's identity), place (such as the person's location) and time (such as day, date and year).
- Deductive or abstract reasoning.
- Judgment as it relates to safety awareness.

Hands-On Assistance is the physical assistance of another person without which the Insured would be unable to perform an Activity of Daily Living.

Qualified Medical Practitioner is any licensed medical practitioner, other than the Insured, the Certificate owner, or an Insured's household or family member.

Stand-By Assistance is the presence of another person within arm's reach of the Insured that is necessary to prevent, by physical intervention, injury to the insured while the insured is performing the Activities of Daily Living.

Substantial Assistance is hands-on assistance or stand-by assistance.

Substantial Supervision is the continual supervision by another person to protect a person with a severe cognitive impairment or others from threats to health or safety (such as may result from wandering). Such supervision may include cueing by verbal prompting, gestures or other similar demonstrations.

About MassMutual

At MassMutual, our belief in financial wellness has connected our company to our customers for more than 168 years. That's why we offer easy-to-understand protection solutions that can help drive better short and long-term financial outcomes for you and your loved ones.

If you have questions or want to find out more about the Chronic Care Benefit, contact your MassMutual representative.

Learn more at **www.MassMutual.com**.

[1] In the states of Kansas and Minnesota the Actuarial Reduction is referred to as "Actuarial Discount."

[2] The Chronic Care Benefit is intended to receive favorable tax treatment under Section 101(g) of the Internal Revenue Code. Based upon the current tax code, benefits provided by this Endorsement may be taxable if the Insured is not the certificate owner, the spouse of the certificate owner, or the dependent child of the certificate owner. Certificate owners should seek tax advice from their tax advisor prior to requesting a Chronic Care Benefit payment.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

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

Group Whole Life Insurance (GPWL), (policy/certificate forms MM-GPWL-2014 and MM-GCWL-2014, and MM-GPWL-2014 (NC) 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.

Group Universal Life Insurance (GPUL), (policy/certificate forms MM-GPUL-2015 and MM-GCUL-2015, and MM-GPUL-2015 (NC) and MM-GCUL-2015 (NC) in North Carolina), is flexible premium, non-participating permanent life insurance. The GPUL policy and GCUL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

WI6023 320 CRN202203-256167

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$10,000 Death Benefit Non-Tobacco			$15,000 Death Benefit Non-Tobacco			$20,000 Death Benefit Non-Tobacco			$25,000 Death Benefit Non-Tobacco		
Issue Age [1]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]
18	$ 4.55	$ 3,819	$ 8,743	$ 5.83	$ 5,729	$ 13,115	$ 7.10	$ 7,639	$ 17,487	$ 8.38	$ 9,549	$ 21,859
19	$ 4.60	$ 3,800	$ 8,699	$ 5.90	$ 5,700	$ 13,049	$ 7.20	$ 7,600	$ 17,399	$ 8.50	$ 9,500	$ 21,749
20	$ 4.65	$ 3,780	$ 8,653	$ 5.98	$ 5,670	$ 12,980	$ 7.30	$ 7,560	$ 17,307	$ 8.63	$ 9,450	$ 21,633
21	$ 4.70	$ 3,759	$ 8,605	$ 6.05	$ 5,638	$ 12,907	$ 7.40	$ 7,518	$ 17,210	$ 8.75	$ 9,397	$ 21,512
22	$ 4.75	$ 3,736	$ 8,554	$ 6.13	$ 5,605	$ 12,831	$ 7.50	$ 7,473	$ 17,108	$ 8.88	$ 9,341	$ 21,385
23	$ 4.80	$ 3,713	$ 8,500	$ 6.20	$ 5,569	$ 12,750	$ 7.60	$ 7,426	$ 17,000	$ 9.00	$ 9,283	$ 21,250
24	$ 4.85	$ 3,688	$ 8,443	$ 6.28	$ 5,532	$ 12,664	$ 7.70	$ 7,376	$ 16,886	$ 9.13	$ 9,220	$ 21,108
25	$ 4.90	$ 3,662	$ 8,383	$ 6.35	$ 5,493	$ 12,574	$ 7.80	$ 7,324	$ 16,766	$ 9.25	$ 9,155	$ 20,958
26	$ 5.00	$ 3,634	$ 8,319	$ 6.50	$ 5,451	$ 12,479	$ 8.00	$ 7,268	$ 16,639	$ 9.50	$ 9,086	$ 20,799
27	$ 5.20	$ 3,604	$ 8,251	$ 6.80	$ 5,406	$ 12,376	$ 8.40	$ 7,208	$ 16,502	$ 10.00	$ 9,011	$ 20,628
28	$ 5.35	$ 3,572	$ 8,178	$ 7.03	$ 5,358	$ 12,267	$ 8.70	$ 7,145	$ 16,356	$ 10.38	$ 8,931	$ 20,445
29	$ 5.50	$ 3,538	$ 8,100	$ 7.25	$ 5,308	$ 12,151	$ 9.00	$ 7,077	$ 16,201	$ 10.75	$ 8,846	$ 20,251
30	$ 5.70	$ 3,502	$ 8,018	$ 7.55	$ 5,254	$ 12,027	$ 9.40	$ 7,005	$ 16,037	$ 11.25	$ 8,757	$ 20,046
31	$ 5.90	$ 3,464	$ 7,931	$ 7.85	$ 5,197	$ 11,897	$ 9.80	$ 6,929	$ 15,863	$ 11.75	$ 8,662	$ 19,828
32	$ 6.10	$ 3,424	$ 7,840	$ 8.15	$ 5,137	$ 11,760	$ 10.20	$ 6,849	$ 15,680	$ 12.25	$ 8,562	$ 19,600
33	$ 6.35	$ 3,382	$ 7,743	$ 8.53	$ 5,074	$ 11,615	$ 10.70	$ 6,765	$ 15,487	$ 12.88	$ 8,457	$ 19,359
34	$ 6.50	$ 3,338	$ 7,643	$ 8.75	$ 5,008	$ 11,464	$ 11.00	$ 6,677	$ 15,286	$ 13.25	$ 8,347	$ 19,108
35	$ 6.55	$ 3,293	$ 7,538	$ 8.83	$ 4,939	$ 11,307	$ 11.10	$ 6,586	$ 15,076	$ 13.38	$ 8,232	$ 18,845
36	$ 6.85	$ 3,245	$ 7,428	$ 9.28	$ 4,867	$ 11,143	$ 11.70	$ 6,490	$ 14,857	$ 14.13	$ 8,113	$ 18,572
37	$ 7.25	$ 3,195	$ 7,315	$ 9.88	$ 4,793	$ 10,972	$ 12.50	$ 6,391	$ 14,630	$ 15.13	$ 7,989	$ 18,288
38	$ 7.60	$ 3,143	$ 7,196	$ 10.40	$ 4,715	$ 10,795	$ 13.20	$ 6,287	$ 14,393	$ 16.00	$ 7,859	$ 17,992
39	$ 7.95	$ 3,089	$ 7,072	$ 10.93	$ 4,634	$ 10,609	$ 13.90	$ 6,179	$ 14,145	$ 16.88	$ 7,724	$ 17,682
40	$ 8.35	$ 3,032	$ 6,942	$ 11.53	$ 4,549	$ 10,413	$ 14.70	$ 6,065	$ 13,884	$ 17.88	$ 7,581	$ 17,355
41	$ 8.70	$ 2,972	$ 6,804	$ 12.05	$ 4,458	$ 10,206	$ 15.40	$ 5,944	$ 13,608	$ 18.75	$ 7,430	$ 17,010
42	$ 9.05	$ 2,908	$ 6,658	$ 12.58	$ 4,363	$ 9,988	$ 16.10	$ 5,817	$ 13,317	$ 19.63	$ 7,271	$ 16,646
43	$ 9.45	$ 2,841	$ 6,505	$ 13.18	$ 4,262	$ 9,757	$ 16.90	$ 5,683	$ 13,010	$ 20.63	$ 7,104	$ 16,262
44	$ 9.80	$ 2,770	$ 6,342	$ 13.70	$ 4,156	$ 9,513	$ 17.60	$ 5,541	$ 12,685	$ 21.50	$ 6,926	$ 15,856
45	$ 9.85	$ 2,695	$ 6,170	$ 13.78	$ 4,042	$ 9,255	$ 17.70	$ 5,390	$ 12,340	$ 21.63	$ 6,738	$ 15,425
46	$ 10.50	$ 2,615	$ 5,986	$ 14.75	$ 3,922	$ 8,979	$ 19.00	$ 5,230	$ 11,973	$ 23.25	$ 6,537	$ 14,966
47	$ 11.15	$ 2,529	$ 5,791	$ 15.73	$ 3,794	$ 8,686	$ 20.30	$ 5,059	$ 11,582	$ 24.88	$ 6,324	$ 14,478
48	$ 11.85	$ 2,439	$ 5,583	$ 16.78	$ 3,658	$ 8,375	$ 21.70	$ 4,878	$ 11,167	$ 26.63	$ 6,097	$ 13,958
49	$ 12.55	$ 2,342	$ 5,362	$ 17.83	$ 3,513	$ 8,043	$ 23.10	$ 4,684	$ 10,724	$ 28.38	$ 5,856	$ 13,405
50	$ 13.20	$ 2,239	$ 5,126	$ 18.80	$ 3,359	$ 7,690	$ 24.40	$ 4,479	$ 10,253	$ 30.00	$ 5,598	$ 12,816
51	$ 13.90	$ 2,129	$ 4,875	$ 19.85	$ 3,194	$ 7,313	$ 25.80	$ 4,259	$ 9,751	$ 31.75	$ 5,324	$ 12,188
52	$ 14.60	$ 2,013	$ 4,608	$ 20.90	$ 3,019	$ 6,913	$ 27.20	$ 4,026	$ 9,217	$ 33.50	$ 5,033	$ 11,522
53	$ 15.25	$ 1,889	$ 4,325	$ 21.88	$ 2,834	$ 6,488	$ 28.50	$ 3,779	$ 8,651	$ 35.13	$ 4,723	$ 10,813
54	$ 15.95	$ 1,758	$ 4,024	$ 22.93	$ 2,637	$ 6,036	$ 29.90	$ 3,516	$ 8,048	$ 36.88	$ 4,395	$ 10,061

 Please refer to even numbered pages for applicable footnotes.

MassMutual@WORK[SM] GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$10,000 Death Benefit Non-Tobacco			$15,000 Death Benefit Non-Tobacco			$20,000 Death Benefit Non-Tobacco			$25,000 Death Benefit Non-Tobacco		
Issue Age[1]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]
55	$ 16.00	$ 1,617	$ 3,703	$ 23.00	$ 2,426	$ 5,555	$ 30.00	$ 3,235	$ 7,407	$ 37.00	$ 4,044	$ 9,259
56	$ 17.10	$ 1,696	$ 3,753	$ 24.65	$ 2,545	$ 5,630	$ 32.20	$ 3,393	$ 7,507	$ 39.75	$ 4,241	$ 9,384
57	$ 18.25	$ 1,778	$ 3,804	$ 26.38	$ 2,667	$ 5,706	$ 34.50	$ 3,557	$ 7,608	$ 42.63	$ 4,446	$ 9,510
58	$ 19.40	$ 1,863	$ 3,855	$ 28.10	$ 2,795	$ 5,783	$ 36.80	$ 3,727	$ 7,711	$ 45.50	$ 4,659	$ 9,639
59	$ 20.55	$ 1,952	$ 3,908	$ 29.83	$ 2,928	$ 5,862	$ 39.10	$ 3,904	$ 7,816	$ 48.38	$ 4,881	$ 9,770
60	$ 21.70	$ 2,044	$ 3,961	$ 31.55	$ 3,066	$ 5,941	$ 41.40	$ 4,089	$ 7,922	$ 51.25	$ 5,111	$ 9,903
61	$ 22.85	$ 2,140	$ 4,015	$ 33.28	$ 3,210	$ 6,023	$ 43.70	$ 4,280	$ 8,031	$ 54.13	$ 5,350	$ 10,039
62	$ 24.05	$ 2,239	$ 4,071	$ 35.08	$ 3,359	$ 6,107	$ 46.10	$ 4,478	$ 8,143	$ 57.13	$ 5,598	$ 10,179
63	$ 25.20	$ 2,341	$ 4,128	$ 36.80	$ 3,512	$ 6,192	$ 48.40	$ 4,683	$ 8,257	$ 60.00	$ 5,854	$ 10,321
64	$ 26.35	$ 2,446	$ 4,186	$ 38.53	$ 3,670	$ 6,279	$ 50.70	$ 4,893	$ 8,372	$ 62.88	$ 6,117	$ 10,465
65	$ 26.40	$ 2,554	$ 4,244	$ 38.60	$ 3,831	$ 6,366	$ 50.80	$ 5,109	$ 8,489	$ 63.00	$ 6,386	$ 10,611
66	$ 28.10	$ 2,665	$ 4,303	$ 41.15	$ 3,997	$ 6,455	$ 54.20	$ 5,330	$ 8,607	$ 67.25	$ 6,662	$ 10,758
67	$ 30.45	$ 2,778	$ 4,363	$ 44.68	$ 4,167	$ 6,545	$ 58.90	$ 5,556	$ 8,727	$ 73.13	$ 6,945	$ 10,909
68	$ 32.05	$ 2,894	$ 4,425	$ 47.08	$ 4,342	$ 6,637	$ 62.10	$ 5,789	$ 8,850	$ 77.13	$ 7,236	$ 11,063
69	$ 34.55	$ 3,027	$ 4,507	$ 50.83	$ 4,540	$ 6,761	$ 67.10	$ 6,054	$ 9,015	$ 83.38	$ 7,567	$ 11,269
70	$ 36.05	$ 3,172	$ 4,605	$ 53.08	$ 4,758	$ 6,907	$ 70.10	$ 6,344	$ 9,210	$ 87.13	$ 7,930	$ 11,512
71	$ 37.60	$ 3,321	$ 4,704	$ 55.40	$ 4,981	$ 7,056	$ 73.20	$ 6,642	$ 9,408	$ 91.00	$ 8,302	$ 11,760
72	$ 39.25	$ 3,474	$ 4,806	$ 57.88	$ 5,212	$ 7,210	$ 76.50	$ 6,949	$ 9,613	$ 95.13	$ 8,687	$ 12,017
73	$ 41.05	$ 3,634	$ 4,915	$ 60.58	$ 5,452	$ 7,372	$ 80.10	$ 7,269	$ 9,830	$ 99.63	$ 9,087	$ 12,288
74	$ 43.05	$ 3,801	$ 5,030	$ 63.58	$ 5,702	$ 7,545	$ 84.10	$ 7,603	$ 10,061	$ 104.63	$ 9,504	$ 12,576
75	$ 45.30	$ 3,974	$ 5,151	$ 66.95	$ 5,961	$ 7,727	$ 88.61	$ 7,948	$ 10,303	$ 110.25	$ 9,935	$ 12,879

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$30,000 Death Benefit Non-Tobacco			$35,000 Death Benefit Non-Tobacco			$40,000 Death Benefit Non-Tobacco			$45,000 Death Benefit Non-Tobacco		
Issue Age [1]	*Semi-Monthly Premium*	*Guaranteed Cash Value [2]*	*Guaranteed RPU Value [2,3]*	*Semi-Monthly Premium*	*Guaranteed Cash Value [2]*	*Guaranteed RPU Value [2,3]*	*Semi-Monthly Premium*	*Guaranteed Cash Value [2]*	*Guaranteed RPU Value [2,3]*	*Semi-Monthly Premium*	*Guaranteed Cash Value [2]*	*Guaranteed RPU Value [2,3]*
18	$ 9.65	$ 11,459	$ 26,231	$ 10.93	$ 13,368	$ 30,603	$ 12.20	$ 15,278	$ 34,975	$ 13.48	$ 17,188	$ 39,347
19	$ 9.80	$ 11,401	$ 26,098	$ 11.10	$ 13,301	$ 30,448	$ 12.40	$ 15,201	$ 34,798	$ 13.70	$ 17,101	$ 39,148
20	$ 9.95	$ 11,340	$ 25,960	$ 11.28	$ 13,230	$ 30,287	$ 12.60	$ 15,120	$ 34,614	$ 13.93	$ 17,011	$ 38,940
21	$ 10.10	$ 11,277	$ 25,815	$ 11.45	$ 13,156	$ 30,117	$ 12.80	$ 15,036	$ 34,420	$ 14.15	$ 16,915	$ 38,722
22	$ 10.25	$ 11,210	$ 25,662	$ 11.63	$ 13,078	$ 29,939	$ 13.00	$ 14,947	$ 34,216	$ 14.38	$ 16,815	$ 38,493
23	$ 10.40	$ 11,139	$ 25,500	$ 11.80	$ 12,996	$ 29,750	$ 13.20	$ 14,853	$ 34,000	$ 14.60	$ 16,709	$ 38,250
24	$ 10.55	$ 11,065	$ 25,329	$ 11.98	$ 12,909	$ 29,551	$ 13.40	$ 14,753	$ 33,772	$ 14.83	$ 16,597	$ 37,994
25	$ 10.70	$ 10,986	$ 25,149	$ 12.15	$ 12,817	$ 29,341	$ 13.60	$ 14,648	$ 33,533	$ 15.05	$ 16,479	$ 37,724
26	$ 11.00	$ 10,903	$ 24,959	$ 12.50	$ 12,720	$ 29,118	$ 14.00	$ 14,537	$ 33,278	$ 15.50	$ 16,354	$ 37,438
27	$ 11.60	$ 10,813	$ 24,753	$ 13.20	$ 12,615	$ 28,879	$ 14.80	$ 14,417	$ 33,004	$ 16.40	$ 16,220	$ 37,130
28	$ 12.05	$ 10,717	$ 24,534	$ 13.73	$ 12,503	$ 28,623	$ 15.40	$ 14,290	$ 32,712	$ 17.08	$ 16,076	$ 36,801
29	$ 12.50	$ 10,616	$ 24,302	$ 14.25	$ 12,385	$ 28,352	$ 16.00	$ 14,154	$ 32,402	$ 17.75	$ 15,924	$ 36,453
30	$ 13.10	$ 10,508	$ 24,055	$ 14.95	$ 12,260	$ 28,065	$ 16.80	$ 14,011	$ 32,074	$ 18.65	$ 15,762	$ 36,083
31	$ 13.70	$ 10,394	$ 23,794	$ 15.65	$ 12,126	$ 27,760	$ 17.60	$ 13,859	$ 31,726	$ 19.55	$ 15,591	$ 35,691
32	$ 14.30	$ 10,274	$ 23,520	$ 16.35	$ 11,987	$ 27,440	$ 18.40	$ 13,699	$ 31,360	$ 20.45	$ 15,411	$ 35,280
33	$ 15.05	$ 10,148	$ 23,231	$ 17.23	$ 11,840	$ 27,103	$ 19.40	$ 13,531	$ 30,975	$ 21.58	$ 15,222	$ 34,847
34	$ 15.50	$ 10,016	$ 22,929	$ 17.75	$ 11,686	$ 26,751	$ 20.00	$ 13,355	$ 30,572	$ 22.25	$ 15,025	$ 34,394
35	$ 15.65	$ 9,879	$ 22,614	$ 17.93	$ 11,525	$ 26,383	$ 20.20	$ 13,172	$ 30,152	$ 22.48	$ 14,818	$ 33,921
36	$ 16.55	$ 9,735	$ 22,286	$ 18.98	$ 11,358	$ 26,001	$ 21.40	$ 12,981	$ 29,715	$ 23.83	$ 14,603	$ 33,430
37	$ 17.75	$ 9,586	$ 21,945	$ 20.38	$ 11,184	$ 25,603	$ 23.00	$ 12,782	$ 29,261	$ 25.63	$ 14,380	$ 32,918
38	$ 18.80	$ 9,431	$ 21,590	$ 21.60	$ 11,003	$ 25,188	$ 24.40	$ 12,575	$ 28,787	$ 27.20	$ 14,147	$ 32,385
39	$ 19.85	$ 9,269	$ 21,218	$ 22.83	$ 10,814	$ 24,754	$ 25.80	$ 12,358	$ 28,291	$ 28.78	$ 13,903	$ 31,827
40	$ 21.05	$ 9,098	$ 20,826	$ 24.23	$ 10,614	$ 24,297	$ 27.40	$ 12,130	$ 27,768	$ 30.58	$ 13,647	$ 31,239
41	$ 22.10	$ 8,917	$ 20,412	$ 25.45	$ 10,403	$ 23,814	$ 28.80	$ 11,889	$ 27,216	$ 32.15	$ 13,375	$ 30,618
42	$ 23.15	$ 8,726	$ 19,976	$ 26.68	$ 10,180	$ 23,305	$ 30.20	$ 11,635	$ 26,634	$ 33.73	$ 13,089	$ 29,964
43	$ 24.35	$ 8,525	$ 19,515	$ 28.08	$ 9,945	$ 22,767	$ 31.80	$ 11,366	$ 26,020	$ 35.53	$ 12,787	$ 29,272
44	$ 25.40	$ 8,312	$ 19,027	$ 29.30	$ 9,697	$ 22,198	$ 33.20	$ 11,082	$ 25,370	$ 37.10	$ 12,468	$ 28,541
45	$ 25.55	$ 8,085	$ 18,510	$ 29.48	$ 9,433	$ 21,595	$ 33.40	$ 10,781	$ 24,680	$ 37.33	$ 12,128	$ 27,765
46	$ 27.50	$ 7,845	$ 17,959	$ 31.75	$ 9,153	$ 20,952	$ 36.00	$ 10,460	$ 23,946	$ 40.25	$ 11,768	$ 26,939
47	$ 29.45	$ 7,589	$ 17,373	$ 34.03	$ 8,854	$ 20,269	$ 38.60	$ 10,119	$ 23,165	$ 43.18	$ 11,384	$ 26,060
48	$ 31.55	$ 7,317	$ 16,750	$ 36.48	$ 8,536	$ 19,542	$ 41.40	$ 9,756	$ 22,334	$ 46.33	$ 10,976	$ 25,125
49	$ 33.65	$ 7,027	$ 16,086	$ 38.93	$ 8,198	$ 18,768	$ 44.20	$ 9,369	$ 21,449	$ 49.48	$ 10,541	$ 24,130
50	$ 35.60	$ 6,718	$ 15,380	$ 41.20	$ 7,838	$ 17,943	$ 46.80	$ 8,958	$ 20,506	$ 52.40	$ 10,077	$ 23,070
51	$ 37.70	$ 6,389	$ 14,626	$ 43.65	$ 7,454	$ 17,064	$ 49.60	$ 8,519	$ 19,502	$ 55.55	$ 9,584	$ 21,939
52	$ 39.80	$ 6,039	$ 13,826	$ 46.10	$ 7,046	$ 16,130	$ 52.40	$ 8,053	$ 18,435	$ 58.70	$ 9,059	$ 20,739
53	$ 41.75	$ 5,668	$ 12,976	$ 48.38	$ 6,613	$ 15,139	$ 55.00	$ 7,558	$ 17,302	$ 61.63	$ 8,502	$ 19,464
54	$ 43.85	$ 5,274	$ 12,073	$ 50.83	$ 6,153	$ 14,085	$ 57.80	$ 7,032	$ 16,097	$ 64.78	$ 7,911	$ 18,109

 Please refer to even numbered pages for applicable footnotes.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$30,000 Death Benefit Non-Tobacco			$35,000 Death Benefit Non-Tobacco			$40,000 Death Benefit Non-Tobacco			$45,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
55	$ 44.00	$ 4,853	$ 11,111	$ 51.00	$ 5,662	$ 12,963	$ 58.00	$ 6,471	$ 14,815	$ 65.00	$ 7,280	$ 16,667
56	$ 47.30	$ 5,090	$ 11,261	$ 54.85	$ 5,938	$ 13,137	$ 62.40	$ 6,786	$ 15,014	$ 69.95	$ 7,635	$ 16,891
57	$ 50.75	$ 5,335	$ 11,412	$ 58.88	$ 6,224	$ 13,315	$ 67.00	$ 7,114	$ 15,217	$ 75.13	$ 8,003	$ 17,119
58	$ 54.20	$ 5,591	$ 11,567	$ 62.90	$ 6,523	$ 13,494	$ 71.60	$ 7,455	$ 15,422	$ 80.30	$ 8,387	$ 17,350
59	$ 57.65	$ 5,857	$ 11,724	$ 66.93	$ 6,833	$ 13,678	$ 76.20	$ 7,809	$ 15,632	$ 85.48	$ 8,786	$ 17,586
60	$ 61.10	$ 6,133	$ 11,883	$ 70.95	$ 7,156	$ 13,864	$ 80.80	$ 8,178	$ 15,845	$ 90.65	$ 9,200	$ 17,825
61	$ 64.55	$ 6,420	$ 12,047	$ 74.98	$ 7,490	$ 14,054	$ 85.40	$ 8,561	$ 16,062	$ 95.83	$ 9,631	$ 18,070
62	$ 68.15	$ 6,718	$ 12,214	$ 79.18	$ 7,837	$ 14,250	$ 90.20	$ 8,957	$ 16,286	$ 101.23	$ 10,077	$ 18,322
63	$ 71.60	$ 7,025	$ 12,385	$ 83.20	$ 8,195	$ 14,449	$ 94.80	$ 9,366	$ 16,514	$ 106.40	$ 10,537	$ 18,578
64	$ 75.05	$ 7,340	$ 12,558	$ 87.23	$ 8,564	$ 14,651	$ 99.40	$ 9,787	$ 16,744	$ 111.58	$ 11,010	$ 18,837
65	$ 75.20	$ 7,663	$ 12,733	$ 87.40	$ 8,941	$ 14,855	$ 99.60	$ 10,218	$ 16,978	$ 111.80	$ 11,495	$ 19,100
66	$ 80.30	$ 7,995	$ 12,910	$ 93.35	$ 9,327	$ 15,062	$ 106.40	$ 10,660	$ 17,214	$ 119.45	$ 11,992	$ 19,365
67	$ 87.35	$ 8,334	$ 13,090	$ 101.58	$ 9,724	$ 15,272	$ 115.80	$ 11,113	$ 17,454	$ 130.03	$ 12,502	$ 19,636
68	$ 92.15	$ 8,684	$ 13,275	$ 107.18	$ 10,131	$ 15,488	$ 122.20	$ 11,579	$ 17,701	$ 137.23	$ 13,026	$ 19,913
69	$ 99.65	$ 9,081	$ 13,523	$ 115.93	$ 10,595	$ 15,776	$ 132.20	$ 12,108	$ 18,030	$ 148.48	$ 13,622	$ 20,284
70	$ 104.15	$ 9,516	$ 13,815	$ 121.18	$ 11,102	$ 16,117	$ 138.20	$ 12,689	$ 18,420	$ 155.23	$ 14,275	$ 20,722
71	$ 108.80	$ 9,963	$ 14,112	$ 126.60	$ 11,623	$ 16,464	$ 144.40	$ 13,284	$ 18,816	$ 162.20	$ 14,945	$ 21,168
72	$ 113.75	$ 10,424	$ 14,420	$ 132.38	$ 12,161	$ 16,824	$ 151.00	$ 13,899	$ 19,227	$ 169.63	$ 15,636	$ 21,631
73	$ 119.15	$ 10,904	$ 14,745	$ 138.68	$ 12,721	$ 17,203	$ 158.20	$ 14,539	$ 19,661	$ 177.73	$ 16,356	$ 22,118
74	$ 125.15	$ 11,405	$ 15,091	$ 145.68	$ 13,306	$ 17,606	$ 166.20	$ 15,207	$ 20,122	$ 186.73	$ 17,108	$ 22,637
75	$ 131.90	$ 11,922	$ 15,454	$ 153.55	$ 13,909	$ 18,030	$ 175.20	$ 15,896	$ 20,606	$ 196.85	$ 17,884	$ 23,182

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$50,000 Death Benefit Non-Tobacco			$55,000 Death Benefit Non-Tobacco			$60,000 Death Benefit Non-Tobacco			$65,000 Death Benefit Non-Tobacco		
Issue Age[1]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]
18	$ 14.75	$ 19,098	$ 43,719	$ 16.03	$ 21,008	$ 48,090	$ 17.30	$ 22,918	$ 52,462	$ 18.58	$ 24,827	$ 56,834
19	$ 15.00	$ 19,001	$ 43,498	$ 16.30	$ 20,902	$ 47,847	$ 17.60	$ 22,802	$ 52,197	$ 18.90	$ 24,702	$ 56,547
20	$ 15.25	$ 18,901	$ 43,267	$ 16.58	$ 20,791	$ 47,594	$ 17.90	$ 22,681	$ 51,921	$ 19.23	$ 24,571	$ 56,247
21	$ 15.50	$ 18,795	$ 43,025	$ 16.85	$ 20,674	$ 47,327	$ 18.20	$ 22,554	$ 51,630	$ 19.55	$ 24,433	$ 55,932
22	$ 15.75	$ 18,683	$ 42,770	$ 17.13	$ 20,552	$ 47,047	$ 18.50	$ 22,420	$ 51,324	$ 19.88	$ 24,289	$ 55,601
23	$ 16.00	$ 18,566	$ 42,501	$ 17.40	$ 20,422	$ 46,751	$ 18.80	$ 22,279	$ 51,001	$ 20.20	$ 24,136	$ 55,251
24	$ 16.25	$ 18,441	$ 42,216	$ 17.68	$ 20,286	$ 46,437	$ 19.10	$ 22,130	$ 50,659	$ 20.53	$ 23,974	$ 54,880
25	$ 16.50	$ 18,310	$ 41,916	$ 17.95	$ 20,141	$ 46,108	$ 19.40	$ 21,973	$ 50,299	$ 20.85	$ 23,804	$ 54,491
26	$ 17.00	$ 18,172	$ 41,598	$ 18.50	$ 19,989	$ 45,758	$ 20.00	$ 21,806	$ 49,918	$ 21.50	$ 23,623	$ 54,078
27	$ 18.00	$ 18,022	$ 41,256	$ 19.60	$ 19,824	$ 45,381	$ 21.20	$ 21,626	$ 49,507	$ 22.80	$ 23,429	$ 53,632
28	$ 18.75	$ 17,862	$ 40,890	$ 20.43	$ 19,648	$ 44,979	$ 22.10	$ 21,435	$ 49,068	$ 23.78	$ 23,221	$ 53,157
29	$ 19.50	$ 17,693	$ 40,503	$ 21.25	$ 19,463	$ 44,553	$ 23.00	$ 21,232	$ 48,604	$ 24.75	$ 23,001	$ 52,654
30	$ 20.50	$ 17,514	$ 40,093	$ 22.35	$ 19,265	$ 44,102	$ 24.20	$ 21,017	$ 48,111	$ 26.05	$ 22,768	$ 52,120
31	$ 21.50	$ 17,324	$ 39,657	$ 23.45	$ 19,056	$ 43,623	$ 25.40	$ 20,789	$ 47,589	$ 27.35	$ 22,521	$ 51,554
32	$ 22.50	$ 17,124	$ 39,200	$ 24.55	$ 18,836	$ 43,120	$ 26.60	$ 20,549	$ 47,040	$ 28.65	$ 22,261	$ 50,960
33	$ 23.75	$ 16,914	$ 38,719	$ 25.93	$ 18,605	$ 42,591	$ 28.10	$ 20,297	$ 46,463	$ 30.28	$ 21,988	$ 50,335
34	$ 24.50	$ 16,694	$ 38,216	$ 26.75	$ 18,363	$ 42,037	$ 29.00	$ 20,033	$ 45,859	$ 31.25	$ 21,702	$ 49,680
35	$ 24.75	$ 16,465	$ 37,691	$ 27.03	$ 18,111	$ 41,460	$ 29.30	$ 19,758	$ 45,229	$ 31.58	$ 21,404	$ 48,998
36	$ 26.25	$ 16,226	$ 37,144	$ 28.68	$ 17,849	$ 40,858	$ 31.10	$ 19,471	$ 44,573	$ 33.53	$ 21,094	$ 48,287
37	$ 28.25	$ 15,978	$ 36,576	$ 30.88	$ 17,576	$ 40,234	$ 33.50	$ 19,173	$ 43,891	$ 36.13	$ 20,771	$ 47,549
38	$ 30.00	$ 15,719	$ 35,984	$ 32.80	$ 17,291	$ 39,582	$ 35.60	$ 18,863	$ 43,180	$ 38.40	$ 20,435	$ 46,779
39	$ 31.75	$ 15,448	$ 35,364	$ 34.73	$ 16,993	$ 38,900	$ 37.70	$ 18,538	$ 42,436	$ 40.68	$ 20,083	$ 45,973
40	$ 33.75	$ 15,163	$ 34,711	$ 36.93	$ 16,679	$ 38,182	$ 40.10	$ 18,196	$ 41,653	$ 43.28	$ 19,712	$ 45,124
41	$ 35.50	$ 14,861	$ 34,021	$ 38.85	$ 16,348	$ 37,423	$ 42.20	$ 17,834	$ 40,825	$ 45.55	$ 19,320	$ 44,227
42	$ 37.25	$ 14,543	$ 33,293	$ 40.78	$ 15,998	$ 36,622	$ 44.30	$ 17,452	$ 39,952	$ 47.83	$ 18,907	$ 43,281
43	$ 39.25	$ 14,208	$ 32,525	$ 42.98	$ 15,629	$ 35,777	$ 46.70	$ 17,050	$ 39,030	$ 50.43	$ 18,470	$ 42,282
44	$ 41.00	$ 13,853	$ 31,712	$ 44.90	$ 15,238	$ 34,883	$ 48.80	$ 16,624	$ 38,055	$ 52.70	$ 18,009	$ 41,226
45	$ 41.25	$ 13,476	$ 30,850	$ 45.18	$ 14,824	$ 33,935	$ 49.10	$ 16,171	$ 37,020	$ 53.03	$ 17,519	$ 40,105
46	$ 44.50	$ 13,075	$ 29,932	$ 48.75	$ 14,383	$ 32,925	$ 53.00	$ 15,691	$ 35,919	$ 57.25	$ 16,998	$ 38,912
47	$ 47.75	$ 12,649	$ 28,956	$ 52.33	$ 13,914	$ 31,852	$ 56.90	$ 15,179	$ 34,747	$ 61.48	$ 16,444	$ 37,643
48	$ 51.25	$ 12,195	$ 27,917	$ 56.18	$ 13,415	$ 30,709	$ 61.10	$ 14,634	$ 33,501	$ 66.03	$ 15,854	$ 36,292
49	$ 54.75	$ 11,712	$ 26,811	$ 60.03	$ 12,883	$ 29,492	$ 65.30	$ 14,054	$ 32,173	$ 70.58	$ 15,226	$ 34,854
50	$ 58.00	$ 11,197	$ 25,633	$ 63.60	$ 12,317	$ 28,196	$ 69.20	$ 13,437	$ 30,760	$ 74.80	$ 14,557	$ 33,323
51	$ 61.50	$ 10,649	$ 24,377	$ 67.45	$ 11,714	$ 26,815	$ 73.40	$ 12,779	$ 29,253	$ 79.35	$ 13,843	$ 31,690
52	$ 65.00	$ 10,066	$ 23,044	$ 71.30	$ 11,073	$ 25,348	$ 77.60	$ 12,079	$ 27,652	$ 83.90	$ 13,086	$ 29,957
53	$ 68.25	$ 9,447	$ 21,627	$ 74.88	$ 10,392	$ 23,790	$ 81.50	$ 11,337	$ 25,953	$ 88.13	$ 12,282	$ 28,115
54	$ 71.75	$ 8,790	$ 20,122	$ 78.73	$ 9,669	$ 22,134	$ 85.70	$ 10,548	$ 24,146	$ 92.68	$ 11,427	$ 26,158

Please refer to even numbered pages for applicable footnotes.

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$50,000 Death Benefit Non-Tobacco			$55,000 Death Benefit Non-Tobacco			$60,000 Death Benefit Non-Tobacco			$65,000 Death Benefit Non-Tobacco		
Issue Age [1]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]
55	$ 72.00	$ 8,089	$ 18,519	$ 79.00	$ 8,898	$ 20,370	$ 86.00	$ 9,707	$ 22,222	$ 93.00	$ 10,516	$ 24,074
56	$ 77.50	$ 8,483	$ 18,768	$ 85.05	$ 9,331	$ 20,645	$ 92.60	$ 10,180	$ 22,522	$ 100.15	$ 11,028	$ 24,399
57	$ 83.25	$ 8,892	$ 19,021	$ 91.38	$ 9,782	$ 20,923	$ 99.50	$ 10,671	$ 22,825	$ 107.63	$ 11,560	$ 24,727
58	$ 89.00	$ 9,318	$ 19,278	$ 97.70	$ 10,250	$ 21,206	$ 106.40	$ 11,182	$ 23,134	$ 115.10	$ 12,114	$ 25,062
59	$ 94.75	$ 9,762	$ 19,540	$ 104.03	$ 10,738	$ 21,494	$ 113.30	$ 11,714	$ 23,448	$ 122.58	$ 12,690	$ 25,402
60	$ 100.50	$ 10,223	$ 19,806	$ 110.35	$ 11,245	$ 21,787	$ 120.20	$ 12,267	$ 23,767	$ 130.05	$ 13,290	$ 25,748
61	$ 106.25	$ 10,701	$ 20,078	$ 116.68	$ 11,771	$ 22,086	$ 127.10	$ 12,841	$ 24,094	$ 137.53	$ 13,911	$ 26,102
62	$ 112.25	$ 11,197	$ 20,358	$ 123.28	$ 12,316	$ 22,393	$ 134.30	$ 13,436	$ 24,429	$ 145.33	$ 14,556	$ 26,465
63	$ 118.00	$ 11,708	$ 20,642	$ 129.60	$ 12,879	$ 22,706	$ 141.20	$ 14,050	$ 24,771	$ 152.80	$ 15,221	$ 26,835
64	$ 123.75	$ 12,234	$ 20,931	$ 135.93	$ 13,457	$ 23,024	$ 148.10	$ 14,681	$ 25,117	$ 160.28	$ 15,904	$ 27,210
65	$ 124.00	$ 12,773	$ 21,222	$ 136.20	$ 14,050	$ 23,344	$ 148.40	$ 15,327	$ 25,467	$ 160.60	$ 16,604	$ 27,589
66	$ 132.50	$ 13,325	$ 21,517	$ 145.55	$ 14,657	$ 23,669	$ 158.60	$ 15,990	$ 25,821	$ 171.65	$ 17,322	$ 27,972
67	$ 144.25	$ 13,891	$ 21,818	$ 158.48	$ 15,280	$ 23,999	$ 172.70	$ 16,669	$ 26,181	$ 186.93	$ 18,059	$ 28,363
68	$ 152.25	$ 14,473	$ 22,126	$ 167.28	$ 15,921	$ 24,339	$ 182.30	$ 17,368	$ 26,551	$ 197.33	$ 18,816	$ 28,764
69	$ 164.75	$ 15,135	$ 22,538	$ 181.03	$ 16,649	$ 24,792	$ 197.30	$ 18,162	$ 27,046	$ 213.58	$ 19,676	$ 29,300
70	$ 172.25	$ 15,861	$ 23,025	$ 189.28	$ 17,447	$ 25,327	$ 206.30	$ 19,033	$ 27,630	$ 223.33	$ 20,619	$ 29,932
71	$ 180.00	$ 16,605	$ 23,521	$ 197.80	$ 18,266	$ 25,873	$ 215.60	$ 19,926	$ 28,225	$ 233.40	$ 21,587	$ 30,577
72	$ 188.25	$ 17,374	$ 24,034	$ 206.88	$ 19,111	$ 26,437	$ 225.50	$ 20,848	$ 28,841	$ 244.13	$ 22,586	$ 31,244
73	$ 197.25	$ 18,174	$ 24,576	$ 216.78	$ 19,991	$ 27,034	$ 236.30	$ 21,809	$ 29,491	$ 255.83	$ 23,626	$ 31,949
74	$ 207.25	$ 19,008	$ 25,152	$ 227.78	$ 20,909	$ 27,667	$ 248.30	$ 22,810	$ 30,183	$ 268.83	$ 24,711	$ 32,698
75	$ 218.50	$ 19,871	$ 25,758	$ 240.15	$ 21,858	$ 28,333	$ 261.80	$ 23,845	$ 30,909	$ 283.45	$ 25,832	$ 33,485

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$70,000 Death Benefit Non-Tobacco			$75,000 Death Benefit Non-Tobacco			$80,000 Death Benefit Non-Tobacco			$85,000 Death Benefit Non-Tobacco		
Issue Age[1]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]
18	$ 19.85	$ 26,737	$ 61,206	$ 21.13	$ 28,647	$ 65,578	$ 22.40	$ 30,557	$ 69,950	$ 23.68	$ 32,467	$ 74,322
19	$ 20.20	$ 26,602	$ 60,897	$ 21.50	$ 28,502	$ 65,247	$ 22.80	$ 30,403	$ 69,596	$ 24.10	$ 32,303	$ 73,946
20	$ 20.55	$ 26,461	$ 60,574	$ 21.88	$ 28,351	$ 64,901	$ 23.20	$ 30,241	$ 69,228	$ 24.53	$ 32,131	$ 73,554
21	$ 20.90	$ 26,313	$ 60,235	$ 22.25	$ 28,193	$ 64,537	$ 23.60	$ 30,072	$ 68,840	$ 24.95	$ 31,952	$ 73,142
22	$ 21.25	$ 26,157	$ 59,878	$ 22.63	$ 28,025	$ 64,155	$ 24.00	$ 29,894	$ 68,432	$ 25.38	$ 31,762	$ 72,709
23	$ 21.60	$ 25,992	$ 59,501	$ 23.00	$ 27,849	$ 63,751	$ 24.40	$ 29,706	$ 68,001	$ 25.80	$ 31,562	$ 72,251
24	$ 21.95	$ 25,818	$ 59,102	$ 23.38	$ 27,662	$ 63,324	$ 24.80	$ 29,507	$ 67,545	$ 26.23	$ 31,351	$ 71,767
25	$ 22.30	$ 25,635	$ 58,683	$ 23.75	$ 27,466	$ 62,874	$ 25.20	$ 29,297	$ 67,066	$ 26.65	$ 31,128	$ 71,258
26	$ 23.00	$ 25,440	$ 58,237	$ 24.50	$ 27,258	$ 62,397	$ 26.00	$ 29,075	$ 66,557	$ 27.50	$ 30,892	$ 70,717
27	$ 24.40	$ 25,231	$ 57,758	$ 26.00	$ 27,033	$ 61,884	$ 27.60	$ 28,835	$ 66,009	$ 29.20	$ 30,638	$ 70,135
28	$ 25.45	$ 25,007	$ 57,246	$ 27.13	$ 26,794	$ 61,335	$ 28.80	$ 28,580	$ 65,424	$ 30.48	$ 30,366	$ 69,513
29	$ 26.50	$ 24,771	$ 56,704	$ 28.25	$ 26,540	$ 60,755	$ 30.00	$ 28,309	$ 64,805	$ 31.75	$ 30,079	$ 68,855
30	$ 27.90	$ 24,520	$ 56,130	$ 29.75	$ 26,271	$ 60,139	$ 31.60	$ 28,023	$ 64,148	$ 33.45	$ 29,774	$ 68,158
31	$ 29.30	$ 24,253	$ 55,520	$ 31.25	$ 25,986	$ 59,486	$ 33.20	$ 27,718	$ 63,452	$ 35.15	$ 29,451	$ 67,417
32	$ 30.70	$ 23,974	$ 54,880	$ 32.75	$ 25,686	$ 58,800	$ 34.80	$ 27,399	$ 62,720	$ 36.85	$ 29,111	$ 66,640
33	$ 32.45	$ 23,680	$ 54,207	$ 34.63	$ 25,371	$ 58,079	$ 36.80	$ 27,062	$ 61,951	$ 38.98	$ 28,754	$ 65,823
34	$ 33.50	$ 23,372	$ 53,502	$ 35.75	$ 25,041	$ 57,324	$ 38.00	$ 26,711	$ 61,145	$ 40.25	$ 28,380	$ 64,967
35	$ 33.85	$ 23,051	$ 52,767	$ 36.13	$ 24,697	$ 56,536	$ 38.40	$ 26,344	$ 60,305	$ 40.68	$ 27,990	$ 64,074
36	$ 35.95	$ 22,716	$ 52,002	$ 38.38	$ 24,339	$ 55,716	$ 40.80	$ 25,962	$ 59,431	$ 43.23	$ 27,584	$ 63,145
37	$ 38.75	$ 22,369	$ 51,207	$ 41.38	$ 23,967	$ 54,864	$ 44.00	$ 25,565	$ 58,522	$ 46.63	$ 27,163	$ 62,180
38	$ 41.20	$ 22,007	$ 50,377	$ 44.00	$ 23,579	$ 53,976	$ 46.80	$ 25,151	$ 57,574	$ 49.60	$ 26,723	$ 61,172
39	$ 43.65	$ 21,628	$ 49,509	$ 46.63	$ 23,172	$ 53,046	$ 49.60	$ 24,717	$ 56,582	$ 52.58	$ 26,262	$ 60,118
40	$ 46.45	$ 21,228	$ 48,595	$ 49.63	$ 22,745	$ 52,066	$ 52.80	$ 24,261	$ 55,537	$ 55.98	$ 25,777	$ 59,008
41	$ 48.90	$ 20,806	$ 47,629	$ 52.25	$ 22,292	$ 51,031	$ 55.60	$ 23,779	$ 54,433	$ 58.95	$ 25,265	$ 57,835
42	$ 51.35	$ 20,361	$ 46,610	$ 54.88	$ 21,815	$ 49,940	$ 58.40	$ 23,270	$ 53,269	$ 61.93	$ 24,724	$ 56,598
43	$ 54.15	$ 19,891	$ 45,535	$ 57.88	$ 21,312	$ 48,787	$ 61.60	$ 22,733	$ 52,040	$ 65.33	$ 24,154	$ 55,292
44	$ 56.60	$ 19,394	$ 44,397	$ 60.50	$ 20,780	$ 47,568	$ 64.40	$ 22,165	$ 50,740	$ 68.30	$ 23,550	$ 53,911
45	$ 56.95	$ 18,867	$ 43,190	$ 60.88	$ 20,214	$ 46,275	$ 64.80	$ 21,562	$ 49,360	$ 68.73	$ 22,910	$ 52,445
46	$ 61.50	$ 18,306	$ 41,905	$ 65.75	$ 19,613	$ 44,898	$ 70.00	$ 20,921	$ 47,892	$ 74.25	$ 22,229	$ 50,885
47	$ 66.05	$ 17,709	$ 40,539	$ 70.63	$ 18,974	$ 43,434	$ 75.20	$ 20,239	$ 46,330	$ 79.78	$ 21,504	$ 49,226
48	$ 70.95	$ 17,073	$ 39,084	$ 75.88	$ 18,293	$ 41,876	$ 80.80	$ 19,512	$ 44,668	$ 85.73	$ 20,732	$ 47,459
49	$ 75.85	$ 16,397	$ 37,536	$ 81.13	$ 17,568	$ 40,217	$ 86.40	$ 18,739	$ 42,898	$ 91.68	$ 19,911	$ 45,579
50	$ 80.40	$ 15,676	$ 35,886	$ 86.00	$ 16,796	$ 38,450	$ 91.60	$ 17,916	$ 41,013	$ 97.20	$ 19,036	$ 43,576
51	$ 85.30	$ 14,908	$ 34,128	$ 91.25	$ 15,973	$ 36,566	$ 97.20	$ 17,038	$ 39,004	$ 103.15	$ 18,103	$ 41,441
52	$ 90.20	$ 14,093	$ 32,261	$ 96.50	$ 15,099	$ 34,566	$ 102.80	$ 16,106	$ 36,870	$ 109.10	$ 17,113	$ 39,174
53	$ 94.75	$ 13,226	$ 30,278	$ 101.38	$ 14,171	$ 32,441	$ 108.00	$ 15,116	$ 34,604	$ 114.63	$ 16,061	$ 36,766
54	$ 99.65	$ 12,306	$ 28,170	$ 106.63	$ 13,185	$ 30,183	$ 113.60	$ 14,064	$ 32,195	$ 120.58	$ 14,943	$ 34,207

 Please refer to even numbered pages for applicable footnotes.

MassMutual@WORK[SM] GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$70,000 Death Benefit Non-Tobacco			$75,000 Death Benefit Non-Tobacco			$80,000 Death Benefit Non-Tobacco			$85,000 Death Benefit Non-Tobacco		
Issue Age[1]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]
55	$ 100.00	$ 11,325	$ 25,926	$ 107.00	$ 12,134	$ 27,778	$ 114.00	$ 12,943	$ 29,630	$ 121.00	$ 13,752	$ 31,482
56	$ 107.70	$ 11,876	$ 26,275	$ 115.25	$ 12,725	$ 28,152	$ 122.80	$ 13,573	$ 30,029	$ 130.35	$ 14,421	$ 31,906
57	$ 115.75	$ 12,449	$ 26,630	$ 123.88	$ 13,339	$ 28,532	$ 132.00	$ 14,228	$ 30,434	$ 140.13	$ 15,117	$ 32,336
58	$ 123.80	$ 13,046	$ 26,989	$ 132.50	$ 13,978	$ 28,917	$ 141.20	$ 14,910	$ 30,845	$ 149.90	$ 15,842	$ 32,773
59	$ 131.85	$ 13,667	$ 27,356	$ 141.13	$ 14,643	$ 29,310	$ 150.40	$ 15,619	$ 31,264	$ 159.68	$ 16,595	$ 33,218
60	$ 139.90	$ 14,312	$ 27,729	$ 149.75	$ 15,334	$ 29,709	$ 159.60	$ 16,357	$ 31,690	$ 169.45	$ 17,379	$ 33,671
61	$ 147.95	$ 14,981	$ 28,109	$ 158.38	$ 16,052	$ 30,117	$ 168.80	$ 17,122	$ 32,125	$ 179.23	$ 18,192	$ 34,133
62	$ 156.35	$ 15,675	$ 28,501	$ 167.38	$ 16,795	$ 30,537	$ 178.40	$ 17,915	$ 32,572	$ 189.43	$ 19,035	$ 34,608
63	$ 164.40	$ 16,391	$ 28,899	$ 176.00	$ 17,562	$ 30,963	$ 187.60	$ 18,733	$ 33,028	$ 199.20	$ 19,904	$ 35,092
64	$ 172.45	$ 17,128	$ 29,303	$ 184.63	$ 18,351	$ 31,396	$ 196.80	$ 19,574	$ 33,489	$ 208.98	$ 20,798	$ 35,582
65	$ 172.80	$ 17,882	$ 29,711	$ 185.00	$ 19,159	$ 31,833	$ 197.20	$ 20,436	$ 33,956	$ 209.40	$ 21,714	$ 36,078
66	$ 184.70	$ 18,655	$ 30,124	$ 197.75	$ 19,987	$ 32,276	$ 210.80	$ 21,320	$ 34,428	$ 223.85	$ 22,652	$ 36,579
67	$ 201.15	$ 19,448	$ 30,545	$ 215.38	$ 20,837	$ 32,727	$ 229.60	$ 22,226	$ 34,908	$ 243.83	$ 23,615	$ 37,090
68	$ 212.35	$ 20,263	$ 30,977	$ 227.38	$ 21,710	$ 33,189	$ 242.40	$ 23,158	$ 35,402	$ 257.43	$ 24,605	$ 37,615
69	$ 229.85	$ 21,190	$ 31,553	$ 246.13	$ 22,703	$ 33,807	$ 262.40	$ 24,217	$ 36,061	$ 278.68	$ 25,730	$ 38,315
70	$ 240.35	$ 22,205	$ 32,235	$ 257.38	$ 23,791	$ 34,537	$ 274.40	$ 25,378	$ 36,840	$ 291.43	$ 26,964	$ 39,142
71	$ 251.20	$ 23,247	$ 32,929	$ 269.00	$ 24,908	$ 35,281	$ 286.80	$ 26,569	$ 37,633	$ 304.60	$ 28,229	$ 39,985
72	$ 262.75	$ 24,323	$ 33,648	$ 281.38	$ 26,061	$ 36,051	$ 300.00	$ 27,798	$ 38,455	$ 318.63	$ 29,535	$ 40,858
73	$ 275.35	$ 25,443	$ 34,407	$ 294.88	$ 27,261	$ 36,864	$ 314.40	$ 29,078	$ 39,322	$ 333.93	$ 30,896	$ 41,780
74	$ 289.35	$ 26,612	$ 35,213	$ 309.88	$ 28,513	$ 37,728	$ 330.40	$ 30,414	$ 40,244	$ 350.93	$ 32,315	$ 42,759
75	$ 305.10	$ 27,819	$ 36,061	$ 326.75	$ 29,806	$ 38,637	$ 348.40	$ 31,793	$ 41,212	$ 370.05	$ 33,780	$ 43,788

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$90,000 Death Benefit Non-Tobacco			$95,000 Death Benefit Non-Tobacco			$100,000 Death Benefit Non-Tobacco			$105,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 24.95	$ 34,377	$ 78,694	$ 26.23	$ 36,287	$ 83,066	$ 27.50	$ 38,196	$ 87,438	$ 28.78	$ 40,106	$ 91,809
19	$ 25.40	$ 34,203	$ 78,296	$ 26.70	$ 36,103	$ 82,646	$ 28.00	$ 38,003	$ 86,996	$ 29.30	$ 39,904	$ 91,345
20	$ 25.85	$ 34,022	$ 77,881	$ 27.18	$ 35,912	$ 82,208	$ 28.50	$ 37,802	$ 86,535	$ 29.83	$ 39,692	$ 90,861
21	$ 26.30	$ 33,831	$ 77,445	$ 27.65	$ 35,711	$ 81,747	$ 29.00	$ 37,590	$ 86,050	$ 30.35	$ 39,470	$ 90,352
22	$ 26.75	$ 33,631	$ 76,986	$ 28.13	$ 35,499	$ 81,263	$ 29.50	$ 37,367	$ 85,540	$ 30.88	$ 39,236	$ 89,817
23	$ 27.20	$ 33,419	$ 76,501	$ 28.60	$ 35,275	$ 80,751	$ 30.00	$ 37,132	$ 85,002	$ 31.40	$ 38,989	$ 89,252
24	$ 27.65	$ 33,195	$ 75,988	$ 29.08	$ 35,039	$ 80,210	$ 30.50	$ 36,883	$ 84,432	$ 31.93	$ 38,728	$ 88,653
25	$ 28.10	$ 32,959	$ 75,449	$ 29.55	$ 34,790	$ 79,641	$ 31.00	$ 36,621	$ 83,833	$ 32.45	$ 38,452	$ 88,024
26	$ 29.00	$ 32,709	$ 74,877	$ 30.50	$ 34,526	$ 79,037	$ 32.00	$ 36,344	$ 83,197	$ 33.50	$ 38,161	$ 87,356
27	$ 30.80	$ 32,440	$ 74,260	$ 32.40	$ 34,242	$ 78,386	$ 34.00	$ 36,044	$ 82,512	$ 35.60	$ 37,847	$ 86,637
28	$ 32.15	$ 32,152	$ 73,602	$ 33.83	$ 33,939	$ 77,691	$ 35.50	$ 35,725	$ 81,781	$ 37.18	$ 37,511	$ 85,870
29	$ 33.50	$ 31,848	$ 72,906	$ 35.25	$ 33,618	$ 76,956	$ 37.00	$ 35,387	$ 81,007	$ 38.75	$ 37,156	$ 85,057
30	$ 35.30	$ 31,525	$ 72,167	$ 37.15	$ 33,277	$ 76,176	$ 39.00	$ 35,028	$ 80,186	$ 40.85	$ 36,780	$ 84,195
31	$ 37.10	$ 31,183	$ 71,383	$ 39.05	$ 32,915	$ 75,349	$ 41.00	$ 34,648	$ 79,315	$ 42.95	$ 36,380	$ 83,280
32	$ 38.90	$ 30,823	$ 70,560	$ 40.95	$ 32,536	$ 74,480	$ 43.00	$ 34,248	$ 78,400	$ 45.05	$ 35,961	$ 82,320
33	$ 41.15	$ 30,445	$ 69,695	$ 43.33	$ 32,137	$ 73,567	$ 45.50	$ 33,828	$ 77,439	$ 47.68	$ 35,520	$ 81,310
34	$ 42.50	$ 30,050	$ 68,788	$ 44.75	$ 31,719	$ 72,610	$ 47.00	$ 33,388	$ 76,432	$ 49.25	$ 35,058	$ 80,253
35	$ 42.95	$ 29,637	$ 67,843	$ 45.23	$ 31,283	$ 71,612	$ 47.50	$ 32,930	$ 75,382	$ 49.78	$ 34,576	$ 79,151
36	$ 45.65	$ 29,207	$ 66,860	$ 48.08	$ 30,830	$ 70,574	$ 50.50	$ 32,452	$ 74,289	$ 52.93	$ 34,075	$ 78,003
37	$ 49.25	$ 28,760	$ 65,837	$ 51.88	$ 30,358	$ 69,495	$ 54.50	$ 31,956	$ 73,153	$ 57.13	$ 33,554	$ 76,810
38	$ 52.40	$ 28,294	$ 64,771	$ 55.20	$ 29,866	$ 68,369	$ 58.00	$ 31,438	$ 71,968	$ 60.80	$ 33,010	$ 75,566
39	$ 55.55	$ 27,807	$ 63,655	$ 58.53	$ 29,352	$ 67,191	$ 61.50	$ 30,897	$ 70,728	$ 64.48	$ 32,442	$ 74,264
40	$ 59.15	$ 27,294	$ 62,479	$ 62.33	$ 28,810	$ 65,950	$ 65.50	$ 30,326	$ 69,422	$ 68.68	$ 31,843	$ 72,893
41	$ 62.30	$ 26,751	$ 61,237	$ 65.65	$ 28,237	$ 64,639	$ 69.00	$ 29,723	$ 68,042	$ 72.35	$ 31,209	$ 71,444
42	$ 65.45	$ 26,179	$ 59,928	$ 68.98	$ 27,633	$ 63,257	$ 72.50	$ 29,087	$ 66,587	$ 76.03	$ 30,542	$ 69,916
43	$ 69.05	$ 25,575	$ 58,545	$ 72.78	$ 26,995	$ 61,797	$ 76.50	$ 28,416	$ 65,050	$ 80.23	$ 29,837	$ 68,302
44	$ 72.20	$ 24,936	$ 57,082	$ 76.10	$ 26,321	$ 60,253	$ 80.00	$ 27,707	$ 63,425	$ 83.90	$ 29,092	$ 66,596
45	$ 72.65	$ 24,257	$ 55,530	$ 76.58	$ 25,605	$ 58,615	$ 80.50	$ 26,953	$ 61,700	$ 84.43	$ 28,300	$ 64,785
46	$ 78.50	$ 23,536	$ 53,878	$ 82.75	$ 24,844	$ 56,871	$ 87.00	$ 26,151	$ 59,865	$ 91.25	$ 27,459	$ 62,858
47	$ 84.35	$ 22,769	$ 52,121	$ 88.93	$ 24,034	$ 55,017	$ 93.50	$ 25,299	$ 57,913	$ 98.08	$ 26,563	$ 60,808
48	$ 90.65	$ 21,952	$ 50,251	$ 95.58	$ 23,171	$ 53,043	$ 100.50	$ 24,391	$ 55,835	$ 105.43	$ 25,610	$ 58,626
49	$ 96.95	$ 21,082	$ 48,260	$ 102.23	$ 22,253	$ 50,941	$ 107.50	$ 23,424	$ 53,623	$ 112.78	$ 24,596	$ 56,304
50	$ 102.80	$ 20,155	$ 46,140	$ 108.40	$ 21,275	$ 48,703	$ 114.00	$ 22,395	$ 51,267	$ 119.60	$ 23,515	$ 53,830
51	$ 109.10	$ 19,168	$ 43,879	$ 115.05	$ 20,233	$ 46,317	$ 121.00	$ 21,298	$ 48,755	$ 126.95	$ 22,363	$ 51,192
52	$ 115.40	$ 18,119	$ 41,479	$ 121.70	$ 19,126	$ 43,783	$ 128.00	$ 20,133	$ 46,088	$ 134.30	$ 21,139	$ 48,392
53	$ 121.25	$ 17,005	$ 38,929	$ 127.88	$ 17,950	$ 41,092	$ 134.50	$ 18,895	$ 43,255	$ 141.13	$ 19,840	$ 45,417
54	$ 127.55	$ 15,822	$ 36,219	$ 134.53	$ 16,701	$ 38,231	$ 141.50	$ 17,580	$ 40,244	$ 148.48	$ 18,459	$ 42,256

 Please refer to even numbered pages for applicable footnotes.

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$90,000 Death Benefit Non-Tobacco			$95,000 Death Benefit Non-Tobacco			$100,000 Death Benefit Non-Tobacco			$105,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
55	$ 128.00	$ 14,561	$ 33,334	$ 135.00	$ 15,370	$ 35,186	$ 142.00	$ 16,179	$ 37,038	$ 149.00	$ 16,988	$ 38,889
56	$ 137.90	$ 15,270	$ 33,783	$ 145.45	$ 16,118	$ 35,660	$ 153.00	$ 16,966	$ 37,537	$ 160.55	$ 17,815	$ 39,413
57	$ 148.25	$ 16,007	$ 34,238	$ 156.38	$ 16,896	$ 36,140	$ 164.50	$ 17,785	$ 38,043	$ 172.63	$ 18,674	$ 39,945
58	$ 158.60	$ 16,774	$ 34,701	$ 167.30	$ 17,706	$ 36,629	$ 176.00	$ 18,637	$ 38,557	$ 184.70	$ 19,569	$ 40,484
59	$ 168.95	$ 17,572	$ 35,172	$ 178.23	$ 18,548	$ 37,126	$ 187.50	$ 19,524	$ 39,080	$ 196.78	$ 20,500	$ 41,034
60	$ 179.30	$ 18,401	$ 35,651	$ 189.15	$ 19,424	$ 37,632	$ 199.00	$ 20,446	$ 39,613	$ 208.85	$ 21,468	$ 41,593
61	$ 189.65	$ 19,262	$ 36,141	$ 200.08	$ 20,332	$ 38,149	$ 210.50	$ 21,402	$ 40,157	$ 220.93	$ 22,472	$ 42,164
62	$ 200.45	$ 20,154	$ 36,644	$ 211.48	$ 21,274	$ 38,680	$ 222.50	$ 22,394	$ 40,716	$ 233.53	$ 23,513	$ 42,751
63	$ 210.80	$ 21,075	$ 37,156	$ 222.40	$ 22,246	$ 39,220	$ 234.00	$ 23,416	$ 41,285	$ 245.60	$ 24,587	$ 43,349
64	$ 221.15	$ 22,021	$ 37,675	$ 233.33	$ 23,245	$ 39,768	$ 245.50	$ 24,468	$ 41,862	$ 257.68	$ 25,692	$ 43,955
65	$ 221.60	$ 22,991	$ 38,200	$ 233.80	$ 24,268	$ 40,322	$ 246.00	$ 25,546	$ 42,445	$ 258.20	$ 26,823	$ 44,567
66	$ 236.90	$ 23,985	$ 38,731	$ 249.95	$ 25,317	$ 40,883	$ 263.00	$ 26,650	$ 43,035	$ 276.05	$ 27,982	$ 45,186
67	$ 258.05	$ 25,004	$ 39,272	$ 272.28	$ 26,394	$ 41,454	$ 286.50	$ 27,783	$ 43,636	$ 300.73	$ 29,172	$ 45,817
68	$ 272.45	$ 26,053	$ 39,827	$ 287.48	$ 27,500	$ 42,040	$ 302.50	$ 28,947	$ 44,253	$ 317.53	$ 30,395	$ 46,465
69	$ 294.95	$ 27,244	$ 40,569	$ 311.23	$ 28,757	$ 42,823	$ 327.50	$ 30,271	$ 45,077	$ 343.78	$ 31,785	$ 47,330
70	$ 308.45	$ 28,550	$ 41,445	$ 325.48	$ 30,136	$ 43,747	$ 342.50	$ 31,722	$ 46,050	$ 359.53	$ 33,308	$ 48,352
71	$ 322.40	$ 29,890	$ 42,337	$ 340.20	$ 31,550	$ 44,689	$ 358.00	$ 33,211	$ 47,042	$ 375.80	$ 34,871	$ 49,394
72	$ 337.25	$ 31,273	$ 43,262	$ 355.88	$ 33,010	$ 45,665	$ 374.50	$ 34,748	$ 48,069	$ 393.13	$ 36,485	$ 50,472
73	$ 353.45	$ 32,713	$ 44,237	$ 372.98	$ 34,531	$ 46,695	$ 392.50	$ 36,348	$ 49,153	$ 412.03	$ 38,165	$ 51,610
74	$ 371.45	$ 34,216	$ 45,274	$ 391.98	$ 36,116	$ 47,789	$ 412.50	$ 38,017	$ 50,305	$ 433.03	$ 39,918	$ 52,820
75	$ 391.70	$ 35,768	$ 46,364	$ 413.35	$ 37,755	$ 48,940	$ 435.00	$ 39,742	$ 51,516	$ 456.65	$ 41,729	$ 54,091

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORK^{SM} GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$110,000 Death Benefit Non-Tobacco			$115,000 Death Benefit Non-Tobacco			$120,000 Death Benefit Non-Tobacco			$125,000 Death Benefit Non-Tobacco		
Issue Age [1]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]
18	$ 30.05	$ 42,016	$ 96,181	$ 31.33	$ 43,926	$ 100,553	$ 32.60	$ 45,836	$ 104,925	$ 33.88	$ 47,746	$ 109,297
19	$ 30.60	$ 41,804	$ 95,695	$ 31.90	$ 43,704	$ 100,045	$ 33.20	$ 45,604	$ 104,395	$ 34.50	$ 47,504	$ 108,745
20	$ 31.15	$ 41,582	$ 95,188	$ 32.48	$ 43,472	$ 99,515	$ 33.80	$ 45,362	$ 103,842	$ 35.13	$ 47,252	$ 108,168
21	$ 31.70	$ 41,349	$ 94,655	$ 33.05	$ 43,229	$ 98,957	$ 34.40	$ 45,108	$ 103,260	$ 35.75	$ 46,988	$ 107,562
22	$ 32.25	$ 41,104	$ 94,094	$ 33.63	$ 42,973	$ 98,371	$ 35.00	$ 44,841	$ 102,648	$ 36.38	$ 46,709	$ 106,925
23	$ 32.80	$ 40,845	$ 93,502	$ 34.20	$ 42,702	$ 97,752	$ 35.60	$ 44,559	$ 102,002	$ 37.00	$ 46,415	$ 106,252
24	$ 33.35	$ 40,572	$ 92,875	$ 34.78	$ 42,416	$ 97,096	$ 36.20	$ 44,260	$ 101,318	$ 37.63	$ 46,104	$ 105,540
25	$ 33.90	$ 40,283	$ 92,216	$ 35.35	$ 42,115	$ 96,407	$ 36.80	$ 43,946	$ 100,599	$ 38.25	$ 45,777	$ 104,791
26	$ 35.00	$ 39,978	$ 91,516	$ 36.50	$ 41,795	$ 95,676	$ 38.00	$ 43,612	$ 99,836	$ 39.50	$ 45,430	$ 103,996
27	$ 37.20	$ 39,649	$ 90,763	$ 38.80	$ 41,451	$ 94,888	$ 40.40	$ 43,253	$ 99,014	$ 42.00	$ 45,055	$ 103,140
28	$ 38.85	$ 39,297	$ 89,959	$ 40.53	$ 41,084	$ 94,048	$ 42.20	$ 42,870	$ 98,137	$ 43.88	$ 44,656	$ 102,226
29	$ 40.50	$ 38,926	$ 89,107	$ 42.25	$ 40,695	$ 93,158	$ 44.00	$ 42,464	$ 97,208	$ 45.75	$ 44,234	$ 101,258
30	$ 42.70	$ 38,531	$ 88,204	$ 44.55	$ 40,283	$ 92,213	$ 46.40	$ 42,034	$ 96,223	$ 48.25	$ 43,786	$ 100,232
31	$ 44.90	$ 38,113	$ 87,246	$ 46.85	$ 39,845	$ 91,212	$ 48.80	$ 41,578	$ 95,178	$ 50.75	$ 43,310	$ 99,143
32	$ 47.10	$ 37,673	$ 86,240	$ 49.15	$ 39,386	$ 90,160	$ 51.20	$ 41,098	$ 94,080	$ 53.25	$ 42,811	$ 98,000
33	$ 49.85	$ 37,211	$ 85,182	$ 52.03	$ 38,903	$ 89,054	$ 54.20	$ 40,594	$ 92,926	$ 56.38	$ 42,285	$ 96,798
34	$ 51.50	$ 36,727	$ 84,075	$ 53.75	$ 38,397	$ 87,896	$ 56.00	$ 40,066	$ 91,718	$ 58.25	$ 41,736	$ 95,540
35	$ 52.05	$ 36,223	$ 82,920	$ 54.33	$ 37,869	$ 86,689	$ 56.60	$ 39,516	$ 90,458	$ 58.88	$ 41,162	$ 94,227
36	$ 55.35	$ 35,698	$ 81,717	$ 57.78	$ 37,320	$ 85,432	$ 60.20	$ 38,943	$ 89,146	$ 62.63	$ 40,565	$ 92,861
37	$ 59.75	$ 35,152	$ 80,468	$ 62.38	$ 36,750	$ 84,125	$ 65.00	$ 38,347	$ 87,783	$ 67.63	$ 39,945	$ 91,441
38	$ 63.60	$ 34,582	$ 79,164	$ 66.40	$ 36,154	$ 82,763	$ 69.20	$ 37,726	$ 86,361	$ 72.00	$ 39,298	$ 89,960
39	$ 67.45	$ 33,986	$ 77,800	$ 70.43	$ 35,531	$ 81,337	$ 73.40	$ 37,076	$ 84,873	$ 76.38	$ 38,621	$ 88,410
40	$ 71.85	$ 33,359	$ 76,364	$ 75.03	$ 34,875	$ 79,835	$ 78.20	$ 36,392	$ 83,306	$ 81.38	$ 37,908	$ 86,777
41	$ 75.70	$ 32,696	$ 74,846	$ 79.05	$ 34,182	$ 78,248	$ 82.40	$ 35,668	$ 81,650	$ 85.75	$ 37,154	$ 85,052
42	$ 79.55	$ 31,996	$ 73,245	$ 83.08	$ 33,451	$ 76,575	$ 86.60	$ 34,905	$ 79,904	$ 90.13	$ 36,359	$ 83,233
43	$ 83.95	$ 31,258	$ 71,555	$ 87.68	$ 32,679	$ 74,807	$ 91.40	$ 34,100	$ 78,060	$ 95.13	$ 35,520	$ 81,312
44	$ 87.80	$ 30,477	$ 69,767	$ 91.70	$ 31,863	$ 72,938	$ 95.60	$ 33,248	$ 76,110	$ 99.50	$ 34,633	$ 79,281
45	$ 88.35	$ 29,648	$ 67,870	$ 92.28	$ 30,996	$ 70,955	$ 96.20	$ 32,343	$ 74,040	$ 100.13	$ 33,691	$ 77,125
46	$ 95.50	$ 28,766	$ 65,851	$ 99.75	$ 30,074	$ 68,844	$ 104.00	$ 31,382	$ 71,838	$ 108.25	$ 32,689	$ 74,831
47	$ 102.65	$ 27,828	$ 63,704	$ 107.23	$ 29,093	$ 66,599	$ 111.80	$ 30,358	$ 69,495	$ 116.38	$ 31,623	$ 72,391
48	$ 110.35	$ 26,830	$ 61,418	$ 115.28	$ 28,049	$ 64,210	$ 120.20	$ 29,269	$ 67,002	$ 125.13	$ 30,489	$ 69,793
49	$ 118.05	$ 25,767	$ 58,985	$ 123.33	$ 26,938	$ 61,666	$ 128.60	$ 28,109	$ 64,347	$ 133.88	$ 29,281	$ 67,028
50	$ 125.20	$ 24,635	$ 56,393	$ 130.80	$ 25,754	$ 58,957	$ 136.40	$ 26,874	$ 61,520	$ 142.00	$ 27,994	$ 64,083
51	$ 132.90	$ 23,428	$ 53,630	$ 138.85	$ 24,493	$ 56,068	$ 144.80	$ 25,558	$ 58,506	$ 150.75	$ 26,623	$ 60,943
52	$ 140.60	$ 22,146	$ 50,696	$ 146.90	$ 23,153	$ 53,001	$ 153.20	$ 24,159	$ 55,305	$ 159.50	$ 25,166	$ 57,610
53	$ 147.75	$ 20,784	$ 47,580	$ 154.38	$ 21,729	$ 49,743	$ 161.00	$ 22,674	$ 51,906	$ 167.63	$ 23,619	$ 54,068
54	$ 155.45	$ 19,338	$ 44,268	$ 162.43	$ 20,217	$ 46,280	$ 169.40	$ 21,096	$ 48,292	$ 176.38	$ 21,975	$ 50,305

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$110,000 Death Benefit Non-Tobacco			$115,000 Death Benefit Non-Tobacco			$120,000 Death Benefit Non-Tobacco			$125,000 Death Benefit Non-Tobacco		
Issue Age [1]	*Semi-Monthly Premium*	*Guaranteed Cash Value [2]*	*Guaranteed RPU Value [2,3]*	*Semi-Monthly Premium*	*Guaranteed Cash Value [2]*	*Guaranteed RPU Value [2,3]*	*Semi-Monthly Premium*	*Guaranteed Cash Value [2]*	*Guaranteed RPU Value [2,3]*	*Semi-Monthly Premium*	*Guaranteed Cash Value [2]*	*Guaranteed RPU Value [2,3]*
55	$ 156.00	$ 17,797	$ 40,741	$ 163.00	$ 18,606	$ 42,593	$ 170.00	$ 19,415	$ 44,445	$ 177.00	$ 20,224	$ 46,297
56	$ 168.10	$ 18,663	$ 41,290	$ 175.65	$ 19,511	$ 43,167	$ 183.20	$ 20,360	$ 45,044	$ 190.75	$ 21,208	$ 46,921
57	$ 180.75	$ 19,564	$ 41,847	$ 188.88	$ 20,453	$ 43,749	$ 197.00	$ 21,342	$ 45,651	$ 205.13	$ 22,231	$ 47,553
58	$ 193.40	$ 20,501	$ 42,412	$ 202.10	$ 21,433	$ 44,340	$ 210.80	$ 22,365	$ 46,268	$ 219.50	$ 23,297	$ 48,196
59	$ 206.05	$ 21,476	$ 42,988	$ 215.33	$ 22,453	$ 44,942	$ 224.60	$ 23,429	$ 46,896	$ 233.88	$ 24,405	$ 48,850
60	$ 218.70	$ 22,491	$ 43,574	$ 228.55	$ 23,513	$ 45,554	$ 238.40	$ 24,535	$ 47,535	$ 248.25	$ 25,557	$ 49,516
61	$ 231.35	$ 23,543	$ 44,172	$ 241.78	$ 24,613	$ 46,180	$ 252.20	$ 25,683	$ 48,188	$ 262.63	$ 26,753	$ 50,196
62	$ 244.55	$ 24,633	$ 44,787	$ 255.58	$ 25,753	$ 46,823	$ 266.60	$ 26,873	$ 48,859	$ 277.63	$ 27,992	$ 50,895
63	$ 257.20	$ 25,758	$ 45,413	$ 268.80	$ 26,929	$ 47,477	$ 280.40	$ 28,100	$ 49,542	$ 292.00	$ 29,271	$ 51,606
64	$ 269.85	$ 26,915	$ 46,048	$ 282.03	$ 28,138	$ 48,141	$ 294.20	$ 29,362	$ 50,234	$ 306.38	$ 30,585	$ 52,327
65	$ 270.40	$ 28,100	$ 46,689	$ 282.60	$ 29,377	$ 48,811	$ 294.80	$ 30,655	$ 50,934	$ 307.00	$ 31,932	$ 53,056
66	$ 289.10	$ 29,315	$ 47,338	$ 302.15	$ 30,648	$ 49,490	$ 315.20	$ 31,980	$ 51,642	$ 328.25	$ 33,313	$ 53,793
67	$ 314.95	$ 30,561	$ 47,999	$ 329.18	$ 31,950	$ 50,181	$ 343.40	$ 33,339	$ 52,363	$ 357.63	$ 34,729	$ 54,545
68	$ 332.55	$ 31,842	$ 48,678	$ 347.58	$ 33,289	$ 50,890	$ 362.60	$ 34,737	$ 53,103	$ 377.63	$ 36,184	$ 55,316
69	$ 360.05	$ 33,298	$ 49,584	$ 376.33	$ 34,812	$ 51,838	$ 392.60	$ 36,325	$ 54,092	$ 408.88	$ 37,839	$ 56,346
70	$ 376.55	$ 34,894	$ 50,655	$ 393.58	$ 36,480	$ 52,957	$ 410.60	$ 38,067	$ 55,260	$ 427.63	$ 39,653	$ 57,562
71	$ 393.60	$ 36,532	$ 51,746	$ 411.40	$ 38,193	$ 54,098	$ 429.20	$ 39,853	$ 56,450	$ 447.00	$ 41,514	$ 58,802
72	$ 411.75	$ 38,223	$ 52,875	$ 430.38	$ 39,960	$ 55,279	$ 449.00	$ 41,697	$ 57,682	$ 467.63	$ 43,435	$ 60,086
73	$ 431.55	$ 39,983	$ 54,068	$ 451.08	$ 41,800	$ 56,525	$ 470.60	$ 43,618	$ 58,983	$ 490.13	$ 45,435	$ 61,441
74	$ 453.55	$ 41,819	$ 55,335	$ 474.08	$ 43,720	$ 57,850	$ 494.60	$ 45,621	$ 60,366	$ 515.13	$ 47,522	$ 62,881
75	$ 478.30	$ 43,716	$ 56,667	$ 499.95	$ 45,703	$ 59,243	$ 521.60	$ 47,690	$ 61,819	$ 543.25	$ 49,677	$ 64,395

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$130,000 Death Benefit Non-Tobacco			$135,000 Death Benefit Non-Tobacco			$140,000 Death Benefit Non-Tobacco			$145,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 35.15	$ 49,655	$ 113,669	$ 36.43	$ 51,565	$ 118,041	$ 37.70	$ 53,475	$ 122,413	$ 38.98	$ 55,385	$ 126,785
19	$ 35.80	$ 49,405	$ 113,094	$ 37.10	$ 51,305	$ 117,444	$ 38.40	$ 53,205	$ 121,794	$ 39.70	$ 55,105	$ 126,144
20	$ 36.45	$ 49,142	$ 112,495	$ 37.78	$ 51,033	$ 116,822	$ 39.10	$ 52,923	$ 121,149	$ 40.43	$ 54,813	$ 125,475
21	$ 37.10	$ 48,867	$ 111,865	$ 38.45	$ 50,747	$ 116,167	$ 39.80	$ 52,626	$ 120,470	$ 41.15	$ 54,506	$ 124,772
22	$ 37.75	$ 48,578	$ 111,202	$ 39.13	$ 50,446	$ 115,479	$ 40.50	$ 52,315	$ 119,756	$ 41.88	$ 54,183	$ 124,033
23	$ 38.40	$ 48,272	$ 110,502	$ 39.80	$ 50,128	$ 114,752	$ 41.20	$ 51,985	$ 119,002	$ 42.60	$ 53,842	$ 123,252
24	$ 39.05	$ 47,949	$ 109,761	$ 40.48	$ 49,793	$ 113,983	$ 41.90	$ 51,637	$ 118,204	$ 43.33	$ 53,481	$ 122,426
25	$ 39.70	$ 47,608	$ 108,982	$ 41.15	$ 49,439	$ 113,174	$ 42.60	$ 51,270	$ 117,366	$ 44.05	$ 53,101	$ 121,557
26	$ 41.00	$ 47,247	$ 108,156	$ 42.50	$ 49,064	$ 112,315	$ 44.00	$ 50,881	$ 116,475	$ 45.50	$ 52,698	$ 120,635
27	$ 43.60	$ 46,858	$ 107,265	$ 45.20	$ 48,660	$ 111,391	$ 46.80	$ 50,462	$ 115,516	$ 48.40	$ 52,264	$ 119,642
28	$ 45.55	$ 46,443	$ 106,315	$ 47.23	$ 48,229	$ 110,404	$ 48.90	$ 50,015	$ 114,493	$ 50.58	$ 51,801	$ 118,582
29	$ 47.50	$ 46,003	$ 105,309	$ 49.25	$ 47,773	$ 109,359	$ 51.00	$ 49,542	$ 113,409	$ 52.75	$ 51,311	$ 117,460
30	$ 50.10	$ 45,537	$ 104,241	$ 51.95	$ 47,288	$ 108,251	$ 53.80	$ 49,040	$ 112,260	$ 55.65	$ 50,791	$ 116,269
31	$ 52.70	$ 45,042	$ 103,109	$ 54.65	$ 46,775	$ 107,075	$ 56.60	$ 48,507	$ 111,041	$ 58.55	$ 50,240	$ 115,006
32	$ 55.30	$ 44,523	$ 101,920	$ 57.35	$ 46,235	$ 105,840	$ 59.40	$ 47,948	$ 109,760	$ 61.45	$ 49,660	$ 113,680
33	$ 58.55	$ 43,977	$ 100,670	$ 60.73	$ 45,668	$ 104,542	$ 62.90	$ 47,360	$ 108,414	$ 65.08	$ 49,051	$ 112,286
34	$ 60.50	$ 43,405	$ 99,361	$ 62.75	$ 45,075	$ 103,183	$ 65.00	$ 46,744	$ 107,004	$ 67.25	$ 48,413	$ 110,826
35	$ 61.15	$ 42,809	$ 97,996	$ 63.43	$ 44,455	$ 101,765	$ 65.70	$ 46,102	$ 105,534	$ 67.98	$ 47,748	$ 109,303
36	$ 65.05	$ 42,188	$ 96,575	$ 67.48	$ 43,811	$ 100,290	$ 69.90	$ 45,433	$ 104,004	$ 72.33	$ 47,056	$ 107,719
37	$ 70.25	$ 41,543	$ 95,098	$ 72.88	$ 43,141	$ 98,756	$ 75.50	$ 44,739	$ 102,414	$ 78.13	$ 46,337	$ 106,071
38	$ 74.80	$ 40,870	$ 93,558	$ 77.60	$ 42,442	$ 97,156	$ 80.40	$ 44,014	$ 100,755	$ 83.20	$ 45,586	$ 104,353
39	$ 79.35	$ 40,166	$ 91,946	$ 82.33	$ 41,711	$ 95,482	$ 85.30	$ 43,256	$ 99,019	$ 88.28	$ 44,800	$ 102,555
40	$ 84.55	$ 39,424	$ 90,248	$ 87.73	$ 40,941	$ 93,719	$ 90.90	$ 42,457	$ 97,190	$ 94.08	$ 43,973	$ 100,661
41	$ 89.10	$ 38,640	$ 88,454	$ 92.45	$ 40,127	$ 91,856	$ 95.80	$ 41,613	$ 95,258	$ 99.15	$ 43,099	$ 98,660
42	$ 93.65	$ 37,814	$ 86,563	$ 97.18	$ 39,268	$ 89,892	$ 100.70	$ 40,723	$ 93,221	$ 104.23	$ 42,177	$ 96,551
43	$ 98.85	$ 36,941	$ 84,565	$ 102.58	$ 38,362	$ 87,817	$ 106.30	$ 39,783	$ 91,070	$ 110.03	$ 41,204	$ 94,322
44	$ 103.40	$ 36,019	$ 82,452	$ 107.30	$ 37,404	$ 85,623	$ 111.20	$ 38,789	$ 88,795	$ 115.10	$ 40,175	$ 91,966
45	$ 104.05	$ 35,039	$ 80,210	$ 107.98	$ 36,386	$ 83,295	$ 111.90	$ 37,734	$ 86,380	$ 115.83	$ 39,082	$ 89,465
46	$ 112.50	$ 33,997	$ 77,824	$ 116.75	$ 35,304	$ 80,817	$ 121.00	$ 36,612	$ 83,811	$ 125.25	$ 37,920	$ 86,804
47	$ 120.95	$ 32,888	$ 75,286	$ 125.53	$ 34,153	$ 78,182	$ 130.10	$ 35,418	$ 81,078	$ 134.68	$ 36,683	$ 83,973
48	$ 130.05	$ 31,708	$ 72,585	$ 134.98	$ 32,928	$ 75,377	$ 139.90	$ 34,147	$ 78,169	$ 144.83	$ 35,367	$ 80,960
49	$ 139.15	$ 30,452	$ 69,709	$ 144.43	$ 31,623	$ 72,391	$ 149.70	$ 32,794	$ 75,072	$ 154.98	$ 33,966	$ 77,753
50	$ 147.60	$ 29,114	$ 66,647	$ 153.20	$ 30,233	$ 69,210	$ 158.80	$ 31,353	$ 71,773	$ 164.40	$ 32,473	$ 74,337
51	$ 156.70	$ 27,687	$ 63,381	$ 162.65	$ 28,752	$ 65,819	$ 168.60	$ 29,817	$ 68,257	$ 174.55	$ 30,882	$ 70,694
52	$ 165.80	$ 26,173	$ 59,914	$ 172.10	$ 27,179	$ 62,218	$ 178.40	$ 28,186	$ 64,523	$ 184.70	$ 29,193	$ 66,827
53	$ 174.25	$ 24,564	$ 56,231	$ 180.88	$ 25,508	$ 58,394	$ 187.50	$ 26,453	$ 60,557	$ 194.13	$ 27,398	$ 62,719
54	$ 183.35	$ 22,854	$ 52,317	$ 190.33	$ 23,733	$ 54,329	$ 197.30	$ 24,612	$ 56,341	$ 204.28	$ 25,491	$ 58,353

MassMutual@WORK[SM] GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$130,000 Death Benefit Non-Tobacco			$135,000 Death Benefit Non-Tobacco			$140,000 Death Benefit Non-Tobacco			$145,000 Death Benefit Non-Tobacco		
Issue Age[1]	*Semi-Monthly Premium*	*Guaranteed Cash Value[2]*	*Guaranteed RPU Value[2,3]*	*Semi-Monthly Premium*	*Guaranteed Cash Value[2]*	*Guaranteed RPU Value[2,3]*	*Semi-Monthly Premium*	*Guaranteed Cash Value[2]*	*Guaranteed RPU Value[2,3]*	*Semi-Monthly Premium*	*Guaranteed Cash Value[2]*	*Guaranteed RPU Value[2,3]*
55	$ 184.00	$ 21,033	$ 48,149	$ 191.00	$ 21,842	$ 50,001	$ 198.00	$ 22,651	$ 51,853	$ 205.00	$ 23,460	$ 53,705
56	$ 198.30	$ 22,056	$ 48,798	$ 205.85	$ 22,905	$ 50,674	$ 213.40	$ 23,753	$ 52,551	$ 220.95	$ 24,601	$ 54,428
57	$ 213.25	$ 23,121	$ 49,455	$ 221.38	$ 24,010	$ 51,358	$ 229.50	$ 24,899	$ 53,260	$ 237.63	$ 25,789	$ 55,162
58	$ 228.20	$ 24,229	$ 50,124	$ 236.90	$ 25,161	$ 52,051	$ 245.60	$ 26,093	$ 53,979	$ 254.30	$ 27,025	$ 55,907
59	$ 243.15	$ 25,381	$ 50,804	$ 252.43	$ 26,358	$ 52,758	$ 261.70	$ 27,334	$ 54,712	$ 270.98	$ 28,310	$ 56,666
60	$ 258.10	$ 26,580	$ 51,496	$ 267.95	$ 27,602	$ 53,477	$ 277.80	$ 28,624	$ 55,458	$ 287.65	$ 29,647	$ 57,438
61	$ 273.05	$ 27,823	$ 52,204	$ 283.48	$ 28,893	$ 54,211	$ 293.90	$ 29,963	$ 56,219	$ 304.33	$ 31,034	$ 58,227
62	$ 288.65	$ 29,112	$ 52,930	$ 299.68	$ 30,232	$ 54,966	$ 310.70	$ 31,351	$ 57,002	$ 321.73	$ 32,471	$ 59,038
63	$ 303.60	$ 30,442	$ 53,670	$ 315.20	$ 31,612	$ 55,734	$ 326.80	$ 32,783	$ 57,799	$ 338.40	$ 33,954	$ 59,863
64	$ 318.55	$ 31,809	$ 54,420	$ 330.73	$ 33,032	$ 56,513	$ 342.90	$ 34,256	$ 58,606	$ 355.08	$ 35,479	$ 60,699
65	$ 319.20	$ 33,209	$ 55,178	$ 331.40	$ 34,487	$ 57,300	$ 343.60	$ 35,764	$ 59,423	$ 355.80	$ 37,041	$ 61,545
66	$ 341.30	$ 34,645	$ 55,945	$ 354.35	$ 35,978	$ 58,097	$ 367.40	$ 37,310	$ 60,249	$ 380.45	$ 38,643	$ 62,400
67	$ 371.85	$ 36,118	$ 56,726	$ 386.08	$ 37,507	$ 58,908	$ 400.30	$ 38,896	$ 61,090	$ 414.53	$ 40,285	$ 63,272
68	$ 392.65	$ 37,632	$ 57,528	$ 407.68	$ 39,079	$ 59,741	$ 422.70	$ 40,526	$ 61,954	$ 437.73	$ 41,974	$ 64,166
69	$ 425.15	$ 39,352	$ 58,600	$ 441.43	$ 40,866	$ 60,853	$ 457.70	$ 42,380	$ 63,107	$ 473.98	$ 43,893	$ 65,361
70	$ 444.65	$ 41,239	$ 59,865	$ 461.68	$ 42,825	$ 62,167	$ 478.70	$ 44,411	$ 64,470	$ 495.73	$ 45,997	$ 66,772
71	$ 464.80	$ 43,174	$ 61,154	$ 482.60	$ 44,835	$ 63,506	$ 500.40	$ 46,495	$ 65,858	$ 518.20	$ 48,156	$ 68,210
72	$ 486.25	$ 45,172	$ 62,489	$ 504.88	$ 46,910	$ 64,893	$ 523.50	$ 48,647	$ 67,296	$ 542.13	$ 50,384	$ 69,700
73	$ 509.65	$ 47,253	$ 63,898	$ 529.18	$ 49,070	$ 66,356	$ 548.70	$ 50,887	$ 68,814	$ 568.23	$ 52,705	$ 71,271
74	$ 535.65	$ 49,423	$ 65,396	$ 556.18	$ 51,324	$ 67,911	$ 576.70	$ 53,224	$ 70,427	$ 597.23	$ 55,125	$ 72,942
75	$ 564.90	$ 51,664	$ 66,970	$ 586.55	$ 53,652	$ 69,546	$ 608.21	$ 55,639	$ 72,122	$ 629.86	$ 57,626	$ 74,698

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$150,000 Death Benefit Non-Tobacco			$155,000 Death Benefit Non-Tobacco			$160,000 Death Benefit Non-Tobacco			$165,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 40.25	$ 57,295	$ 131,157	$ 41.53	$ 59,205	$ 135,528	$ 42.80	$ 61,115	$ 139,900	$ 44.08	$ 63,024	$ 144,272
19	$ 41.00	$ 57,005	$ 130,494	$ 42.30	$ 58,906	$ 134,843	$ 43.60	$ 60,806	$ 139,193	$ 44.90	$ 62,706	$ 143,543
20	$ 41.75	$ 56,703	$ 129,802	$ 43.08	$ 58,593	$ 134,129	$ 44.40	$ 60,483	$ 138,456	$ 45.73	$ 62,373	$ 142,782
21	$ 42.50	$ 56,386	$ 129,075	$ 43.85	$ 58,265	$ 133,377	$ 45.20	$ 60,145	$ 137,680	$ 46.55	$ 62,024	$ 141,982
22	$ 43.25	$ 56,051	$ 128,310	$ 44.63	$ 57,920	$ 132,587	$ 46.00	$ 59,788	$ 136,864	$ 47.38	$ 61,657	$ 141,141
23	$ 44.00	$ 55,698	$ 127,503	$ 45.40	$ 57,555	$ 131,753	$ 46.80	$ 59,412	$ 136,003	$ 48.20	$ 61,268	$ 140,253
24	$ 44.75	$ 55,325	$ 126,648	$ 46.18	$ 57,170	$ 130,869	$ 47.60	$ 59,014	$ 135,091	$ 49.03	$ 60,858	$ 139,312
25	$ 45.50	$ 54,932	$ 125,749	$ 46.95	$ 56,763	$ 129,941	$ 48.40	$ 58,594	$ 134,132	$ 49.85	$ 60,425	$ 138,324
26	$ 47.00	$ 54,516	$ 124,795	$ 48.50	$ 56,333	$ 128,955	$ 50.00	$ 58,150	$ 133,115	$ 51.50	$ 59,967	$ 137,275
27	$ 50.00	$ 54,067	$ 123,768	$ 51.60	$ 55,869	$ 127,893	$ 53.20	$ 57,671	$ 132,019	$ 54.80	$ 59,473	$ 136,144
28	$ 52.25	$ 53,588	$ 122,671	$ 53.93	$ 55,374	$ 126,760	$ 55.60	$ 57,160	$ 130,849	$ 57.28	$ 58,946	$ 134,938
29	$ 54.50	$ 53,081	$ 121,510	$ 56.25	$ 54,850	$ 125,560	$ 58.00	$ 56,619	$ 129,611	$ 59.75	$ 58,389	$ 133,661
30	$ 57.50	$ 52,543	$ 120,279	$ 59.35	$ 54,294	$ 124,288	$ 61.20	$ 56,046	$ 128,297	$ 63.05	$ 57,797	$ 132,306
31	$ 60.50	$ 51,972	$ 118,972	$ 62.45	$ 53,705	$ 122,938	$ 64.40	$ 55,437	$ 126,904	$ 66.35	$ 57,169	$ 130,869
32	$ 63.50	$ 51,373	$ 117,600	$ 65.55	$ 53,085	$ 121,520	$ 67.60	$ 54,798	$ 125,440	$ 69.65	$ 56,510	$ 129,360
33	$ 67.25	$ 50,743	$ 116,158	$ 69.43	$ 52,434	$ 120,030	$ 71.60	$ 54,125	$ 123,902	$ 73.78	$ 55,817	$ 127,774
34	$ 69.50	$ 50,083	$ 114,648	$ 71.75	$ 51,752	$ 118,469	$ 74.00	$ 53,422	$ 122,291	$ 76.25	$ 55,091	$ 126,112
35	$ 70.25	$ 49,395	$ 113,073	$ 72.53	$ 51,041	$ 116,842	$ 74.80	$ 52,688	$ 120,611	$ 77.08	$ 54,334	$ 124,380
36	$ 74.75	$ 48,679	$ 111,433	$ 77.18	$ 50,301	$ 115,147	$ 79.60	$ 51,924	$ 118,862	$ 82.03	$ 53,547	$ 122,576
37	$ 80.75	$ 47,934	$ 109,729	$ 83.38	$ 49,532	$ 113,387	$ 86.00	$ 51,130	$ 117,044	$ 88.63	$ 52,728	$ 120,702
38	$ 86.00	$ 47,158	$ 107,952	$ 88.80	$ 48,730	$ 111,550	$ 91.60	$ 50,302	$ 115,148	$ 94.40	$ 51,874	$ 118,747
39	$ 91.25	$ 46,345	$ 106,092	$ 94.23	$ 47,890	$ 109,628	$ 97.20	$ 49,435	$ 113,164	$ 100.18	$ 50,980	$ 116,701
40	$ 97.25	$ 45,490	$ 104,133	$ 100.43	$ 47,006	$ 107,604	$ 103.60	$ 48,522	$ 111,075	$ 106.78	$ 50,039	$ 114,546
41	$ 102.50	$ 44,585	$ 102,063	$ 105.85	$ 46,071	$ 105,465	$ 109.20	$ 47,558	$ 108,867	$ 112.55	$ 49,044	$ 112,269
42	$ 107.75	$ 43,631	$ 99,880	$ 111.28	$ 45,086	$ 103,209	$ 114.80	$ 46,540	$ 106,539	$ 118.33	$ 47,995	$ 109,868
43	$ 113.75	$ 42,625	$ 97,575	$ 117.48	$ 44,045	$ 100,827	$ 121.20	$ 45,466	$ 104,080	$ 124.93	$ 46,887	$ 107,332
44	$ 119.00	$ 41,560	$ 95,137	$ 122.90	$ 42,945	$ 98,308	$ 126.80	$ 44,331	$ 101,480	$ 130.70	$ 45,716	$ 104,651
45	$ 119.75	$ 40,429	$ 92,550	$ 123.68	$ 41,777	$ 95,635	$ 127.60	$ 43,125	$ 98,720	$ 131.53	$ 44,472	$ 101,805
46	$ 129.50	$ 39,227	$ 89,797	$ 133.75	$ 40,535	$ 92,790	$ 138.00	$ 41,842	$ 95,784	$ 142.25	$ 43,150	$ 98,777
47	$ 139.25	$ 37,948	$ 86,869	$ 143.83	$ 39,213	$ 89,765	$ 148.40	$ 40,478	$ 92,660	$ 152.98	$ 41,743	$ 95,556
48	$ 149.75	$ 36,586	$ 83,752	$ 154.68	$ 37,806	$ 86,544	$ 159.60	$ 39,025	$ 89,336	$ 164.53	$ 40,245	$ 92,127
49	$ 160.25	$ 35,137	$ 80,434	$ 165.53	$ 36,308	$ 83,115	$ 170.80	$ 37,479	$ 85,796	$ 176.08	$ 38,651	$ 88,477
50	$ 170.00	$ 33,593	$ 76,900	$ 175.60	$ 34,712	$ 79,463	$ 181.20	$ 35,832	$ 82,027	$ 186.80	$ 36,952	$ 84,590
51	$ 180.50	$ 31,947	$ 73,132	$ 186.45	$ 33,012	$ 75,570	$ 192.40	$ 34,077	$ 78,008	$ 198.35	$ 35,142	$ 80,445
52	$ 191.00	$ 30,199	$ 69,132	$ 197.30	$ 31,206	$ 71,436	$ 203.60	$ 32,213	$ 73,740	$ 209.90	$ 33,219	$ 76,045
53	$ 200.75	$ 28,343	$ 64,882	$ 207.38	$ 29,287	$ 67,045	$ 214.00	$ 30,232	$ 69,208	$ 220.63	$ 31,177	$ 71,370
54	$ 211.25	$ 26,370	$ 60,366	$ 218.23	$ 27,249	$ 62,378	$ 225.20	$ 28,128	$ 64,390	$ 232.18	$ 29,007	$ 66,402

 Please refer to even numbered pages for applicable footnotes.

MassMutual@WORK^{SM} GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$150,000 Death Benefit Non-Tobacco			$155,000 Death Benefit Non-Tobacco			$160,000 Death Benefit Non-Tobacco			$165,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
55	$ 212.00	$ 24,269	$ 55,557	$ 219.00	$ 25,078	$ 57,408	$ 226.00	$ 25,887	$ 59,260	$ 233.00	$ 26,696	$ 61,112
56	$ 228.50	$ 25,450	$ 56,305	$ 236.05	$ 26,298	$ 58,182	$ 243.60	$ 27,146	$ 60,059	$ 251.15	$ 27,995	$ 61,936
57	$ 245.75	$ 26,678	$ 57,064	$ 253.88	$ 27,567	$ 58,966	$ 262.00	$ 28,456	$ 60,868	$ 270.13	$ 29,346	$ 62,770
58	$ 263.00	$ 27,956	$ 57,835	$ 271.70	$ 28,888	$ 59,763	$ 280.40	$ 29,820	$ 61,691	$ 289.10	$ 30,752	$ 63,619
59	$ 280.25	$ 29,286	$ 58,620	$ 289.53	$ 30,262	$ 60,574	$ 298.80	$ 31,239	$ 62,528	$ 308.08	$ 32,215	$ 64,482
60	$ 297.50	$ 30,669	$ 59,419	$ 307.35	$ 31,691	$ 61,400	$ 317.20	$ 32,714	$ 63,380	$ 327.05	$ 33,736	$ 65,361
61	$ 314.75	$ 32,104	$ 60,235	$ 325.18	$ 33,174	$ 62,243	$ 335.60	$ 34,244	$ 64,251	$ 346.03	$ 35,314	$ 66,259
62	$ 332.75	$ 33,591	$ 61,074	$ 343.78	$ 34,711	$ 63,109	$ 354.80	$ 35,830	$ 65,145	$ 365.83	$ 36,950	$ 67,181
63	$ 350.00	$ 35,125	$ 61,927	$ 361.60	$ 36,296	$ 63,991	$ 373.20	$ 37,467	$ 66,056	$ 384.80	$ 38,637	$ 68,120
64	$ 367.25	$ 36,702	$ 62,793	$ 379.43	$ 37,926	$ 64,886	$ 391.60	$ 39,149	$ 66,979	$ 403.78	$ 40,373	$ 69,072
65	$ 368.00	$ 38,319	$ 63,667	$ 380.20	$ 39,596	$ 65,789	$ 392.40	$ 40,873	$ 67,912	$ 404.60	$ 42,150	$ 70,034
66	$ 393.50	$ 39,975	$ 64,552	$ 406.55	$ 41,308	$ 66,704	$ 419.60	$ 42,640	$ 68,856	$ 432.65	$ 43,973	$ 71,007
67	$ 428.75	$ 41,674	$ 65,454	$ 442.98	$ 43,064	$ 67,635	$ 457.20	$ 44,453	$ 69,817	$ 471.43	$ 45,842	$ 71,999
68	$ 452.75	$ 43,421	$ 66,379	$ 467.78	$ 44,869	$ 68,592	$ 482.80	$ 46,316	$ 70,804	$ 497.83	$ 47,763	$ 73,017
69	$ 490.25	$ 45,407	$ 67,615	$ 506.53	$ 46,920	$ 69,869	$ 522.80	$ 48,434	$ 72,123	$ 539.08	$ 49,947	$ 74,377
70	$ 512.75	$ 47,583	$ 69,075	$ 529.78	$ 49,169	$ 71,377	$ 546.80	$ 50,756	$ 73,680	$ 563.83	$ 52,342	$ 75,982
71	$ 536.00	$ 49,817	$ 70,563	$ 553.80	$ 51,477	$ 72,915	$ 571.60	$ 53,138	$ 75,267	$ 589.40	$ 54,798	$ 77,619
72	$ 560.75	$ 52,122	$ 72,103	$ 579.38	$ 53,859	$ 74,506	$ 598.00	$ 55,597	$ 76,910	$ 616.63	$ 57,334	$ 79,313
73	$ 587.75	$ 54,522	$ 73,729	$ 607.28	$ 56,340	$ 76,187	$ 626.80	$ 58,157	$ 78,644	$ 646.33	$ 59,975	$ 81,102
74	$ 617.75	$ 57,026	$ 75,457	$ 638.28	$ 58,927	$ 77,972	$ 658.80	$ 60,828	$ 80,488	$ 679.33	$ 62,729	$ 83,003
75	$ 651.51	$ 59,613	$ 77,274	$ 673.16	$ 61,600	$ 79,849	$ 694.81	$ 63,587	$ 82,425	$ 716.46	$ 65,574	$ 85,001

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$170,000 Death Benefit Non-Tobacco			$175,000 Death Benefit Non-Tobacco			$180,000 Death Benefit Non-Tobacco			$185,000 Death Benefit Non-Tobacco		
Issue Age[1]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]
18	$ 45.35	$ 64,934	$ 148,644	$ 46.63	$ 66,844	$ 153,016	$ 47.90	$ 68,754	$ 157,388	$ 49.18	$ 70,664	$ 161,760
19	$ 46.20	$ 64,606	$ 147,893	$ 47.50	$ 66,506	$ 152,243	$ 48.80	$ 68,407	$ 156,592	$ 50.10	$ 70,307	$ 160,942
20	$ 47.05	$ 64,263	$ 147,109	$ 48.38	$ 66,154	$ 151,436	$ 49.70	$ 68,044	$ 155,763	$ 51.03	$ 69,934	$ 160,089
21	$ 47.90	$ 63,904	$ 146,285	$ 49.25	$ 65,783	$ 150,587	$ 50.60	$ 67,663	$ 154,890	$ 51.95	$ 69,542	$ 159,192
22	$ 48.75	$ 63,525	$ 145,418	$ 50.13	$ 65,393	$ 149,695	$ 51.50	$ 67,262	$ 153,972	$ 52.88	$ 69,130	$ 158,249
23	$ 49.60	$ 63,125	$ 144,503	$ 51.00	$ 64,981	$ 148,753	$ 52.40	$ 66,838	$ 153,003	$ 53.80	$ 68,695	$ 157,253
24	$ 50.45	$ 62,702	$ 143,534	$ 51.88	$ 64,546	$ 147,756	$ 53.30	$ 66,391	$ 151,977	$ 54.73	$ 68,235	$ 156,199
25	$ 51.30	$ 62,257	$ 142,516	$ 52.75	$ 64,088	$ 146,707	$ 54.20	$ 65,919	$ 150,899	$ 55.65	$ 67,750	$ 155,091
26	$ 53.00	$ 61,784	$ 141,434	$ 54.50	$ 63,602	$ 145,594	$ 56.00	$ 65,419	$ 149,754	$ 57.50	$ 67,236	$ 153,914
27	$ 56.40	$ 61,276	$ 140,270	$ 58.00	$ 63,078	$ 144,396	$ 59.60	$ 64,880	$ 148,521	$ 61.20	$ 66,682	$ 152,647
28	$ 58.95	$ 60,733	$ 139,027	$ 60.63	$ 62,519	$ 143,116	$ 62.30	$ 64,305	$ 147,205	$ 63.98	$ 66,092	$ 151,294
29	$ 61.50	$ 60,158	$ 137,711	$ 63.25	$ 61,927	$ 141,762	$ 65.00	$ 63,697	$ 145,812	$ 66.75	$ 65,466	$ 149,862
30	$ 64.90	$ 59,549	$ 136,316	$ 66.75	$ 61,300	$ 140,325	$ 68.60	$ 63,051	$ 144,334	$ 70.45	$ 64,803	$ 148,344
31	$ 68.30	$ 58,902	$ 134,835	$ 70.25	$ 60,634	$ 138,801	$ 72.20	$ 62,367	$ 142,767	$ 74.15	$ 64,099	$ 146,732
32	$ 71.70	$ 58,222	$ 133,280	$ 73.75	$ 59,935	$ 137,200	$ 75.80	$ 61,647	$ 141,120	$ 77.85	$ 63,360	$ 145,040
33	$ 75.95	$ 57,508	$ 131,646	$ 78.13	$ 59,200	$ 135,518	$ 80.30	$ 60,891	$ 139,390	$ 82.48	$ 62,583	$ 143,262
34	$ 78.50	$ 56,761	$ 129,934	$ 80.75	$ 58,430	$ 133,756	$ 83.00	$ 60,100	$ 137,577	$ 85.25	$ 61,769	$ 141,399
35	$ 79.35	$ 55,981	$ 128,149	$ 81.63	$ 57,627	$ 131,918	$ 83.90	$ 59,274	$ 135,687	$ 86.18	$ 60,920	$ 139,456
36	$ 84.45	$ 55,169	$ 126,291	$ 86.88	$ 56,792	$ 130,005	$ 89.30	$ 58,414	$ 133,720	$ 91.73	$ 60,037	$ 137,434
37	$ 91.25	$ 54,326	$ 124,360	$ 93.88	$ 55,923	$ 128,017	$ 96.50	$ 57,521	$ 131,675	$ 99.13	$ 59,119	$ 135,333
38	$ 97.20	$ 53,446	$ 122,345	$ 100.00	$ 55,017	$ 125,944	$ 102.80	$ 56,589	$ 129,542	$ 105.60	$ 58,161	$ 133,140
39	$ 103.15	$ 52,525	$ 120,237	$ 106.13	$ 54,070	$ 123,774	$ 109.10	$ 55,614	$ 127,310	$ 112.08	$ 57,159	$ 130,846
40	$ 109.95	$ 51,555	$ 118,017	$ 113.13	$ 53,071	$ 121,488	$ 116.30	$ 54,588	$ 124,959	$ 119.48	$ 56,104	$ 128,430
41	$ 115.90	$ 50,530	$ 115,671	$ 119.25	$ 52,016	$ 119,073	$ 122.60	$ 53,502	$ 122,475	$ 125.95	$ 54,988	$ 125,877
42	$ 121.85	$ 49,449	$ 113,197	$ 125.38	$ 50,903	$ 116,527	$ 128.90	$ 52,358	$ 119,856	$ 132.43	$ 53,812	$ 123,185
43	$ 128.65	$ 48,308	$ 110,585	$ 132.38	$ 49,729	$ 113,837	$ 136.10	$ 51,150	$ 117,090	$ 139.83	$ 52,570	$ 120,342
44	$ 134.60	$ 47,101	$ 107,822	$ 138.50	$ 48,487	$ 110,993	$ 142.40	$ 49,872	$ 114,165	$ 146.30	$ 51,257	$ 117,336
45	$ 135.45	$ 45,820	$ 104,890	$ 139.38	$ 47,168	$ 107,975	$ 143.30	$ 48,515	$ 111,060	$ 147.23	$ 49,863	$ 114,145
46	$ 146.50	$ 44,458	$ 101,770	$ 150.75	$ 45,765	$ 104,763	$ 155.00	$ 47,073	$ 107,757	$ 159.25	$ 48,380	$ 110,750
47	$ 157.55	$ 43,008	$ 98,452	$ 162.13	$ 44,273	$ 101,347	$ 166.70	$ 45,538	$ 104,243	$ 171.28	$ 46,803	$ 107,139
48	$ 169.45	$ 41,465	$ 94,919	$ 174.38	$ 42,684	$ 97,711	$ 179.30	$ 43,904	$ 100,503	$ 184.23	$ 45,123	$ 103,294
49	$ 181.35	$ 39,822	$ 91,159	$ 186.63	$ 40,993	$ 93,840	$ 191.90	$ 42,164	$ 96,521	$ 197.18	$ 43,336	$ 99,202
50	$ 192.40	$ 38,072	$ 87,153	$ 198.00	$ 39,192	$ 89,717	$ 203.60	$ 40,311	$ 92,280	$ 209.20	$ 41,431	$ 94,843
51	$ 204.30	$ 36,207	$ 82,883	$ 210.25	$ 37,272	$ 85,321	$ 216.20	$ 38,337	$ 87,759	$ 222.15	$ 39,402	$ 90,196
52	$ 216.20	$ 34,226	$ 78,349	$ 222.50	$ 35,233	$ 80,654	$ 228.80	$ 36,239	$ 82,958	$ 235.10	$ 37,246	$ 85,262
53	$ 227.25	$ 32,122	$ 73,533	$ 233.88	$ 33,067	$ 75,696	$ 240.50	$ 34,011	$ 77,859	$ 247.13	$ 34,956	$ 80,021
54	$ 239.15	$ 29,886	$ 68,414	$ 246.13	$ 30,765	$ 70,427	$ 253.10	$ 31,644	$ 72,439	$ 260.08	$ 32,523	$ 74,451

MassMutual@WORK[SM] GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$170,000 Death Benefit Non-Tobacco			$175,000 Death Benefit Non-Tobacco			$180,000 Death Benefit Non-Tobacco			$185,000 Death Benefit Non-Tobacco		
Issue Age [1]	*Semi-Monthly Premium*	*Guaranteed Cash Value [2]*	*Guaranteed RPU Value [2,3]*	*Semi-Monthly Premium*	*Guaranteed Cash Value [2]*	*Guaranteed RPU Value [2,3]*	*Semi-Monthly Premium*	*Guaranteed Cash Value [2]*	*Guaranteed RPU Value [2,3]*	*Semi-Monthly Premium*	*Guaranteed Cash Value [2]*	*Guaranteed RPU Value [2,3]*
55	$ 240.00	$ 27,505	$ 62,964	$ 247.00	$ 28,314	$ 64,816	$ 254.00	$ 29,123	$ 66,668	$ 261.00	$ 29,932	$ 68,520
56	$ 258.70	$ 28,843	$ 63,812	$ 266.25	$ 29,691	$ 65,689	$ 273.80	$ 30,540	$ 67,566	$ 281.35	$ 31,388	$ 69,443
57	$ 278.25	$ 30,235	$ 64,673	$ 286.38	$ 31,124	$ 66,575	$ 294.50	$ 32,014	$ 68,477	$ 302.63	$ 32,903	$ 70,379
58	$ 297.80	$ 31,684	$ 65,546	$ 306.50	$ 32,616	$ 67,474	$ 315.20	$ 33,548	$ 69,402	$ 323.90	$ 34,480	$ 71,330
59	$ 317.35	$ 33,191	$ 66,436	$ 326.63	$ 34,167	$ 68,390	$ 335.90	$ 35,144	$ 70,344	$ 345.18	$ 36,120	$ 72,298
60	$ 336.90	$ 34,758	$ 67,342	$ 346.75	$ 35,781	$ 69,322	$ 356.60	$ 36,803	$ 71,303	$ 366.45	$ 37,825	$ 73,284
61	$ 356.45	$ 36,384	$ 68,266	$ 366.88	$ 37,454	$ 70,274	$ 377.30	$ 38,524	$ 72,282	$ 387.73	$ 39,595	$ 74,290
62	$ 376.85	$ 38,070	$ 69,217	$ 387.88	$ 39,189	$ 71,253	$ 398.90	$ 40,309	$ 73,288	$ 409.93	$ 41,429	$ 75,324
63	$ 396.40	$ 39,808	$ 70,184	$ 408.00	$ 40,979	$ 72,248	$ 419.60	$ 42,150	$ 74,313	$ 431.20	$ 43,321	$ 76,377
64	$ 415.95	$ 41,596	$ 71,165	$ 428.13	$ 42,820	$ 73,258	$ 440.30	$ 44,043	$ 75,351	$ 452.48	$ 45,266	$ 77,444
65	$ 416.80	$ 43,428	$ 72,156	$ 429.00	$ 44,705	$ 74,278	$ 441.20	$ 45,982	$ 76,401	$ 453.40	$ 47,260	$ 78,523
66	$ 445.70	$ 45,305	$ 73,159	$ 458.75	$ 46,638	$ 75,311	$ 471.80	$ 47,970	$ 77,463	$ 484.85	$ 49,303	$ 79,614
67	$ 485.65	$ 47,231	$ 74,181	$ 499.88	$ 48,620	$ 76,363	$ 514.10	$ 50,009	$ 78,544	$ 528.33	$ 51,399	$ 80,726
68	$ 512.85	$ 49,211	$ 75,230	$ 527.88	$ 50,658	$ 77,442	$ 542.90	$ 52,106	$ 79,655	$ 557.93	$ 53,553	$ 81,868
69	$ 555.35	$ 51,461	$ 76,630	$ 571.63	$ 52,975	$ 78,884	$ 587.90	$ 54,488	$ 81,138	$ 604.18	$ 56,002	$ 83,392
70	$ 580.85	$ 53,928	$ 78,285	$ 597.88	$ 55,514	$ 80,587	$ 614.90	$ 57,100	$ 82,890	$ 631.93	$ 58,686	$ 85,192
71	$ 607.20	$ 56,459	$ 79,971	$ 625.00	$ 58,119	$ 82,323	$ 642.80	$ 59,780	$ 84,675	$ 660.60	$ 61,441	$ 87,027
72	$ 635.25	$ 59,071	$ 81,717	$ 653.88	$ 60,809	$ 84,120	$ 672.50	$ 62,546	$ 86,524	$ 691.13	$ 64,284	$ 88,927
73	$ 665.85	$ 61,792	$ 83,560	$ 685.38	$ 63,609	$ 86,017	$ 704.90	$ 65,427	$ 88,475	$ 724.43	$ 67,244	$ 90,933
74	$ 699.85	$ 64,630	$ 85,518	$ 720.38	$ 66,531	$ 88,033	$ 740.90	$ 68,432	$ 90,549	$ 761.43	$ 70,332	$ 93,064
75	$ 738.11	$ 67,561	$ 87,577	$ 759.76	$ 69,549	$ 90,153	$ 781.41	$ 71,536	$ 92,728	$ 803.06	$ 73,523	$ 95,304

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$190,000 Death Benefit Non-Tobacco			$195,000 Death Benefit Non-Tobacco			$200,000 Death Benefit Non-Tobacco			$205,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 50.45	$ 72,574	$ 166,132	$ 51.73	$ 74,483	$ 170,504	$ 53.00	$ 76,393	$ 174,876	$ 54.28	$ 78,303	$ 179,247
19	$ 51.40	$ 72,207	$ 165,292	$ 52.70	$ 74,107	$ 169,642	$ 54.00	$ 76,007	$ 173,992	$ 55.30	$ 77,908	$ 178,341
20	$ 52.35	$ 71,824	$ 164,416	$ 53.68	$ 73,714	$ 168,743	$ 55.00	$ 75,604	$ 173,070	$ 56.33	$ 77,494	$ 177,396
21	$ 53.30	$ 71,422	$ 163,495	$ 54.65	$ 73,301	$ 167,797	$ 56.00	$ 75,181	$ 172,100	$ 57.35	$ 77,060	$ 176,402
22	$ 54.25	$ 70,999	$ 162,526	$ 55.63	$ 72,867	$ 166,803	$ 57.00	$ 74,735	$ 171,080	$ 58.38	$ 76,604	$ 175,357
23	$ 55.20	$ 70,551	$ 161,503	$ 56.60	$ 72,408	$ 165,753	$ 58.00	$ 74,265	$ 170,004	$ 59.40	$ 76,121	$ 174,254
24	$ 56.15	$ 70,079	$ 160,420	$ 57.58	$ 71,923	$ 164,642	$ 59.00	$ 73,767	$ 168,864	$ 60.43	$ 75,612	$ 173,085
25	$ 57.10	$ 69,581	$ 159,282	$ 58.55	$ 71,412	$ 163,474	$ 60.00	$ 73,243	$ 167,666	$ 61.45	$ 75,074	$ 171,857
26	$ 59.00	$ 69,053	$ 158,074	$ 60.50	$ 70,870	$ 162,234	$ 62.00	$ 72,688	$ 166,394	$ 63.50	$ 74,505	$ 170,553
27	$ 62.80	$ 68,485	$ 156,772	$ 64.40	$ 70,287	$ 160,898	$ 66.00	$ 72,089	$ 165,024	$ 67.60	$ 73,891	$ 169,149
28	$ 65.65	$ 67,878	$ 155,383	$ 67.33	$ 69,664	$ 159,472	$ 69.00	$ 71,450	$ 163,562	$ 70.68	$ 73,237	$ 167,651
29	$ 68.50	$ 67,236	$ 153,913	$ 70.25	$ 69,005	$ 157,963	$ 72.00	$ 70,774	$ 162,014	$ 73.75	$ 72,544	$ 166,064
30	$ 72.30	$ 66,554	$ 152,353	$ 74.15	$ 68,306	$ 156,362	$ 76.00	$ 70,057	$ 160,372	$ 77.85	$ 71,809	$ 164,381
31	$ 76.10	$ 65,831	$ 150,698	$ 78.05	$ 67,564	$ 154,664	$ 80.00	$ 69,296	$ 158,630	$ 81.95	$ 71,029	$ 162,595
32	$ 79.90	$ 65,072	$ 148,960	$ 81.95	$ 66,785	$ 152,880	$ 84.00	$ 68,497	$ 156,800	$ 86.05	$ 70,210	$ 160,720
33	$ 84.65	$ 64,274	$ 147,134	$ 86.83	$ 65,966	$ 151,006	$ 89.00	$ 67,657	$ 154,878	$ 91.18	$ 69,348	$ 158,749
34	$ 87.50	$ 63,439	$ 145,220	$ 89.75	$ 65,108	$ 149,042	$ 92.00	$ 66,777	$ 152,864	$ 94.25	$ 68,447	$ 156,685
35	$ 88.45	$ 62,567	$ 143,225	$ 90.73	$ 64,214	$ 146,994	$ 93.00	$ 65,860	$ 150,764	$ 95.28	$ 67,507	$ 154,533
36	$ 94.15	$ 61,660	$ 141,149	$ 96.58	$ 63,282	$ 144,863	$ 99.00	$ 64,905	$ 148,578	$ 101.43	$ 66,528	$ 152,292
37	$ 101.75	$ 60,717	$ 138,990	$ 104.38	$ 62,315	$ 142,648	$ 107.00	$ 63,913	$ 146,306	$ 109.63	$ 65,510	$ 149,963
38	$ 108.40	$ 59,733	$ 136,739	$ 111.20	$ 61,305	$ 140,337	$ 114.00	$ 62,877	$ 143,936	$ 116.80	$ 64,449	$ 147,534
39	$ 115.05	$ 58,704	$ 134,383	$ 118.03	$ 60,249	$ 137,919	$ 121.00	$ 61,794	$ 141,456	$ 123.98	$ 63,339	$ 144,992
40	$ 122.65	$ 57,620	$ 131,901	$ 125.83	$ 59,137	$ 135,372	$ 129.00	$ 60,653	$ 138,844	$ 132.18	$ 62,169	$ 142,315
41	$ 129.30	$ 56,475	$ 129,279	$ 132.65	$ 57,961	$ 132,681	$ 136.00	$ 59,447	$ 136,084	$ 139.35	$ 60,933	$ 139,486
42	$ 135.95	$ 55,267	$ 126,515	$ 139.48	$ 56,721	$ 129,844	$ 143.00	$ 58,175	$ 133,174	$ 146.53	$ 59,630	$ 136,503
43	$ 143.55	$ 53,991	$ 123,595	$ 147.28	$ 55,412	$ 126,847	$ 151.00	$ 56,833	$ 130,100	$ 154.73	$ 58,254	$ 133,352
44	$ 150.20	$ 52,643	$ 120,507	$ 154.10	$ 54,028	$ 123,678	$ 158.00	$ 55,414	$ 126,850	$ 161.90	$ 56,799	$ 130,021
45	$ 151.15	$ 51,211	$ 117,230	$ 155.08	$ 52,558	$ 120,315	$ 159.00	$ 53,906	$ 123,400	$ 162.93	$ 55,254	$ 126,485
46	$ 163.50	$ 49,688	$ 113,743	$ 167.75	$ 50,995	$ 116,736	$ 172.00	$ 52,303	$ 119,730	$ 176.25	$ 53,611	$ 122,723
47	$ 175.85	$ 48,068	$ 110,034	$ 180.43	$ 49,333	$ 112,930	$ 185.00	$ 50,598	$ 115,826	$ 189.58	$ 51,862	$ 118,721
48	$ 189.15	$ 46,343	$ 106,086	$ 194.08	$ 47,562	$ 108,878	$ 199.00	$ 48,782	$ 111,670	$ 203.93	$ 50,001	$ 114,461
49	$ 202.45	$ 44,507	$ 101,883	$ 207.73	$ 45,678	$ 104,564	$ 213.00	$ 46,849	$ 107,246	$ 218.28	$ 48,021	$ 109,927
50	$ 214.80	$ 42,551	$ 97,407	$ 220.40	$ 43,671	$ 99,970	$ 226.00	$ 44,790	$ 102,534	$ 231.60	$ 45,910	$ 105,097
51	$ 228.10	$ 40,466	$ 92,634	$ 234.05	$ 41,531	$ 95,072	$ 240.00	$ 42,596	$ 97,510	$ 245.95	$ 43,661	$ 99,947
52	$ 241.40	$ 38,253	$ 87,567	$ 247.70	$ 39,259	$ 89,871	$ 254.00	$ 40,266	$ 92,176	$ 260.30	$ 41,272	$ 94,480
53	$ 253.75	$ 35,901	$ 82,184	$ 260.38	$ 36,846	$ 84,347	$ 267.00	$ 37,790	$ 86,510	$ 273.63	$ 38,735	$ 88,672
54	$ 267.05	$ 33,402	$ 76,463	$ 274.03	$ 34,281	$ 78,475	$ 281.00	$ 35,160	$ 80,488	$ 287.98	$ 36,039	$ 82,500

 Please refer to even numbered pages for applicable footnotes.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$190,000 Death Benefit Non-Tobacco			$195,000 Death Benefit Non-Tobacco			$200,000 Death Benefit Non-Tobacco			$205,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
55	$ 268.00	$ 30,741	$ 70,372	$ 275.00	$ 31,550	$ 72,224	$ 282.00	$ 32,359	$ 74,076	$ 289.00	$ 33,168	$ 75,927
56	$ 288.90	$ 32,236	$ 71,320	$ 296.45	$ 33,085	$ 73,197	$ 304.00	$ 33,933	$ 75,074	$ 311.55	$ 34,781	$ 76,950
57	$ 310.75	$ 33,792	$ 72,281	$ 318.88	$ 34,681	$ 74,183	$ 327.00	$ 35,571	$ 76,086	$ 335.13	$ 36,460	$ 77,988
58	$ 332.60	$ 35,412	$ 73,258	$ 341.30	$ 36,344	$ 75,186	$ 350.00	$ 37,275	$ 77,114	$ 358.70	$ 38,207	$ 79,041
59	$ 354.45	$ 37,096	$ 74,252	$ 363.73	$ 38,072	$ 76,206	$ 373.00	$ 39,049	$ 78,160	$ 382.28	$ 40,025	$ 80,114
60	$ 376.30	$ 38,848	$ 75,264	$ 386.15	$ 39,870	$ 77,245	$ 396.00	$ 40,892	$ 79,226	$ 405.85	$ 41,915	$ 81,206
61	$ 398.15	$ 40,665	$ 76,298	$ 408.58	$ 41,735	$ 78,306	$ 419.00	$ 42,805	$ 80,314	$ 429.43	$ 43,875	$ 82,321
62	$ 420.95	$ 42,548	$ 77,360	$ 431.98	$ 43,668	$ 79,396	$ 443.00	$ 44,788	$ 81,432	$ 454.03	$ 45,908	$ 83,467
63	$ 442.80	$ 44,492	$ 78,441	$ 454.40	$ 45,663	$ 80,505	$ 466.00	$ 46,833	$ 82,570	$ 477.60	$ 48,004	$ 84,634
64	$ 464.65	$ 46,490	$ 79,537	$ 476.83	$ 47,713	$ 81,630	$ 489.00	$ 48,937	$ 83,724	$ 501.18	$ 50,160	$ 85,817
65	$ 465.60	$ 48,537	$ 80,645	$ 477.80	$ 49,814	$ 82,767	$ 490.00	$ 51,092	$ 84,890	$ 502.20	$ 52,369	$ 87,012
66	$ 497.90	$ 50,635	$ 81,766	$ 510.95	$ 51,968	$ 83,918	$ 524.00	$ 53,300	$ 86,070	$ 537.05	$ 54,633	$ 88,221
67	$ 542.55	$ 52,788	$ 82,908	$ 556.78	$ 54,177	$ 85,090	$ 571.00	$ 55,566	$ 87,272	$ 585.23	$ 56,955	$ 89,453
68	$ 572.95	$ 55,000	$ 84,080	$ 587.98	$ 56,448	$ 86,293	$ 603.00	$ 57,895	$ 88,506	$ 618.03	$ 59,342	$ 90,718
69	$ 620.45	$ 57,515	$ 85,646	$ 636.73	$ 59,029	$ 87,900	$ 653.00	$ 60,542	$ 90,154	$ 669.28	$ 62,056	$ 92,407
70	$ 648.95	$ 60,272	$ 87,495	$ 665.98	$ 61,858	$ 89,797	$ 683.00	$ 63,445	$ 92,100	$ 700.03	$ 65,031	$ 94,402
71	$ 678.40	$ 63,101	$ 89,379	$ 696.20	$ 64,762	$ 91,731	$ 714.00	$ 66,422	$ 94,084	$ 731.80	$ 68,083	$ 96,436
72	$ 709.75	$ 66,021	$ 91,331	$ 728.38	$ 67,758	$ 93,734	$ 747.00	$ 69,496	$ 96,138	$ 765.63	$ 71,233	$ 98,541
73	$ 743.95	$ 69,062	$ 93,390	$ 763.48	$ 70,879	$ 95,848	$ 783.00	$ 72,697	$ 98,306	$ 802.53	$ 74,514	$ 100,763
74	$ 781.96	$ 72,233	$ 95,579	$ 802.48	$ 74,134	$ 98,094	$ 823.00	$ 76,035	$ 100,610	$ 843.53	$ 77,936	$ 103,125
75	$ 824.71	$ 75,510	$ 97,880	$ 846.36	$ 77,497	$ 100,456	$ 868.01	$ 79,484	$ 103,032	$ 889.66	$ 81,471	$ 105,607

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$210,000 Death Benefit Non-Tobacco			$215,000 Death Benefit Non-Tobacco			$220,000 Death Benefit Non-Tobacco			$225,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 55.55	$ 80,213	$ 183,619	$ 56.83	$ 82,123	$ 187,991	$ 58.10	$ 84,033	$ 192,363	$ 59.38	$ 85,943	$ 196,735
19	$ 56.60	$ 79,808	$ 182,691	$ 57.90	$ 81,708	$ 187,041	$ 59.20	$ 83,608	$ 191,391	$ 60.50	$ 85,508	$ 195,741
20	$ 57.65	$ 79,384	$ 181,723	$ 58.98	$ 81,274	$ 186,050	$ 60.30	$ 83,165	$ 190,377	$ 61.63	$ 85,055	$ 194,703
21	$ 58.70	$ 78,940	$ 180,705	$ 60.05	$ 80,819	$ 185,007	$ 61.40	$ 82,699	$ 189,310	$ 62.75	$ 84,579	$ 193,612
22	$ 59.75	$ 78,472	$ 179,634	$ 61.13	$ 80,340	$ 183,911	$ 62.50	$ 82,209	$ 188,188	$ 63.88	$ 84,077	$ 192,465
23	$ 60.80	$ 77,978	$ 178,504	$ 62.20	$ 79,834	$ 182,754	$ 63.60	$ 81,691	$ 187,004	$ 65.00	$ 83,548	$ 191,254
24	$ 61.85	$ 77,456	$ 177,307	$ 63.28	$ 79,300	$ 181,528	$ 64.70	$ 81,144	$ 185,750	$ 66.13	$ 82,988	$ 189,972
25	$ 62.90	$ 76,905	$ 176,049	$ 64.35	$ 78,736	$ 180,240	$ 65.80	$ 80,567	$ 184,432	$ 67.25	$ 82,399	$ 188,624
26	$ 65.00	$ 76,322	$ 174,713	$ 66.50	$ 78,139	$ 178,873	$ 68.00	$ 79,956	$ 183,033	$ 69.50	$ 81,774	$ 187,193
27	$ 69.20	$ 75,694	$ 173,275	$ 70.80	$ 77,496	$ 177,400	$ 72.40	$ 79,298	$ 181,526	$ 74.00	$ 81,100	$ 185,652
28	$ 72.35	$ 75,023	$ 171,740	$ 74.03	$ 76,809	$ 175,829	$ 75.70	$ 78,595	$ 179,918	$ 77.38	$ 80,382	$ 184,007
29	$ 75.50	$ 74,313	$ 170,114	$ 77.25	$ 76,082	$ 174,165	$ 79.00	$ 77,852	$ 178,215	$ 80.75	$ 79,621	$ 182,265
30	$ 79.70	$ 73,560	$ 168,390	$ 81.55	$ 75,312	$ 172,399	$ 83.40	$ 77,063	$ 176,409	$ 85.25	$ 78,814	$ 180,418
31	$ 83.90	$ 72,761	$ 166,561	$ 85.85	$ 74,494	$ 170,527	$ 87.80	$ 76,226	$ 174,493	$ 89.75	$ 77,958	$ 178,458
32	$ 88.10	$ 71,922	$ 164,640	$ 90.15	$ 73,634	$ 168,560	$ 92.20	$ 75,347	$ 172,480	$ 94.25	$ 77,059	$ 176,400
33	$ 93.35	$ 71,040	$ 162,621	$ 95.53	$ 72,731	$ 166,493	$ 97.70	$ 74,423	$ 170,365	$ 99.88	$ 76,114	$ 174,237
34	$ 96.50	$ 70,116	$ 160,507	$ 98.75	$ 71,786	$ 164,328	$ 101.00	$ 73,455	$ 168,150	$ 103.25	$ 75,125	$ 171,972
35	$ 97.55	$ 69,153	$ 158,302	$ 99.83	$ 70,800	$ 162,071	$ 102.10	$ 72,446	$ 165,840	$ 104.38	$ 74,093	$ 169,609
36	$ 103.85	$ 68,150	$ 156,006	$ 106.28	$ 69,773	$ 159,721	$ 108.70	$ 71,396	$ 163,435	$ 111.13	$ 73,018	$ 167,150
37	$ 112.25	$ 67,108	$ 153,621	$ 114.88	$ 68,706	$ 157,278	$ 117.50	$ 70,304	$ 160,936	$ 120.13	$ 71,902	$ 164,594
38	$ 119.60	$ 66,021	$ 151,132	$ 122.40	$ 67,593	$ 154,731	$ 125.20	$ 69,165	$ 158,329	$ 128.00	$ 70,737	$ 161,928
39	$ 126.95	$ 64,884	$ 148,528	$ 129.93	$ 66,428	$ 152,065	$ 132.90	$ 67,973	$ 155,601	$ 135.88	$ 69,518	$ 159,138
40	$ 135.35	$ 63,686	$ 145,786	$ 138.53	$ 65,202	$ 149,257	$ 141.70	$ 66,718	$ 152,728	$ 144.88	$ 68,235	$ 156,199
41	$ 142.70	$ 62,419	$ 142,888	$ 146.05	$ 63,906	$ 146,290	$ 149.40	$ 65,392	$ 149,692	$ 152.75	$ 66,878	$ 153,094
42	$ 150.05	$ 61,084	$ 139,832	$ 153.58	$ 62,539	$ 143,162	$ 157.10	$ 63,993	$ 146,491	$ 160.63	$ 65,447	$ 149,820
43	$ 158.45	$ 59,675	$ 136,605	$ 162.18	$ 61,095	$ 139,857	$ 165.90	$ 62,516	$ 143,110	$ 169.63	$ 63,937	$ 146,362
44	$ 165.80	$ 58,184	$ 133,192	$ 169.70	$ 59,570	$ 136,363	$ 173.60	$ 60,955	$ 139,535	$ 177.50	$ 62,340	$ 142,706
45	$ 166.85	$ 56,601	$ 129,570	$ 170.78	$ 57,949	$ 132,655	$ 174.70	$ 59,297	$ 135,740	$ 178.63	$ 60,644	$ 138,825
46	$ 180.50	$ 54,918	$ 125,716	$ 184.75	$ 56,226	$ 128,709	$ 189.00	$ 57,533	$ 131,703	$ 193.25	$ 58,841	$ 134,696
47	$ 194.15	$ 53,127	$ 121,617	$ 198.73	$ 54,392	$ 124,512	$ 203.30	$ 55,657	$ 127,408	$ 207.88	$ 56,922	$ 130,304
48	$ 208.85	$ 51,221	$ 117,253	$ 213.78	$ 52,441	$ 120,045	$ 218.70	$ 53,660	$ 122,837	$ 223.63	$ 54,880	$ 125,628
49	$ 223.55	$ 49,192	$ 112,608	$ 228.83	$ 50,363	$ 115,289	$ 234.10	$ 51,534	$ 117,970	$ 239.38	$ 52,706	$ 120,651
50	$ 237.20	$ 47,030	$ 107,660	$ 242.80	$ 48,150	$ 110,224	$ 248.40	$ 49,270	$ 112,787	$ 254.00	$ 50,389	$ 115,350
51	$ 251.90	$ 44,726	$ 102,385	$ 257.85	$ 45,791	$ 104,823	$ 263.80	$ 46,856	$ 107,261	$ 269.75	$ 47,921	$ 109,698
52	$ 266.60	$ 42,279	$ 96,784	$ 272.90	$ 43,286	$ 99,089	$ 279.20	$ 44,292	$ 101,393	$ 285.50	$ 45,299	$ 103,698
53	$ 280.25	$ 39,680	$ 90,835	$ 286.88	$ 40,625	$ 92,998	$ 293.50	$ 41,569	$ 95,161	$ 300.13	$ 42,514	$ 97,323
54	$ 294.95	$ 36,918	$ 84,512	$ 301.93	$ 37,797	$ 86,524	$ 308.90	$ 38,676	$ 88,536	$ 315.88	$ 39,555	$ 90,549

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$210,000 Death Benefit Non-Tobacco			$215,000 Death Benefit Non-Tobacco			$220,000 Death Benefit Non-Tobacco			$225,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
55	$ 296.00	$ 33,977	$ 77,779	$ 303.00	$ 34,786	$ 79,631	$ 310.00	$ 35,595	$ 81,483	$ 317.00	$ 36,404	$ 83,335
56	$ 319.10	$ 35,630	$ 78,827	$ 326.65	$ 36,478	$ 80,704	$ 334.20	$ 37,326	$ 82,581	$ 341.75	$ 38,175	$ 84,458
57	$ 343.25	$ 37,349	$ 79,890	$ 351.38	$ 38,239	$ 81,792	$ 359.50	$ 39,128	$ 83,694	$ 367.63	$ 40,017	$ 85,596
58	$ 367.40	$ 39,139	$ 80,969	$ 376.10	$ 40,071	$ 82,897	$ 384.80	$ 41,003	$ 84,825	$ 393.50	$ 41,935	$ 86,753
59	$ 391.55	$ 41,001	$ 82,068	$ 400.83	$ 41,977	$ 84,022	$ 410.10	$ 42,953	$ 85,976	$ 419.38	$ 43,930	$ 87,930
60	$ 415.70	$ 42,937	$ 83,187	$ 425.55	$ 43,959	$ 85,167	$ 435.40	$ 44,982	$ 87,148	$ 445.25	$ 46,004	$ 89,129
61	$ 439.85	$ 44,945	$ 84,329	$ 450.28	$ 46,015	$ 86,337	$ 460.70	$ 47,086	$ 88,345	$ 471.13	$ 48,156	$ 90,353
62	$ 465.05	$ 47,027	$ 85,503	$ 476.08	$ 48,147	$ 87,539	$ 487.10	$ 49,267	$ 89,575	$ 498.13	$ 50,386	$ 91,611
63	$ 489.20	$ 49,175	$ 86,698	$ 500.80	$ 50,346	$ 88,762	$ 512.40	$ 51,517	$ 90,827	$ 524.00	$ 52,688	$ 92,891
64	$ 513.35	$ 51,384	$ 87,910	$ 525.53	$ 52,607	$ 90,003	$ 537.70	$ 53,830	$ 92,096	$ 549.88	$ 55,054	$ 94,189
65	$ 514.40	$ 53,646	$ 89,134	$ 526.60	$ 54,924	$ 91,256	$ 538.80	$ 56,201	$ 93,379	$ 551.00	$ 57,478	$ 95,501
66	$ 550.10	$ 55,965	$ 90,373	$ 563.15	$ 57,298	$ 92,525	$ 576.20	$ 58,630	$ 94,677	$ 589.25	$ 59,963	$ 96,828
67	$ 599.45	$ 58,344	$ 91,635	$ 613.68	$ 59,734	$ 93,817	$ 627.90	$ 61,123	$ 95,999	$ 642.13	$ 62,512	$ 98,181
68	$ 633.05	$ 60,790	$ 92,931	$ 648.08	$ 62,237	$ 95,143	$ 663.10	$ 63,685	$ 97,356	$ 678.13	$ 65,132	$ 99,569
69	$ 685.55	$ 63,570	$ 94,661	$ 701.83	$ 65,083	$ 96,915	$ 718.10	$ 66,597	$ 99,169	$ 734.38	$ 68,110	$ 101,423
70	$ 717.05	$ 66,617	$ 96,705	$ 734.08	$ 68,203	$ 99,007	$ 751.10	$ 69,789	$ 101,310	$ 768.13	$ 71,375	$ 103,612
71	$ 749.60	$ 69,743	$ 98,788	$ 767.40	$ 71,404	$ 101,140	$ 785.20	$ 73,065	$ 103,492	$ 803.00	$ 74,725	$ 105,844
72	$ 784.25	$ 72,971	$ 100,944	$ 802.88	$ 74,708	$ 103,348	$ 821.50	$ 76,446	$ 105,751	$ 840.13	$ 78,183	$ 108,155
73	$ 822.05	$ 76,331	$ 103,221	$ 841.58	$ 78,149	$ 105,678	$ 861.10	$ 79,966	$ 108,136	$ 880.63	$ 81,784	$ 110,594
74	$ 864.05	$ 79,837	$ 105,640	$ 884.58	$ 81,738	$ 108,155	$ 905.10	$ 83,639	$ 110,671	$ 925.63	$ 85,540	$ 113,186
75	$ 911.31	$ 83,458	$ 108,183	$ 932.96	$ 85,445	$ 110,759	$ 954.61	$ 87,433	$ 113,335	$ 976.26	$ 89,420	$ 115,911

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$230,000 Death Benefit Non-Tobacco			$235,000 Death Benefit Non-Tobacco			$240,000 Death Benefit Non-Tobacco			$245,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 60.65	$ 87,852	$ 201,107	$ 61.93	$ 89,762	$ 205,479	$ 63.20	$ 91,672	$ 209,851	$ 64.48	$ 93,582	$ 214,223
19	$ 61.80	$ 87,409	$ 200,090	$ 63.10	$ 89,309	$ 204,440	$ 64.40	$ 91,209	$ 208,790	$ 65.70	$ 93,109	$ 213,140
20	$ 62.95	$ 86,945	$ 199,030	$ 64.28	$ 88,835	$ 203,357	$ 65.60	$ 90,725	$ 207,684	$ 66.93	$ 92,615	$ 212,010
21	$ 64.10	$ 86,458	$ 197,915	$ 65.45	$ 88,338	$ 202,217	$ 66.80	$ 90,217	$ 206,520	$ 68.15	$ 92,097	$ 210,822
22	$ 65.25	$ 85,946	$ 196,742	$ 66.63	$ 87,814	$ 201,019	$ 68.00	$ 89,682	$ 205,296	$ 69.38	$ 91,551	$ 209,573
23	$ 66.40	$ 85,404	$ 195,504	$ 67.80	$ 87,261	$ 199,754	$ 69.20	$ 89,118	$ 204,004	$ 70.60	$ 90,974	$ 208,254
24	$ 67.55	$ 84,832	$ 194,193	$ 68.98	$ 86,677	$ 198,415	$ 70.40	$ 88,521	$ 202,636	$ 71.83	$ 90,365	$ 206,858
25	$ 68.70	$ 84,230	$ 192,815	$ 70.15	$ 86,061	$ 197,007	$ 71.60	$ 87,892	$ 201,199	$ 73.05	$ 89,723	$ 205,390
26	$ 71.00	$ 83,591	$ 191,353	$ 72.50	$ 85,408	$ 195,512	$ 74.00	$ 87,225	$ 199,672	$ 75.50	$ 89,042	$ 203,832
27	$ 75.60	$ 82,903	$ 189,777	$ 77.20	$ 84,705	$ 193,903	$ 78.80	$ 86,507	$ 198,028	$ 80.40	$ 88,309	$ 202,154
28	$ 79.05	$ 82,168	$ 188,096	$ 80.73	$ 83,954	$ 192,185	$ 82.40	$ 85,740	$ 196,274	$ 84.08	$ 87,527	$ 200,363
29	$ 82.50	$ 81,391	$ 186,316	$ 84.25	$ 83,160	$ 190,366	$ 86.00	$ 84,929	$ 194,416	$ 87.75	$ 86,699	$ 198,467
30	$ 87.10	$ 80,566	$ 184,427	$ 88.95	$ 82,317	$ 188,437	$ 90.80	$ 84,069	$ 192,446	$ 92.65	$ 85,820	$ 196,455
31	$ 91.70	$ 79,691	$ 182,424	$ 93.65	$ 81,423	$ 186,390	$ 95.60	$ 83,156	$ 190,356	$ 97.55	$ 84,888	$ 194,321
32	$ 96.30	$ 78,772	$ 180,320	$ 98.35	$ 80,484	$ 184,240	$ 100.40	$ 82,197	$ 188,160	$ 102.45	$ 83,909	$ 192,080
33	$ 102.05	$ 77,806	$ 178,109	$ 104.23	$ 79,497	$ 181,981	$ 106.40	$ 81,188	$ 185,853	$ 108.58	$ 82,880	$ 189,725
34	$ 105.50	$ 76,794	$ 175,793	$ 107.75	$ 78,464	$ 179,615	$ 110.00	$ 80,133	$ 183,436	$ 112.25	$ 81,802	$ 187,258
35	$ 106.65	$ 75,739	$ 173,378	$ 108.93	$ 77,386	$ 177,147	$ 111.20	$ 79,032	$ 180,916	$ 113.48	$ 80,679	$ 184,685
36	$ 113.55	$ 74,641	$ 170,864	$ 115.98	$ 76,263	$ 174,579	$ 118.40	$ 77,886	$ 178,293	$ 120.83	$ 79,509	$ 182,008
37	$ 122.75	$ 73,500	$ 168,251	$ 125.38	$ 75,097	$ 171,909	$ 128.00	$ 76,695	$ 175,567	$ 130.63	$ 78,293	$ 179,224
38	$ 130.80	$ 72,309	$ 165,526	$ 133.60	$ 73,881	$ 169,124	$ 136.40	$ 75,453	$ 172,723	$ 139.20	$ 77,025	$ 176,321
39	$ 138.85	$ 71,063	$ 162,674	$ 141.83	$ 72,608	$ 166,210	$ 144.80	$ 74,153	$ 169,747	$ 147.78	$ 75,698	$ 173,283
40	$ 148.05	$ 69,751	$ 159,670	$ 151.23	$ 71,267	$ 163,141	$ 154.40	$ 72,784	$ 166,612	$ 157.58	$ 74,300	$ 170,083
41	$ 156.10	$ 68,364	$ 156,496	$ 159.45	$ 69,850	$ 159,898	$ 162.80	$ 71,337	$ 163,300	$ 166.15	$ 72,823	$ 166,702
42	$ 164.15	$ 66,902	$ 153,150	$ 167.68	$ 68,356	$ 156,479	$ 171.20	$ 69,811	$ 159,808	$ 174.73	$ 71,265	$ 163,138
43	$ 173.35	$ 65,358	$ 149,615	$ 177.08	$ 66,779	$ 152,867	$ 180.80	$ 68,200	$ 156,120	$ 184.53	$ 69,620	$ 159,372
44	$ 181.40	$ 63,726	$ 145,877	$ 185.30	$ 65,111	$ 149,048	$ 189.20	$ 66,496	$ 152,220	$ 193.10	$ 67,882	$ 155,391
45	$ 182.55	$ 61,992	$ 141,910	$ 186.48	$ 63,340	$ 144,995	$ 190.40	$ 64,687	$ 148,080	$ 194.33	$ 66,035	$ 151,165
46	$ 197.50	$ 60,149	$ 137,689	$ 201.75	$ 61,456	$ 140,682	$ 206.00	$ 62,764	$ 143,676	$ 210.25	$ 64,071	$ 146,669
47	$ 212.45	$ 58,187	$ 133,199	$ 217.03	$ 59,452	$ 136,095	$ 221.60	$ 60,717	$ 138,991	$ 226.18	$ 61,982	$ 141,886
48	$ 228.55	$ 56,099	$ 128,420	$ 233.48	$ 57,319	$ 131,212	$ 238.40	$ 58,538	$ 134,004	$ 243.33	$ 59,758	$ 136,795
49	$ 244.65	$ 53,877	$ 123,332	$ 249.93	$ 55,048	$ 126,014	$ 255.20	$ 56,219	$ 128,695	$ 260.48	$ 57,391	$ 131,376
50	$ 259.60	$ 51,509	$ 117,914	$ 265.20	$ 52,629	$ 120,477	$ 270.80	$ 53,749	$ 123,040	$ 276.40	$ 54,868	$ 125,604
51	$ 275.70	$ 48,986	$ 112,136	$ 281.65	$ 50,051	$ 114,574	$ 287.60	$ 51,116	$ 117,012	$ 293.55	$ 52,181	$ 119,449
52	$ 291.80	$ 46,306	$ 106,002	$ 298.10	$ 47,312	$ 108,306	$ 304.40	$ 48,319	$ 110,611	$ 310.70	$ 49,326	$ 112,915
53	$ 306.75	$ 43,459	$ 99,486	$ 313.38	$ 44,404	$ 101,649	$ 320.00	$ 45,349	$ 103,812	$ 326.63	$ 46,293	$ 105,974
54	$ 322.85	$ 40,434	$ 92,561	$ 329.83	$ 41,314	$ 94,573	$ 336.80	$ 42,193	$ 96,585	$ 343.78	$ 43,072	$ 98,597

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$230,000 Death Benefit Non-Tobacco			$235,000 Death Benefit Non-Tobacco			$240,000 Death Benefit Non-Tobacco			$245,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
55	$ 324.00	$ 37,213	$ 85,187	$ 331.00	$ 38,022	$ 87,039	$ 338.00	$ 38,831	$ 88,891	$ 345.00	$ 39,640	$ 90,743
56	$ 349.30	$ 39,023	$ 86,335	$ 356.85	$ 39,871	$ 88,211	$ 364.40	$ 40,720	$ 90,088	$ 371.95	$ 41,568	$ 91,965
57	$ 375.75	$ 40,906	$ 87,498	$ 383.88	$ 41,796	$ 89,401	$ 392.00	$ 42,685	$ 91,303	$ 400.13	$ 43,574	$ 93,205
58	$ 402.20	$ 42,867	$ 88,681	$ 410.90	$ 43,799	$ 90,608	$ 419.60	$ 44,731	$ 92,536	$ 428.30	$ 45,663	$ 94,464
59	$ 428.65	$ 44,906	$ 89,884	$ 437.93	$ 45,882	$ 91,838	$ 447.20	$ 46,858	$ 93,792	$ 456.48	$ 47,835	$ 95,746
60	$ 455.10	$ 47,026	$ 91,109	$ 464.95	$ 48,049	$ 93,090	$ 474.80	$ 49,071	$ 95,071	$ 484.65	$ 50,093	$ 97,051
61	$ 481.55	$ 49,226	$ 92,361	$ 491.98	$ 50,296	$ 94,368	$ 502.40	$ 51,366	$ 96,376	$ 512.83	$ 52,436	$ 98,384
62	$ 509.15	$ 51,506	$ 93,646	$ 520.18	$ 52,626	$ 95,682	$ 531.20	$ 53,746	$ 97,718	$ 542.23	$ 54,865	$ 99,754
63	$ 535.60	$ 53,858	$ 94,955	$ 547.20	$ 55,029	$ 97,019	$ 558.80	$ 56,200	$ 99,084	$ 570.40	$ 57,371	$ 101,148
64	$ 562.05	$ 56,277	$ 96,282	$ 574.23	$ 57,501	$ 98,375	$ 586.40	$ 58,724	$ 100,468	$ 598.58	$ 59,948	$ 102,561
65	$ 563.20	$ 58,755	$ 97,623	$ 575.40	$ 60,033	$ 99,745	$ 587.60	$ 61,310	$ 101,868	$ 599.80	$ 62,587	$ 103,990
66	$ 602.30	$ 61,296	$ 98,980	$ 615.35	$ 62,628	$ 101,132	$ 628.40	$ 63,961	$ 103,284	$ 641.45	$ 65,293	$ 105,435
67	$ 656.35	$ 63,901	$ 100,362	$ 670.58	$ 65,290	$ 102,544	$ 684.80	$ 66,679	$ 104,726	$ 699.03	$ 68,068	$ 106,908
68	$ 693.15	$ 66,579	$ 101,781	$ 708.18	$ 68,027	$ 103,994	$ 723.20	$ 69,474	$ 106,207	$ 738.23	$ 70,922	$ 108,419
69	$ 750.65	$ 69,624	$ 103,677	$ 766.93	$ 71,137	$ 105,930	$ 783.20	$ 72,651	$ 108,184	$ 799.48	$ 74,165	$ 110,438
70	$ 785.15	$ 72,961	$ 105,915	$ 802.18	$ 74,547	$ 108,217	$ 819.20	$ 76,134	$ 110,520	$ 836.23	$ 77,720	$ 112,822
71	$ 820.80	$ 76,386	$ 108,196	$ 838.60	$ 78,046	$ 110,548	$ 856.40	$ 79,707	$ 112,900	$ 874.20	$ 81,367	$ 115,252
72	$ 858.75	$ 79,920	$ 110,558	$ 877.38	$ 81,658	$ 112,962	$ 896.00	$ 83,395	$ 115,365	$ 914.63	$ 85,133	$ 117,769
73	$ 900.15	$ 83,601	$ 113,051	$ 919.68	$ 85,419	$ 115,509	$ 939.20	$ 87,236	$ 117,967	$ 958.73	$ 89,053	$ 120,424
74	$ 946.15	$ 87,441	$ 115,701	$ 966.68	$ 89,341	$ 118,216	$ 987.21	$ 91,242	$ 120,732	$ 1,007.73	$ 93,143	$ 123,247
75	$ 997.91	$ 91,407	$ 118,486	$ 1,019.55	$ 93,394	$ 121,062	$ 1,041.20	$ 95,381	$ 123,638	$ 1,062.85	$ 97,368	$ 126,214

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

	$250,000 Death Benefit Non-Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 65.75	$ 95,492	$ 218,595
19	$ 67.00	$ 95,009	$ 217,490
20	$ 68.25	$ 94,505	$ 216,337
21	$ 69.50	$ 93,976	$ 215,125
22	$ 70.75	$ 93,419	$ 213,850
23	$ 72.00	$ 92,831	$ 212,505
24	$ 73.25	$ 92,209	$ 211,080
25	$ 74.50	$ 91,554	$ 209,582
26	$ 77.00	$ 90,860	$ 207,992
27	$ 82.00	$ 90,111	$ 206,280
28	$ 85.75	$ 89,313	$ 204,452
29	$ 89.50	$ 88,468	$ 202,517
30	$ 94.50	$ 87,572	$ 200,465
31	$ 99.50	$ 86,621	$ 198,287
32	$ 104.50	$ 85,622	$ 196,000
33	$ 110.75	$ 84,571	$ 193,597
34	$ 114.50	$ 83,472	$ 191,080
35	$ 115.75	$ 82,325	$ 188,455
36	$ 123.25	$ 81,131	$ 185,722
37	$ 133.25	$ 79,891	$ 182,882
38	$ 142.00	$ 78,597	$ 179,920
39	$ 150.75	$ 77,242	$ 176,820
40	$ 160.75	$ 75,816	$ 173,555
41	$ 169.50	$ 74,309	$ 170,105
42	$ 178.25	$ 72,719	$ 166,467
43	$ 188.25	$ 71,041	$ 162,625
44	$ 197.00	$ 69,267	$ 158,562
45	$ 198.25	$ 67,383	$ 154,250
46	$ 214.50	$ 65,379	$ 149,662
47	$ 230.75	$ 63,247	$ 144,782
48	$ 248.25	$ 60,978	$ 139,587
49	$ 265.75	$ 58,562	$ 134,057
50	$ 282.00	$ 55,988	$ 128,167
51	$ 299.50	$ 53,246	$ 121,887
52	$ 317.00	$ 50,332	$ 115,220
53	$ 333.25	$ 47,238	$ 108,137
54	$ 350.75	$ 43,951	$ 100,610

MassMutual

MassMutual@WORK[SM] GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$250,000 Death Benefit Non-Tobacco		
Issue Age[1]	*Semi-Monthly Premium*	*Guaranteed Cash Value[2]*	*Guaranteed RPU Value[2,3]*
55	$ 352.00	$ 40,449	$ 92,595
56	$ 379.50	$ 42,416	$ 93,842
57	$ 408.25	$ 44,463	$ 95,107
58	$ 437.00	$ 46,594	$ 96,392
59	$ 465.75	$ 48,811	$ 97,700
60	$ 494.50	$ 51,115	$ 99,032
61	$ 523.25	$ 53,506	$ 100,392
62	$ 553.25	$ 55,985	$ 101,790
63	$ 582.00	$ 58,542	$ 103,212
64	$ 610.75	$ 61,171	$ 104,655
65	$ 612.00	$ 63,865	$ 106,112
66	$ 654.50	$ 66,626	$ 107,587
67	$ 713.25	$ 69,458	$ 109,090
68	$ 753.25	$ 72,369	$ 110,632
69	$ 815.75	$ 75,678	$ 112,692
70	$ 853.25	$ 79,306	$ 115,125
71	$ 892.00	$ 83,028	$ 117,605
72	$ 933.25	$ 86,870	$ 120,172
73	$ 978.25	$ 90,871	$ 122,882
74	$ 1,028.25	$ 95,044	$ 125,762
75	$ 1,084.50	$ 99,355	$ 128,790

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$10,000 Death Benefit Tobacco			$15,000 Death Benefit Tobacco			$20,000 Death Benefit Tobacco			$25,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 5.60	$ 4,698	$ 8,851	$ 7.40	$ 7,047	$ 13,277	$ 9.20	$ 9,396	$ 17,703	$ 11.00	$ 11,746	$ 22,129
19	$ 5.65	$ 4,674	$ 8,806	$ 7.48	$ 7,011	$ 13,209	$ 9.30	$ 9,348	$ 17,612	$ 11.13	$ 11,685	$ 22,015
20	$ 5.70	$ 4,649	$ 8,758	$ 7.55	$ 6,973	$ 13,138	$ 9.40	$ 9,298	$ 17,517	$ 11.25	$ 11,622	$ 21,896
21	$ 6.05	$ 4,622	$ 8,708	$ 8.08	$ 6,933	$ 13,062	$ 10.10	$ 9,244	$ 17,417	$ 12.13	$ 11,556	$ 21,771
22	$ 6.20	$ 4,594	$ 8,656	$ 8.30	$ 6,891	$ 12,984	$ 10.40	$ 9,189	$ 17,312	$ 12.50	$ 11,486	$ 21,640
23	$ 6.25	$ 4,565	$ 8,600	$ 8.38	$ 6,847	$ 12,901	$ 10.50	$ 9,130	$ 17,201	$ 12.63	$ 11,412	$ 21,502
24	$ 6.40	$ 4,534	$ 8,542	$ 8.60	$ 6,801	$ 12,814	$ 10.80	$ 9,068	$ 17,085	$ 13.00	$ 11,335	$ 21,356
25	$ 6.55	$ 4,502	$ 8,481	$ 8.83	$ 6,753	$ 12,722	$ 11.10	$ 9,004	$ 16,963	$ 13.38	$ 11,255	$ 21,204
26	$ 6.75	$ 4,467	$ 8,417	$ 9.13	$ 6,701	$ 12,625	$ 11.50	$ 8,935	$ 16,834	$ 13.88	$ 11,169	$ 21,043
27	$ 7.00	$ 4,431	$ 8,349	$ 9.50	$ 6,647	$ 12,523	$ 12.00	$ 8,863	$ 16,698	$ 14.50	$ 11,079	$ 20,872
28	$ 7.15	$ 4,393	$ 8,276	$ 9.73	$ 6,589	$ 12,415	$ 12.30	$ 8,786	$ 16,553	$ 14.88	$ 10,983	$ 20,691
29	$ 7.35	$ 4,352	$ 8,199	$ 10.03	$ 6,528	$ 12,299	$ 12.70	$ 8,704	$ 16,399	$ 15.38	$ 10,881	$ 20,499
30	$ 7.55	$ 4,309	$ 8,118	$ 10.33	$ 6,463	$ 12,177	$ 13.10	$ 8,618	$ 16,237	$ 15.88	$ 10,773	$ 20,296
31	$ 7.55	$ 4,263	$ 8,032	$ 10.33	$ 6,395	$ 12,048	$ 13.10	$ 8,526	$ 16,064	$ 15.88	$ 10,658	$ 20,080
32	$ 7.90	$ 4,215	$ 7,941	$ 10.85	$ 6,322	$ 11,911	$ 13.80	$ 8,430	$ 15,882	$ 16.75	$ 10,537	$ 19,853
33	$ 8.20	$ 4,164	$ 7,845	$ 11.30	$ 6,246	$ 11,767	$ 14.40	$ 8,328	$ 15,690	$ 17.50	$ 10,410	$ 19,613
34	$ 8.50	$ 4,110	$ 7,744	$ 11.75	$ 6,165	$ 11,616	$ 15.00	$ 8,221	$ 15,488	$ 18.25	$ 10,276	$ 19,360
35	$ 8.80	$ 4,054	$ 7,637	$ 12.20	$ 6,081	$ 11,456	$ 15.60	$ 8,108	$ 15,275	$ 19.00	$ 10,135	$ 19,094
36	$ 9.15	$ 3,994	$ 7,525	$ 12.73	$ 5,991	$ 11,288	$ 16.30	$ 7,989	$ 15,051	$ 19.88	$ 9,986	$ 18,814
37	$ 9.55	$ 3,931	$ 7,407	$ 13.33	$ 5,897	$ 11,111	$ 17.10	$ 7,863	$ 14,815	$ 20.88	$ 9,829	$ 18,519
38	$ 10.00	$ 3,866	$ 7,283	$ 14.00	$ 5,799	$ 10,925	$ 18.00	$ 7,732	$ 14,567	$ 22.00	$ 9,665	$ 18,209
39	$ 10.30	$ 3,797	$ 7,153	$ 14.45	$ 5,695	$ 10,730	$ 18.60	$ 7,594	$ 14,307	$ 22.75	$ 9,492	$ 17,883
40	$ 10.80	$ 3,724	$ 7,017	$ 15.20	$ 5,586	$ 10,525	$ 19.60	$ 7,449	$ 14,034	$ 24.00	$ 9,311	$ 17,542
41	$ 11.10	$ 3,648	$ 6,873	$ 15.65	$ 5,472	$ 10,310	$ 20.20	$ 7,297	$ 13,747	$ 24.75	$ 9,121	$ 17,184
42	$ 11.55	$ 3,568	$ 6,723	$ 16.33	$ 5,353	$ 10,085	$ 21.10	$ 7,137	$ 13,447	$ 25.88	$ 8,921	$ 16,808
43	$ 11.95	$ 3,484	$ 6,564	$ 16.93	$ 5,226	$ 9,847	$ 21.90	$ 6,969	$ 13,129	$ 26.88	$ 8,711	$ 16,412
44	$ 12.35	$ 3,395	$ 6,397	$ 17.53	$ 5,093	$ 9,595	$ 22.70	$ 6,791	$ 12,794	$ 27.88	$ 8,488	$ 15,992
45	$ 12.90	$ 3,300	$ 6,218	$ 18.35	$ 4,951	$ 9,327	$ 23.80	$ 6,601	$ 12,437	$ 29.25	$ 8,251	$ 15,546
46	$ 13.45	$ 3,199	$ 6,028	$ 19.18	$ 4,799	$ 9,042	$ 24.90	$ 6,399	$ 12,056	$ 30.63	$ 7,999	$ 15,071
47	$ 14.10	$ 3,092	$ 5,826	$ 20.15	$ 4,638	$ 8,739	$ 26.20	$ 6,184	$ 11,652	$ 32.25	$ 7,731	$ 14,565
48	$ 14.70	$ 2,978	$ 5,611	$ 21.05	$ 4,467	$ 8,416	$ 27.40	$ 5,956	$ 11,222	$ 33.75	$ 7,445	$ 14,027
49	$ 15.20	$ 2,856	$ 5,381	$ 21.80	$ 4,284	$ 8,072	$ 28.40	$ 5,713	$ 10,763	$ 35.00	$ 7,141	$ 13,454
50	$ 16.00	$ 2,726	$ 5,137	$ 23.00	$ 4,090	$ 7,706	$ 30.00	$ 5,453	$ 10,275	$ 37.00	$ 6,817	$ 12,843
51	$ 16.50	$ 2,588	$ 4,877	$ 23.75	$ 3,883	$ 7,315	$ 31.00	$ 5,177	$ 9,754	$ 38.25	$ 6,471	$ 12,192
52	$ 17.15	$ 2,441	$ 4,599	$ 24.73	$ 3,661	$ 6,898	$ 32.30	$ 4,882	$ 9,198	$ 39.88	$ 6,103	$ 11,498
53	$ 17.90	$ 2,283	$ 4,303	$ 25.85	$ 3,425	$ 6,454	$ 33.80	$ 4,567	$ 8,606	$ 41.75	$ 5,709	$ 10,757
54	$ 18.70	$ 2,115	$ 3,986	$ 27.05	$ 3,173	$ 5,979	$ 35.40	$ 4,231	$ 7,972	$ 43.75	$ 5,289	$ 9,966

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$10,000 Death Benefit Tobacco			$15,000 Death Benefit Tobacco			$20,000 Death Benefit Tobacco			$25,000 Death Benefit Tobacco		
Issue Age[1]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]
55	$ 19.55	$ 1,936	$ 3,648	$ 28.33	$ 2,904	$ 5,472	$ 37.10	$ 3,872	$ 7,296	$ 45.88	$ 4,841	$ 9,120
56	$ 20.45	$ 1,993	$ 3,656	$ 29.68	$ 2,990	$ 5,485	$ 38.90	$ 3,986	$ 7,313	$ 48.13	$ 4,983	$ 9,141
57	$ 21.25	$ 2,048	$ 3,662	$ 30.88	$ 3,073	$ 5,493	$ 40.50	$ 4,097	$ 7,324	$ 50.13	$ 5,122	$ 9,155
58	$ 22.65	$ 2,103	$ 3,666	$ 32.98	$ 3,155	$ 5,499	$ 43.30	$ 4,207	$ 7,332	$ 53.63	$ 5,258	$ 9,165
59	$ 23.70	$ 2,157	$ 3,668	$ 34.55	$ 3,236	$ 5,502	$ 45.40	$ 4,314	$ 7,337	$ 56.25	$ 5,393	$ 9,171
60	$ 24.95	$ 2,210	$ 3,670	$ 36.43	$ 3,315	$ 5,505	$ 47.90	$ 4,421	$ 7,340	$ 59.38	$ 5,526	$ 9,175
61	$ 26.50	$ 2,262	$ 3,670	$ 38.75	$ 3,393	$ 5,505	$ 51.00	$ 4,525	$ 7,341	$ 63.25	$ 5,656	$ 9,176
62	$ 27.90	$ 2,312	$ 3,669	$ 40.85	$ 3,469	$ 5,503	$ 53.80	$ 4,625	$ 7,338	$ 66.75	$ 5,782	$ 9,173
63	$ 29.55	$ 2,375	$ 3,689	$ 43.33	$ 3,563	$ 5,533	$ 57.10	$ 4,751	$ 7,378	$ 70.88	$ 5,939	$ 9,222
64	$ 31.70	$ 2,443	$ 3,716	$ 46.55	$ 3,665	$ 5,574	$ 61.40	$ 4,886	$ 7,432	$ 76.25	$ 6,108	$ 9,290
65	$ 33.15	$ 2,510	$ 3,743	$ 48.73	$ 3,765	$ 5,614	$ 64.30	$ 5,021	$ 7,486	$ 79.88	$ 6,276	$ 9,357
66	$ 34.55	$ 2,579	$ 3,771	$ 50.83	$ 3,868	$ 5,657	$ 67.10	$ 5,158	$ 7,543	$ 83.38	$ 6,447	$ 9,429
67	$ 38.10	$ 2,651	$ 3,805	$ 56.15	$ 3,976	$ 5,707	$ 74.20	$ 5,302	$ 7,610	$ 92.25	$ 6,627	$ 9,512
68	$ 40.65	$ 2,729	$ 3,845	$ 59.98	$ 4,094	$ 5,768	$ 79.30	$ 5,458	$ 7,691	$ 98.63	$ 6,823	$ 9,614
69	$ 42.70	$ 2,816	$ 3,896	$ 63.05	$ 4,224	$ 5,844	$ 83.40	$ 5,632	$ 7,792	$ 103.75	$ 7,040	$ 9,740
70	$ 44.50	$ 2,913	$ 3,959	$ 65.75	$ 4,370	$ 5,938	$ 87.00	$ 5,826	$ 7,918	$ 108.25	$ 7,283	$ 9,897
71	$ 46.35	$ 3,022	$ 4,035	$ 68.53	$ 4,534	$ 6,053	$ 90.70	$ 6,045	$ 8,071	$ 112.88	$ 7,557	$ 10,089
72	$ 48.30	$ 3,148	$ 4,130	$ 71.45	$ 4,722	$ 6,195	$ 94.60	$ 6,297	$ 8,260	$ 117.75	$ 7,871	$ 10,325
73	$ 50.40	$ 3,287	$ 4,240	$ 74.60	$ 4,931	$ 6,360	$ 98.80	$ 6,575	$ 8,480	$ 123.00	$ 8,219	$ 10,601
74	$ 52.70	$ 3,436	$ 4,360	$ 78.05	$ 5,155	$ 6,540	$ 103.40	$ 6,873	$ 8,721	$ 128.75	$ 8,591	$ 10,901
75	$ 55.25	$ 3,596	$ 4,492	$ 81.88	$ 5,394	$ 6,739	$ 108.50	$ 7,192	$ 8,985	$ 135.13	$ 8,990	$ 11,232

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$30,000 Death Benefit Tobacco			$35,000 Death Benefit Tobacco			$40,000 Death Benefit Tobacco			$45,000 Death Benefit Tobacco		
Issue Age [1]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]
18	$ 12.80	$ 14,095	$ 26,555	$ 14.60	$ 16,444	$ 30,981	$ 16.40	$ 18,793	$ 35,407	$ 18.20	$ 21,142	$ 39,833
19	$ 12.95	$ 14,022	$ 26,418	$ 14.78	$ 16,360	$ 30,822	$ 16.60	$ 18,697	$ 35,225	$ 18.43	$ 21,034	$ 39,628
20	$ 13.10	$ 13,947	$ 26,276	$ 14.95	$ 16,271	$ 30,655	$ 16.80	$ 18,596	$ 35,034	$ 18.65	$ 20,920	$ 39,414
21	$ 14.15	$ 13,867	$ 26,125	$ 16.18	$ 16,178	$ 30,480	$ 18.20	$ 18,489	$ 34,834	$ 20.23	$ 20,801	$ 39,188
22	$ 14.60	$ 13,783	$ 25,968	$ 16.70	$ 16,080	$ 30,296	$ 18.80	$ 18,378	$ 34,624	$ 20.90	$ 20,675	$ 38,952
23	$ 14.75	$ 13,695	$ 25,802	$ 16.88	$ 15,978	$ 30,102	$ 19.00	$ 18,260	$ 34,403	$ 21.13	$ 20,543	$ 38,703
24	$ 15.20	$ 13,603	$ 25,628	$ 17.40	$ 15,870	$ 29,899	$ 19.60	$ 18,137	$ 34,170	$ 21.80	$ 20,404	$ 38,442
25	$ 15.65	$ 13,506	$ 25,445	$ 17.93	$ 15,757	$ 29,685	$ 20.20	$ 18,008	$ 33,926	$ 22.48	$ 20,259	$ 38,167
26	$ 16.25	$ 13,403	$ 25,251	$ 18.63	$ 15,637	$ 29,460	$ 21.00	$ 17,871	$ 33,669	$ 23.38	$ 20,105	$ 37,877
27	$ 17.00	$ 13,294	$ 25,047	$ 19.50	$ 15,510	$ 29,221	$ 22.00	$ 17,726	$ 33,396	$ 24.50	$ 19,942	$ 37,570
28	$ 17.45	$ 13,179	$ 24,830	$ 20.03	$ 15,376	$ 28,968	$ 22.60	$ 17,572	$ 33,106	$ 25.18	$ 19,769	$ 37,245
29	$ 18.05	$ 13,057	$ 24,599	$ 20.73	$ 15,233	$ 28,699	$ 23.40	$ 17,409	$ 32,799	$ 26.08	$ 19,585	$ 36,899
30	$ 18.65	$ 12,927	$ 24,355	$ 21.43	$ 15,082	$ 28,414	$ 24.20	$ 17,236	$ 32,474	$ 26.98	$ 19,391	$ 36,533
31	$ 18.65	$ 12,790	$ 24,096	$ 21.43	$ 14,922	$ 28,113	$ 24.20	$ 17,053	$ 32,129	$ 26.98	$ 19,185	$ 36,145
32	$ 19.70	$ 12,645	$ 23,823	$ 22.65	$ 14,753	$ 27,794	$ 25.60	$ 16,860	$ 31,765	$ 28.55	$ 18,968	$ 35,735
33	$ 20.60	$ 12,492	$ 23,535	$ 23.70	$ 14,574	$ 27,458	$ 26.80	$ 16,656	$ 31,381	$ 29.90	$ 18,739	$ 35,303
34	$ 21.50	$ 12,331	$ 23,232	$ 24.75	$ 14,386	$ 27,104	$ 28.00	$ 16,442	$ 30,976	$ 31.25	$ 18,497	$ 34,848
35	$ 22.40	$ 12,162	$ 22,913	$ 25.80	$ 14,189	$ 26,731	$ 29.20	$ 16,216	$ 30,550	$ 32.60	$ 18,243	$ 34,369
36	$ 23.45	$ 11,983	$ 22,576	$ 27.03	$ 13,980	$ 26,339	$ 30.60	$ 15,978	$ 30,102	$ 34.18	$ 17,975	$ 33,865
37	$ 24.65	$ 11,795	$ 22,223	$ 28.43	$ 13,761	$ 25,927	$ 32.20	$ 15,727	$ 29,631	$ 35.98	$ 17,693	$ 33,335
38	$ 26.00	$ 11,598	$ 21,851	$ 30.00	$ 13,531	$ 25,493	$ 34.00	$ 15,464	$ 29,135	$ 38.00	$ 17,397	$ 32,777
39	$ 26.90	$ 11,391	$ 21,460	$ 31.05	$ 13,289	$ 25,037	$ 35.20	$ 15,188	$ 28,614	$ 39.35	$ 17,086	$ 32,190
40	$ 28.40	$ 11,173	$ 21,051	$ 32.80	$ 13,036	$ 24,559	$ 37.20	$ 14,898	$ 28,068	$ 41.60	$ 16,760	$ 31,576
41	$ 29.30	$ 10,945	$ 20,621	$ 33.85	$ 12,770	$ 24,058	$ 38.40	$ 14,594	$ 27,495	$ 42.95	$ 16,418	$ 30,932
42	$ 30.65	$ 10,706	$ 20,170	$ 35.43	$ 12,490	$ 23,532	$ 40.20	$ 14,274	$ 26,894	$ 44.98	$ 16,059	$ 30,255
43	$ 31.85	$ 10,453	$ 19,694	$ 36.83	$ 12,196	$ 22,977	$ 41.80	$ 13,938	$ 26,259	$ 46.78	$ 15,680	$ 29,542
44	$ 33.05	$ 10,186	$ 19,191	$ 38.23	$ 11,884	$ 22,389	$ 43.40	$ 13,582	$ 25,588	$ 48.58	$ 15,279	$ 28,786
45	$ 34.70	$ 9,902	$ 18,655	$ 40.15	$ 11,552	$ 21,764	$ 45.60	$ 13,202	$ 24,874	$ 51.05	$ 14,853	$ 27,983
46	$ 36.35	$ 9,599	$ 18,085	$ 42.08	$ 11,199	$ 21,099	$ 47.80	$ 12,799	$ 24,113	$ 53.53	$ 14,399	$ 27,127
47	$ 38.30	$ 9,277	$ 17,478	$ 44.35	$ 10,823	$ 20,391	$ 50.40	$ 12,369	$ 23,304	$ 56.45	$ 13,916	$ 26,217
48	$ 40.10	$ 8,934	$ 16,833	$ 46.45	$ 10,423	$ 19,638	$ 52.80	$ 11,913	$ 22,444	$ 59.15	$ 13,402	$ 25,249
49	$ 41.60	$ 8,569	$ 16,145	$ 48.20	$ 9,998	$ 18,836	$ 54.80	$ 11,426	$ 21,527	$ 61.40	$ 12,854	$ 24,218
50	$ 44.00	$ 8,180	$ 15,412	$ 51.00	$ 9,544	$ 17,981	$ 58.00	$ 10,907	$ 20,550	$ 65.00	$ 12,271	$ 23,118
51	$ 45.50	$ 7,766	$ 14,631	$ 52.75	$ 9,060	$ 17,069	$ 60.00	$ 10,354	$ 19,508	$ 67.25	$ 11,649	$ 21,946
52	$ 47.45	$ 7,323	$ 13,797	$ 55.03	$ 8,544	$ 16,097	$ 62.60	$ 9,765	$ 18,397	$ 70.18	$ 10,985	$ 20,696
53	$ 49.70	$ 6,851	$ 12,909	$ 57.65	$ 7,993	$ 15,060	$ 65.60	$ 9,135	$ 17,212	$ 73.55	$ 10,277	$ 19,363
54	$ 52.10	$ 6,347	$ 11,959	$ 60.45	$ 7,405	$ 13,952	$ 68.80	$ 8,463	$ 15,945	$ 77.15	$ 9,521	$ 17,938

Please refer to even numbered pages for applicable footnotes.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$30,000 Death Benefit Tobacco			$35,000 Death Benefit Tobacco			$40,000 Death Benefit Tobacco			$45,000 Death Benefit Tobacco		
Issue Age[1]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]
55	$ 54.65	$ 5,809	$ 10,944	$ 63.43	$ 6,777	$ 12,768	$ 72.20	$ 7,745	$ 14,592	$ 80.98	$ 8,713	$ 16,416
56	$ 57.35	$ 5,980	$ 10,970	$ 66.58	$ 6,977	$ 12,798	$ 75.80	$ 7,973	$ 14,626	$ 85.03	$ 8,970	$ 16,455
57	$ 59.75	$ 6,146	$ 10,986	$ 69.38	$ 7,171	$ 12,818	$ 79.00	$ 8,195	$ 14,649	$ 88.63	$ 9,220	$ 16,480
58	$ 63.95	$ 6,310	$ 10,998	$ 74.28	$ 7,362	$ 12,831	$ 84.60	$ 8,414	$ 14,664	$ 94.93	$ 9,465	$ 16,497
59	$ 67.10	$ 6,472	$ 11,005	$ 77.95	$ 7,550	$ 12,839	$ 88.80	$ 8,629	$ 14,674	$ 99.65	$ 9,708	$ 16,508
60	$ 70.85	$ 6,631	$ 11,010	$ 82.33	$ 7,737	$ 12,845	$ 93.80	$ 8,842	$ 14,680	$ 105.28	$ 9,947	$ 16,515
61	$ 75.50	$ 6,787	$ 11,011	$ 87.75	$ 7,919	$ 12,847	$ 100.00	$ 9,050	$ 14,682	$ 112.25	$ 10,181	$ 16,517
62	$ 79.70	$ 6,938	$ 11,007	$ 92.65	$ 8,095	$ 12,842	$ 105.60	$ 9,251	$ 14,676	$ 118.55	$ 10,407	$ 16,511
63	$ 84.65	$ 7,127	$ 11,067	$ 98.43	$ 8,315	$ 12,911	$ 112.20	$ 9,503	$ 14,756	$ 125.98	$ 10,691	$ 16,600
64	$ 91.10	$ 7,330	$ 11,148	$ 105.95	$ 8,552	$ 13,007	$ 120.80	$ 9,773	$ 14,865	$ 135.65	$ 10,995	$ 16,723
65	$ 95.45	$ 7,531	$ 11,229	$ 111.03	$ 8,786	$ 13,100	$ 126.60	$ 10,042	$ 14,972	$ 142.18	$ 11,297	$ 16,843
66	$ 99.65	$ 7,737	$ 11,315	$ 115.93	$ 9,026	$ 13,200	$ 132.20	$ 10,316	$ 15,086	$ 148.48	$ 11,605	$ 16,972
67	$ 110.30	$ 7,953	$ 11,415	$ 128.35	$ 9,279	$ 13,317	$ 146.40	$ 10,604	$ 15,220	$ 164.45	$ 11,930	$ 17,122
68	$ 117.95	$ 8,188	$ 11,536	$ 137.28	$ 9,552	$ 13,459	$ 156.60	$ 10,917	$ 15,382	$ 175.93	$ 12,282	$ 17,305
69	$ 124.10	$ 8,448	$ 11,688	$ 144.45	$ 9,856	$ 13,637	$ 164.80	$ 11,264	$ 15,585	$ 185.15	$ 12,672	$ 17,533
70	$ 129.50	$ 8,740	$ 11,877	$ 150.75	$ 10,196	$ 13,856	$ 172.00	$ 11,653	$ 15,836	$ 193.25	$ 13,110	$ 17,815
71	$ 135.05	$ 9,068	$ 12,106	$ 157.23	$ 10,580	$ 14,124	$ 179.40	$ 12,091	$ 16,142	$ 201.58	$ 13,603	$ 18,160
72	$ 140.90	$ 9,445	$ 12,390	$ 164.05	$ 11,019	$ 14,456	$ 187.20	$ 12,594	$ 16,521	$ 210.35	$ 14,168	$ 18,586
73	$ 147.20	$ 9,863	$ 12,721	$ 171.40	$ 11,507	$ 14,841	$ 195.60	$ 13,151	$ 16,961	$ 219.80	$ 14,795	$ 19,081
74	$ 154.10	$ 10,310	$ 13,081	$ 179.45	$ 12,028	$ 15,262	$ 204.80	$ 13,746	$ 17,442	$ 230.15	$ 15,465	$ 19,622
75	$ 161.75	$ 10,788	$ 13,478	$ 188.38	$ 12,586	$ 15,724	$ 215.00	$ 14,384	$ 17,971	$ 241.63	$ 16,182	$ 20,217

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$50,000 Death Benefit Tobacco			$55,000 Death Benefit Tobacco			$60,000 Death Benefit Tobacco			$65,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 20.00	$ 23,492	$ 44,259	$ 21.80	$ 25,841	$ 48,684	$ 23.60	$ 28,190	$ 53,110	$ 25.40	$ 30,539	$ 57,536
19	$ 20.25	$ 23,371	$ 44,031	$ 22.08	$ 25,708	$ 48,434	$ 23.90	$ 28,045	$ 52,837	$ 25.73	$ 30,382	$ 57,240
20	$ 20.50	$ 23,245	$ 43,793	$ 22.35	$ 25,569	$ 48,172	$ 24.20	$ 27,894	$ 52,552	$ 26.05	$ 30,218	$ 56,931
21	$ 22.25	$ 23,112	$ 43,543	$ 24.28	$ 25,423	$ 47,897	$ 26.30	$ 27,734	$ 52,251	$ 28.33	$ 30,046	$ 56,605
22	$ 23.00	$ 22,972	$ 43,280	$ 25.10	$ 25,269	$ 47,608	$ 27.20	$ 27,567	$ 51,936	$ 29.30	$ 29,864	$ 56,264
23	$ 23.25	$ 22,825	$ 43,004	$ 25.38	$ 25,108	$ 47,304	$ 27.50	$ 27,391	$ 51,604	$ 29.63	$ 29,673	$ 55,905
24	$ 24.00	$ 22,671	$ 42,713	$ 26.20	$ 24,939	$ 46,984	$ 28.40	$ 27,206	$ 51,256	$ 30.60	$ 29,473	$ 55,527
25	$ 24.75	$ 22,510	$ 42,408	$ 27.03	$ 24,761	$ 46,649	$ 29.30	$ 27,012	$ 50,890	$ 31.58	$ 29,263	$ 55,131
26	$ 25.75	$ 22,339	$ 42,086	$ 28.13	$ 24,573	$ 46,295	$ 30.50	$ 26,806	$ 50,503	$ 32.88	$ 29,040	$ 54,712
27	$ 27.00	$ 22,158	$ 41,745	$ 29.50	$ 24,373	$ 45,920	$ 32.00	$ 26,589	$ 50,094	$ 34.50	$ 28,805	$ 54,269
28	$ 27.75	$ 21,966	$ 41,383	$ 30.33	$ 24,162	$ 45,521	$ 32.90	$ 26,359	$ 49,660	$ 35.48	$ 28,555	$ 53,798
29	$ 28.75	$ 21,762	$ 40,999	$ 31.43	$ 23,938	$ 45,099	$ 34.10	$ 26,114	$ 49,199	$ 36.78	$ 28,290	$ 53,299
30	$ 29.75	$ 21,546	$ 40,592	$ 32.53	$ 23,700	$ 44,651	$ 35.30	$ 25,855	$ 48,711	$ 38.08	$ 28,009	$ 52,770
31	$ 29.75	$ 21,317	$ 40,161	$ 32.53	$ 23,449	$ 44,177	$ 35.30	$ 25,580	$ 48,193	$ 38.08	$ 27,712	$ 52,209
32	$ 31.50	$ 21,075	$ 39,706	$ 34.45	$ 23,183	$ 43,677	$ 37.40	$ 25,290	$ 47,647	$ 40.35	$ 27,398	$ 51,618
33	$ 33.00	$ 20,821	$ 39,226	$ 36.10	$ 22,903	$ 43,149	$ 39.20	$ 24,985	$ 47,071	$ 42.30	$ 27,067	$ 50,994
34	$ 34.50	$ 20,552	$ 38,721	$ 37.75	$ 22,607	$ 42,593	$ 41.00	$ 24,663	$ 46,465	$ 44.25	$ 26,718	$ 50,337
35	$ 36.00	$ 20,270	$ 38,188	$ 39.40	$ 22,297	$ 42,007	$ 42.80	$ 24,324	$ 45,826	$ 46.20	$ 26,351	$ 49,645
36	$ 37.75	$ 19,972	$ 37,628	$ 41.33	$ 21,969	$ 41,390	$ 44.90	$ 23,967	$ 45,153	$ 48.48	$ 25,964	$ 48,916
37	$ 39.75	$ 19,659	$ 37,039	$ 43.53	$ 21,625	$ 40,742	$ 47.30	$ 23,591	$ 44,446	$ 51.08	$ 25,557	$ 48,150
38	$ 42.00	$ 19,330	$ 36,419	$ 46.00	$ 21,263	$ 40,060	$ 50.00	$ 23,196	$ 43,702	$ 54.00	$ 25,130	$ 47,344
39	$ 43.50	$ 18,985	$ 35,767	$ 47.65	$ 20,883	$ 39,344	$ 51.80	$ 22,782	$ 42,921	$ 55.95	$ 24,680	$ 46,497
40	$ 46.00	$ 18,623	$ 35,085	$ 50.40	$ 20,485	$ 38,594	$ 54.80	$ 22,347	$ 42,102	$ 59.20	$ 24,209	$ 45,611
41	$ 47.50	$ 18,243	$ 34,369	$ 52.05	$ 20,067	$ 37,806	$ 56.60	$ 21,891	$ 41,243	$ 61.15	$ 23,716	$ 44,680
42	$ 49.75	$ 17,843	$ 33,617	$ 54.53	$ 19,628	$ 36,979	$ 59.30	$ 21,412	$ 40,341	$ 64.08	$ 23,196	$ 43,702
43	$ 51.75	$ 17,423	$ 32,824	$ 56.73	$ 19,165	$ 36,106	$ 61.70	$ 20,907	$ 39,389	$ 66.68	$ 22,649	$ 42,671
44	$ 53.75	$ 16,977	$ 31,985	$ 58.93	$ 18,675	$ 35,184	$ 64.10	$ 20,373	$ 38,382	$ 69.28	$ 22,070	$ 41,581
45	$ 56.50	$ 16,503	$ 31,092	$ 61.95	$ 18,153	$ 34,201	$ 67.40	$ 19,804	$ 37,311	$ 72.85	$ 21,454	$ 40,420
46	$ 59.25	$ 15,999	$ 30,142	$ 64.98	$ 17,598	$ 33,156	$ 70.70	$ 19,198	$ 36,170	$ 76.43	$ 20,798	$ 39,184
47	$ 62.50	$ 15,462	$ 29,131	$ 68.55	$ 17,008	$ 32,044	$ 74.60	$ 18,554	$ 34,957	$ 80.65	$ 20,101	$ 37,870
48	$ 65.50	$ 14,891	$ 28,055	$ 71.85	$ 16,380	$ 30,860	$ 78.20	$ 17,869	$ 33,666	$ 84.55	$ 19,358	$ 36,471
49	$ 68.00	$ 14,282	$ 26,909	$ 74.60	$ 15,711	$ 29,599	$ 81.20	$ 17,139	$ 32,290	$ 87.80	$ 18,567	$ 34,981
50	$ 72.00	$ 13,634	$ 25,687	$ 79.00	$ 14,997	$ 28,256	$ 86.00	$ 16,361	$ 30,825	$ 93.00	$ 17,724	$ 33,393
51	$ 74.50	$ 12,943	$ 24,385	$ 81.75	$ 14,237	$ 26,823	$ 89.00	$ 15,532	$ 29,262	$ 96.25	$ 16,826	$ 31,700
52	$ 77.75	$ 12,206	$ 22,996	$ 85.33	$ 13,426	$ 25,296	$ 92.90	$ 14,647	$ 27,595	$ 100.48	$ 15,868	$ 29,895
53	$ 81.50	$ 11,419	$ 21,515	$ 89.45	$ 12,561	$ 23,666	$ 97.40	$ 13,703	$ 25,818	$ 105.35	$ 14,845	$ 27,969
54	$ 85.50	$ 10,579	$ 19,932	$ 93.85	$ 11,637	$ 21,925	$ 102.20	$ 12,695	$ 23,918	$ 110.55	$ 13,753	$ 25,911

MassMutual

MassMutual@WORK[SM] GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$50,000 Death Benefit Tobacco			$55,000 Death Benefit Tobacco			$60,000 Death Benefit Tobacco			$65,000 Death Benefit Tobacco		
Issue Age [1]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]
55	$ 89.75	$ 9,682	$ 18,241	$ 98.53	$ 10,650	$ 20,065	$ 107.30	$ 11,618	$ 21,889	$ 116.08	$ 12,586	$ 23,713
56	$ 94.25	$ 9,967	$ 18,283	$ 103.48	$ 10,963	$ 20,111	$ 112.70	$ 11,960	$ 21,940	$ 121.93	$ 12,957	$ 23,768
57	$ 98.25	$ 10,244	$ 18,311	$ 107.88	$ 11,269	$ 20,142	$ 117.50	$ 12,293	$ 21,973	$ 127.13	$ 13,318	$ 23,804
58	$ 105.25	$ 10,517	$ 18,330	$ 115.58	$ 11,569	$ 20,163	$ 125.90	$ 12,621	$ 21,996	$ 136.23	$ 13,672	$ 23,829
59	$ 110.50	$ 10,786	$ 18,342	$ 121.35	$ 11,865	$ 20,176	$ 132.20	$ 12,944	$ 22,011	$ 143.05	$ 14,022	$ 23,845
60	$ 116.75	$ 11,052	$ 18,351	$ 128.23	$ 12,158	$ 20,186	$ 139.70	$ 13,263	$ 22,021	$ 151.18	$ 14,368	$ 23,856
61	$ 124.50	$ 11,313	$ 18,353	$ 136.75	$ 12,444	$ 20,188	$ 149.00	$ 13,575	$ 22,023	$ 161.25	$ 14,707	$ 23,858
62	$ 131.50	$ 11,564	$ 18,346	$ 144.45	$ 12,720	$ 20,180	$ 157.40	$ 13,877	$ 22,015	$ 170.35	$ 15,033	$ 23,849
63	$ 139.75	$ 11,879	$ 18,445	$ 153.53	$ 13,067	$ 20,290	$ 167.30	$ 14,255	$ 22,134	$ 181.08	$ 15,443	$ 23,979
64	$ 150.50	$ 12,217	$ 18,581	$ 165.35	$ 13,439	$ 20,439	$ 180.20	$ 14,660	$ 22,297	$ 195.05	$ 15,882	$ 24,155
65	$ 157.75	$ 12,552	$ 18,715	$ 173.33	$ 13,807	$ 20,586	$ 188.90	$ 15,063	$ 22,458	$ 204.48	$ 16,318	$ 24,329
66	$ 164.75	$ 12,895	$ 18,858	$ 181.03	$ 14,184	$ 20,744	$ 197.30	$ 15,474	$ 22,630	$ 213.58	$ 16,763	$ 24,516
67	$ 182.50	$ 13,255	$ 19,025	$ 200.55	$ 14,581	$ 20,927	$ 218.60	$ 15,906	$ 22,830	$ 236.65	$ 17,232	$ 24,732
68	$ 195.25	$ 13,646	$ 19,228	$ 214.58	$ 15,011	$ 21,150	$ 233.90	$ 16,376	$ 23,073	$ 253.23	$ 17,740	$ 24,996
69	$ 205.50	$ 14,080	$ 19,481	$ 225.85	$ 15,488	$ 21,429	$ 246.20	$ 16,896	$ 23,377	$ 266.55	$ 18,304	$ 25,325
70	$ 214.50	$ 14,567	$ 19,795	$ 235.75	$ 16,023	$ 21,774	$ 257.00	$ 17,480	$ 23,754	$ 278.25	$ 18,937	$ 25,733
71	$ 223.75	$ 15,114	$ 20,178	$ 245.93	$ 16,625	$ 22,195	$ 268.10	$ 18,137	$ 24,213	$ 290.28	$ 19,648	$ 26,231
72	$ 233.50	$ 15,742	$ 20,651	$ 256.65	$ 17,316	$ 22,716	$ 279.80	$ 18,891	$ 24,781	$ 302.95	$ 20,465	$ 26,846
73	$ 244.00	$ 16,439	$ 21,202	$ 268.20	$ 18,083	$ 23,322	$ 292.40	$ 19,727	$ 25,442	$ 316.60	$ 21,371	$ 27,562
74	$ 255.50	$ 17,183	$ 21,803	$ 280.85	$ 18,901	$ 23,983	$ 306.20	$ 20,620	$ 26,163	$ 331.55	$ 22,338	$ 28,343
75	$ 268.25	$ 17,981	$ 22,464	$ 294.88	$ 19,779	$ 24,710	$ 321.50	$ 21,577	$ 26,956	$ 348.13	$ 23,375	$ 29,203

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$70,000 Death Benefit Tobacco			$75,000 Death Benefit Tobacco			$80,000 Death Benefit Tobacco			$85,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 27.20	$ 32,889	$ 61,962	$ 29.00	$ 35,238	$ 66,388	$ 30.80	$ 37,587	$ 70,814	$ 32.60	$ 39,936	$ 75,240
19	$ 27.55	$ 32,720	$ 61,644	$ 29.38	$ 35,057	$ 66,047	$ 31.20	$ 37,394	$ 70,450	$ 33.03	$ 39,731	$ 74,853
20	$ 27.90	$ 32,543	$ 61,310	$ 29.75	$ 34,867	$ 65,690	$ 31.60	$ 37,192	$ 70,069	$ 33.45	$ 39,516	$ 74,448
21	$ 30.35	$ 32,357	$ 60,960	$ 32.38	$ 34,668	$ 65,314	$ 34.40	$ 36,979	$ 69,668	$ 36.43	$ 39,290	$ 74,023
22	$ 31.40	$ 32,161	$ 60,592	$ 33.50	$ 34,458	$ 64,920	$ 35.60	$ 36,756	$ 69,248	$ 37.70	$ 39,053	$ 73,576
23	$ 31.75	$ 31,956	$ 60,205	$ 33.88	$ 34,238	$ 64,506	$ 36.00	$ 36,521	$ 68,806	$ 38.13	$ 38,804	$ 73,106
24	$ 32.80	$ 31,740	$ 59,798	$ 35.00	$ 34,007	$ 64,070	$ 37.20	$ 36,274	$ 68,341	$ 39.40	$ 38,542	$ 72,612
25	$ 33.85	$ 31,514	$ 59,371	$ 36.13	$ 33,765	$ 63,612	$ 38.40	$ 36,016	$ 67,853	$ 40.68	$ 38,267	$ 72,094
26	$ 35.25	$ 31,274	$ 58,921	$ 37.63	$ 33,508	$ 63,129	$ 40.00	$ 35,742	$ 67,338	$ 42.38	$ 37,976	$ 71,547
27	$ 37.00	$ 31,021	$ 58,443	$ 39.50	$ 33,237	$ 62,618	$ 42.00	$ 35,452	$ 66,792	$ 44.50	$ 37,668	$ 70,967
28	$ 38.05	$ 30,752	$ 57,936	$ 40.63	$ 32,949	$ 62,075	$ 43.20	$ 35,145	$ 66,213	$ 45.78	$ 37,342	$ 70,351
29	$ 39.45	$ 30,466	$ 57,399	$ 42.13	$ 32,643	$ 61,499	$ 44.80	$ 34,819	$ 65,599	$ 47.48	$ 36,995	$ 69,699
30	$ 40.85	$ 30,164	$ 56,829	$ 43.63	$ 32,319	$ 60,888	$ 46.40	$ 34,473	$ 64,948	$ 49.18	$ 36,628	$ 69,007
31	$ 40.85	$ 29,844	$ 56,226	$ 43.63	$ 31,975	$ 60,242	$ 46.40	$ 34,107	$ 64,258	$ 49.18	$ 36,239	$ 68,274
32	$ 43.30	$ 29,506	$ 55,589	$ 46.25	$ 31,613	$ 59,559	$ 49.20	$ 33,721	$ 63,530	$ 52.15	$ 35,828	$ 67,501
33	$ 45.40	$ 29,149	$ 54,917	$ 48.50	$ 31,231	$ 58,839	$ 51.60	$ 33,313	$ 62,762	$ 54.70	$ 35,395	$ 66,685
34	$ 47.50	$ 28,773	$ 54,209	$ 50.75	$ 30,829	$ 58,081	$ 54.00	$ 32,884	$ 61,953	$ 57.25	$ 34,939	$ 65,825
35	$ 49.60	$ 28,378	$ 53,463	$ 53.00	$ 30,405	$ 57,282	$ 56.40	$ 32,432	$ 61,101	$ 59.80	$ 34,459	$ 64,920
36	$ 52.05	$ 27,961	$ 52,679	$ 55.63	$ 29,958	$ 56,442	$ 59.20	$ 31,956	$ 60,204	$ 62.78	$ 33,953	$ 63,967
37	$ 54.85	$ 27,523	$ 51,854	$ 58.63	$ 29,489	$ 55,558	$ 62.40	$ 31,455	$ 59,262	$ 66.18	$ 33,421	$ 62,966
38	$ 58.00	$ 27,063	$ 50,986	$ 62.00	$ 28,996	$ 54,628	$ 66.00	$ 30,929	$ 58,270	$ 70.00	$ 32,862	$ 61,912
39	$ 60.10	$ 26,579	$ 50,074	$ 64.25	$ 28,477	$ 53,651	$ 68.40	$ 30,376	$ 57,228	$ 72.55	$ 32,274	$ 60,804
40	$ 63.60	$ 26,072	$ 49,119	$ 68.00	$ 27,934	$ 52,628	$ 72.40	$ 29,796	$ 56,136	$ 76.80	$ 31,659	$ 59,645
41	$ 65.70	$ 25,540	$ 48,117	$ 70.25	$ 27,364	$ 51,554	$ 74.80	$ 29,188	$ 54,991	$ 79.35	$ 31,013	$ 58,428
42	$ 68.85	$ 24,981	$ 47,064	$ 73.63	$ 26,765	$ 50,426	$ 78.40	$ 28,549	$ 53,788	$ 83.18	$ 30,334	$ 57,149
43	$ 71.65	$ 24,392	$ 45,954	$ 76.63	$ 26,134	$ 49,236	$ 81.60	$ 27,876	$ 52,519	$ 86.58	$ 29,619	$ 55,801
44	$ 74.45	$ 23,768	$ 44,779	$ 79.63	$ 25,466	$ 47,978	$ 84.80	$ 27,164	$ 51,176	$ 89.98	$ 28,861	$ 54,375
45	$ 78.30	$ 23,104	$ 43,529	$ 83.75	$ 24,755	$ 46,638	$ 89.20	$ 26,405	$ 49,748	$ 94.65	$ 28,055	$ 52,857
46	$ 82.15	$ 22,398	$ 42,198	$ 87.88	$ 23,998	$ 45,213	$ 93.60	$ 25,598	$ 48,227	$ 99.33	$ 27,198	$ 51,241
47	$ 86.70	$ 21,647	$ 40,783	$ 92.75	$ 23,193	$ 43,696	$ 98.80	$ 24,739	$ 46,609	$ 104.85	$ 26,286	$ 49,522
48	$ 90.90	$ 20,847	$ 39,277	$ 97.25	$ 22,337	$ 42,082	$ 103.60	$ 23,826	$ 44,888	$ 109.95	$ 25,315	$ 47,693
49	$ 94.40	$ 19,996	$ 37,672	$ 101.00	$ 21,424	$ 40,363	$ 107.60	$ 22,852	$ 43,054	$ 114.20	$ 24,281	$ 45,745
50	$ 100.00	$ 19,088	$ 35,962	$ 107.00	$ 20,451	$ 38,531	$ 114.00	$ 21,815	$ 41,100	$ 121.00	$ 23,178	$ 43,668
51	$ 103.50	$ 18,120	$ 34,139	$ 110.75	$ 19,415	$ 36,577	$ 118.00	$ 20,709	$ 39,016	$ 125.25	$ 22,003	$ 41,454
52	$ 108.05	$ 17,088	$ 32,195	$ 115.63	$ 18,309	$ 34,494	$ 123.20	$ 19,530	$ 36,794	$ 130.78	$ 20,750	$ 39,094
53	$ 113.30	$ 15,987	$ 30,121	$ 121.25	$ 17,129	$ 32,272	$ 129.20	$ 18,271	$ 34,424	$ 137.15	$ 19,413	$ 36,575
54	$ 118.90	$ 14,811	$ 27,904	$ 127.25	$ 15,869	$ 29,898	$ 135.60	$ 16,927	$ 31,891	$ 143.95	$ 17,985	$ 33,884

 Please refer to even numbered pages for applicable footnotes.

MassMutual

MassMutual@WORK[SM] GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$70,000 Death Benefit Tobacco			$75,000 Death Benefit Tobacco			$80,000 Death Benefit Tobacco			$85,000 Death Benefit Tobacco		
Issue Age[1]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value*[2]	*Guaranteed RPU Value*[2,3]
55	$ 124.85	$ 13,554	$ 25,537	$ 133.63	$ 14,523	$ 27,361	$ 142.40	$ 15,491	$ 29,185	$ 151.18	$ 16,459	$ 31,009
56	$ 131.15	$ 13,954	$ 25,596	$ 140.38	$ 14,950	$ 27,425	$ 149.60	$ 15,947	$ 29,253	$ 158.83	$ 16,944	$ 31,081
57	$ 136.75	$ 14,342	$ 25,636	$ 146.38	$ 15,367	$ 27,467	$ 156.00	$ 16,391	$ 29,298	$ 165.63	$ 17,416	$ 31,129
58	$ 146.55	$ 14,724	$ 25,662	$ 156.88	$ 15,776	$ 27,495	$ 167.20	$ 16,828	$ 29,328	$ 177.53	$ 17,879	$ 31,161
59	$ 153.90	$ 15,101	$ 25,679	$ 164.75	$ 16,180	$ 27,513	$ 175.60	$ 17,258	$ 29,348	$ 186.45	$ 18,337	$ 31,182
60	$ 162.65	$ 15,474	$ 25,691	$ 174.13	$ 16,579	$ 27,526	$ 185.60	$ 17,684	$ 29,361	$ 197.08	$ 18,789	$ 31,196
61	$ 173.50	$ 15,838	$ 25,694	$ 185.75	$ 16,969	$ 27,529	$ 198.00	$ 18,100	$ 29,364	$ 210.25	$ 19,232	$ 31,200
62	$ 183.30	$ 16,190	$ 25,684	$ 196.25	$ 17,346	$ 27,519	$ 209.20	$ 18,502	$ 29,353	$ 222.15	$ 19,659	$ 31,188
63	$ 194.85	$ 16,631	$ 25,823	$ 208.63	$ 17,819	$ 27,668	$ 222.40	$ 19,007	$ 29,512	$ 236.18	$ 20,195	$ 31,357
64	$ 209.90	$ 17,104	$ 26,014	$ 224.75	$ 18,326	$ 27,872	$ 239.60	$ 19,547	$ 29,730	$ 254.45	$ 20,769	$ 31,588
65	$ 220.05	$ 17,573	$ 26,201	$ 235.63	$ 18,829	$ 28,072	$ 251.20	$ 20,084	$ 29,944	$ 266.78	$ 21,339	$ 31,815
66	$ 229.85	$ 18,053	$ 26,401	$ 246.13	$ 19,342	$ 28,287	$ 262.40	$ 20,632	$ 30,173	$ 278.68	$ 21,921	$ 32,059
67	$ 254.70	$ 18,558	$ 26,635	$ 272.75	$ 19,883	$ 28,537	$ 290.80	$ 21,209	$ 30,440	$ 308.85	$ 22,534	$ 32,342
68	$ 272.55	$ 19,105	$ 26,919	$ 291.88	$ 20,470	$ 28,842	$ 311.20	$ 21,834	$ 30,764	$ 330.53	$ 23,199	$ 32,687
69	$ 286.90	$ 19,713	$ 27,274	$ 307.25	$ 21,121	$ 29,222	$ 327.60	$ 22,529	$ 31,170	$ 347.95	$ 23,937	$ 33,118
70	$ 299.50	$ 20,393	$ 27,713	$ 320.75	$ 21,850	$ 29,692	$ 342.00	$ 23,307	$ 31,672	$ 363.25	$ 24,763	$ 33,651
71	$ 312.45	$ 21,160	$ 28,249	$ 334.63	$ 22,671	$ 30,267	$ 356.80	$ 24,183	$ 32,284	$ 378.98	$ 25,694	$ 34,302
72	$ 326.10	$ 22,039	$ 28,912	$ 349.25	$ 23,613	$ 30,977	$ 372.40	$ 25,188	$ 33,042	$ 395.55	$ 26,762	$ 35,107
73	$ 340.80	$ 23,015	$ 29,682	$ 365.00	$ 24,659	$ 31,803	$ 389.20	$ 26,303	$ 33,923	$ 413.40	$ 27,947	$ 36,043
74	$ 356.90	$ 24,056	$ 30,524	$ 382.25	$ 25,775	$ 32,704	$ 407.60	$ 27,493	$ 34,884	$ 432.95	$ 29,212	$ 37,065
75	$ 374.75	$ 25,173	$ 31,449	$ 401.38	$ 26,971	$ 33,696	$ 428.00	$ 28,769	$ 35,942	$ 454.63	$ 30,567	$ 38,188

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

	$90,000 Death Benefit Tobacco			$95,000 Death Benefit Tobacco			$100,000 Death Benefit Tobacco			$105,000 Death Benefit Tobacco		
Issue Age[1]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]
18	$ 34.40	$ 42,285	$ 79,666	$ 36.20	$ 44,635	$ 84,092	$ 38.00	$ 46,984	$ 88,518	$ 39.80	$ 49,333	$ 92,943
19	$ 34.85	$ 42,068	$ 79,256	$ 36.68	$ 44,405	$ 83,659	$ 38.50	$ 46,743	$ 88,063	$ 40.33	$ 49,080	$ 92,466
20	$ 35.30	$ 41,841	$ 78,828	$ 37.15	$ 44,165	$ 83,207	$ 39.00	$ 46,490	$ 87,587	$ 40.85	$ 48,814	$ 91,966
21	$ 38.45	$ 41,602	$ 78,377	$ 40.48	$ 43,913	$ 82,731	$ 42.50	$ 46,224	$ 87,086	$ 44.53	$ 48,535	$ 91,440
22	$ 39.80	$ 41,350	$ 77,904	$ 41.90	$ 43,648	$ 82,232	$ 44.00	$ 45,945	$ 86,560	$ 46.10	$ 48,242	$ 90,888
23	$ 40.25	$ 41,086	$ 77,407	$ 42.38	$ 43,369	$ 81,707	$ 44.50	$ 45,651	$ 86,008	$ 46.63	$ 47,934	$ 90,308
24	$ 41.60	$ 40,809	$ 76,884	$ 43.80	$ 43,076	$ 81,155	$ 46.00	$ 45,343	$ 85,427	$ 48.20	$ 47,610	$ 89,698
25	$ 42.95	$ 40,518	$ 76,335	$ 45.23	$ 42,769	$ 80,576	$ 47.50	$ 45,020	$ 84,817	$ 49.78	$ 47,271	$ 89,057
26	$ 44.75	$ 40,210	$ 75,755	$ 47.13	$ 42,444	$ 79,964	$ 49.50	$ 44,678	$ 84,173	$ 51.88	$ 46,912	$ 88,381
27	$ 47.00	$ 39,884	$ 75,141	$ 49.50	$ 42,100	$ 79,316	$ 52.00	$ 44,316	$ 83,491	$ 54.50	$ 46,532	$ 87,665
28	$ 48.35	$ 39,538	$ 74,490	$ 50.93	$ 41,735	$ 78,628	$ 53.50	$ 43,932	$ 82,767	$ 56.08	$ 46,128	$ 86,905
29	$ 50.15	$ 39,171	$ 73,799	$ 52.83	$ 41,348	$ 77,899	$ 55.50	$ 43,524	$ 81,999	$ 58.18	$ 45,700	$ 86,098
30	$ 51.95	$ 38,782	$ 73,066	$ 54.73	$ 40,937	$ 77,125	$ 57.50	$ 43,092	$ 81,185	$ 60.28	$ 45,246	$ 85,244
31	$ 51.95	$ 38,371	$ 72,290	$ 54.73	$ 40,502	$ 76,306	$ 57.50	$ 42,634	$ 80,323	$ 60.28	$ 44,766	$ 84,339
32	$ 55.10	$ 37,936	$ 71,471	$ 58.05	$ 40,043	$ 75,442	$ 61.00	$ 42,151	$ 79,413	$ 63.95	$ 44,259	$ 83,383
33	$ 57.80	$ 37,478	$ 70,607	$ 60.90	$ 39,560	$ 74,530	$ 64.00	$ 41,642	$ 78,453	$ 67.10	$ 43,724	$ 82,375
34	$ 60.50	$ 36,994	$ 69,697	$ 63.75	$ 39,050	$ 73,569	$ 67.00	$ 41,105	$ 77,442	$ 70.25	$ 43,160	$ 81,314
35	$ 63.20	$ 36,486	$ 68,739	$ 66.60	$ 38,513	$ 72,558	$ 70.00	$ 40,540	$ 76,377	$ 73.40	$ 42,567	$ 80,195
36	$ 66.35	$ 35,950	$ 67,730	$ 69.93	$ 37,947	$ 71,493	$ 73.50	$ 39,945	$ 75,256	$ 77.08	$ 41,942	$ 79,018
37	$ 69.95	$ 35,387	$ 66,670	$ 73.73	$ 37,353	$ 70,374	$ 77.50	$ 39,319	$ 74,078	$ 81.28	$ 41,285	$ 77,781
38	$ 74.00	$ 34,795	$ 65,554	$ 78.00	$ 36,728	$ 69,196	$ 82.00	$ 38,661	$ 72,838	$ 86.00	$ 40,594	$ 76,479
39	$ 76.70	$ 34,173	$ 64,381	$ 80.85	$ 36,071	$ 67,958	$ 85.00	$ 37,970	$ 71,535	$ 89.15	$ 39,868	$ 75,111
40	$ 81.20	$ 33,521	$ 63,153	$ 85.60	$ 35,383	$ 66,662	$ 90.00	$ 37,246	$ 70,171	$ 94.40	$ 39,108	$ 73,679
41	$ 83.90	$ 32,837	$ 61,865	$ 88.45	$ 34,661	$ 65,302	$ 93.00	$ 36,486	$ 68,739	$ 97.55	$ 38,310	$ 72,175
42	$ 87.95	$ 32,118	$ 60,511	$ 92.73	$ 33,902	$ 63,873	$ 97.50	$ 35,687	$ 67,235	$ 102.28	$ 37,471	$ 70,596
43	$ 91.55	$ 31,361	$ 59,084	$ 96.53	$ 33,103	$ 62,366	$ 101.50	$ 34,846	$ 65,649	$ 106.48	$ 36,588	$ 68,931
44	$ 95.15	$ 30,559	$ 57,573	$ 100.33	$ 32,257	$ 60,772	$ 105.50	$ 33,955	$ 63,971	$ 110.68	$ 35,652	$ 67,169
45	$ 100.10	$ 29,706	$ 55,966	$ 105.55	$ 31,356	$ 59,075	$ 111.00	$ 33,007	$ 62,185	$ 116.45	$ 34,657	$ 65,294
46	$ 105.05	$ 28,798	$ 54,255	$ 110.78	$ 30,398	$ 57,269	$ 116.50	$ 31,998	$ 60,284	$ 122.23	$ 33,597	$ 63,298
47	$ 110.90	$ 27,832	$ 52,435	$ 116.95	$ 29,378	$ 55,348	$ 123.00	$ 30,924	$ 58,262	$ 129.05	$ 32,471	$ 61,175
48	$ 116.30	$ 26,804	$ 50,499	$ 122.65	$ 28,293	$ 53,304	$ 129.00	$ 29,782	$ 56,110	$ 135.35	$ 31,271	$ 58,915
49	$ 120.80	$ 25,709	$ 48,436	$ 127.40	$ 27,137	$ 51,127	$ 134.00	$ 28,565	$ 53,818	$ 140.60	$ 29,994	$ 56,508
50	$ 128.00	$ 24,542	$ 46,237	$ 135.00	$ 25,905	$ 48,806	$ 142.00	$ 27,269	$ 51,375	$ 149.00	$ 28,632	$ 53,943
51	$ 132.50	$ 23,298	$ 43,893	$ 139.75	$ 24,592	$ 46,331	$ 147.00	$ 25,886	$ 48,770	$ 154.25	$ 27,181	$ 51,208
52	$ 138.35	$ 21,971	$ 41,393	$ 145.93	$ 23,191	$ 43,693	$ 153.50	$ 24,412	$ 45,993	$ 161.08	$ 25,633	$ 48,292
53	$ 145.10	$ 20,555	$ 38,727	$ 153.05	$ 21,697	$ 40,878	$ 161.00	$ 22,839	$ 43,030	$ 168.95	$ 23,981	$ 45,181
54	$ 152.30	$ 19,043	$ 35,877	$ 160.65	$ 20,101	$ 37,870	$ 169.00	$ 21,159	$ 39,864	$ 177.35	$ 22,217	$ 41,857

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$90,000 Death Benefit Tobacco			$95,000 Death Benefit Tobacco			$100,000 Death Benefit Tobacco			$105,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
55	$ 159.95	$ 17,427	$ 32,833	$ 168.73	$ 18,395	$ 34,657	$ 177.50	$ 19,364	$ 36,482	$ 186.28	$ 20,332	$ 38,306
56	$ 168.05	$ 17,940	$ 32,910	$ 177.28	$ 18,937	$ 34,738	$ 186.50	$ 19,934	$ 36,567	$ 195.73	$ 20,931	$ 38,395
57	$ 175.25	$ 18,440	$ 32,960	$ 184.88	$ 19,465	$ 34,791	$ 194.50	$ 20,489	$ 36,623	$ 204.13	$ 21,514	$ 38,454
58	$ 187.85	$ 18,931	$ 32,994	$ 198.18	$ 19,983	$ 34,827	$ 208.50	$ 21,035	$ 36,660	$ 218.83	$ 22,086	$ 38,493
59	$ 197.30	$ 19,416	$ 33,016	$ 208.15	$ 20,494	$ 34,850	$ 219.00	$ 21,573	$ 36,685	$ 229.85	$ 22,652	$ 38,519
60	$ 208.55	$ 19,895	$ 33,031	$ 220.03	$ 21,000	$ 34,866	$ 231.50	$ 22,105	$ 36,702	$ 242.98	$ 23,211	$ 38,537
61	$ 222.50	$ 20,363	$ 33,035	$ 234.75	$ 21,494	$ 34,870	$ 247.00	$ 22,626	$ 36,706	$ 259.25	$ 23,757	$ 38,541
62	$ 235.10	$ 20,815	$ 33,022	$ 248.05	$ 21,972	$ 34,857	$ 261.00	$ 23,128	$ 36,692	$ 273.95	$ 24,285	$ 38,526
63	$ 249.95	$ 21,383	$ 33,201	$ 263.73	$ 22,571	$ 35,046	$ 277.50	$ 23,759	$ 36,891	$ 291.28	$ 24,947	$ 38,735
64	$ 269.30	$ 21,991	$ 33,446	$ 284.15	$ 23,213	$ 35,304	$ 299.00	$ 24,434	$ 37,163	$ 313.85	$ 25,656	$ 39,021
65	$ 282.35	$ 22,594	$ 33,687	$ 297.93	$ 23,850	$ 35,558	$ 313.50	$ 25,105	$ 37,430	$ 329.08	$ 26,360	$ 39,301
66	$ 294.95	$ 23,211	$ 33,945	$ 311.23	$ 24,500	$ 35,831	$ 327.50	$ 25,790	$ 37,717	$ 343.78	$ 27,079	$ 39,602
67	$ 326.90	$ 23,860	$ 34,245	$ 344.95	$ 25,186	$ 36,147	$ 363.00	$ 26,511	$ 38,050	$ 381.05	$ 27,837	$ 39,952
68	$ 349.85	$ 24,564	$ 34,610	$ 369.18	$ 25,929	$ 36,533	$ 388.50	$ 27,293	$ 38,456	$ 407.83	$ 28,658	$ 40,378
69	$ 368.30	$ 25,345	$ 35,066	$ 388.65	$ 26,753	$ 37,014	$ 409.00	$ 28,161	$ 38,963	$ 429.35	$ 29,569	$ 40,911
70	$ 384.50	$ 26,220	$ 35,631	$ 405.75	$ 27,677	$ 37,610	$ 427.00	$ 29,134	$ 39,590	$ 448.25	$ 30,590	$ 41,569
71	$ 401.15	$ 27,206	$ 36,320	$ 423.33	$ 28,717	$ 38,338	$ 445.50	$ 30,229	$ 40,356	$ 467.68	$ 31,740	$ 42,373
72	$ 418.70	$ 28,336	$ 37,172	$ 441.85	$ 29,910	$ 39,237	$ 465.00	$ 31,485	$ 41,303	$ 488.15	$ 33,059	$ 43,368
73	$ 437.60	$ 29,591	$ 38,163	$ 461.80	$ 31,235	$ 40,283	$ 486.00	$ 32,879	$ 42,404	$ 510.20	$ 34,523	$ 44,524
74	$ 458.30	$ 30,930	$ 39,245	$ 483.65	$ 32,648	$ 41,425	$ 509.00	$ 34,367	$ 43,606	$ 534.35	$ 36,085	$ 45,786
75	$ 481.25	$ 32,365	$ 40,435	$ 507.88	$ 34,163	$ 42,681	$ 534.50	$ 35,962	$ 44,928	$ 561.13	$ 37,760	$ 47,174

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$110,000 Death Benefit Tobacco			$115,000 Death Benefit Tobacco			$120,000 Death Benefit Tobacco			$125,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 41.60	$ 51,682	$ 97,369	$ 43.40	$ 54,031	$ 101,795	$ 45.20	$ 56,381	$ 106,221	$ 47.00	$ 58,730	$ 110,647
19	$ 42.15	$ 51,417	$ 96,869	$ 43.98	$ 53,754	$ 101,272	$ 45.80	$ 56,091	$ 105,675	$ 47.63	$ 58,428	$ 110,078
20	$ 42.70	$ 51,139	$ 96,345	$ 44.55	$ 53,463	$ 100,725	$ 46.40	$ 55,788	$ 105,104	$ 48.25	$ 58,112	$ 109,483
21	$ 46.55	$ 50,847	$ 95,794	$ 48.58	$ 53,158	$ 100,148	$ 50.60	$ 55,469	$ 104,503	$ 52.63	$ 57,780	$ 108,857
22	$ 48.20	$ 50,539	$ 95,216	$ 50.30	$ 52,837	$ 99,544	$ 52.40	$ 55,134	$ 103,872	$ 54.50	$ 57,431	$ 108,200
23	$ 48.75	$ 50,217	$ 94,608	$ 50.88	$ 52,499	$ 98,909	$ 53.00	$ 54,782	$ 103,209	$ 55.13	$ 57,064	$ 107,510
24	$ 50.40	$ 49,878	$ 93,969	$ 52.60	$ 52,145	$ 98,241	$ 54.80	$ 54,412	$ 102,512	$ 57.00	$ 56,679	$ 106,783
25	$ 52.05	$ 49,522	$ 93,298	$ 54.33	$ 51,773	$ 97,539	$ 56.60	$ 54,024	$ 101,780	$ 58.88	$ 56,275	$ 106,021
26	$ 54.25	$ 49,146	$ 92,590	$ 56.63	$ 51,379	$ 96,798	$ 59.00	$ 53,613	$ 101,007	$ 61.38	$ 55,847	$ 105,216
27	$ 57.00	$ 48,747	$ 91,840	$ 59.50	$ 50,963	$ 96,014	$ 62.00	$ 53,179	$ 100,189	$ 64.50	$ 55,395	$ 104,363
28	$ 58.65	$ 48,325	$ 91,043	$ 61.23	$ 50,521	$ 95,182	$ 63.80	$ 52,718	$ 99,320	$ 66.38	$ 54,915	$ 103,458
29	$ 60.85	$ 47,876	$ 90,198	$ 63.53	$ 50,052	$ 94,298	$ 66.20	$ 52,229	$ 98,398	$ 68.88	$ 54,405	$ 102,498
30	$ 63.05	$ 47,401	$ 89,303	$ 65.83	$ 49,555	$ 93,362	$ 68.60	$ 51,710	$ 97,422	$ 71.38	$ 53,865	$ 101,481
31	$ 63.05	$ 46,898	$ 88,355	$ 65.83	$ 49,029	$ 92,371	$ 68.60	$ 51,161	$ 96,387	$ 71.38	$ 53,293	$ 100,403
32	$ 66.90	$ 46,366	$ 87,354	$ 69.85	$ 48,474	$ 91,324	$ 72.80	$ 50,581	$ 95,295	$ 75.75	$ 52,689	$ 99,266
33	$ 70.20	$ 45,806	$ 86,298	$ 73.30	$ 47,888	$ 90,220	$ 76.40	$ 49,970	$ 94,143	$ 79.50	$ 52,052	$ 98,066
34	$ 73.50	$ 45,215	$ 85,186	$ 76.75	$ 47,271	$ 89,058	$ 80.00	$ 49,326	$ 92,930	$ 83.25	$ 51,381	$ 96,802
35	$ 76.80	$ 44,594	$ 84,014	$ 80.20	$ 46,621	$ 87,833	$ 83.60	$ 48,648	$ 91,652	$ 87.00	$ 50,675	$ 95,471
36	$ 80.65	$ 43,939	$ 82,781	$ 84.23	$ 45,936	$ 86,544	$ 87.80	$ 47,934	$ 90,307	$ 91.38	$ 49,931	$ 94,070
37	$ 85.05	$ 43,251	$ 81,485	$ 88.83	$ 45,217	$ 85,189	$ 92.60	$ 47,183	$ 88,893	$ 96.38	$ 49,149	$ 92,597
38	$ 90.00	$ 42,527	$ 80,121	$ 94.00	$ 44,460	$ 83,763	$ 98.00	$ 46,393	$ 87,405	$ 102.00	$ 48,327	$ 91,047
39	$ 93.30	$ 41,767	$ 78,688	$ 97.45	$ 43,665	$ 82,265	$ 101.60	$ 45,564	$ 85,842	$ 105.75	$ 47,462	$ 89,418
40	$ 98.80	$ 40,970	$ 77,188	$ 103.20	$ 42,832	$ 80,696	$ 107.60	$ 44,695	$ 84,205	$ 112.00	$ 46,557	$ 87,713
41	$ 102.10	$ 40,134	$ 75,612	$ 106.65	$ 41,959	$ 79,049	$ 111.20	$ 43,783	$ 82,486	$ 115.75	$ 45,607	$ 85,923
42	$ 107.05	$ 39,256	$ 73,958	$ 111.83	$ 41,040	$ 77,320	$ 116.60	$ 42,824	$ 80,682	$ 121.38	$ 44,609	$ 84,043
43	$ 111.45	$ 38,330	$ 72,213	$ 116.43	$ 40,072	$ 75,496	$ 121.40	$ 41,815	$ 78,778	$ 126.38	$ 43,557	$ 82,061
44	$ 115.85	$ 37,350	$ 70,368	$ 121.03	$ 39,048	$ 73,566	$ 126.20	$ 40,746	$ 76,765	$ 131.38	$ 42,443	$ 79,963
45	$ 121.90	$ 36,307	$ 68,403	$ 127.35	$ 37,958	$ 71,512	$ 132.80	$ 39,608	$ 74,622	$ 138.25	$ 41,258	$ 77,731
46	$ 127.95	$ 35,197	$ 66,312	$ 133.68	$ 36,797	$ 69,326	$ 139.40	$ 38,397	$ 72,340	$ 145.13	$ 39,997	$ 75,355
47	$ 135.10	$ 34,017	$ 64,088	$ 141.15	$ 35,563	$ 67,001	$ 147.20	$ 37,109	$ 69,914	$ 153.25	$ 38,656	$ 72,827
48	$ 141.70	$ 32,760	$ 61,721	$ 148.05	$ 34,250	$ 64,526	$ 154.40	$ 35,739	$ 67,332	$ 160.75	$ 37,228	$ 70,137
49	$ 147.20	$ 31,422	$ 59,199	$ 153.80	$ 32,850	$ 61,890	$ 160.40	$ 34,279	$ 64,581	$ 167.00	$ 35,707	$ 67,272
50	$ 156.00	$ 29,995	$ 56,512	$ 163.00	$ 31,359	$ 59,081	$ 170.00	$ 32,722	$ 61,650	$ 177.00	$ 34,086	$ 64,218
51	$ 161.50	$ 28,475	$ 53,647	$ 168.75	$ 29,769	$ 56,085	$ 176.00	$ 31,064	$ 58,524	$ 183.25	$ 32,358	$ 60,962
52	$ 168.65	$ 26,853	$ 50,592	$ 176.23	$ 28,074	$ 52,891	$ 183.80	$ 29,295	$ 55,191	$ 191.38	$ 30,515	$ 57,491
53	$ 176.90	$ 25,123	$ 47,333	$ 184.85	$ 26,265	$ 49,484	$ 192.80	$ 27,407	$ 51,636	$ 200.75	$ 28,549	$ 53,787
54	$ 185.70	$ 23,275	$ 43,850	$ 194.05	$ 24,333	$ 45,843	$ 202.40	$ 25,391	$ 47,836	$ 210.75	$ 26,449	$ 49,830

 Please refer to even numbered pages for applicable footnotes. Version:V39mm41933

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$110,000 Death Benefit Tobacco			$115,000 Death Benefit Tobacco			$120,000 Death Benefit Tobacco			$125,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
55	$ 195.05	$ 21,300	$ 40,130	$ 203.83	$ 22,268	$ 41,954	$ 212.60	$ 23,236	$ 43,778	$ 221.38	$ 24,205	$ 45,602
56	$ 204.95	$ 21,927	$ 40,223	$ 214.18	$ 22,924	$ 42,052	$ 223.40	$ 23,921	$ 43,880	$ 232.63	$ 24,917	$ 45,708
57	$ 213.75	$ 22,538	$ 40,285	$ 223.38	$ 23,563	$ 42,116	$ 233.00	$ 24,587	$ 43,947	$ 242.63	$ 25,612	$ 45,778
58	$ 229.15	$ 23,138	$ 40,326	$ 239.48	$ 24,190	$ 42,159	$ 249.80	$ 25,242	$ 43,992	$ 260.13	$ 26,293	$ 45,825
59	$ 240.70	$ 23,731	$ 40,353	$ 251.55	$ 24,809	$ 42,187	$ 262.40	$ 25,888	$ 44,022	$ 273.25	$ 26,967	$ 45,856
60	$ 254.45	$ 24,316	$ 40,372	$ 265.93	$ 25,421	$ 42,207	$ 277.40	$ 26,526	$ 44,042	$ 288.88	$ 27,632	$ 45,877
61	$ 271.50	$ 24,888	$ 40,376	$ 283.75	$ 26,020	$ 42,211	$ 296.00	$ 27,151	$ 44,047	$ 308.25	$ 28,282	$ 45,882
62	$ 286.90	$ 25,441	$ 40,361	$ 299.85	$ 26,597	$ 42,195	$ 312.80	$ 27,754	$ 44,030	$ 325.75	$ 28,910	$ 45,865
63	$ 305.05	$ 26,135	$ 40,580	$ 318.83	$ 27,323	$ 42,424	$ 332.60	$ 28,511	$ 44,269	$ 346.38	$ 29,699	$ 46,113
64	$ 328.70	$ 26,878	$ 40,879	$ 343.55	$ 28,100	$ 42,737	$ 358.40	$ 29,321	$ 44,595	$ 373.25	$ 30,543	$ 46,453
65	$ 344.65	$ 27,615	$ 41,173	$ 360.23	$ 28,871	$ 43,044	$ 375.80	$ 30,126	$ 44,916	$ 391.38	$ 31,381	$ 46,787
66	$ 360.05	$ 28,369	$ 41,488	$ 376.33	$ 29,658	$ 43,374	$ 392.60	$ 30,948	$ 45,260	$ 408.88	$ 32,238	$ 47,146
67	$ 399.10	$ 29,162	$ 41,855	$ 417.15	$ 30,488	$ 43,757	$ 435.20	$ 31,813	$ 45,660	$ 453.25	$ 33,139	$ 47,562
68	$ 427.15	$ 30,023	$ 42,301	$ 446.48	$ 31,387	$ 44,224	$ 465.80	$ 32,752	$ 46,147	$ 485.13	$ 34,117	$ 48,070
69	$ 449.70	$ 30,977	$ 42,859	$ 470.05	$ 32,385	$ 44,807	$ 490.40	$ 33,793	$ 46,755	$ 510.75	$ 35,201	$ 48,703
70	$ 469.50	$ 32,047	$ 43,549	$ 490.75	$ 33,504	$ 45,528	$ 512.00	$ 34,960	$ 47,508	$ 533.25	$ 36,417	$ 49,487
71	$ 489.85	$ 33,251	$ 44,391	$ 512.03	$ 34,763	$ 46,409	$ 534.20	$ 36,274	$ 48,427	$ 556.38	$ 37,786	$ 50,445
72	$ 511.30	$ 34,633	$ 45,433	$ 534.45	$ 36,207	$ 47,498	$ 557.60	$ 37,782	$ 49,563	$ 580.75	$ 39,356	$ 51,628
73	$ 534.40	$ 36,167	$ 46,644	$ 558.60	$ 37,811	$ 48,764	$ 582.80	$ 39,455	$ 50,884	$ 607.00	$ 41,099	$ 53,005
74	$ 559.70	$ 37,803	$ 47,966	$ 585.05	$ 39,522	$ 50,146	$ 610.40	$ 41,240	$ 52,327	$ 635.75	$ 42,958	$ 54,507
75	$ 587.75	$ 39,558	$ 49,420	$ 614.38	$ 41,356	$ 51,667	$ 641.00	$ 43,154	$ 53,913	$ 667.63	$ 44,952	$ 56,160

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$130,000 Death Benefit Tobacco			$135,000 Death Benefit Tobacco			$140,000 Death Benefit Tobacco			$145,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 48.80	$ 61,079	$ 115,073	$ 50.60	$ 63,428	$ 119,499	$ 52.40	$ 65,778	$ 123,925	$ 54.20	$ 68,127	$ 128,351
19	$ 49.45	$ 60,765	$ 114,481	$ 51.28	$ 63,103	$ 118,885	$ 53.10	$ 65,440	$ 123,288	$ 54.93	$ 67,777	$ 127,691
20	$ 50.10	$ 60,437	$ 113,863	$ 51.95	$ 62,761	$ 118,242	$ 53.80	$ 65,086	$ 122,621	$ 55.65	$ 67,410	$ 127,001
21	$ 54.65	$ 60,092	$ 113,211	$ 56.68	$ 62,403	$ 117,566	$ 58.70	$ 64,714	$ 121,920	$ 60.73	$ 67,025	$ 126,274
22	$ 56.60	$ 59,728	$ 112,528	$ 58.70	$ 62,026	$ 116,856	$ 60.80	$ 64,323	$ 121,184	$ 62.90	$ 66,620	$ 125,512
23	$ 57.25	$ 59,347	$ 111,810	$ 59.38	$ 61,630	$ 116,110	$ 61.50	$ 63,912	$ 120,411	$ 63.63	$ 66,195	$ 124,711
24	$ 59.20	$ 58,946	$ 111,055	$ 61.40	$ 61,213	$ 115,326	$ 63.60	$ 63,481	$ 119,597	$ 65.80	$ 65,748	$ 123,869
25	$ 61.15	$ 58,526	$ 110,262	$ 63.43	$ 60,777	$ 114,502	$ 65.70	$ 63,028	$ 118,743	$ 67.98	$ 65,279	$ 122,984
26	$ 63.75	$ 58,081	$ 109,424	$ 66.13	$ 60,315	$ 113,633	$ 68.50	$ 62,549	$ 117,842	$ 70.88	$ 64,783	$ 122,050
27	$ 67.00	$ 57,611	$ 108,538	$ 69.50	$ 59,826	$ 112,712	$ 72.00	$ 62,042	$ 116,887	$ 74.50	$ 64,258	$ 121,061
28	$ 68.95	$ 57,111	$ 107,597	$ 71.53	$ 59,308	$ 111,735	$ 74.10	$ 61,504	$ 115,873	$ 76.68	$ 63,701	$ 120,012
29	$ 71.55	$ 56,581	$ 106,598	$ 74.23	$ 58,757	$ 110,698	$ 76.90	$ 60,933	$ 114,798	$ 79.58	$ 63,110	$ 118,898
30	$ 74.15	$ 56,019	$ 105,540	$ 76.93	$ 58,174	$ 109,599	$ 79.70	$ 60,328	$ 113,659	$ 82.48	$ 62,483	$ 117,718
31	$ 74.15	$ 55,424	$ 104,419	$ 76.93	$ 57,556	$ 108,436	$ 79.70	$ 59,688	$ 112,452	$ 82.48	$ 61,820	$ 116,468
32	$ 78.70	$ 54,796	$ 103,236	$ 81.65	$ 56,904	$ 107,207	$ 84.60	$ 59,012	$ 111,178	$ 87.55	$ 61,119	$ 115,148
33	$ 82.60	$ 54,134	$ 101,988	$ 85.70	$ 56,217	$ 105,911	$ 88.80	$ 58,299	$ 109,834	$ 91.90	$ 60,381	$ 113,756
34	$ 86.50	$ 53,437	$ 100,674	$ 89.75	$ 55,492	$ 104,546	$ 93.00	$ 57,547	$ 108,418	$ 96.25	$ 59,602	$ 112,290
35	$ 90.40	$ 52,702	$ 99,290	$ 93.80	$ 54,729	$ 103,108	$ 97.20	$ 56,756	$ 106,927	$ 100.60	$ 58,783	$ 110,746
36	$ 94.95	$ 51,928	$ 97,832	$ 98.53	$ 53,926	$ 101,595	$ 102.10	$ 55,923	$ 105,358	$ 105.68	$ 57,920	$ 109,121
37	$ 100.15	$ 51,115	$ 96,301	$ 103.93	$ 53,081	$ 100,005	$ 107.70	$ 55,047	$ 103,709	$ 111.48	$ 57,013	$ 107,413
38	$ 106.00	$ 50,260	$ 94,689	$ 110.00	$ 52,193	$ 98,331	$ 114.00	$ 54,126	$ 101,973	$ 118.00	$ 56,059	$ 105,615
39	$ 109.90	$ 49,361	$ 92,995	$ 114.05	$ 51,259	$ 96,572	$ 118.20	$ 53,158	$ 100,149	$ 122.35	$ 55,056	$ 103,725
40	$ 116.40	$ 48,419	$ 91,222	$ 120.80	$ 50,282	$ 94,730	$ 125.20	$ 52,144	$ 98,239	$ 129.60	$ 54,006	$ 101,747
41	$ 120.30	$ 47,432	$ 89,360	$ 124.85	$ 49,256	$ 92,797	$ 129.40	$ 51,080	$ 96,234	$ 133.95	$ 52,904	$ 99,671
42	$ 126.15	$ 46,393	$ 87,405	$ 130.93	$ 48,177	$ 90,767	$ 135.70	$ 49,962	$ 94,129	$ 140.48	$ 51,746	$ 97,490
43	$ 131.35	$ 45,299	$ 85,343	$ 136.33	$ 47,042	$ 88,626	$ 141.30	$ 48,784	$ 91,908	$ 146.28	$ 50,526	$ 95,191
44	$ 136.55	$ 44,141	$ 83,162	$ 141.73	$ 45,839	$ 86,360	$ 146.90	$ 47,537	$ 89,559	$ 152.08	$ 49,234	$ 92,757
45	$ 143.70	$ 42,909	$ 80,840	$ 149.15	$ 44,559	$ 83,949	$ 154.60	$ 46,209	$ 87,059	$ 160.05	$ 47,860	$ 90,168
46	$ 150.85	$ 41,597	$ 78,369	$ 156.58	$ 43,197	$ 81,383	$ 162.30	$ 44,797	$ 84,397	$ 168.03	$ 46,397	$ 87,411
47	$ 159.30	$ 40,202	$ 75,740	$ 165.35	$ 41,748	$ 78,653	$ 171.40	$ 43,294	$ 81,566	$ 177.45	$ 44,841	$ 84,479
48	$ 167.10	$ 38,717	$ 72,943	$ 173.45	$ 40,206	$ 75,748	$ 179.80	$ 41,695	$ 78,554	$ 186.15	$ 43,184	$ 81,359
49	$ 173.60	$ 37,135	$ 69,963	$ 180.20	$ 38,564	$ 72,654	$ 186.80	$ 39,992	$ 75,345	$ 193.40	$ 41,420	$ 78,036
50	$ 184.00	$ 35,449	$ 66,787	$ 191.00	$ 36,813	$ 69,356	$ 198.00	$ 38,176	$ 71,925	$ 205.00	$ 39,540	$ 74,493
51	$ 190.50	$ 33,652	$ 63,401	$ 197.75	$ 34,947	$ 65,839	$ 205.00	$ 36,241	$ 68,278	$ 212.25	$ 37,535	$ 70,716
52	$ 198.95	$ 31,736	$ 59,790	$ 206.53	$ 32,956	$ 62,090	$ 214.10	$ 34,177	$ 64,390	$ 221.68	$ 35,398	$ 66,689
53	$ 208.70	$ 29,691	$ 55,939	$ 216.65	$ 30,833	$ 58,090	$ 224.60	$ 31,975	$ 60,242	$ 232.55	$ 33,117	$ 62,393
54	$ 219.10	$ 27,507	$ 51,823	$ 227.45	$ 28,564	$ 53,816	$ 235.80	$ 29,622	$ 55,809	$ 244.15	$ 30,680	$ 57,802

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

Issue Age [1]	$130,000 Death Benefit Tobacco Semi-Monthly Premium	$130,000 Guaranteed Cash Value [2]	$130,000 Guaranteed RPU Value [2,3]	$135,000 Death Benefit Tobacco Semi-Monthly Premium	$135,000 Guaranteed Cash Value [2]	$135,000 Guaranteed RPU Value [2,3]	$140,000 Death Benefit Tobacco Semi-Monthly Premium	$140,000 Guaranteed Cash Value [2]	$140,000 Guaranteed RPU Value [2,3]	$145,000 Death Benefit Tobacco Semi-Monthly Premium	$145,000 Guaranteed Cash Value [2]	$145,000 Guaranteed RPU Value [2,3]
55	$ 230.15	$ 25,173	$ 47,426	$ 238.93	$ 26,141	$ 49,250	$ 247.70	$ 27,109	$ 51,074	$ 256.48	$ 28,077	$ 52,898
56	$ 241.85	$ 25,914	$ 47,537	$ 251.08	$ 26,911	$ 49,365	$ 260.30	$ 27,908	$ 51,193	$ 269.53	$ 28,904	$ 53,022
57	$ 252.25	$ 26,636	$ 47,609	$ 261.88	$ 27,661	$ 49,441	$ 271.50	$ 28,685	$ 51,272	$ 281.13	$ 29,710	$ 53,103
58	$ 270.45	$ 27,345	$ 47,658	$ 280.78	$ 28,397	$ 49,491	$ 291.10	$ 29,449	$ 51,324	$ 301.43	$ 30,500	$ 53,157
59	$ 284.10	$ 28,045	$ 47,690	$ 294.95	$ 29,124	$ 49,524	$ 305.80	$ 30,203	$ 51,359	$ 316.65	$ 31,281	$ 53,193
60	$ 300.35	$ 28,737	$ 47,712	$ 311.83	$ 29,842	$ 49,547	$ 323.30	$ 30,948	$ 51,382	$ 334.78	$ 32,053	$ 53,217
61	$ 320.50	$ 29,414	$ 47,717	$ 332.75	$ 30,545	$ 49,553	$ 345.00	$ 31,676	$ 51,388	$ 357.25	$ 32,808	$ 53,223
62	$ 338.70	$ 30,067	$ 47,699	$ 351.65	$ 31,223	$ 49,534	$ 364.60	$ 32,380	$ 51,368	$ 377.55	$ 33,536	$ 53,203
63	$ 360.15	$ 30,887	$ 47,958	$ 373.93	$ 32,075	$ 49,802	$ 387.70	$ 33,263	$ 51,647	$ 401.48	$ 34,451	$ 53,491
64	$ 388.10	$ 31,765	$ 48,311	$ 402.95	$ 32,987	$ 50,170	$ 417.80	$ 34,208	$ 52,028	$ 432.65	$ 35,430	$ 53,886
65	$ 406.95	$ 32,636	$ 48,659	$ 422.53	$ 33,892	$ 50,530	$ 438.10	$ 35,147	$ 52,402	$ 453.68	$ 36,402	$ 54,273
66	$ 425.15	$ 33,527	$ 49,032	$ 441.43	$ 34,817	$ 50,917	$ 457.70	$ 36,106	$ 52,803	$ 473.98	$ 37,396	$ 54,689
67	$ 471.30	$ 34,465	$ 49,465	$ 489.35	$ 35,790	$ 51,367	$ 507.40	$ 37,116	$ 53,270	$ 525.45	$ 38,441	$ 55,172
68	$ 504.45	$ 35,481	$ 49,992	$ 523.78	$ 36,846	$ 51,915	$ 543.10	$ 38,211	$ 53,838	$ 562.43	$ 39,575	$ 55,761
69	$ 531.10	$ 36,609	$ 50,651	$ 551.45	$ 38,018	$ 52,600	$ 571.80	$ 39,426	$ 54,548	$ 592.15	$ 40,834	$ 56,496
70	$ 554.50	$ 37,874	$ 51,467	$ 575.75	$ 39,330	$ 53,446	$ 597.00	$ 40,787	$ 55,426	$ 618.25	$ 42,244	$ 57,405
71	$ 578.55	$ 39,297	$ 52,462	$ 600.73	$ 40,809	$ 54,480	$ 622.90	$ 42,320	$ 56,498	$ 645.08	$ 43,832	$ 58,516
72	$ 603.90	$ 40,930	$ 53,693	$ 627.05	$ 42,504	$ 55,759	$ 650.20	$ 44,079	$ 57,824	$ 673.35	$ 45,653	$ 59,889
73	$ 631.20	$ 42,743	$ 55,125	$ 655.40	$ 44,387	$ 57,245	$ 679.60	$ 46,031	$ 59,365	$ 703.80	$ 47,675	$ 61,485
74	$ 661.10	$ 44,677	$ 56,687	$ 686.45	$ 46,395	$ 58,868	$ 711.80	$ 48,113	$ 61,048	$ 737.15	$ 49,832	$ 63,228
75	$ 694.25	$ 46,750	$ 58,406	$ 720.88	$ 48,548	$ 60,652	$ 747.50	$ 50,346	$ 62,899	$ 774.13	$ 52,145	$ 65,145

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

	$150,000 Death Benefit Tobacco			$155,000 Death Benefit Tobacco			$160,000 Death Benefit Tobacco			$165,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 56.00	$ 70,476	$ 132,777	$ 57.80	$ 72,825	$ 137,202	$ 59.60	$ 75,174	$ 141,628	$ 61.40	$ 77,524	$ 146,054
19	$ 56.75	$ 70,114	$ 132,094	$ 58.58	$ 72,451	$ 136,497	$ 60.40	$ 74,788	$ 140,900	$ 62.23	$ 77,126	$ 145,303
20	$ 57.50	$ 69,735	$ 131,380	$ 59.35	$ 72,059	$ 135,759	$ 61.20	$ 74,384	$ 140,139	$ 63.05	$ 76,708	$ 144,518
21	$ 62.75	$ 69,336	$ 130,629	$ 64.78	$ 71,648	$ 134,983	$ 66.80	$ 73,959	$ 139,337	$ 68.83	$ 76,270	$ 143,691
22	$ 65.00	$ 68,917	$ 129,840	$ 67.10	$ 71,215	$ 134,168	$ 69.20	$ 73,512	$ 138,496	$ 71.30	$ 75,809	$ 142,824
23	$ 65.75	$ 68,477	$ 129,012	$ 67.88	$ 70,760	$ 133,312	$ 70.00	$ 73,043	$ 137,612	$ 72.13	$ 75,325	$ 141,913
24	$ 68.00	$ 68,015	$ 128,140	$ 70.20	$ 70,282	$ 132,411	$ 72.40	$ 72,549	$ 136,683	$ 74.60	$ 74,817	$ 140,954
25	$ 70.25	$ 67,530	$ 127,225	$ 72.53	$ 69,781	$ 131,466	$ 74.80	$ 72,032	$ 135,707	$ 77.08	$ 74,283	$ 139,948
26	$ 73.25	$ 67,017	$ 126,259	$ 75.63	$ 69,251	$ 130,468	$ 78.00	$ 71,485	$ 134,676	$ 80.38	$ 73,719	$ 138,885
27	$ 77.00	$ 66,474	$ 125,236	$ 79.50	$ 68,690	$ 129,411	$ 82.00	$ 70,905	$ 133,585	$ 84.50	$ 73,121	$ 137,760
28	$ 79.25	$ 65,898	$ 124,150	$ 81.83	$ 68,094	$ 128,288	$ 84.40	$ 70,291	$ 132,427	$ 86.98	$ 72,488	$ 136,565
29	$ 82.25	$ 65,286	$ 122,998	$ 84.93	$ 67,462	$ 127,098	$ 87.60	$ 69,638	$ 131,198	$ 90.28	$ 71,815	$ 135,298
30	$ 85.25	$ 64,638	$ 121,777	$ 88.03	$ 66,792	$ 125,836	$ 90.80	$ 68,947	$ 129,896	$ 93.58	$ 71,102	$ 133,955
31	$ 85.25	$ 63,951	$ 120,484	$ 88.03	$ 66,083	$ 124,500	$ 90.80	$ 68,215	$ 128,516	$ 93.58	$ 70,347	$ 132,532
32	$ 90.50	$ 63,227	$ 119,119	$ 93.45	$ 65,334	$ 123,090	$ 96.40	$ 67,442	$ 127,060	$ 99.35	$ 69,549	$ 131,031
33	$ 95.00	$ 62,463	$ 117,679	$ 98.10	$ 64,545	$ 121,602	$ 101.20	$ 66,627	$ 125,524	$ 104.30	$ 68,709	$ 129,447
34	$ 99.50	$ 61,658	$ 116,163	$ 102.75	$ 63,713	$ 120,035	$ 106.00	$ 65,768	$ 123,907	$ 109.25	$ 67,823	$ 127,779
35	$ 104.00	$ 60,810	$ 114,565	$ 107.40	$ 62,837	$ 118,384	$ 110.80	$ 64,864	$ 122,203	$ 114.20	$ 66,891	$ 126,022
36	$ 109.25	$ 59,917	$ 112,884	$ 112.83	$ 61,915	$ 116,646	$ 116.40	$ 63,912	$ 120,409	$ 119.98	$ 65,909	$ 124,172
37	$ 115.25	$ 58,979	$ 111,117	$ 119.03	$ 60,945	$ 114,820	$ 122.80	$ 62,911	$ 118,524	$ 126.58	$ 64,877	$ 122,228
38	$ 122.00	$ 57,992	$ 109,257	$ 126.00	$ 59,925	$ 112,898	$ 130.00	$ 61,858	$ 116,540	$ 134.00	$ 63,791	$ 120,182
39	$ 126.50	$ 56,955	$ 107,302	$ 130.65	$ 58,853	$ 110,879	$ 134.80	$ 60,752	$ 114,456	$ 138.95	$ 62,650	$ 118,032
40	$ 134.00	$ 55,869	$ 105,256	$ 138.40	$ 57,731	$ 108,765	$ 142.80	$ 59,593	$ 112,273	$ 147.20	$ 61,455	$ 115,782
41	$ 138.50	$ 54,729	$ 103,108	$ 143.05	$ 56,553	$ 106,545	$ 147.60	$ 58,377	$ 109,982	$ 152.15	$ 60,202	$ 113,419
42	$ 145.25	$ 53,531	$ 100,852	$ 150.03	$ 55,315	$ 104,214	$ 154.80	$ 57,099	$ 107,576	$ 159.58	$ 58,884	$ 110,937
43	$ 151.25	$ 52,269	$ 98,473	$ 156.23	$ 54,011	$ 101,755	$ 161.20	$ 55,753	$ 105,038	$ 166.18	$ 57,495	$ 108,320
44	$ 157.25	$ 50,932	$ 95,956	$ 162.43	$ 52,630	$ 99,155	$ 167.60	$ 54,328	$ 102,353	$ 172.78	$ 56,026	$ 105,552
45	$ 165.50	$ 49,510	$ 93,277	$ 170.95	$ 51,160	$ 96,386	$ 176.40	$ 52,811	$ 99,496	$ 181.85	$ 54,461	$ 102,605
46	$ 173.75	$ 47,997	$ 90,426	$ 179.48	$ 49,596	$ 93,440	$ 185.20	$ 51,196	$ 96,454	$ 190.93	$ 52,796	$ 99,468
47	$ 183.50	$ 46,387	$ 87,393	$ 189.55	$ 47,933	$ 90,306	$ 195.60	$ 49,479	$ 93,219	$ 201.65	$ 51,026	$ 96,132
48	$ 192.50	$ 44,674	$ 84,165	$ 198.85	$ 46,163	$ 86,970	$ 205.20	$ 47,652	$ 89,776	$ 211.55	$ 49,141	$ 92,581
49	$ 200.00	$ 42,848	$ 80,727	$ 206.60	$ 44,277	$ 83,417	$ 213.20	$ 45,705	$ 86,108	$ 219.80	$ 47,133	$ 88,799
50	$ 212.00	$ 40,903	$ 77,062	$ 219.00	$ 42,267	$ 79,631	$ 226.00	$ 43,630	$ 82,200	$ 233.00	$ 44,993	$ 84,768
51	$ 219.50	$ 38,830	$ 73,155	$ 226.75	$ 40,124	$ 75,593	$ 234.00	$ 41,418	$ 78,032	$ 241.25	$ 42,713	$ 80,470
52	$ 229.25	$ 36,618	$ 68,989	$ 236.83	$ 37,839	$ 71,289	$ 244.40	$ 39,060	$ 73,588	$ 251.98	$ 40,280	$ 75,888
53	$ 240.50	$ 34,259	$ 64,545	$ 248.45	$ 35,401	$ 66,696	$ 256.40	$ 36,543	$ 68,848	$ 264.35	$ 37,685	$ 70,999
54	$ 252.50	$ 31,738	$ 59,796	$ 260.85	$ 32,796	$ 61,789	$ 269.20	$ 33,854	$ 63,782	$ 277.55	$ 34,912	$ 65,775

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$150,000 Death Benefit Tobacco			$155,000 Death Benefit Tobacco			$160,000 Death Benefit Tobacco			$165,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
55	$ 265.25	$ 29,046	$ 54,723	$ 274.03	$ 30,014	$ 56,547	$ 282.80	$ 30,982	$ 58,371	$ 291.58	$ 31,950	$ 60,195
56	$ 278.75	$ 29,901	$ 54,850	$ 287.98	$ 30,898	$ 56,678	$ 297.20	$ 31,894	$ 58,507	$ 306.43	$ 32,891	$ 60,335
57	$ 290.75	$ 30,734	$ 54,934	$ 300.38	$ 31,759	$ 56,765	$ 310.00	$ 32,783	$ 58,596	$ 319.63	$ 33,808	$ 60,427
58	$ 311.75	$ 31,552	$ 54,990	$ 322.08	$ 32,604	$ 56,823	$ 332.40	$ 33,656	$ 58,656	$ 342.73	$ 34,707	$ 60,489
59	$ 327.50	$ 32,360	$ 55,027	$ 338.35	$ 33,439	$ 56,861	$ 349.20	$ 34,517	$ 58,696	$ 360.05	$ 35,596	$ 60,530
60	$ 346.25	$ 33,158	$ 55,053	$ 357.73	$ 34,263	$ 56,888	$ 369.20	$ 35,369	$ 58,723	$ 380.68	$ 36,474	$ 60,558
61	$ 369.50	$ 33,939	$ 55,059	$ 381.75	$ 35,070	$ 56,894	$ 394.00	$ 36,201	$ 58,729	$ 406.25	$ 37,333	$ 60,564
62	$ 390.50	$ 34,692	$ 55,038	$ 403.45	$ 35,849	$ 56,872	$ 416.40	$ 37,005	$ 58,707	$ 429.35	$ 38,162	$ 60,541
63	$ 415.25	$ 35,639	$ 55,336	$ 429.03	$ 36,827	$ 57,181	$ 442.80	$ 38,015	$ 59,025	$ 456.58	$ 39,203	$ 60,870
64	$ 447.50	$ 36,652	$ 55,744	$ 462.35	$ 37,874	$ 57,602	$ 477.20	$ 39,095	$ 59,460	$ 492.05	$ 40,317	$ 61,318
65	$ 469.25	$ 37,658	$ 56,145	$ 484.83	$ 38,913	$ 58,016	$ 500.40	$ 40,168	$ 59,888	$ 515.98	$ 41,423	$ 61,759
66	$ 490.25	$ 38,685	$ 56,575	$ 506.53	$ 39,975	$ 58,461	$ 522.80	$ 41,264	$ 60,347	$ 539.08	$ 42,554	$ 62,233
67	$ 543.50	$ 39,767	$ 57,075	$ 561.55	$ 41,093	$ 58,977	$ 579.60	$ 42,418	$ 60,880	$ 597.65	$ 43,744	$ 62,782
68	$ 581.75	$ 40,940	$ 57,684	$ 601.08	$ 42,305	$ 59,606	$ 620.40	$ 43,669	$ 61,529	$ 639.73	$ 45,034	$ 63,452
69	$ 612.50	$ 42,242	$ 58,444	$ 632.85	$ 43,650	$ 60,392	$ 653.20	$ 45,058	$ 62,340	$ 673.55	$ 46,466	$ 64,288
70	$ 639.50	$ 43,701	$ 59,385	$ 660.75	$ 45,157	$ 61,364	$ 682.00	$ 46,614	$ 63,344	$ 703.25	$ 48,071	$ 65,323
71	$ 667.25	$ 45,343	$ 60,534	$ 689.43	$ 46,855	$ 62,551	$ 711.60	$ 48,366	$ 64,569	$ 733.78	$ 49,877	$ 66,587
72	$ 696.50	$ 47,227	$ 61,954	$ 719.65	$ 48,801	$ 64,019	$ 742.80	$ 50,376	$ 66,084	$ 765.95	$ 51,950	$ 68,149
73	$ 728.00	$ 49,319	$ 63,606	$ 752.20	$ 50,963	$ 65,726	$ 776.40	$ 52,607	$ 67,846	$ 800.60	$ 54,251	$ 69,966
74	$ 762.50	$ 51,550	$ 65,409	$ 787.85	$ 53,268	$ 67,589	$ 813.20	$ 54,987	$ 69,769	$ 838.55	$ 56,705	$ 71,949
75	$ 800.76	$ 53,943	$ 67,392	$ 827.38	$ 55,741	$ 69,638	$ 854.01	$ 57,539	$ 71,884	$ 880.63	$ 59,337	$ 74,131

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$170,000 Death Benefit Tobacco			$175,000 Death Benefit Tobacco			$180,000 Death Benefit Tobacco			$185,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 63.20	$ 79,873	$ 150,480	$ 65.00	$ 82,222	$ 154,906	$ 66.80	$ 84,571	$ 159,332	$ 68.60	$ 86,920	$ 163,758
19	$ 64.05	$ 79,463	$ 149,707	$ 65.88	$ 81,800	$ 154,110	$ 67.70	$ 84,137	$ 158,513	$ 69.53	$ 86,474	$ 162,916
20	$ 64.90	$ 79,033	$ 148,897	$ 66.75	$ 81,358	$ 153,277	$ 68.60	$ 83,682	$ 157,656	$ 70.45	$ 86,007	$ 162,035
21	$ 70.85	$ 78,581	$ 148,046	$ 72.88	$ 80,893	$ 152,400	$ 74.90	$ 83,204	$ 156,754	$ 76.93	$ 85,515	$ 161,109
22	$ 73.40	$ 78,107	$ 147,152	$ 75.50	$ 80,404	$ 151,480	$ 77.60	$ 82,701	$ 155,808	$ 79.70	$ 84,998	$ 160,136
23	$ 74.25	$ 77,608	$ 146,213	$ 76.38	$ 79,890	$ 150,514	$ 78.50	$ 82,173	$ 154,814	$ 80.63	$ 84,456	$ 159,114
24	$ 76.80	$ 77,084	$ 145,225	$ 79.00	$ 79,351	$ 149,497	$ 81.20	$ 81,618	$ 153,768	$ 83.40	$ 83,885	$ 158,039
25	$ 79.35	$ 76,534	$ 144,188	$ 81.63	$ 78,785	$ 148,429	$ 83.90	$ 81,036	$ 152,670	$ 86.18	$ 83,287	$ 156,911
26	$ 82.75	$ 75,952	$ 143,094	$ 85.13	$ 78,186	$ 147,302	$ 87.50	$ 80,420	$ 151,511	$ 89.88	$ 82,654	$ 155,720
27	$ 87.00	$ 75,337	$ 141,934	$ 89.50	$ 77,553	$ 146,109	$ 92.00	$ 79,769	$ 150,283	$ 94.50	$ 81,985	$ 154,458
28	$ 89.55	$ 74,684	$ 140,703	$ 92.13	$ 76,881	$ 144,842	$ 94.70	$ 79,077	$ 148,980	$ 97.28	$ 81,274	$ 153,118
29	$ 92.95	$ 73,991	$ 139,398	$ 95.63	$ 76,167	$ 143,498	$ 98.30	$ 78,343	$ 147,598	$ 100.98	$ 80,519	$ 151,698
30	$ 96.35	$ 73,256	$ 138,014	$ 99.13	$ 75,411	$ 142,073	$ 101.90	$ 77,565	$ 146,133	$ 104.68	$ 79,720	$ 150,192
31	$ 96.35	$ 72,478	$ 136,549	$ 99.13	$ 74,610	$ 140,565	$ 101.90	$ 76,742	$ 144,581	$ 104.68	$ 78,873	$ 148,597
32	$ 102.30	$ 71,657	$ 135,002	$ 105.25	$ 73,765	$ 138,972	$ 108.20	$ 75,872	$ 142,943	$ 111.15	$ 77,980	$ 146,914
33	$ 107.40	$ 70,791	$ 133,370	$ 110.50	$ 72,873	$ 137,292	$ 113.60	$ 74,956	$ 141,215	$ 116.70	$ 77,038	$ 145,138
34	$ 112.50	$ 69,879	$ 131,651	$ 115.75	$ 71,934	$ 135,523	$ 119.00	$ 73,989	$ 139,395	$ 122.25	$ 76,045	$ 143,267
35	$ 117.60	$ 68,918	$ 129,840	$ 121.00	$ 70,945	$ 133,659	$ 124.40	$ 72,972	$ 137,478	$ 127.80	$ 74,999	$ 141,297
36	$ 123.55	$ 67,906	$ 127,935	$ 127.13	$ 69,904	$ 131,698	$ 130.70	$ 71,901	$ 135,460	$ 134.28	$ 73,898	$ 139,223
37	$ 130.35	$ 66,843	$ 125,932	$ 134.13	$ 68,809	$ 129,636	$ 137.90	$ 70,775	$ 133,340	$ 141.68	$ 72,741	$ 137,044
38	$ 138.00	$ 65,724	$ 123,824	$ 142.00	$ 67,657	$ 127,466	$ 146.00	$ 69,590	$ 131,108	$ 150.00	$ 71,523	$ 134,750
39	$ 143.10	$ 64,549	$ 121,609	$ 147.25	$ 66,447	$ 125,186	$ 151.40	$ 68,346	$ 128,763	$ 155.55	$ 70,244	$ 132,339
40	$ 151.60	$ 63,318	$ 119,290	$ 156.00	$ 65,180	$ 122,799	$ 160.40	$ 67,042	$ 126,307	$ 164.80	$ 68,905	$ 129,816
41	$ 156.70	$ 62,026	$ 116,856	$ 161.25	$ 63,850	$ 120,293	$ 165.80	$ 65,675	$ 123,730	$ 170.35	$ 67,499	$ 127,167
42	$ 164.35	$ 60,668	$ 114,299	$ 169.13	$ 62,452	$ 117,661	$ 173.90	$ 64,237	$ 121,023	$ 178.68	$ 66,021	$ 124,384
43	$ 171.15	$ 59,238	$ 111,603	$ 176.13	$ 60,980	$ 114,885	$ 181.10	$ 62,722	$ 118,168	$ 186.08	$ 64,465	$ 121,450
44	$ 177.95	$ 57,723	$ 108,750	$ 183.13	$ 59,421	$ 111,949	$ 188.30	$ 61,119	$ 115,147	$ 193.48	$ 62,817	$ 118,346
45	$ 187.30	$ 56,111	$ 105,714	$ 192.75	$ 57,762	$ 108,823	$ 198.20	$ 59,412	$ 111,933	$ 203.65	$ 61,062	$ 115,042
46	$ 196.65	$ 54,396	$ 102,482	$ 202.38	$ 55,996	$ 105,497	$ 208.10	$ 57,596	$ 108,511	$ 213.83	$ 59,196	$ 111,525
47	$ 207.70	$ 52,572	$ 99,045	$ 213.75	$ 54,118	$ 101,958	$ 219.80	$ 55,664	$ 104,871	$ 225.85	$ 57,211	$ 107,784
48	$ 217.90	$ 50,630	$ 95,387	$ 224.25	$ 52,119	$ 98,192	$ 230.60	$ 53,608	$ 100,998	$ 236.95	$ 55,097	$ 103,803
49	$ 226.40	$ 48,562	$ 91,490	$ 233.00	$ 49,990	$ 94,181	$ 239.60	$ 51,418	$ 96,872	$ 246.20	$ 52,847	$ 99,563
50	$ 240.00	$ 46,357	$ 87,337	$ 247.00	$ 47,720	$ 89,906	$ 254.00	$ 49,084	$ 92,475	$ 261.00	$ 50,447	$ 95,043
51	$ 248.50	$ 44,007	$ 82,909	$ 255.75	$ 45,301	$ 85,347	$ 263.00	$ 46,596	$ 87,786	$ 270.25	$ 47,890	$ 90,224
52	$ 259.55	$ 41,501	$ 78,188	$ 267.13	$ 42,722	$ 80,487	$ 274.70	$ 43,942	$ 82,787	$ 282.28	$ 45,163	$ 85,087
53	$ 272.30	$ 38,827	$ 73,151	$ 280.25	$ 39,969	$ 75,302	$ 288.20	$ 41,111	$ 77,454	$ 296.15	$ 42,253	$ 79,605
54	$ 285.90	$ 35,970	$ 67,768	$ 294.25	$ 37,028	$ 69,762	$ 302.60	$ 38,086	$ 71,755	$ 310.95	$ 39,144	$ 73,748

 Please refer to even numbered pages for applicable footnotes.

MassMutual

MassMutual@WORK^{SM} GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$170,000 Death Benefit Tobacco			$175,000 Death Benefit Tobacco			$180,000 Death Benefit Tobacco			$185,000 Death Benefit Tobacco		
Issue Age[1]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]
55	$ 300.35	$ 32,918	$ 62,019	$ 309.13	$ 33,887	$ 63,843	$ 317.90	$ 34,855	$ 65,667	$ 326.68	$ 35,823	$ 67,491
56	$ 315.65	$ 33,888	$ 62,163	$ 324.88	$ 34,885	$ 63,992	$ 334.10	$ 35,881	$ 65,820	$ 343.33	$ 36,878	$ 67,648
57	$ 329.25	$ 34,832	$ 62,259	$ 338.88	$ 35,857	$ 64,090	$ 348.50	$ 36,881	$ 65,921	$ 358.13	$ 37,906	$ 67,752
58	$ 353.05	$ 35,759	$ 62,322	$ 363.38	$ 36,811	$ 64,155	$ 373.70	$ 37,863	$ 65,988	$ 384.03	$ 38,914	$ 67,821
59	$ 370.90	$ 36,675	$ 62,364	$ 381.75	$ 37,753	$ 64,198	$ 392.60	$ 38,832	$ 66,033	$ 403.45	$ 39,911	$ 67,867
60	$ 392.15	$ 37,579	$ 62,393	$ 403.63	$ 38,685	$ 64,228	$ 415.10	$ 39,790	$ 66,063	$ 426.58	$ 40,895	$ 67,898
61	$ 418.50	$ 38,464	$ 62,400	$ 430.75	$ 39,595	$ 64,235	$ 443.00	$ 40,727	$ 66,070	$ 455.25	$ 41,858	$ 67,906
62	$ 442.30	$ 39,318	$ 62,376	$ 455.25	$ 40,475	$ 64,211	$ 468.20	$ 41,631	$ 66,045	$ 481.15	$ 42,787	$ 67,880
63	$ 470.35	$ 40,391	$ 62,714	$ 484.13	$ 41,579	$ 64,559	$ 497.90	$ 42,767	$ 66,403	$ 511.68	$ 43,955	$ 68,248
64	$ 506.90	$ 41,539	$ 63,177	$ 521.75	$ 42,761	$ 65,035	$ 536.60	$ 43,982	$ 66,893	$ 551.45	$ 45,204	$ 68,751
65	$ 531.55	$ 42,679	$ 63,631	$ 547.13	$ 43,934	$ 65,502	$ 562.70	$ 45,189	$ 67,374	$ 578.28	$ 46,444	$ 69,245
66	$ 555.35	$ 43,843	$ 64,118	$ 571.63	$ 45,133	$ 66,004	$ 587.90	$ 46,422	$ 67,890	$ 604.18	$ 47,712	$ 69,776
67	$ 615.70	$ 45,069	$ 64,685	$ 633.75	$ 46,395	$ 66,587	$ 651.80	$ 47,720	$ 68,490	$ 669.85	$ 49,046	$ 70,392
68	$ 659.05	$ 46,399	$ 65,375	$ 678.38	$ 47,763	$ 67,298	$ 697.70	$ 49,128	$ 69,220	$ 717.03	$ 50,493	$ 71,143
69	$ 693.90	$ 47,874	$ 66,237	$ 714.25	$ 49,282	$ 68,185	$ 734.60	$ 50,690	$ 70,133	$ 754.95	$ 52,098	$ 72,081
70	$ 724.50	$ 49,527	$ 67,303	$ 745.75	$ 50,984	$ 69,282	$ 767.00	$ 52,441	$ 71,262	$ 788.25	$ 53,897	$ 73,241
71	$ 755.95	$ 51,389	$ 68,605	$ 778.13	$ 52,900	$ 70,623	$ 800.30	$ 54,412	$ 72,640	$ 822.48	$ 55,923	$ 74,658
72	$ 789.10	$ 53,524	$ 70,215	$ 812.25	$ 55,099	$ 72,280	$ 835.40	$ 56,673	$ 74,345	$ 858.55	$ 58,247	$ 76,410
73	$ 824.80	$ 55,895	$ 72,086	$ 849.00	$ 57,539	$ 74,207	$ 873.20	$ 59,183	$ 76,327	$ 897.40	$ 60,827	$ 78,447
74	$ 863.90	$ 58,424	$ 74,130	$ 889.25	$ 60,142	$ 76,310	$ 914.60	$ 61,860	$ 78,490	$ 939.95	$ 63,579	$ 80,671
75	$ 907.26	$ 61,135	$ 76,377	$ 933.88	$ 62,933	$ 78,624	$ 960.51	$ 64,731	$ 80,870	$ 987.13	$ 66,529	$ 83,116

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$190,000 Death Benefit Tobacco			$195,000 Death Benefit Tobacco			$200,000 Death Benefit Tobacco			$205,000 Death Benefit Tobacco		
Issue Age [1]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]	*Semi-Monthly Premium*	*Guaranteed Cash Value* [2]	*Guaranteed RPU Value* [2,3]
18	$ 70.40	$ 89,270	$ 168,184	$ 72.20	$ 91,619	$ 172,610	$ 74.00	$ 93,968	$ 177,036	$ 75.80	$ 96,317	$ 181,461
19	$ 71.35	$ 88,811	$ 167,319	$ 73.18	$ 91,148	$ 171,722	$ 75.00	$ 93,486	$ 176,126	$ 76.83	$ 95,823	$ 180,529
20	$ 72.30	$ 88,331	$ 166,415	$ 74.15	$ 90,656	$ 170,794	$ 76.00	$ 92,980	$ 175,174	$ 77.85	$ 95,305	$ 179,553
21	$ 78.95	$ 87,826	$ 165,463	$ 80.98	$ 90,138	$ 169,817	$ 83.00	$ 92,449	$ 174,172	$ 85.03	$ 94,760	$ 178,526
22	$ 81.80	$ 87,296	$ 164,464	$ 83.90	$ 89,593	$ 168,792	$ 86.00	$ 91,890	$ 173,120	$ 88.10	$ 94,187	$ 177,448
23	$ 82.75	$ 86,738	$ 163,415	$ 84.88	$ 89,021	$ 167,715	$ 87.00	$ 91,303	$ 172,016	$ 89.13	$ 93,586	$ 176,316
24	$ 85.60	$ 86,153	$ 162,311	$ 87.80	$ 88,420	$ 166,582	$ 90.00	$ 90,687	$ 170,854	$ 92.20	$ 92,954	$ 175,125
25	$ 88.45	$ 85,538	$ 161,152	$ 90.73	$ 87,789	$ 165,393	$ 93.00	$ 90,040	$ 169,634	$ 95.28	$ 92,291	$ 173,874
26	$ 92.25	$ 84,888	$ 159,928	$ 94.63	$ 87,122	$ 164,137	$ 97.00	$ 89,356	$ 168,346	$ 99.38	$ 91,590	$ 172,554
27	$ 97.00	$ 84,200	$ 158,632	$ 99.50	$ 86,416	$ 162,807	$ 102.00	$ 88,632	$ 166,982	$ 104.50	$ 90,848	$ 171,156
28	$ 99.85	$ 83,471	$ 157,257	$ 102.43	$ 85,667	$ 161,395	$ 105.00	$ 87,864	$ 165,534	$ 107.58	$ 90,060	$ 169,672
29	$ 103.65	$ 82,696	$ 155,798	$ 106.33	$ 84,872	$ 159,898	$ 109.00	$ 87,048	$ 163,998	$ 111.68	$ 89,224	$ 168,097
30	$ 107.45	$ 81,875	$ 154,251	$ 110.23	$ 84,029	$ 158,310	$ 113.00	$ 86,184	$ 162,370	$ 115.78	$ 88,338	$ 166,429
31	$ 107.45	$ 81,005	$ 152,613	$ 110.23	$ 83,137	$ 156,629	$ 113.00	$ 85,269	$ 160,646	$ 115.78	$ 87,400	$ 164,662
32	$ 114.10	$ 80,087	$ 150,884	$ 117.05	$ 82,195	$ 154,855	$ 120.00	$ 84,302	$ 158,826	$ 122.95	$ 86,410	$ 162,796
33	$ 119.80	$ 79,120	$ 149,060	$ 122.90	$ 81,202	$ 152,983	$ 126.00	$ 83,284	$ 156,906	$ 129.10	$ 85,366	$ 160,828
34	$ 125.50	$ 78,100	$ 147,139	$ 128.75	$ 80,155	$ 151,011	$ 132.00	$ 82,210	$ 154,884	$ 135.25	$ 84,266	$ 158,756
35	$ 131.20	$ 77,026	$ 145,116	$ 134.60	$ 79,053	$ 148,935	$ 138.00	$ 81,080	$ 152,754	$ 141.40	$ 83,107	$ 156,572
36	$ 137.85	$ 75,895	$ 142,986	$ 141.43	$ 77,893	$ 146,749	$ 145.00	$ 79,890	$ 150,512	$ 148.58	$ 81,887	$ 154,274
37	$ 145.45	$ 74,707	$ 140,748	$ 149.23	$ 76,673	$ 144,452	$ 153.00	$ 78,639	$ 148,156	$ 156.78	$ 80,605	$ 151,859
38	$ 154.00	$ 73,457	$ 138,392	$ 158.00	$ 75,390	$ 142,034	$ 162.00	$ 77,323	$ 145,676	$ 166.00	$ 79,256	$ 149,317
39	$ 159.70	$ 72,143	$ 135,916	$ 163.85	$ 74,041	$ 139,493	$ 168.00	$ 75,940	$ 143,070	$ 172.15	$ 77,838	$ 146,646
40	$ 169.20	$ 70,767	$ 133,324	$ 173.60	$ 72,629	$ 136,833	$ 178.00	$ 74,492	$ 140,342	$ 182.40	$ 76,354	$ 143,850
41	$ 174.90	$ 69,323	$ 130,604	$ 179.45	$ 71,148	$ 134,041	$ 184.00	$ 72,972	$ 137,478	$ 188.55	$ 74,796	$ 140,914
42	$ 183.45	$ 67,805	$ 127,746	$ 188.23	$ 69,590	$ 131,108	$ 193.00	$ 71,374	$ 134,470	$ 197.78	$ 73,159	$ 137,831
43	$ 191.05	$ 66,207	$ 124,733	$ 196.03	$ 67,949	$ 128,015	$ 201.00	$ 69,692	$ 131,298	$ 205.98	$ 71,434	$ 134,580
44	$ 198.65	$ 64,514	$ 121,544	$ 203.83	$ 66,212	$ 124,743	$ 209.00	$ 67,910	$ 127,942	$ 214.18	$ 69,608	$ 131,140
45	$ 209.10	$ 62,713	$ 118,151	$ 214.55	$ 64,363	$ 121,260	$ 220.00	$ 66,014	$ 124,370	$ 225.45	$ 67,664	$ 127,479
46	$ 219.55	$ 60,796	$ 114,539	$ 225.28	$ 62,396	$ 117,553	$ 231.00	$ 63,996	$ 120,568	$ 236.73	$ 65,595	$ 123,582
47	$ 231.90	$ 58,757	$ 110,697	$ 237.95	$ 60,303	$ 113,610	$ 244.00	$ 61,849	$ 116,524	$ 250.05	$ 63,396	$ 119,437
48	$ 243.30	$ 56,587	$ 106,609	$ 249.65	$ 58,076	$ 109,414	$ 256.00	$ 59,565	$ 112,220	$ 262.35	$ 61,054	$ 115,025
49	$ 252.80	$ 54,275	$ 102,254	$ 259.40	$ 55,703	$ 104,945	$ 266.00	$ 57,131	$ 107,636	$ 272.60	$ 58,560	$ 110,326
50	$ 268.00	$ 51,811	$ 97,612	$ 275.00	$ 53,174	$ 100,181	$ 282.00	$ 54,538	$ 102,750	$ 289.00	$ 55,901	$ 105,318
51	$ 277.50	$ 49,184	$ 92,663	$ 284.75	$ 50,479	$ 95,101	$ 292.00	$ 51,773	$ 97,540	$ 299.25	$ 53,067	$ 99,978
52	$ 289.85	$ 46,383	$ 87,386	$ 297.43	$ 47,604	$ 89,686	$ 305.00	$ 48,825	$ 91,986	$ 312.58	$ 50,045	$ 94,285
53	$ 304.10	$ 43,395	$ 81,757	$ 312.05	$ 44,537	$ 83,908	$ 320.00	$ 45,679	$ 86,060	$ 327.95	$ 46,821	$ 88,211
54	$ 319.30	$ 40,202	$ 75,741	$ 327.65	$ 41,260	$ 77,734	$ 336.00	$ 42,318	$ 79,728	$ 344.35	$ 43,376	$ 81,721

MassMutual@WORK[SM] GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$190,000 Death Benefit Tobacco			$195,000 Death Benefit Tobacco			$200,000 Death Benefit Tobacco			$205,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
55	$ 335.45	$ 36,791	$ 69,315	$ 344.23	$ 37,759	$ 71,139	$ 353.00	$ 38,728	$ 72,964	$ 361.78	$ 39,696	$ 74,788
56	$ 352.55	$ 37,875	$ 69,477	$ 361.78	$ 38,872	$ 71,305	$ 371.00	$ 39,868	$ 73,134	$ 380.23	$ 40,865	$ 74,962
57	$ 367.75	$ 38,930	$ 69,583	$ 377.38	$ 39,955	$ 71,414	$ 387.00	$ 40,979	$ 73,246	$ 396.63	$ 42,004	$ 75,077
58	$ 394.35	$ 39,966	$ 69,654	$ 404.68	$ 41,018	$ 71,487	$ 415.00	$ 42,070	$ 73,320	$ 425.33	$ 43,121	$ 75,153
59	$ 414.30	$ 40,989	$ 69,701	$ 425.15	$ 42,068	$ 71,535	$ 436.00	$ 43,147	$ 73,370	$ 446.85	$ 44,226	$ 75,204
60	$ 438.05	$ 42,000	$ 69,733	$ 449.53	$ 43,106	$ 71,568	$ 461.00	$ 44,211	$ 73,404	$ 472.48	$ 45,316	$ 75,239
61	$ 467.50	$ 42,989	$ 69,741	$ 479.75	$ 44,121	$ 71,576	$ 492.00	$ 45,252	$ 73,412	$ 504.25	$ 46,383	$ 75,247
62	$ 494.10	$ 43,944	$ 69,714	$ 507.05	$ 45,100	$ 71,549	$ 520.00	$ 46,257	$ 73,384	$ 532.95	$ 47,413	$ 75,218
63	$ 525.45	$ 45,143	$ 70,092	$ 539.23	$ 46,331	$ 71,937	$ 553.00	$ 47,519	$ 73,782	$ 566.78	$ 48,707	$ 75,626
64	$ 566.30	$ 46,426	$ 70,609	$ 581.15	$ 47,647	$ 72,467	$ 596.00	$ 48,869	$ 74,326	$ 610.85	$ 50,091	$ 76,184
65	$ 593.85	$ 47,700	$ 71,117	$ 609.43	$ 48,955	$ 72,988	$ 625.00	$ 50,210	$ 74,860	$ 640.58	$ 51,466	$ 76,731
66	$ 620.45	$ 49,001	$ 71,662	$ 636.73	$ 50,291	$ 73,548	$ 653.00	$ 51,580	$ 75,434	$ 669.28	$ 52,870	$ 77,319
67	$ 687.90	$ 50,372	$ 72,295	$ 705.95	$ 51,697	$ 74,197	$ 724.00	$ 53,023	$ 76,100	$ 742.05	$ 54,348	$ 78,002
68	$ 736.35	$ 51,858	$ 73,066	$ 755.68	$ 53,222	$ 74,989	$ 775.00	$ 54,587	$ 76,912	$ 794.33	$ 55,952	$ 78,834
69	$ 775.30	$ 53,506	$ 74,029	$ 795.65	$ 54,914	$ 75,977	$ 816.00	$ 56,323	$ 77,926	$ 836.35	$ 57,731	$ 79,874
70	$ 809.50	$ 55,354	$ 75,221	$ 830.75	$ 56,811	$ 77,200	$ 852.00	$ 58,268	$ 79,180	$ 873.25	$ 59,724	$ 81,159
71	$ 844.65	$ 57,435	$ 76,676	$ 866.83	$ 58,946	$ 78,694	$ 889.00	$ 60,458	$ 80,712	$ 911.18	$ 61,969	$ 82,729
72	$ 881.70	$ 59,821	$ 78,475	$ 904.85	$ 61,396	$ 80,540	$ 928.00	$ 62,970	$ 82,606	$ 951.15	$ 64,544	$ 84,671
73	$ 921.60	$ 62,471	$ 80,567	$ 945.80	$ 64,115	$ 82,687	$ 970.00	$ 65,759	$ 84,808	$ 994.20	$ 67,403	$ 86,928
74	$ 965.30	$ 65,297	$ 82,851	$ 990.65	$ 67,015	$ 85,031	$ 1,016.00	$ 68,734	$ 87,212	$ 1,041.35	$ 70,452	$ 89,392
75	$ 1,013.75	$ 68,327	$ 85,363	$ 1,040.38	$ 70,126	$ 87,609	$ 1,067.00	$ 71,924	$ 89,856	$ 1,093.63	$ 73,722	$ 92,102

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

 Please refer to even numbered pages for applicable footnotes.

MassMutual@WORK^{SM} GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$210,000 Death Benefit Tobacco			$215,000 Death Benefit Tobacco			$220,000 Death Benefit Tobacco			$225,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 77.60	$ 98,667	$ 185,887	$ 79.40	$ 101,016	$ 190,313	$ 81.20	$ 103,365	$ 194,739	$ 83.00	$ 105,714	$ 199,165
19	$ 78.65	$ 98,160	$ 184,932	$ 80.48	$ 100,497	$ 189,335	$ 82.30	$ 102,834	$ 193,738	$ 84.13	$ 105,171	$ 198,141
20	$ 79.70	$ 97,629	$ 183,932	$ 81.55	$ 99,954	$ 188,312	$ 83.40	$ 102,278	$ 192,691	$ 85.25	$ 104,603	$ 197,070
21	$ 87.05	$ 97,071	$ 182,880	$ 89.08	$ 99,383	$ 187,234	$ 91.10	$ 101,694	$ 191,589	$ 93.13	$ 104,005	$ 195,943
22	$ 90.20	$ 96,485	$ 181,776	$ 92.30	$ 98,782	$ 186,104	$ 94.40	$ 101,079	$ 190,432	$ 96.50	$ 103,376	$ 194,760
23	$ 91.25	$ 95,869	$ 180,616	$ 93.38	$ 98,151	$ 184,917	$ 95.50	$ 100,434	$ 189,217	$ 97.63	$ 102,716	$ 193,518
24	$ 94.40	$ 95,221	$ 179,396	$ 96.60	$ 97,488	$ 183,668	$ 98.80	$ 99,756	$ 187,939	$ 101.00	$ 102,023	$ 192,210
25	$ 97.55	$ 94,542	$ 178,115	$ 99.83	$ 96,793	$ 182,356	$ 102.10	$ 99,044	$ 186,597	$ 104.38	$ 101,295	$ 190,838
26	$ 101.75	$ 93,824	$ 176,763	$ 104.13	$ 96,058	$ 180,971	$ 106.50	$ 98,292	$ 185,180	$ 108.88	$ 100,525	$ 189,389
27	$ 107.00	$ 93,064	$ 175,331	$ 109.50	$ 95,279	$ 179,505	$ 112.00	$ 97,495	$ 183,680	$ 114.50	$ 99,711	$ 187,854
28	$ 110.15	$ 92,257	$ 173,810	$ 112.73	$ 94,454	$ 177,949	$ 115.30	$ 96,650	$ 182,087	$ 117.88	$ 98,847	$ 186,225
29	$ 114.35	$ 91,400	$ 172,197	$ 117.03	$ 93,577	$ 176,297	$ 119.70	$ 95,753	$ 180,397	$ 122.38	$ 97,929	$ 184,497
30	$ 118.55	$ 90,493	$ 170,488	$ 121.33	$ 92,648	$ 174,547	$ 124.10	$ 94,802	$ 178,607	$ 126.88	$ 96,957	$ 182,666
31	$ 118.55	$ 89,532	$ 168,678	$ 121.33	$ 91,664	$ 172,694	$ 124.10	$ 93,796	$ 176,710	$ 126.88	$ 95,927	$ 180,726
32	$ 125.90	$ 88,518	$ 166,767	$ 128.85	$ 90,625	$ 170,737	$ 131.80	$ 92,733	$ 174,708	$ 134.75	$ 94,840	$ 178,679
33	$ 132.20	$ 87,448	$ 164,751	$ 135.30	$ 89,530	$ 168,673	$ 138.40	$ 91,612	$ 172,596	$ 141.50	$ 93,695	$ 176,519
34	$ 138.50	$ 86,321	$ 162,628	$ 141.75	$ 88,376	$ 166,500	$ 145.00	$ 90,431	$ 170,372	$ 148.25	$ 92,487	$ 174,244
35	$ 144.80	$ 85,134	$ 160,391	$ 148.20	$ 87,161	$ 164,210	$ 151.60	$ 89,188	$ 168,029	$ 155.00	$ 91,215	$ 171,848
36	$ 152.15	$ 83,884	$ 158,037	$ 155.73	$ 85,882	$ 161,800	$ 159.30	$ 87,879	$ 165,563	$ 162.88	$ 89,876	$ 169,326
37	$ 160.55	$ 82,571	$ 155,563	$ 164.33	$ 84,537	$ 159,267	$ 168.10	$ 86,503	$ 162,971	$ 171.88	$ 88,469	$ 166,675
38	$ 170.00	$ 81,189	$ 152,959	$ 174.00	$ 83,122	$ 156,601	$ 178.00	$ 85,055	$ 160,243	$ 182.00	$ 86,988	$ 163,885
39	$ 176.30	$ 79,737	$ 150,223	$ 180.45	$ 81,635	$ 153,800	$ 184.60	$ 83,534	$ 157,377	$ 188.75	$ 85,432	$ 160,953
40	$ 186.80	$ 78,216	$ 147,359	$ 191.20	$ 80,078	$ 150,867	$ 195.60	$ 81,941	$ 154,376	$ 200.00	$ 83,803	$ 157,884
41	$ 193.10	$ 76,620	$ 144,351	$ 197.65	$ 78,445	$ 147,788	$ 202.20	$ 80,269	$ 151,225	$ 206.75	$ 82,093	$ 154,662
42	$ 202.55	$ 74,943	$ 141,193	$ 207.33	$ 76,727	$ 144,555	$ 212.10	$ 78,512	$ 147,917	$ 216.88	$ 80,296	$ 151,278
43	$ 210.95	$ 73,176	$ 137,862	$ 215.93	$ 74,918	$ 141,145	$ 220.90	$ 76,661	$ 144,427	$ 225.88	$ 78,403	$ 147,710
44	$ 219.35	$ 71,305	$ 134,339	$ 224.53	$ 73,003	$ 137,537	$ 229.70	$ 74,701	$ 140,736	$ 234.88	$ 76,399	$ 143,934
45	$ 230.90	$ 69,314	$ 130,588	$ 236.35	$ 70,965	$ 133,697	$ 241.80	$ 72,615	$ 136,807	$ 247.25	$ 74,265	$ 139,916
46	$ 242.45	$ 67,195	$ 126,596	$ 248.18	$ 68,795	$ 129,610	$ 253.90	$ 70,395	$ 132,624	$ 259.63	$ 71,995	$ 135,639
47	$ 256.10	$ 64,942	$ 122,350	$ 262.15	$ 66,488	$ 125,263	$ 268.20	$ 68,034	$ 128,176	$ 274.25	$ 69,581	$ 131,089
48	$ 268.70	$ 62,543	$ 117,831	$ 275.05	$ 64,032	$ 120,636	$ 281.40	$ 65,521	$ 123,442	$ 287.75	$ 67,011	$ 126,247
49	$ 279.20	$ 59,988	$ 113,017	$ 285.80	$ 61,416	$ 115,708	$ 292.40	$ 62,845	$ 118,399	$ 299.00	$ 64,273	$ 121,090
50	$ 296.00	$ 57,264	$ 107,887	$ 303.00	$ 58,628	$ 110,456	$ 310.00	$ 59,991	$ 113,025	$ 317.00	$ 61,355	$ 115,593
51	$ 306.50	$ 54,362	$ 102,417	$ 313.75	$ 55,656	$ 104,855	$ 321.00	$ 56,950	$ 107,294	$ 328.25	$ 58,245	$ 109,732
52	$ 320.15	$ 51,266	$ 96,585	$ 327.73	$ 52,487	$ 98,884	$ 335.30	$ 53,707	$ 101,184	$ 342.88	$ 54,928	$ 103,484
53	$ 335.90	$ 47,963	$ 90,363	$ 343.85	$ 49,105	$ 92,514	$ 351.80	$ 50,247	$ 94,666	$ 359.75	$ 51,389	$ 96,817
54	$ 352.70	$ 44,434	$ 83,714	$ 361.05	$ 45,492	$ 85,707	$ 369.40	$ 46,550	$ 87,700	$ 377.75	$ 47,608	$ 89,694

MassMutual

MassMutual@WORK[SM] GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$210,000 Death Benefit Tobacco			$215,000 Death Benefit Tobacco			$220,000 Death Benefit Tobacco			$225,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
55	$ 370.55	$ 40,664	$ 76,612	$ 379.33	$ 41,632	$ 78,436	$ 388.10	$ 42,600	$ 80,260	$ 396.88	$ 43,569	$ 82,084
56	$ 389.45	$ 41,862	$ 76,790	$ 398.68	$ 42,858	$ 78,619	$ 407.90	$ 43,855	$ 80,447	$ 417.13	$ 44,852	$ 82,275
57	$ 406.25	$ 43,028	$ 76,908	$ 415.88	$ 44,053	$ 78,739	$ 425.50	$ 45,077	$ 80,570	$ 435.13	$ 46,102	$ 82,401
58	$ 435.65	$ 44,173	$ 76,986	$ 445.98	$ 45,225	$ 78,819	$ 456.30	$ 46,277	$ 80,652	$ 466.63	$ 47,328	$ 82,485
59	$ 457.70	$ 45,304	$ 77,038	$ 468.55	$ 46,383	$ 78,872	$ 479.40	$ 47,462	$ 80,707	$ 490.25	$ 48,540	$ 82,541
60	$ 483.95	$ 46,422	$ 77,074	$ 495.43	$ 47,527	$ 78,909	$ 506.90	$ 48,632	$ 80,744	$ 518.38	$ 49,737	$ 82,579
61	$ 516.50	$ 47,515	$ 77,082	$ 528.75	$ 48,646	$ 78,917	$ 541.00	$ 49,777	$ 80,753	$ 553.25	$ 50,908	$ 82,588
62	$ 545.90	$ 48,570	$ 77,053	$ 558.85	$ 49,726	$ 78,887	$ 571.80	$ 50,882	$ 80,722	$ 584.75	$ 52,039	$ 82,557
63	$ 580.55	$ 49,895	$ 77,471	$ 594.33	$ 51,083	$ 79,315	$ 608.10	$ 52,271	$ 81,160	$ 621.88	$ 53,459	$ 83,004
64	$ 625.70	$ 51,313	$ 78,042	$ 640.55	$ 52,534	$ 79,900	$ 655.40	$ 53,756	$ 81,758	$ 670.25	$ 54,978	$ 83,616
65	$ 656.15	$ 52,721	$ 78,603	$ 671.73	$ 53,976	$ 80,474	$ 687.30	$ 55,231	$ 82,346	$ 702.88	$ 56,487	$ 84,217
66	$ 685.55	$ 54,159	$ 79,205	$ 701.83	$ 55,449	$ 81,091	$ 718.10	$ 56,738	$ 82,977	$ 734.38	$ 58,028	$ 84,863
67	$ 760.10	$ 55,674	$ 79,905	$ 778.15	$ 56,999	$ 81,807	$ 796.20	$ 58,325	$ 83,710	$ 814.25	$ 59,651	$ 85,612
68	$ 813.65	$ 57,316	$ 80,757	$ 832.98	$ 58,681	$ 82,680	$ 852.30	$ 60,046	$ 84,603	$ 871.63	$ 61,410	$ 86,526
69	$ 856.70	$ 59,139	$ 81,822	$ 877.05	$ 60,547	$ 83,770	$ 897.40	$ 61,955	$ 85,718	$ 917.75	$ 63,363	$ 87,666
70	$ 894.50	$ 61,181	$ 83,139	$ 915.75	$ 62,638	$ 85,118	$ 937.00	$ 64,094	$ 87,098	$ 958.25	$ 65,551	$ 89,077
71	$ 933.35	$ 63,480	$ 84,747	$ 955.53	$ 64,992	$ 86,765	$ 977.70	$ 66,503	$ 88,783	$ 999.88	$ 68,015	$ 90,801
72	$ 974.30	$ 66,118	$ 86,736	$ 997.45	$ 67,693	$ 88,801	$ 1,020.60	$ 69,267	$ 90,866	$ 1,043.75	$ 70,841	$ 92,931
73	$ 1,018.40	$ 69,047	$ 89,048	$ 1,042.60	$ 70,691	$ 91,168	$ 1,066.80	$ 72,335	$ 93,288	$ 1,091.00	$ 73,979	$ 95,409
74	$ 1,066.70	$ 72,170	$ 91,572	$ 1,092.05	$ 73,889	$ 93,752	$ 1,117.40	$ 75,607	$ 95,933	$ 1,142.75	$ 77,325	$ 98,113
75	$ 1,120.25	$ 75,520	$ 94,348	$ 1,146.88	$ 77,318	$ 96,595	$ 1,173.50	$ 79,116	$ 98,841	$ 1,200.13	$ 80,914	$ 101,088

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$230,000 Death Benefit Tobacco			$235,000 Death Benefit Tobacco			$240,000 Death Benefit Tobacco			$245,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 84.80	$ 108,063	$ 203,591	$ 86.60	$ 110,413	$ 208,017	$ 88.40	$ 112,762	$ 212,443	$ 90.20	$ 115,111	$ 216,869
19	$ 85.95	$ 107,509	$ 202,544	$ 87.78	$ 109,846	$ 206,948	$ 89.60	$ 112,183	$ 211,351	$ 91.43	$ 114,520	$ 215,754
20	$ 87.10	$ 106,927	$ 201,450	$ 88.95	$ 109,252	$ 205,829	$ 90.80	$ 111,576	$ 210,208	$ 92.65	$ 113,901	$ 214,588
21	$ 95.15	$ 106,316	$ 200,297	$ 97.18	$ 108,627	$ 204,652	$ 99.20	$ 110,939	$ 209,006	$ 101.23	$ 113,250	$ 213,360
22	$ 98.60	$ 105,674	$ 199,088	$ 100.70	$ 107,971	$ 203,416	$ 102.80	$ 110,268	$ 207,744	$ 104.90	$ 112,566	$ 212,072
23	$ 99.75	$ 104,999	$ 197,818	$ 101.88	$ 107,282	$ 202,118	$ 104.00	$ 109,564	$ 206,419	$ 106.13	$ 111,847	$ 210,719
24	$ 103.20	$ 104,290	$ 196,482	$ 105.40	$ 106,557	$ 200,753	$ 107.60	$ 108,824	$ 205,024	$ 109.80	$ 111,092	$ 209,296
25	$ 106.65	$ 103,546	$ 195,079	$ 108.93	$ 105,797	$ 199,319	$ 111.20	$ 108,048	$ 203,560	$ 113.48	$ 110,299	$ 207,801
26	$ 111.25	$ 102,759	$ 193,597	$ 113.63	$ 104,993	$ 197,806	$ 116.00	$ 107,227	$ 202,015	$ 118.38	$ 109,461	$ 206,223
27	$ 117.00	$ 101,927	$ 192,029	$ 119.50	$ 104,143	$ 196,203	$ 122.00	$ 106,358	$ 200,378	$ 124.50	$ 108,574	$ 204,552
28	$ 120.45	$ 101,043	$ 190,364	$ 123.03	$ 103,240	$ 194,502	$ 125.60	$ 105,437	$ 198,640	$ 128.18	$ 107,633	$ 202,779
29	$ 125.05	$ 100,105	$ 188,597	$ 127.73	$ 102,282	$ 192,697	$ 130.40	$ 104,458	$ 196,797	$ 133.08	$ 106,634	$ 200,897
30	$ 129.65	$ 99,111	$ 186,725	$ 132.43	$ 101,266	$ 190,784	$ 135.20	$ 103,421	$ 194,844	$ 137.98	$ 105,575	$ 198,903
31	$ 129.65	$ 98,059	$ 184,742	$ 132.43	$ 100,191	$ 188,759	$ 135.20	$ 102,322	$ 192,775	$ 137.98	$ 104,454	$ 196,791
32	$ 137.70	$ 96,948	$ 182,649	$ 140.65	$ 99,056	$ 186,620	$ 143.60	$ 101,163	$ 190,591	$ 146.55	$ 103,271	$ 194,561
33	$ 144.60	$ 95,777	$ 180,441	$ 147.70	$ 97,859	$ 184,364	$ 150.80	$ 99,941	$ 188,287	$ 153.90	$ 102,023	$ 192,209
34	$ 151.50	$ 94,542	$ 178,116	$ 154.75	$ 96,597	$ 181,988	$ 158.00	$ 98,653	$ 185,860	$ 161.25	$ 100,708	$ 189,732
35	$ 158.40	$ 93,242	$ 175,667	$ 161.80	$ 95,269	$ 179,485	$ 165.20	$ 97,296	$ 183,304	$ 168.60	$ 99,323	$ 187,123
36	$ 166.45	$ 91,873	$ 173,088	$ 170.03	$ 93,871	$ 176,851	$ 173.60	$ 95,868	$ 180,614	$ 177.18	$ 97,865	$ 184,377
37	$ 175.65	$ 90,435	$ 170,379	$ 179.43	$ 92,401	$ 174,083	$ 183.20	$ 94,367	$ 177,787	$ 186.98	$ 96,333	$ 181,491
38	$ 186.00	$ 88,921	$ 167,527	$ 190.00	$ 90,854	$ 171,169	$ 194.00	$ 92,787	$ 174,811	$ 198.00	$ 94,720	$ 178,453
39	$ 192.90	$ 87,331	$ 164,530	$ 197.05	$ 89,230	$ 168,107	$ 201.20	$ 91,128	$ 171,684	$ 205.35	$ 93,027	$ 175,260
40	$ 204.40	$ 85,665	$ 161,393	$ 208.80	$ 87,528	$ 164,901	$ 213.20	$ 89,390	$ 168,410	$ 217.60	$ 91,252	$ 171,918
41	$ 211.30	$ 83,918	$ 158,099	$ 215.85	$ 85,742	$ 161,536	$ 220.40	$ 87,566	$ 164,973	$ 224.95	$ 89,391	$ 168,410
42	$ 221.65	$ 82,080	$ 154,640	$ 226.43	$ 83,865	$ 158,002	$ 231.20	$ 85,649	$ 161,364	$ 235.98	$ 87,434	$ 164,725
43	$ 230.85	$ 80,145	$ 150,992	$ 235.83	$ 81,888	$ 154,275	$ 240.80	$ 83,630	$ 157,557	$ 245.78	$ 85,372	$ 160,840
44	$ 240.05	$ 78,096	$ 147,133	$ 245.23	$ 79,794	$ 150,331	$ 250.40	$ 81,492	$ 153,530	$ 255.58	$ 83,190	$ 156,728
45	$ 252.70	$ 75,916	$ 143,025	$ 258.15	$ 77,566	$ 146,134	$ 263.60	$ 79,216	$ 149,244	$ 269.05	$ 80,867	$ 152,353
46	$ 265.35	$ 73,595	$ 138,653	$ 271.08	$ 75,195	$ 141,667	$ 276.80	$ 76,795	$ 144,681	$ 282.53	$ 78,395	$ 147,695
47	$ 280.30	$ 71,127	$ 134,002	$ 286.35	$ 72,673	$ 136,915	$ 292.40	$ 74,219	$ 139,828	$ 298.45	$ 75,766	$ 142,741
48	$ 294.10	$ 68,500	$ 129,053	$ 300.45	$ 69,989	$ 131,858	$ 306.80	$ 71,478	$ 134,664	$ 313.15	$ 72,967	$ 137,469
49	$ 305.60	$ 65,701	$ 123,781	$ 312.20	$ 67,130	$ 126,472	$ 318.80	$ 68,558	$ 129,163	$ 325.40	$ 69,986	$ 131,854
50	$ 324.00	$ 62,718	$ 118,162	$ 331.00	$ 64,082	$ 120,731	$ 338.00	$ 65,445	$ 123,300	$ 345.00	$ 66,809	$ 125,868
51	$ 335.50	$ 59,539	$ 112,171	$ 342.75	$ 60,833	$ 114,609	$ 350.00	$ 62,128	$ 117,048	$ 357.25	$ 63,422	$ 119,486
52	$ 350.45	$ 56,148	$ 105,783	$ 358.03	$ 57,369	$ 108,083	$ 365.60	$ 58,590	$ 110,383	$ 373.18	$ 59,810	$ 112,682
53	$ 367.70	$ 52,531	$ 98,969	$ 375.65	$ 53,673	$ 101,120	$ 383.60	$ 54,815	$ 103,272	$ 391.55	$ 55,957	$ 105,423
54	$ 386.10	$ 48,666	$ 91,687	$ 394.45	$ 49,724	$ 93,680	$ 402.80	$ 50,782	$ 95,673	$ 411.15	$ 51,840	$ 97,666

MassMutual@WORK[SM] GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$230,000 Death Benefit Tobacco			$235,000 Death Benefit Tobacco			$240,000 Death Benefit Tobacco			$245,000 Death Benefit Tobacco		
Issue Age[1]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]	Semi-Monthly Premium	Guaranteed Cash Value[2]	Guaranteed RPU Value[2,3]
55	$ 405.65	$ 44,537	$ 83,908	$ 414.43	$ 45,505	$ 85,732	$ 423.20	$ 46,473	$ 87,556	$ 431.98	$ 47,441	$ 89,380
56	$ 426.35	$ 45,849	$ 84,104	$ 435.58	$ 46,845	$ 85,932	$ 444.80	$ 47,842	$ 87,760	$ 454.03	$ 48,839	$ 89,589
57	$ 444.75	$ 47,126	$ 84,232	$ 454.38	$ 48,151	$ 86,064	$ 464.00	$ 49,175	$ 87,895	$ 473.63	$ 50,200	$ 89,726
58	$ 476.95	$ 48,380	$ 84,318	$ 487.28	$ 49,432	$ 86,151	$ 497.60	$ 50,484	$ 87,984	$ 507.93	$ 51,535	$ 89,817
59	$ 501.10	$ 49,619	$ 84,375	$ 511.95	$ 50,698	$ 86,209	$ 522.80	$ 51,776	$ 88,044	$ 533.65	$ 52,855	$ 89,878
60	$ 529.85	$ 50,843	$ 84,414	$ 541.33	$ 51,948	$ 86,249	$ 552.80	$ 53,053	$ 88,084	$ 564.28	$ 54,159	$ 89,919
61	$ 565.50	$ 52,040	$ 84,423	$ 577.75	$ 53,171	$ 86,259	$ 590.00	$ 54,302	$ 88,094	$ 602.25	$ 55,434	$ 89,929
62	$ 597.70	$ 53,195	$ 84,391	$ 610.65	$ 54,352	$ 86,226	$ 623.60	$ 55,508	$ 88,060	$ 636.55	$ 56,665	$ 89,895
63	$ 635.65	$ 54,647	$ 84,849	$ 649.43	$ 55,835	$ 86,693	$ 663.20	$ 57,023	$ 88,538	$ 676.98	$ 58,211	$ 90,382
64	$ 685.10	$ 56,200	$ 85,474	$ 699.95	$ 57,421	$ 87,333	$ 714.80	$ 58,643	$ 89,191	$ 729.65	$ 59,865	$ 91,049
65	$ 718.45	$ 57,742	$ 86,089	$ 734.03	$ 58,997	$ 87,960	$ 749.60	$ 60,252	$ 89,832	$ 765.18	$ 61,508	$ 91,703
66	$ 750.65	$ 59,317	$ 86,749	$ 766.93	$ 60,607	$ 88,634	$ 783.20	$ 61,896	$ 90,520	$ 799.48	$ 63,186	$ 92,406
67	$ 832.30	$ 60,976	$ 87,515	$ 850.35	$ 62,302	$ 89,417	$ 868.40	$ 63,627	$ 91,320	$ 886.45	$ 64,953	$ 93,222
68	$ 890.95	$ 62,775	$ 88,448	$ 910.28	$ 64,140	$ 90,371	$ 929.60	$ 65,504	$ 92,294	$ 948.93	$ 66,869	$ 94,217
69	$ 938.10	$ 64,771	$ 89,614	$ 958.45	$ 66,179	$ 91,563	$ 978.80	$ 67,587	$ 93,511	$ 999.15	$ 68,995	$ 95,459
70	$ 979.50	$ 67,008	$ 91,057	$ 1,000.75	$ 68,464	$ 93,036	$ 1,022.00	$ 69,921	$ 95,016	$ 1,043.25	$ 71,378	$ 96,995
71	$ 1,022.05	$ 69,526	$ 92,818	$ 1,044.23	$ 71,038	$ 94,836	$ 1,066.40	$ 72,549	$ 96,854	$ 1,088.58	$ 74,061	$ 98,872
72	$ 1,066.90	$ 72,415	$ 94,996	$ 1,090.05	$ 73,990	$ 97,062	$ 1,113.20	$ 75,564	$ 99,127	$ 1,136.35	$ 77,138	$ 101,192
73	$ 1,115.20	$ 75,623	$ 97,529	$ 1,139.40	$ 77,267	$ 99,649	$ 1,163.60	$ 78,911	$ 101,769	$ 1,187.80	$ 80,555	$ 103,889
74	$ 1,168.10	$ 79,044	$ 100,293	$ 1,193.45	$ 80,762	$ 102,474	$ 1,218.80	$ 82,480	$ 104,654	$ 1,244.15	$ 84,199	$ 106,834
75	$ 1,226.75	$ 82,712	$ 103,334	$ 1,253.38	$ 84,510	$ 105,580	$ 1,280.00	$ 86,308	$ 107,827	$ 1,306.63	$ 88,107	$ 110,073

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

	$250,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
18	$ 92.00	$ 117,460	$ 221,295
19	$ 93.25	$ 116,857	$ 220,157
20	$ 94.50	$ 116,225	$ 218,967
21	$ 103.25	$ 115,561	$ 217,715
22	$ 107.00	$ 114,863	$ 216,400
23	$ 108.25	$ 114,129	$ 215,020
24	$ 112.00	$ 113,359	$ 213,567
25	$ 115.75	$ 112,550	$ 212,042
26	$ 120.75	$ 111,695	$ 210,432
27	$ 127.00	$ 110,790	$ 208,727
28	$ 130.75	$ 109,830	$ 206,917
29	$ 135.75	$ 108,810	$ 204,997
30	$ 140.75	$ 107,730	$ 202,962
31	$ 140.75	$ 106,586	$ 200,807
32	$ 149.50	$ 105,378	$ 198,532
33	$ 157.00	$ 104,105	$ 196,132
34	$ 164.50	$ 102,763	$ 193,605
35	$ 172.00	$ 101,350	$ 190,942
36	$ 180.75	$ 99,862	$ 188,140
37	$ 190.75	$ 98,299	$ 185,195
38	$ 202.00	$ 96,654	$ 182,095
39	$ 209.50	$ 94,925	$ 178,837
40	$ 222.00	$ 93,115	$ 175,427
41	$ 229.50	$ 91,215	$ 171,847
42	$ 240.75	$ 89,218	$ 168,087
43	$ 250.75	$ 87,115	$ 164,122
44	$ 260.75	$ 84,887	$ 159,927
45	$ 274.50	$ 82,517	$ 155,462
46	$ 288.25	$ 79,995	$ 150,710
47	$ 304.50	$ 77,312	$ 145,655
48	$ 319.50	$ 74,456	$ 140,275
49	$ 332.00	$ 71,414	$ 134,545
50	$ 352.00	$ 68,172	$ 128,437
51	$ 364.50	$ 64,716	$ 121,925
52	$ 380.75	$ 61,031	$ 114,982
53	$ 399.50	$ 57,099	$ 107,575
54	$ 419.50	$ 52,898	$ 99,660

MassMutual@WORK℠ GROUP WHOLE LIFE INSURANCE

without Riders

Employee Coverage

	$250,000 Death Benefit Tobacco		
Issue Age [1]	Semi-Monthly Premium	Guaranteed Cash Value [2]	Guaranteed RPU Value [2,3]
55	$ 440.75	$ 48,410	$ 91,205
56	$ 463.25	$ 49,835	$ 91,417
57	$ 483.25	$ 51,224	$ 91,557
58	$ 518.25	$ 52,587	$ 91,650
59	$ 544.50	$ 53,934	$ 91,712
60	$ 575.75	$ 55,264	$ 91,755
61	$ 614.50	$ 56,565	$ 91,765
62	$ 649.50	$ 57,821	$ 91,730
63	$ 690.75	$ 59,399	$ 92,227
64	$ 744.50	$ 61,087	$ 92,907
65	$ 780.75	$ 62,763	$ 93,575
66	$ 815.75	$ 64,476	$ 94,292
67	$ 904.50	$ 66,279	$ 95,125
68	$ 968.25	$ 68,234	$ 96,140
69	$ 1,019.50	$ 70,403	$ 97,407
70	$ 1,064.50	$ 72,835	$ 98,975
71	$ 1,110.75	$ 75,572	$ 100,890
72	$ 1,159.50	$ 78,712	$ 103,257
73	$ 1,212.00	$ 82,199	$ 106,010
74	$ 1,269.50	$ 85,917	$ 109,015
75	$ 1,333.25	$ 89,905	$ 112,320

[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 jurisdictions other than CA, MN or WA.

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.

Semi-Monthly premiums have been calculated assuming payments twice a month.
MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.