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**From:** Neal, Richard <RNeal12@massmutual.com>  
**Sent:** Thursday, January 19, 2023 12:39 PM  
**To:** Bonner, Corinne <Corinne.Bonner@tellusbrokerage.com>  
**Cc:** Parent, Denise <DParent32@massmutual.com>  
**Subject:** New MassMutual supplemental loan information report  
**Importance:** High

Good Morning Corinne,

Hope the new year is off to a good start. Please see the latest message from MassMutual below and share with all Tellus members. Thank you!

**Richard Neal, MBA**

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## **New MassMutual supplemental loan information report**

*Shows impact of adjustable loan rate increases on income streams*

Beginning Feb. 1, financial professionals will have a new resource to show clients with policy loans and the adjustable loan rate (ALR) how increases in the ALR would impact illustrated income streams and policy values.

The new Supplemental Loan Information Report will print automatically in WinFlex Web when a loan is illustrated. The new report will show values based on the current ALR and two other rates that you can choose:

1. The current ALR.

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2. An ALR 0.25 to 2 percentage points higher.

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3. An ALR 0.75 to 4 percentage points higher (the third rate must be at least 0.50 percentage points higher than the second rate selected).

You can use the software to solve for varying and level incomes and how long they would continue based on higher loan rates. This added flexibility will help clients understand that loan rates can and are likely to move over time and the impact of potential changes.

### Whole Life loan rate materials available

To help better represent loan rate options available on our whole life product portfolio, review the following materials:

Resource	Description
<b>Adjustable Loan Rates for Whole Life Products Currently Available for Sale</b> ( <a href="#">LI7535</a> )	This rate chart shows a rolling 12 month window of the adjustable loan rates for MassMutual's Whole Life products currently available for sale.
<b>Understanding Policy Loans and Dividends</b> ( <a href="#">LI1045</a> )	New piece shows an example of how the two loan rate options – adjustable and fixed – can impact policy values when a loan is taken.
<b>The Adjustable Loan Rate on MassMutual Whole Life Insurance Policies</b> ( <a href="#">LI7059</a> )	Answers frequently asked questions about the ALR on MassMutual's Whole Life products currently available for sale.
<b>A Closer Look at Policy Loans and Dividends</b> ( <a href="#">LI7178</a> )	Client-approved piece helps prospects and clients understand the loan rate options.

**Reach out to your MMSD Life Managing Director and Internal Wholesaler for more information and illustrations.**

#### FURTHER INFO

- Contact your MMSD Life Insurance Managing Directors [territory map and contact list](#).



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