



New premium rate band enhances MassMutual's Legacy 10 Pay product's competitiveness in large-case market

Face amounts of \$10 million or more get new band effective Feb. 1

MassMutual is introducing a new premium band rate for Whole Life Legacy 10 Pay policies with face amounts of \$10 million or more. The new rate band will be available for applications submitted Feb. 1 and after.

The Feb. 1 release of MassMutual Designs and WinFlex Web will automatically illustrate the new rate band for face amounts of \$10 million or more. **Note, however, that the automated optimization functionality typically in place when an amount is close to a new band is not available.** Brokers should manually compare premiums for amounts beginning at \$8 million.

Legacy 10 Pay policies eligible for the new rate band with base policy premiums exceeding \$2 million will be subject to review by MassMutual's Advanced Sales team.

Reasons for the new band

The introduction of the new band follows the repricing of Legacy 10 Pay in December 2017. Higher premiums made the repriced Legacy 10 Pay less competitive in the large-case market. The new premium rate band for policies with face amounts of \$10 million or more will return MassMutual to competitive levels on larger cases.

FURTHER INFO

- Contact your MassMutual Brokerage director
- For base policy premiums exceeding \$2 million, contact [Patrick Olearcek](#), head of MassMutual's Advanced Sales team, tel. (800) 767-1000 (ext. 46752)
- Whole Life Product Guide ([Li10804](#)), for financial professional use only; not for use with the public.
- Whole Life Legacy 10 Pay Product Overview Guide ([Li1737](#)), approved for use with clients.
- Whole Life Legacy 10 Pay product questions and assistance: National Sales Desk, tel. (800) 767-1000 (ext. 25000).



Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001, and its affiliated companies

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