



A STRATEGY SNAPSHOT

MassMutual CareChoiceSM One

Prepare for the possibilities – *New York*

MassMutual CareChoice One (CareChoice One) is a single premium whole life insurance policy with riders that provide long term care benefits (LTC Riders).

CareChoice One is issued by Massachusetts Mutual Life Insurance Company (MassMutual®).

The LTC Riders do not qualify for the New York State Long Term Care Partnership Program and are not Medicare supplement policies. The Accelerated Rider is not a health insurance policy and is not subject to the minimum requirements of New York law pertaining to long term care insurance.

CareChoice One is a life insurance policy with riders that provide long term care benefits. It is appropriate for individuals who need long term care coverage and life insurance as a secondary benefit. CareChoice One offers individuals a way to help prepare for their future long term care needs. You may want to consider additional coverage options as a way to meet all of your life insurance and long term care needs.

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Prepare for the Possibilities

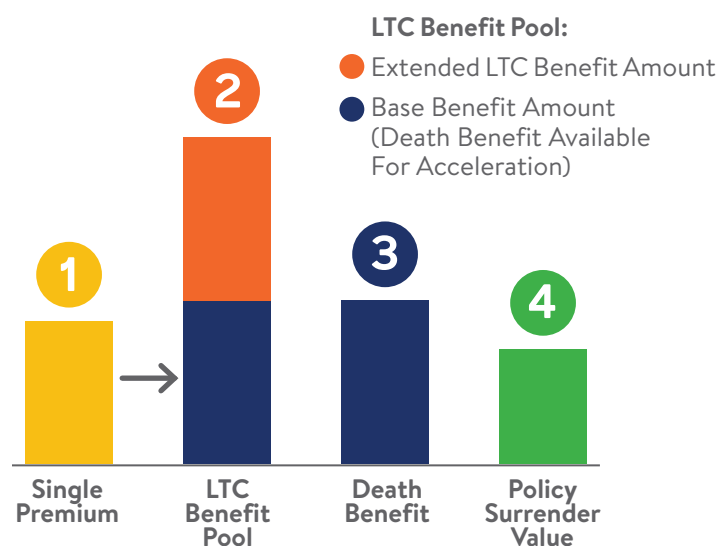
CareChoice One is a single premium whole life insurance policy that allows people to use a portion of their personal savings to create a larger pool of long term care benefits.¹ The policy provides three important guarantees:

- A guaranteed pool of long term care benefits (LTC Benefit Pool);
- A guaranteed death benefit equal to the policy face amount; and
- A guaranteed Policy Surrender Value (surrender value) that increases over time.

The initial LTC Benefit Pool is comprised of the policy death benefit plus an Extended LTC Benefit amount.

The following chart illustrates how a CareChoice One policy works and the benefits it provides:

SINGLE PREMIUM AND INITIAL GUARANTEED POLICY BENEFITS



1 Single Premium

The policyowner uses a portion of his or her savings to pay the single premium for the policy.

2 LTC Benefit Pool

The LTC Benefit Pool will be available to pay monthly long term care benefits once the eligibility requirements and a 90-day Waiting Period have been satisfied. These benefits are generally received income tax free.

- Benefit payments are limited to a maximum amount each month.
- Benefits are first paid as an acceleration of the guaranteed death benefit. This will reduce both the death benefit payable and the surrender value. The amount of the guaranteed death benefit available for acceleration is called the Base Benefit Amount.
- Once the entire Base Benefit Amount has been paid out as LTC benefits, additional long term care benefit payments are available from the Extended LTC Benefit amount. These payments may also reduce the surrender value.
- Benefit payments may continue until the LTC Benefit Pool has been reduced to zero.

¹ MassMutual CareChoice One offers an inflation protection option that increases the LTC Benefit Pool and Maximum Monthly Benefit by a 5% annual compound rate each year. This example assumes that the inflation protection option was not elected.

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.

Underwriting is necessary for both the life insurance policy and the LTCI Riders. A medical exam is generally not required, but may be necessary in certain situations.

Is CareChoice One Right for You?

3 Death Benefit

Any portion of the guaranteed death benefit not accelerated to pay long term care benefits will be payable upon death.

4 Policy Surrender Value

The policyowner may decide to cancel his or her coverage at any time and receive the surrender value.²

Policy Dividends

The whole life policy is participating and therefore eligible to receive annual dividends.³ Policyowners may elect to use any dividends paid to purchase additional whole life insurance, which will increase the policy death benefit, surrender value and LTC Benefit Pool.

CareChoice One offers the following advantages:

- It allows you to leverage a portion of your savings to create a larger pool of long term care benefits.
- The guaranteed LTC Benefit Pool may allow you to use your remaining savings for other purposes.
- The policy helps protect your retirement assets from being depleted by long term care expenses.
- If you never need long term care, the policy provides a guaranteed death benefit and surrender value.
- Dividends³ can be used to increase the value and benefits that your policy provides.

CareChoice One offers the flexibility and value to help you address your long term care protection needs.

Ask your financial professional for a personalized policy illustration to see if CareChoice One makes sense for you.

² Most CareChoice One policies will be Modified Endowment Contracts (MECs). If the policy is a MEC, policy loans and/or distributions from the policy (including dividends paid in cash and full/partial surrenders) are taxable to the extent of gain and are subject to a 10% tax penalty if the policyowner is under age 59½. In general, the only non-MEC CareChoice One policies are those primarily funded with a tax-free exchange of another non-MEC life insurance policy under Internal Revenue Code Section 1035.

³ Dividends are not guaranteed.

The LTC Riders are intended to be federally tax-qualified long term care insurance contracts under Section 7702B(b) of the Internal Revenue Code, as amended. Therefore, any long term care benefits paid under the riders are generally received income tax free and a portion of the premium paid for the riders may be deductible from gross income for federal income tax purposes.

Benefit payments received under the LTC Riders for Covered Services may be taxable if you receive benefit payments under other long term care insurance coverage for the same services. You should carefully consider other long term care coverage you may have before accessing benefits under the riders. Consult your tax advisor.

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Since 1851, our business decisions have been guided by our customers' needs. Today, we offer a wide range of financial products and services to help people secure their future and protect the ones they love.

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The purpose of this material is the solicitation of insurance and an agent may contact you.

Single Premium Whole Life insurance (SPWL-2013, SPWL-NY-2019, ICC13SPWL and ICC13SPWL in North Carolina) is a participating, permanent single premium life insurance policy issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

For costs and further details of LTC Rider coverage, including exclusions and reductions or limitations, contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer.

