

MassMutual's SpecialCare Enhanced Underwriting Program

A program that helps make insurance coverage available to those individuals with three common disability diagnoses.

If you are caring for a person with a special need — a spouse, child, sibling, dependent parent — you understand that it can be overwhelming and can place financial constraints on your family. Caring for a dependent with special needs and making sure all of his or her needs are met is a caregiver's first priority.

Fortunately, there is a new program developed by Massachusetts Mutual Life Insurance Company (MassMutual), The SpecialCare Enhanced Underwriting Program, an underwriting enhancement that makes whole life insurance coverage available to individuals with three common disability diagnoses.

Whole Life Insurance

Whole life insurance is a versatile financial asset that can help you address different financial needs. It offers a combination of features and benefits that differentiate it from most other financial products.

Our Whole Life Legacy 10 Pay offers permanent life insurance protection that will be paid up after 10 years and guaranteed cash value accumulation.

The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies.



Program Guidelines

Product Offered

- Whole Life 10 Pay
- **Coverage:** \$25,000

Issue Ages

- **Minimum:** Age 1 in the contract issue state
- **Maximum:** Age 49 in the contract issue state

Diagnoses Covered

- Down Syndrome
- Cerebral Palsy
- Autism

Ownership / Beneficiary

- Parents
- Grandparents
- Anyone Else that has an Insurable Interest

A Special Care Planner Can Help²

SpecialCare is a program exclusive to Massachusetts Mutual Life Insurance Company (MassMutual) that provides access to information, specialists and financial products and services. It offers online resources - www.massmutual.com/specialcare - that links you to practical information, useful resources, organizations and support groups, helpful free material, and where you can find a financial professional in your area.



¹Access to cash values through borrowing, withdrawals or partial surrenders can 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.

²The Special Care Planner title is used by financial professionals with Massachusetts Mutual Life Insurance Company (MassMutual) who have received advanced training and information in estate and tax planning concepts, special needs trusts, government programs, and the emotional dynamics of working with people with disabilities and other special needs.

Whole Life Legacy 10 Pay (WL-2007 and WL-NC-2007 in North Carolina) is a level-premium, participating, permanent life insurance policy issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001

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