

	\$25,000 Death Benefit Non-Tobacco		
<i>Issue Age¹</i>	<i>Semi-Monthly Premium</i>	<i>Guaranteed Cash Value²</i>	<i>Guaranteed RPU Value^{2,3}</i>
1	\$ 6.63	\$ 11,392	\$ 22,987
2	\$ 6.63	\$ 11,359	\$ 22,921
3	\$ 6.76	\$ 11,325	\$ 22,851
4	\$ 6.76	\$ 11,289	\$ 22,778
5	\$ 6.88	\$ 11,251	\$ 22,702
6	\$ 7.01	\$ 11,211	\$ 22,622
7	\$ 7.26	\$ 11,170	\$ 22,539
8	\$ 7.51	\$ 11,127	\$ 22,452
9	\$ 7.76	\$ 11,082	\$ 22,361
10	\$ 7.88	\$ 11,035	\$ 22,266
11	\$ 8.13	\$ 10,986	\$ 22,167
12	\$ 8.13	\$ 10,934	\$ 22,064
13	\$ 8.13	\$ 10,881	\$ 21,956
14	\$ 8.13	\$ 10,827	\$ 21,846
15	\$ 8.13	\$ 10,771	\$ 21,733
16	\$ 8.13	\$ 10,714	\$ 21,618
17	\$ 8.26	\$ 10,657	\$ 21,503
18	\$ 8.38	\$ 10,600	\$ 21,388
19	\$ 8.50	\$ 10,540	\$ 21,268
20	\$ 8.63	\$ 10,478	\$ 21,142
21	\$ 8.75	\$ 10,413	\$ 21,011
22	\$ 8.88	\$ 10,345	\$ 20,874
23	\$ 9.00	\$ 10,274	\$ 20,731
24	\$ 9.13	\$ 10,199	\$ 20,579
25	\$ 9.25	\$ 10,120	\$ 20,421
26	\$ 9.50	\$ 10,037	\$ 20,254

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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.

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.

	\$25,000 Death Benefit		
	Tobacco		
Issue Age ¹	Semi-Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
1	#N/A	#N/A	#N/A
2	#N/A	#N/A	#N/A
3	#N/A	#N/A	#N/A
4	#N/A	#N/A	#N/A
5	#N/A	#N/A	#N/A
6	#N/A	#N/A	#N/A
7	#N/A	#N/A	#N/A
8	#N/A	#N/A	#N/A
9	#N/A	#N/A	#N/A
10	#N/A	#N/A	#N/A
11	#N/A	#N/A	#N/A
12	#N/A	#N/A	#N/A
13	#N/A	#N/A	#N/A
14	#N/A	#N/A	#N/A
15	#N/A	#N/A	#N/A
16	#N/A	#N/A	#N/A
17	#N/A	#N/A	#N/A
18	\$ 11.00	\$ 12,660	\$ 21,699
19	\$ 11.13	\$ 12,590	\$ 21,578
20	\$ 11.25	\$ 12,516	\$ 21,452
21	\$ 12.13	\$ 12,439	\$ 21,320
22	\$ 12.50	\$ 12,359	\$ 21,181
23	\$ 12.63	\$ 12,274	\$ 21,037
24	\$ 13.00	\$ 12,186	\$ 20,885
25	\$ 13.38	\$ 12,093	\$ 20,726
26	\$ 13.88	\$ 11,996	\$ 20,560

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