

# MassMutual CareChoice<sup>SM</sup> Select

## Basic Life Insurance Illustration and Summary of Long Term Care Riders

A Limited Payment Whole Life Insurance Policy with an Accelerated Death Benefit for Qualified Long Term Care Insurance Rider (Accelerated Rider) and an Extended LTC Benefits Rider, together known as the LTC Riders

**Prepared for:**

Mr Sample  
Male, Age 69

**Presented by:**

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**CRN: 250968**

## Narrative Summary

**CareChoice Select** is a level premium whole life insurance policy with two LTC Riders. The whole life policy provides a guaranteed death benefit (equal to the base policy face amount) and a guaranteed cash value. The LTC Riders provide a pool of long term care benefits that can be accessed to pay for certain qualified long term care services received by the insured.

### Client Information

Prepared for	Mr Sample, Male, Age 69
Underwriting Class	Non-Tobacco

**All coverages, premiums and underwriting classes are subject to Home Office approval.**

**You will be required to provide medical information, and an exam may be necessary.**

### Policy Information

Issuing Company	Massachusetts Mutual Life Insurance Company
Policy	Limited Payment Whole Life with Premiums Payable for 10 Years
Generic Policy Name	Whole Life Policy
Policy Form Number	MMCCWL-CT-2019
Generic Rider Name	Accelerated Death Benefit for Qualified Long Term Care Insurance Rider
Accelerated Rider Form Number	LTCR1-MMCCWL-CT-2019
Generic Rider Name	Extended LTC Benefits Rider
Extended LTC Benefits Rider Form Number	LTCR2-MMCCWL-CT-2019
MEC Status	No
Initial Dividend Option	Paid-Up Additions

### Premium Information

Premium Payment Mode	Annual
Whole Life Policy Premium	\$8,133.42
Accelerated Rider Premium	\$278.77
Extended LTC Benefits Rider Premium	\$1,587.75
Accelerated Death Benefit for Terminal Illness Rider (No Premium Charge)	
Total Initial Premium	<hr/> \$9,999.94

### Initial Coverage Information

Initial Death Benefit (Base Policy Face Amount)	\$77,869.00
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### Long Term Care (LTC) Coverage

Inflation Protection Selected	Yes
Initial Death Benefit Available for Acceleration (Initial Base Benefit Amount)	\$35,672.88
Initial Extended LTC Benefit Amount	<u>\$35,672.88</u>
Initial LTC Benefit Pool	\$71,345.76
Initial Maximum Monthly Benefit	\$1,486.37
Minimum Benefit Period	48 Months

**Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.**

**Prepared for:** Mr Sample (Male, 69, Non-Tobacco)

**Presented by:** Paul Himmelstein CLU ChFC

**Prepared on:** January 22, 2025

**MEC Limit:** \$8,184.41

**Version:** WF Web2025-01-01(CT)

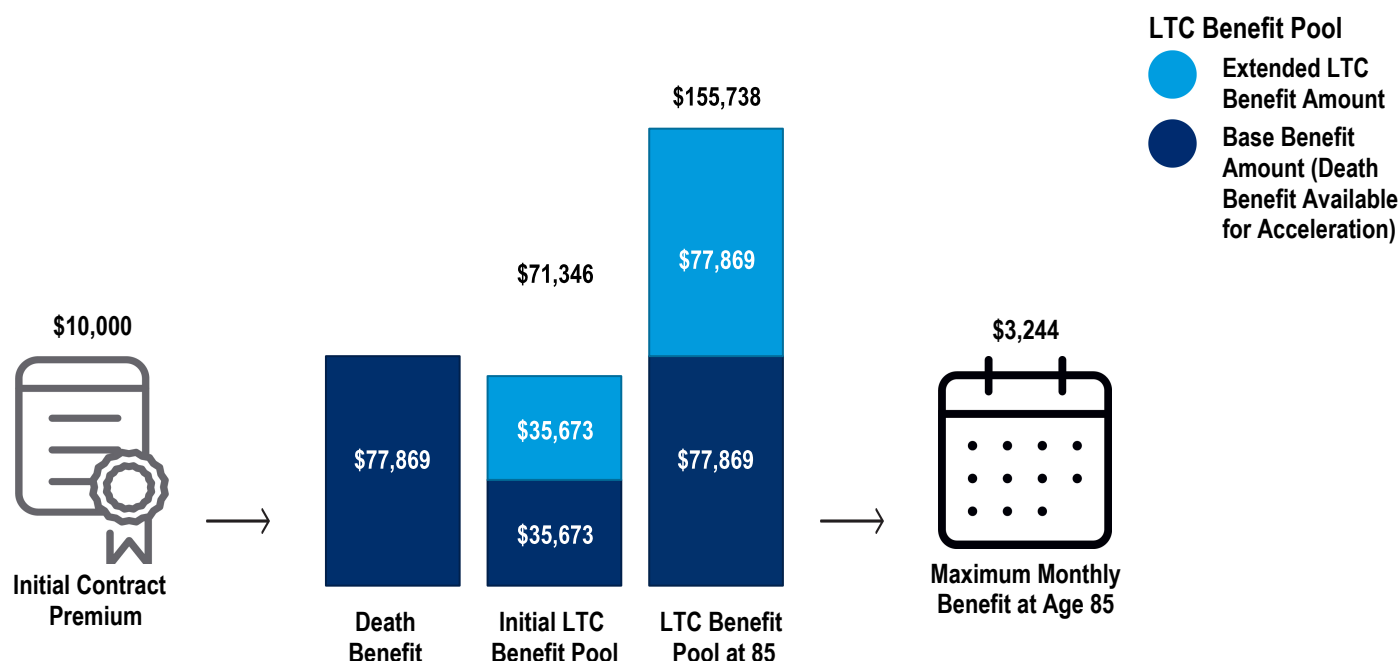
## Narrative Summary

### How CareChoice Select Works

CareChoice Select provides a death benefit, an LTC Benefit Pool, and a Policy Surrender Value, all of which are guaranteed.\* The initial *LTC Benefit Pool* is comprised of a portion of the death benefit (payable under the Accelerated Rider) plus an Extended LTC Benefit amount (payable under the Extended LTC Benefits Rider). The LTC Benefit Pool increases by 5% on each policy anniversary.

The following diagram illustrates the Initial Premium, initial guaranteed policy benefits, and the guaranteed LTC Benefit Pool at age 85:

#### INITIAL CONTRACT PREMIUM, GUARANTEED POLICY BENEFITS AND GUARANTEED LTC BENEFIT POOL AT AGE 85



- The initial Maximum Monthly Benefit is \$1,486 per month, and increases annually by 5%. Once you become eligible for LTC benefit payments, your Maximum Monthly Benefit is the most that you can receive for a given month.
- As monthly LTC benefits are paid, the LTC Benefit Pool is reduced by the amount of each payment.
- Accelerated Rider benefit payments will reduce the policy Death Benefit Payable dollar-for-dollar and the Cash Surrender Value portion of the Policy Surrender Value will be reduced proportionally.
- The portion of the initial death benefit that is included in the LTC Benefit Pool is the initial Base Benefit Amount. Once the Base Benefit Amount has been completely paid out as Accelerated Rider benefits, the Extended LTC Benefit amount will become available to pay LTC expenses. These Extended LTC benefit payments will reduce the partial return of premiums for the LTC Riders portion of the Policy Surrender Value dollar-for-dollar.

CareChoice Select is a life insurance policy with two LTC 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 Select 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.

**\*The whole life policy is participating and therefore eligible to receive dividends, which are not guaranteed. Dividends may be used to purchase additional whole life insurance, which increases the death benefit, the LTC Benefit Pool, and the Policy Surrender Value.**

See the Narrative Summary for definitions, policy terms, and additional information concerning the benefits that CareChoice Select provides.

## Narrative Summary

**What This Illustration Shows:** This illustration describes the important features of this MassMutual CareChoice Select life insurance policy and shows values over time on a guaranteed and non-guaranteed basis. It is designed to help you understand how this policy works. It is not a projection of how it will perform. The following pages provide a summary (and year-by-year figures) for required premiums, cash surrender values and death benefits, and other values for this policy.

**The non-guaranteed values contained in this illustration depend on dividends, which are not guaranteed.** Refer to this Narrative Summary (which includes a summary of the LTC Riders and the illustrated values) to see the benefits provided and how the payment of those benefits will impact the Policy Surrender Value and Death Benefit Payable.

Your illustration may show policy changes, such as face amount decreases, dividend option changes, the Alternate Payment Option (APO) strategy, surrenders or changes to certain rider premiums. Policy changes are not automatic. You must submit a request to our Home Office.

**IMPORTANT INFORMATION ABOUT DIVIDENDS:** The Whole Life policy is a participating policy and is eligible to receive dividends, which are not guaranteed. The non-guaranteed values shown in this illustration are based on the company's 2025 dividend schedule. Dividends are a reflection of the company's mortality experience (death claims), investment earnings and expenses, and will change over time. **This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown.** For this reason, we strongly recommend reviewing an illustration showing a lower dividend schedule to see the impact this would have on policy values.

*This illustration assumes that the dividend option is Paid-Up Additions for all years shown.* The annual dividend, if any, is used to buy additional level paid-up life insurance, adding to the policy's death benefit and total cash value. "Paid-up" means that no further premiums are required on the additional life insurance. This additional insurance is also eligible to receive dividends. Paid-Up Additions may be surrendered for their cash value as long as they are not being used as collateral for policy debt or paid out as an accelerated death benefit under the Accelerated Rider.

**Premium and Charges:** The premium for this policy is comprised of the base policy life insurance premium and the premiums for the LTC Riders. If dividends are applied to purchase paid-up additions, the annual dividend will be reduced by an Extended LTC Benefits Rider charge for providing inflation protection on the paid-up additions included in the LTC Benefit Pool. The LTC Riders are non-cancellable. This means that we can't change any of the terms of these riders nor can we cancel or reduce coverage under the terms of the riders. The riders will remain in force for as long as the policy remains in force. The premiums for this policy are guaranteed and will never increase.

After the first premium has been paid, we allow a grace period to pay each following premium. If the premium is not paid by the thirtieth (30th) day after its due date, we will provide written notice to the owner and the insured, if different, and any individual designated by the owner or the insured, if different, to receive notice of non-payment of premium. If the premium is not paid within thirty-six (36) days after notice is sent, this policy will lapse for non-payment of premium. In order to be considered paid during the grace period, any payments sent by U.S. mail must be postmarked within the grace period. During this grace period the policy remains in full force.

After this policy has lapsed, it may be reinstated -- that is, put back in full force. However, the policy cannot be reinstated if it has been surrendered for its cash surrender value. Reinstatement must be made within five years after the date of lapse and while the insured is living.

**Guaranteed Nonforfeiture Benefits:** You may surrender your policy at any time. The policy and the LTC Riders are linked and all three must remain in force or be surrendered at the same time. If you surrender your policy you are entitled to receive the Policy Surrender Value. The Policy Surrender Value is equal to the Cash Surrender Value of the life policy plus a partial return of premiums for the LTC Riders. The partial return of the premiums for the LTC Riders for each year is set forth in the Extended LTC Benefits Rider and generally decreases over time. This amount is reduced by any LTC benefits paid under the Extended LTC Benefits Rider.

Alternatively, upon policy surrender, the policyowner has the option to elect reduced LTC coverage in lieu of the partial return of LTC Rider premiums. If the policy terminates due to over-borrowing (i.e., exceeding the policy debt limit), only the reduced LTC coverage would be available.

## Narrative Summary

**LTC Benefits:** The maximum amount of LTC benefits that will be paid under the LTC Riders is referred to as the *Maximum Lifetime LTC Benefit*. This amount, less any LTC benefits paid, is referred to as the LTC Benefit Pool. Additionally, this amount will increase each year by the amount of any paid-up additions purchased by dividends, and will decrease by the amount of any paid-up additions surrendered. The Maximum Lifetime LTC Benefit is equal to the sum of:

1. The Base Benefit Amount;
2. The Extended LTC Benefit amount; and
3. The amount of any paid-up additions.

The LTC benefits are paid in the order in which they are listed above.

The Base Benefit Amount and the Extended LTC Benefit amount each make up half of the initial Maximum Lifetime LTC Benefit. The Maximum Lifetime LTC Benefit (net of LTC Benefits paid) increases by 5% on each policy anniversary by a combination of increases to both the Base Benefit Amount and the Extended LTC Benefit amount until the insured's age 85 when the Base Benefit Amount is equal to the whole life policy's initial death benefit (assuming no benefits have been paid under the LTC Riders). Thereafter, the Maximum Lifetime LTC Benefit will continue to increase by 5% each year as Extended LTC Benefits. Additionally, this amount will increase each year by the amount of any paid-up additions purchased by dividends, and will decrease by the amount of any paid-up additions surrendered. The LTC benefits are paid in the order in which they are listed above.

Once all these components have been paid-out as LTC benefits, no additional long term care benefits will be available under either LTC Rider. Any paid-up additions purchased after the LTC Benefit Pool is exhausted will not be available as LTC benefits.

**Taking loans or surrendering paid-up additions from your policy will reduce the Death Benefit Payable and LTC coverage available. In addition, LTC benefit payments will reduce the policy Death Benefit Payable and Policy Surrender Value.**

**Optional Care Coordination:** The insured may choose to use the services of a Care Coordinator. The use of a Care Coordinator is voluntary. MassMutual will be billed directly for the cost of these services and there will be no cost to you. Care Coordinator services may begin prior to satisfying the Elimination Period and will not reduce the LTC Benefit Pool.

**Tax-Qualification of the LTC Riders:** 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 LTC Riders are generally received income tax-free and a portion of the premium paid for the LTC Riders may be deductible from gross income for federal income tax purposes.

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

**Eligibility for Benefits:** Subject to all the terms and provisions of the LTC Riders, benefits will be payable when MassMutual verifies each of the following:

- The insured is certified as Chronically Ill by a licensed health care practitioner within the previous twelve (12) months. This means that: the insured cannot perform, without substantial assistance, at least 2 of 6 activities of daily living (bathing, continence, dressing, eating, toileting and transferring), and this is expected to continue at least 90 consecutive days due to loss of functional capacity; or, the insured has a severe cognitive impairment, such as Alzheimer's disease or irreversible dementia;
- The insured received Covered Services (as described below);
- The LTC coverage was in effect at the time the insured received the Covered Services;
- The 90-day Elimination Period (as described below) is satisfied;
- All required claims information is submitted; and
- The claim is not subject to any exclusions, limitations or non-duplication of benefits provisions.

## Narrative Summary

**Covered Services:** The LTC Riders provide benefits for certain qualified long term care services provided pursuant to a plan of care prescribed by a licensed health care practitioner. These services are generally provided by a nursing facility, assisted living facility or hospice facility. Covered Services also include home health care and hospice services provided at the insured's home, as well as community-based services at an adult day care center.

**Elimination Period:** There is a 90-day period prior to when LTC benefits are payable. This is called the Elimination Period. During this period the insured must be Chronically Ill and receiving Covered Services while the LTC Riders are in effect. Benefits are not payable for Covered Services received during the Elimination Period.

**Payment of LTC Benefits:** Once all eligibility criteria and the 90-day Elimination Period have been satisfied, MassMutual will pay an amount equal to the expenses incurred for Covered Services received by the insured in a policy month, up to the Maximum Monthly Benefit amount for that policy month. Benefits paid cannot exceed the LTC Benefit Pool at the time of payment. If you make any changes to your policy while MassMutual is evaluating your claim, such as taking loans or surrendering paid-up additions, MassMutual may adjust your LTC coverage before we determine the amount payable.

**Non-Duplication of Benefits:** Benefits are not payable under the LTC Riders to the extent that expenses for services received by the insured are reimbursable (i) under Medicare; or (ii) for any other state or federal workers' compensation plan or other governmental program (except Medicaid).

**Limitations and Exclusions:** The LTC Riders have certain limitations and exclusions. Benefits are not payable under the LTC Riders and the Elimination Period will not be satisfied for any confinement in an institution, care, treatment, or service(s):

- provided to the insured by a member of the insured's family;
- provided outside of the United States;
- provided in facilities operated primarily for the treatment of alcoholism or drug addiction;
- provided in facilities operated primarily for the treatment of mental or nervous disorders;
- for which you or the insured have no financial liability or that is provided at no charge in the absence of insurance;
- while engaged in a felonious occupation;
- which results from participation in a felony, or insurrection;
- which results from active participation in a riot. "Active participation" does not include the Insured being at the scene of a riot while performing his/her official duties; "participation" means the act of taking part, and "riot" means a disturbance of the peace by an assembly of persons acting with a common purpose of intentionally or recklessly causing a risk of public alarm;
- which results from a declared or undeclared war or act of war;
- due to attempted suicide; or
- due to any intentionally self-inflicted injury.

**Effect of LTC Benefit Payments on the Policy:** As benefits are paid under the LTC Riders, they will have the following effect on the policy:

- The LTC Benefit Pool will be reduced by the amount of each benefit payment;
- Accelerated Rider benefits paid as an acceleration of the base policy or paid-up additions death benefit will reduce the Death Benefit Payable dollar-for-dollar, and the Cash Surrender Value of the life policy proportionally; and
- LTC Benefits paid under the Extended LTC Benefits Rider will reduce the partial return of premiums for the LTC Riders (if any) dollar-for-dollar.

There will be no impact on your policy dividends as a result of LTC benefit payments. Any paid-up additions that have been accelerated as benefits will not be available for surrender. Any portions of the base policy or paid-up additions death benefits that have not been accelerated as LTC benefits will continue to be payable upon death.

**Required Repayment of Policy Loans:** If there is a loan against the policy, and LTC benefits are paid that result in an acceleration of the death benefit, a portion of each LTC benefit will be used to repay the loan. As a result, the benefit payment that you receive will be reduced by this amount.

## Narrative Summary

**Inflation Protection:** The LTC Riders provide an Inflation Protection Option under which the LTC Benefit Pool and the Maximum Monthly Benefit will increase at a 5% annual compound rate each year. This illustration assumes that the Inflation Protection Option was elected. The tables below compare policy benefits with and without Inflation Protection.

If you choose the Inflation Protection Option, your LTC Benefit Pool and Maximum Monthly Benefit through age 85 will be lower than if you had not selected Inflation Protection.

The example below assumes the same premium and initial death benefit, and also that no benefit payments are made under the LTC Riders. **If you would like to have inflation protection with an initial LTC Benefit Pool of \$155,738, you will need to purchase a substantially larger policy with a significantly higher premium.**

### No Inflation Protection

**Dividend Option: Paid-Up Additions**

**Initial Contract Premium: \$10,000**

**Initial Death Benefit: \$77,869**

----- Guaranteed Values ----- Non-Guaranteed Values -----

@ Age	LTC Benefit Pool*	Maximum Monthly Benefit	LTC Benefit Pool	Maximum Monthly Benefit
69	\$155,738	\$3,245	\$155,738	\$3,245
85	\$155,738	\$3,245	\$203,220	\$3,245
89	\$155,738	\$3,245	\$220,528	\$3,245
90	\$155,738	\$3,245	\$225,114	\$3,245

### With Inflation Protection

**Dividend Option: Paid-Up Additions**

**Initial Contract Premium: \$10,000**

**Initial Death Benefit: \$77,869**

----- Guaranteed Values ----- Non-Guaranteed Values -----

@ Age	LTC Benefit Pool*	Maximum Monthly Benefit	LTC Benefit Pool	Maximum Monthly Benefit
69	\$71,346	\$1,486	\$71,346	\$1,486
85	\$155,739	\$3,244	\$205,235	\$3,244
89	\$189,302	\$3,944	\$264,484	\$3,944
90	\$198,767	\$4,141	\$281,496	\$4,141

\* These values assume that no dividends are paid.

**Extension of Benefits:** If the policy and LTC Riders terminate due to surrender of the policy or due to over-borrowing while the insured is confined in an approved facility, LTC benefits for Covered Services will continue if:

- The insured's confinement in a facility began while the LTC Riders are in force;
- Long term care benefits would have otherwise been payable under the LTC Riders;
- Confinement in a facility continues without interruption after the LTC Riders terminate; and
- Proof of Loss is submitted in accordance with our claim procedures.

## Narrative Summary

Any continuation of LTC benefits are subject to the Maximum Monthly Benefit, any applicable Elimination Period, and all other limitations and exclusions under the LTC Riders. Continuation of LTC benefits will not be available until expenses for Covered Services have been submitted that would have fully accelerated the Base Benefit Amount had the policy not been terminated. LTC benefits will then begin to be paid as Extended LTC Benefits. LTC benefits will not be payable for more than 12 months for any Home and Community Based Services under the Extension of Benefits. Death benefits will not be payable once the base policy terminates.

### **Additional Coverage Provided by Rider(s)**

**Accelerated Death Benefit for Terminal Illness Rider (ABR):** The Accelerated Death Benefit for Terminal Illness Rider allows the policyowner to receive an advance of a portion of the available policy death benefit when we receive proof that the insured has a terminal illness expected to result in death within the period set forth in the rider. The funds may be used for any purpose. No further receipts/evidence are necessary. The ABR terminates upon acceleration or if benefits are paid under the Accelerated Rider. In addition, if you exercise the ABR, the LTC Benefit Pool will be reduced by the sum of the Base Policy death benefit and the amount of paid-up additions that have been accelerated under the ABR. There is no charge for this rider unless it is exercised.

### **IMPORTANT TAX INFORMATION:**

**Based on the assumptions in this illustration, the following Modified Endowment Contract (MEC) determinations were made:**

- **not a MEC, based on the Basic Illustration values.**

**Changes to the assumptions as illustrated could cause the policy to become a MEC or change the year that the policy is illustrated to become a MEC under the Internal Revenue Code.**

Death benefit proceeds from this policy are generally excludable from the beneficiary's gross income for income tax purposes. If the policy is not held until death, taxes are generally due on surrender or lapse and may exceed the Cash Surrender Value of the life policy if prior loans and surrenders were extensive.

If a policy is classified as a Modified Endowment Contract (MEC), surrenders, distributions (including dividends paid in cash and dividend accumulations) and loans (including loans made to pay loan interest due) are taxable to the extent of gain and may be subject to a 10% penalty. To determine if a contract is a MEC, a premium limit (the MEC limit) is established for the maximum amount of premium allowed during the first seven years, based upon rules set by the Internal Revenue Code. Under the MEC test, a MEC results if the cumulative amount paid at any time in the first seven years exceeds the cumulative MEC limit applicable in that policy year. Certain changes to the policy can subject the policy to MEC testing beyond the first seven years or can cause premiums already paid to be re-tested.

If a policy is not a MEC, policy loans are not treated as distributions or subject to income tax when taken. Surrenders and distributions (including dividends paid in cash and dividend accumulations) are subject to income tax to the extent they exceed the policy's cost basis.

**The information provided above 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 strongly encouraged to seek advice from their own personal tax or legal counsel.**

## Narrative Summary

### Interest Adjusted Cost (IAC) Comparison Index

	<u>Policy Year</u>	
	10	20
Life Insurance Surrender Cost Index	\$27.44	\$17.45
Life Insurance Net Payment Cost Index	\$85.91	\$42.91

The Interest Adjusted Cost Comparison Indices provide two means of comparing the relative cost of similar plans of insurance issued by the same company or by different companies. A low index number represents a lower cost than a higher one. These indices reflect the time value of money by applying a 5% interest factor to policy premiums, dividends, and for the surrender cost index, the 10 and 20 year cash values. The dividends used in calculating these indices are based on the illustrated dividend schedule and are neither guarantees nor estimates of future dividends.

The indices do not consider: (1) the value of the services of an agent or company; (2) the relative strength and reputation of the company and its actual dividend performance; or (3) differences in the policy provisions.

This illustration does not recognize the time value of money and should not be used to compare policy costs.

**Additional Information About This Illustration:** The fully allocated expense method is used to allocate overhead expenses for all illustrations.

Base Policy Face Amount increases are not allowed.

### Key Terms Used in the Illustration

**Base Benefit Amount:** The maximum amount of the base policy death benefit, excluding any paid-up additions that can be paid as LTC benefits.

**Beg Year:** The first day of the policy year.

**Cumulative Contract Premium:** The total of Contract Premium.

**Cumulative Net Outlay:** The total of Contract Premium adjusted for any dividends paid in cash, dividends used to reduce the premium, partial surrenders, decreases in face amount, loans taken, loan repayments or taxes due for the policy year.

**End Year:** The last day of the policy year. Dividends are assumed to be credited on this date. All cash values and death benefits are shown as of the end of the policy year.

**Extended LTC Benefits:** The portion of the LTC Benefit Pool available for payment after the Base Benefit Amount has been completely paid out as LTC benefits.

### Column Heading Definitions

**Age Beg Year:** The age of the insured as of the beginning of the policy year.

**Annual LTC Benefits Paid:** The total monthly LTC benefits paid for the policy year shown. These values appear as both guaranteed and non-guaranteed values.

**Base Benefit Amount Beg Year:** The maximum amount of the base policy death benefit, excluding any paid-up additions that can be paid as LTC benefits as of the beginning of the year.

**Contract Premium:** The premium that is required to be paid each policy year for the benefits shown in this illustration. It is equal to the sum of the Whole Life Premium and the LTC Riders Premium. It is assumed premiums are paid when due at the beginning of each modal period.

**Cumulative LTC Benefits Paid End Year:** The total annual LTC benefits paid up to the end of the policy year shown.

## Narrative Summary

**Death Benefit Payable End Year:** This is the amount payable if death occurred at the end of the policy year. This is equal to the policy's death benefit reduced by any outstanding loans, accrued loan interest and any LTC benefits paid as an accelerated death benefit. These values appear as both guaranteed and non-guaranteed values.

**LTC Benefit Pool Beg Year:** This represents the amount of LTC benefits available for payout. It is equal to the Maximum Lifetime LTC Benefit reduced by any LTC benefits paid. These values appear as both guaranteed and non-guaranteed values.

**LTC Riders Premium:** The premium charged for the LTC Riders and if applicable, the LTC Riders waiver of premium charge. It is assumed premiums are paid when due at the beginning of each modal period

**LTC Riders Total Charges Beg Year:** The sum of the LTC Riders Premium at the beginning of the year and the LTC Riders Dividend Charge at the beginning of the year.

**Maximum Monthly Benefit Beg Year:** The total amount available each month during the policy year for payment of LTC benefits for Covered Services received by the insured. These values appear as both guaranteed and non-guaranteed values.

**Minimum Benefit Period (in months) Beg Year:** The minimum number of months for which the Maximum Monthly Benefit would be payable if payments for Covered Services started at the beginning of that year. These values are determined by dividing the LTC Benefit Pool, which appears as a guaranteed and non-guaranteed value, by the Maximum Monthly Benefit in a given year.

**Net Dividend End Year:** The total annual dividend reduced by the Extended LTC Benefits Rider charge for providing inflation protection on the Paid-Up Additions included in the LTC Benefit Pool.

**Policy Surrender Value End Year:** The amount payable if the policy was surrendered at the end of the policy year. This is equal to the sum of the Cash Surrender Value of the life policy plus any partial return of premiums for the LTC Riders available under the Extended LTC Benefits Rider. The Policy Surrender Values illustrated assume that the partial return of LTC premiums option was elected at time of surrender. These values appear as both guaranteed and non-guaranteed values.

**Whole Life Premium:** The premium charged for the base policy life insurance and if applicable, the base policy Waiver of Premium Rider. It is assumed premiums are paid when due at the beginning of each modal period.

**Year:** The number of years the policy is assumed to have been in force.

**Premium Payment Options:** Changing the premium payment mode may increase the overall cost of the policy. You may pay premiums once a year (annually), twice a year (semi-annually), four times a year (quarterly) or twelve times a year (monthly). You may pay premiums twelve times a year (monthly) only by pre-authorized electronic transfer. If you pay annual premiums by installments, there will be an additional charge. The additional charge is shown in dollars and as annual percentage rates in the table below.

Premium Frequency	Premium Payment (Including Installment Payment Charge)	Number of Payments Per Year	Total Premium Per Year	Additional Charge (In Dollars)	Additional Charge (As the Annual Percentage Rate or APR)
Annual	\$9,999.94	1	\$9,999.94	\$0.00	-
Semi-Annual	\$5,116.97	2	\$10,233.94	\$234.00	9.6%
Quarterly	\$2,588.98	4	\$10,355.92	\$355.98	9.5%
Monthly	\$870.00	12	\$10,440.00	\$440.06	9.5%

## Numeric Summary and Signature Page

**Dividends are not guaranteed** and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.

To help you understand how changes in non-guaranteed dividends may affect your future policy values, this Numeric Summary and Signature Page shows how your policy would perform based on each of the following dividend scenarios:

- 1) Guaranteed: The guaranteed policy values, i.e., zero dividends.
- 2) Non-Guaranteed Midpoint: 50% of the company's currently illustrated dividend.
- 3) Non-Guaranteed Current: The company's currently illustrated dividend.

Guaranteed Values				Non-Guaranteed Values					
				Midpoint Assumptions			Current Assumptions		
	Contract Premium	Policy Surrender Value End Year	Death Benefit Payable End Year	Contract Premium	Policy Surrender Value End Year	Death Benefit Payable End Year	Contract Premium	Policy Surrender Value End Year	Death Benefit Payable End Year
Year 1	10,000	3,328	77,869	10,000	3,497	78,128	10,000	3,667	78,388
Year 5	10,000	30,566	77,869	10,000	32,576	80,712	10,000	34,658	83,657
Year 10	10,000	75,061	77,869	10,000	82,013	86,872	10,000	89,576	96,667
Year 20	0	80,772	77,869	0	100,488	100,176	0	125,216	128,153
Age 70	10,000	8,850	77,869	10,000	9,291	78,531	10,000	9,736	79,200

I have received a copy of this illustration. The agent has told me that any non-guaranteed elements illustrated are subject to significant fluctuations and could be either higher or lower. The agent has told me they are not guaranteed. I understand that this illustration is not a contract. I also understand that any policy changes reflected in this illustration are not automatic, but must be submitted in writing to the Home Office. The terms of the policy constitute the actual agreement of coverage. I further understand I have the right to request a hypothetical lower schedule illustration to see the potential impact of a lower dividend interest rate on my policy values. I have read and understand the IMPORTANT TAX INFORMATION section in the Narrative Summary. I have also read and understand how the payment of LTC benefits will impact my policy cash values and death benefit.

\_\_\_\_\_  
 Applicant (At time of application)

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Owner (At time of delivery)

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with this illustration.

\_\_\_\_\_  
 Agent

\_\_\_\_\_  
 Date

**Prepared for:** Mr Sample (Male, 69, Non-Tobacco)  
**Presented by:** Paul Himmelstein CLU ChFC  
**Prepared on:** January 22, 2025

**MEC Limit:** \$8,184.41  
**Version:** WF Web2025-01-01(CT)

## Illustrated Values Summary

The following tables and charts summarize the guaranteed and non-guaranteed illustrated policy values at select ages, which include: the age once all Contract Premiums have been paid (Year 10), age 85, and the age halfway between the two. These values assume that no benefit payments are made under the LTC Riders.

### GUARANTEED VALUES

**Cumulative Contract Premium: \$99,999**

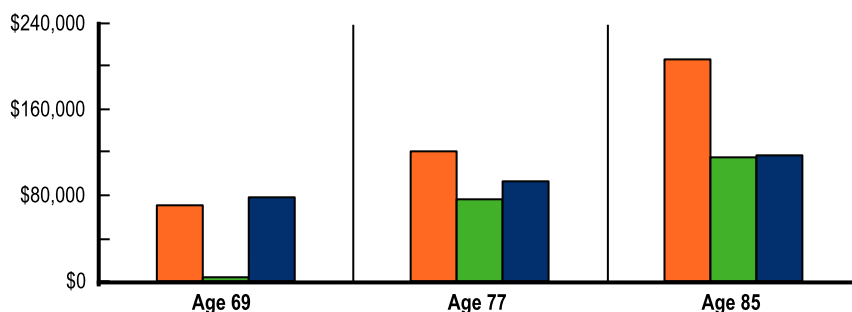
Age Beg Year	Age 69	Age 77	Age 85
LTC Benefit Pool Beg Year	\$71,346	\$105,410	\$155,739
Maximum Monthly Benefit Beg Year	\$1,486	\$2,196	\$3,244
Minimum Benefit Period (in months) Beg Year	48	48	48
Policy Surrender Value End Year	\$3,328	\$65,102	\$80,783
Death Benefit Payable End Year	\$77,869	\$77,869	\$77,869

### NON - GUARANTEED VALUES \*

**Cumulative Contract Premium: \$99,999**

Age Beg Year	Age 69	Age 77	Age 85
LTC Benefit Pool Beg Year	\$71,346	\$120,107	\$205,235
Maximum Monthly Benefit Beg Year	\$1,486	\$2,196	\$3,244
Minimum Benefit Period (in months) Beg Year	48	54	63
Policy Surrender Value End Year	\$3,667	\$77,085	\$114,678
Death Benefit Payable End Year	\$78,388	\$93,648	\$117,501

- LTC Benefit Pool Beg Year
- Policy Surrender End Year
- Death Benefit Payable End Year



**This illustration reflects the dividend option of Paid-Up Additions. \*Non-guaranteed values include dividends which are neither estimates nor guarantees, but are based on the 2025 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

Refer to the Narrative Summary for assumptions, explanations and additional information.

Coverage	Coverage Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	77,869	8,133.42	4,161.87	2,105.74	707.61
LTC Benefit Pool	71,346	1,866.52	955.10	483.24	162.39
Total Initial Modal Premium		9,999.94	5,116.97	2,588.98	870.00
Total Initial Modal Premium (Annualized)		9,999.94	10,233.94	10,355.92	10,440.00

### Tabular Values – Guaranteed\*

Year	Age Beg Year	Whole Life Premium	LTC Riders Premium	Contract Premium	LTC Benefit Pool Beg Year	Maximum Monthly Benefit Beg Year	Minimum Benefit Period (in months) Beg Year	Policy Surrender Value End Year	Death Benefit Payable End Year
1	69	8,133	1,867	10,000	71,346	1,486	48	3,328	77,869
2	70	8,133	1,867	10,000	74,913	1,561	48	8,850	77,869
3	71	8,133	1,867	10,000	78,659	1,639	48	15,748	77,869
4	72	8,133	1,867	10,000	82,592	1,721	48	22,981	77,869
5	73	8,133	1,867	10,000	86,721	1,807	48	30,566	77,869
6	74	8,133	1,867	10,000	91,057	1,897	48	38,527	77,869
7	75	8,133	1,867	10,000	95,610	1,992	48	46,902	77,869
8	76	8,133	1,867	10,000	100,391	2,091	48	55,740	77,869
9	77	8,133	1,867	10,000	105,410	2,196	48	65,102	77,869
10	78	8,133	1,867	10,000	110,681	2,306	48	75,061	77,869
11	79	0	0	0	116,215	2,421	48	76,045	77,869
12	80	0	0	0	122,026	2,542	48	77,015	77,869
13	81	0	0	0	128,127	2,669	48	77,969	77,869
14	82	0	0	0	134,533	2,803	48	78,906	77,869
15	83	0	0	0	141,260	2,943	48	79,815	77,869
16	84	0	0	0	148,323	3,090	48	80,692	77,869
17	85	0	0	0	155,739	3,244	48	80,783	77,869
18	86	0	0	0	163,526	3,407	48	80,830	77,869
19	87	0	0	0	171,702	3,577	48	80,828	77,869
20	88	0	0	0	180,287	3,756	48	80,772	77,869
25	93	0	0	0	230,097	4,794	48	79,906	77,869
30	98	0	0	0	293,669	6,118	48	80,451	77,869
35	103	0	0	0	374,805	7,808	48	78,616	77,869
40	108	0	0	0	478,356	9,965	48	77,869	77,869
45	113	0	0	0	610,517	12,719	48	77,869	77,869
50	118	0	0	0	779,192	16,232	48	77,869	77,869
52	120	0	0	0	859,059	17,896	48	77,869	77,869

\* These values assume that no dividends are paid and that no benefit payments are made under the LTC Riders. Refer to the Narrative Summary for assumptions, explanations and additional information.

Prepared for: Mr Sample (Male, 69, Non-Tobacco)

Presented by: Paul Himmelstein CLU ChFC

Prepared on: January 22, 2025

MEC Limit: \$8,184.41  
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Coverage	Coverage Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
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LTC Benefit Pool	71,346	1,866.52	955.10	483.24	162.39
Total Initial Modal Premium		9,999.94	5,116.97	2,588.98	870.00
Total Initial Modal Premium (Annualized)		9,999.94	10,233.94	10,355.92	10,440.00

### Tabular Values – Non-Guaranteed\* (Part I)

Year	Age Beg Year	Whole Life Premium	LTC Riders Premium	Contract Premium	LTC Riders Dividend Charge Beg Year	LTC Riders Total Charges Beg Year	LTC Benefit Pool Beg Year	Maximum Monthly Benefit Beg Year	Minimum Benefit Period (in months) Beg Year	Net Dividend End Year	Cash Value of Additions End Year	Policy Surrender Value End Year
1	69	8,133	1,867	10,000	0	1,867	71,346	1,486	48	339	339	3,667
2	70	8,133	1,867	10,000	108	1,975	75,432	1,561	48	541	887	9,736
3	71	8,133	1,867	10,000	171	2,037	80,015	1,639	48	775	1,680	17,428
4	72	8,133	1,867	10,000	241	2,107	85,156	1,721	49	1,029	2,742	25,723
5	73	8,133	1,867	10,000	313	2,179	90,897	1,807	50	1,297	4,092	34,658
6	74	8,133	1,867	10,000	387	2,254	97,276	1,897	51	1,532	5,702	44,228
7	75	8,133	1,867	10,000	445	2,311	104,267	1,992	52	1,759	7,565	54,467
8	76	8,133	1,867	10,000	496	2,363	111,879	2,091	53	1,967	9,666	65,406
9	77	8,133	1,867	10,000	539	2,405	120,107	2,196	54	2,150	11,983	77,085
10	78	8,133	1,867	10,000	572	2,438	128,943	2,306	55	2,331	14,515	89,576
11	79	0	0	0	601	601	138,409	2,421	57	2,086	16,838	92,883
12	80	0	0	0	518	518	147,988	2,542	58	2,196	19,302	96,317
13	81	0	0	0	515	515	158,142	2,669	59	2,312	21,911	99,879
14	82	0	0	0	511	511	168,905	2,803	60	2,427	24,664	103,570
15	83	0	0	0	497	497	180,304	2,943	61	2,566	27,580	107,395
16	84	0	0	0	474	474	192,399	3,090	62	2,717	30,669	111,361
17	85	0	0	0	457	457	205,235	3,244	63	2,835	33,895	114,678
18	86	0	0	0	424	424	218,813	3,407	64	2,970	37,269	118,099
19	87	0	0	0	394	394	233,185	3,577	65	3,103	40,784	121,612
20	88	0	0	0	364	364	248,391	3,756	66	3,247	44,444	125,216
25	93	0	0	0	197	197	338,464	4,794	70	3,847	64,676	144,582
30	98	0	0	0	84	84	455,986	6,118	74	4,416	90,112	170,563
35	103	0	0	0	167	167	625,356	7,808	80	11,560	139,579	218,194
40	108	0	0	0	277	277	869,001	9,965	87	15,098	207,580	285,449
45	113	0	0	0	19	19	1,202,631	12,719	94	20,180	297,799	375,668
50	118	0	0	0	25	25	1,659,057	16,232	102	26,556	417,127	494,996

These values assume that no benefit payments are made under the LTC Riders.

**\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2025 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

Refer to the Narrative Summary for assumptions, explanations and additional information.

For detailed information about the components of these values, including dividends and the Cash Surrender Value of the life policy, ask your agent to show you a Detailed Values Report.

**Prepared for:** Mr Sample (Male, 69, Non-Tobacco)

**Presented by:** Paul Himmelstein CLU ChFC

**Prepared on:** January 22, 2025

**MEC Limit:** \$8,184.41

**Version:** WF Web2025-01-01(CT)

Coverage	Coverage Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	77,869	8,133.42	4,161.87	2,105.74	707.61
LTC Benefit Pool	71,346	<u>1,866.52</u>	<u>955.10</u>	<u>483.24</u>	<u>162.39</u>
Total Initial Modal Premium		9,999.94	5,116.97	2,588.98	870.00
Total Initial Modal Premium (Annualized)		9,999.94	10,233.94	10,355.92	10,440.00

## Tabular Values – Non-Guaranteed\* (Part II)

Year	Age Beg Year	Paid-Up Additions End Year	Death Benefit Payable End Year
1	69	519	78,388
2	70	1,331	79,200
3	71	2,470	80,339
4	72	3,953	81,822
5	73	5,788	83,657
6	74	7,915	85,784
7	75	10,314	88,183
8	76	12,948	90,817
9	77	15,779	93,648
10	78	18,798	96,667
11	79	21,455	99,324
12	80	24,210	102,079
13	81	27,066	104,935
14	82	30,020	107,889
15	83	33,100	110,969
16	84	36,316	114,185
17	85	39,632	117,501
18	86	43,063	120,932
19	87	46,610	124,479
20	88	50,284	128,153
25	93	70,247	148,116
30	98	92,363	170,232
35	103	139,579	217,448
40	108	207,580	285,449
45	113	297,799	375,668
50	118	417,127	494,996

These values assume that no benefit payments are made under the LTC Riders.

**\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2025 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

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## Tabular Values – Non-Guaranteed\* (Part I)

<u>Year</u>	<u>Age Beg Year</u>	<u>Whole Life Premium</u>	<u>LTC Riders Premium</u>	<u>Contract Premium</u>	<u>LTC Riders Dividend Charge Beg Year</u>	<u>LTC Riders Total Charges Beg Year</u>	<u>LTC Benefit Pool Beg Year</u>	<u>Maximum Monthly Benefit Beg Year</u>	<u>Minimum Benefit Period (in months) Beg Year</u>	<u>Net Dividend End Year</u>	<u>Cash Value of Additions End Year</u>	<u>Policy Surrender Value End Year</u>
52	120	0	0	0	28	28	1,885,048	17,896	105	29,638	474,820	552,689

These values assume that no benefit payments are made under the LTC Riders.

**\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2025 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

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**MEC Limit:** \$8,184.41

**Version:** WF Web2025-01-01(CT)

## Tabular Values – Non-Guaranteed\* (Part II)

<u>Year</u>	<u>Age Beg Year</u>	<u>Paid-Up Additions End Year</u>	<u>Death Benefit Payable End Year</u>
52	120	474,820	552,689

These values assume that no benefit payments are made under the LTC Riders.

**\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2025 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

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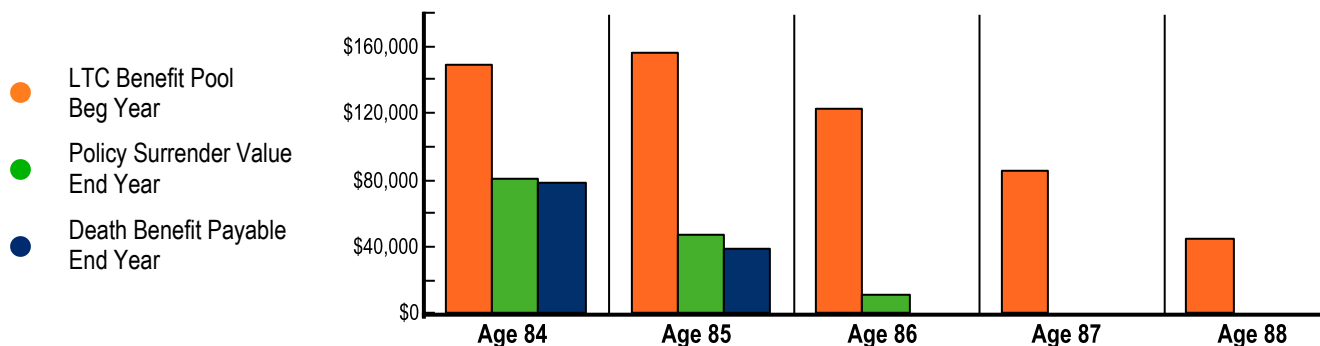
## The impact of LTC benefit payments on policy values

The following example is based on guaranteed values only and illustrates the impact that LTC claim payments will have on policy values. It assumes that the insured becomes eligible to receive LTC benefits for Covered Services beginning at age 85. It further assumes that the insured qualifies for and receives the Maximum Monthly Benefit amount each month until the LTC benefits are exhausted.

### GUARANTEED VALUES

**Cumulative Contract Premium: \$99,999**

Age Beg Year	Age 84	Age 85	Age 86	Age 87	Age 88
LTC Benefit Pool Beg Year	\$148,323	\$155,739	\$122,646	\$85,854	\$45,076
Annual LTC Benefits Paid	\$0	\$38,934	\$40,880	\$42,924	\$45,070
Cumulative LTC Benefits Paid End Year	\$0	\$38,934	\$79,814	\$122,738	\$167,809
Policy Surrender Value End Year	\$80,692	\$47,485	\$11,494	\$0	\$0
Death Benefit Payable End Year	\$77,869	\$38,935	\$0	\$0	\$0



LTC benefit payments are first made by accelerating the payment of the Death Benefit. As monthly Accelerated Rider benefits are paid, the Death Benefit Payable will be reduced dollar-for-dollar, and the Cash Surrender Value portion of the Policy Surrender Value will be reduced proportionally.

Once the entire Base Benefit Amount has been paid out as LTC benefits, the Extended LTC Benefits Rider will be available to pay LTC benefits. These benefits will reduce the partial return of premiums for the LTC Riders portion of the Policy Surrender Value dollar-for-dollar.

This example illustrates the impact of claim payments on the guaranteed policy values only, and assumes that no dividends are paid. If dividends were paid and applied to purchase paid-up additions, the death benefit of these additions would be available for acceleration as LTC benefits once the Extended LTC Benefit is exhausted.

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**Prepared on:** January 22, 2025

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## Detailed LTC Benefit Payments

The following example represents the impact that LTC claim payments will have on both guaranteed and non-guaranteed policy values. It assumes that the insured becomes eligible to receive LTC benefits for Covered Services beginning at age 85. It further assumes that the insured qualifies for and receives the Maximum Monthly Benefit amount each month until the LTC benefits are exhausted.

**Initial Contract Premium: \$10,000**

**Initial Death Benefit: \$77,869**

**Initial Maximum Monthly Benefit: \$3,244**

Guaranteed Values\*

Non-Guaranteed Values\*\*

<u>Year</u>	<u>Age Beg Year</u>	<u>LTC Benefit Pool Beg Year</u>	<u>Annual LTC Benefits Paid</u>	<u>Policy Surrender Value End Year</u>	<u>Death Benefit Payable End Year</u>	<u>LTC Benefit Pool Beg Year</u>	<u>Annual LTC Benefits Paid</u>	<u>Policy Surrender Value End Year</u>	<u>Death Benefit Payable End Year</u>
16	84	148,323	0	80,692	77,869	192,399	0	111,361	114,185
17	85	155,739	38,934	47,485	38,935	205,235	38,934	81,380	78,567
18	86	122,646	40,880	11,494	0	177,932	40,880	48,763	43,063
19	87	85,854	42,924	0	0	147,336	42,924	40,784	46,610
20	88	45,076	45,070	0	0	113,179	45,070	44,444	50,284
21	89	6	6	0	0	75,188	47,324	28,236	31,652
22	90	0	0	0	0	33,045	33,045	3,777	4,198
23	91	0	0	0	0	0	0	7,672	8,460
24	92	0	0	0	0	0	0	11,681	12,783
25	93	0	0	0	0	0	0	15,806	17,168
26	94	0	0	0	0	0	0	20,063	21,619
27	95	0	0	0	0	0	0	24,475	26,134
28	96	0	0	0	0	0	0	29,079	30,725
29	97	0	0	0	0	0	0	33,912	35,366
30	98	0	0	0	0	0	0	39,034	40,009
31	99	0	0	0	0	0	0	44,568	44,568
32	100	0	0	0	0	0	0	54,656	54,656
33	101	0	0	0	0	0	0	65,314	65,314
34	102	0	0	0	0	0	0	76,574	76,574
35	103	0	0	0	0	0	0	88,470	88,470
40	108	0	0	0	0	0	0	158,827	158,827
45	113	0	0	0	0	0	0	251,436	251,436
50	118	0	0	0	0	0	0	373,336	373,336
52	120	0	0	0	0	0	0	432,282	432,282

\*These values assume that no dividends are paid.

**\*\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends which are neither estimates nor guarantees, but are based on the 2025 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

Refer to the Narrative Summary for assumptions, explanations and additional information. This illustration is not valid unless accompanied by or preceded by a Basic Illustration dated 01/22/2025. Refer to the Basic Illustration for guaranteed elements and other important information.

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## Client Input Summary

Company: Massachusetts Mutual Life Insurance Company  
Product: CareChoice Select

January 22, 2025  
6.172.0, 7.00

### Insured

Home Office User	
First Name	Mr
Last Name	Sample
Sex	Male
Gender	
Date of Birth	10/10/1955
Issue Age	69
Class	Non-Tobacco
Tax Bracket Percent	01 to 52 - 28
Contract State	Connecticut

### Design

Known	Premium
Face Amount	
Premium Amount	10,000
Premium Mode	Annual
Include Inflation Protection Provision	Yes
LTC Benefit Payments Start	Age
Age	85
Year	
Dividend Option	Paid-Up Additions
Dividend Rate	01 to 99 - Current
Illustrate APO	No
APO Option	
Number of Years	
Illustrate Flexible Outlay	No
Flexible Outlay	
If More than Premium	
If Less than Premium	
Single Payment Program [SPP]	No
SPP Option	
Number of Premiums	
1035 Exchange	No
1035X Amount	
1035X Cost Basis Amount	
1035X Policy is a MEC	

## Client Input Summary

Company: Massachusetts Mutual Life Insurance Company  
Product: CareChoice Select

January 22, 2025  
6.172.0, 7.00

### Options

Policy Owner	Insured
Owner Tax Bracket Percent	
Reduced Paid Up	No
RPU at	
RPU Age/Year	
Dividend Option After RPU	
Print to Age/Year	Year 20

### Riders

Waiver of Premium [WP]	No
Include WP in	

### Disbursements

Partial Surrender	No
Partial Surrender Option	
Partial Surrender Year/Age	

### Reports

New Business Report	No
Detailed Values	No
Detailed LTC Benefit Payments	Yes
Outlay	No
Policy Benefits and Monthly Life Income Option	No
Internal Rate of Return on Cash Value	No
Internal Rate of Return on Death Benefit	No
MassMutual Dividends	No
Revised Illustration	No
Illustration Summary	

### Agent Info

Agent First Name	Paul
Agent Last Name	Himmelstein CLU ChFC
Agent Company	Himmelstein Financial
Agent Address1	17 mountain Avenue
Agent Address2	
Agent City	Bloomfield

# Client Input Summary

Company: Massachusetts Mutual Life Insurance Company	January 22, 2025
Product: CareChoice Select	6.172.0, 7.00

## Agent Info - Cont'd

Agent State	Connecticut
Agent Zip Code	06002
Agent Phone Number	8607611216
Agent Email	
Agent License Number	N/A
Agent Health License	No
All State Mandated Pre-Sale and Ongoing LTC Training Completed	No
MMLISI Registered	Yes
Bank Sale	No
Comments:	