

A Supplemental Illustration Summary

MassMutual Whole Life 12 Pay with Life Insurance Supplement Rider (LISR)

Prepared for:

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January 21, 2026

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. While the policy allows for loans, you should know that there may be little to no cash value available for loans in the policy's early years.

This supplemental life insurance illustration summary is not valid unless accompanied by or preceded by a MassMutual Whole Life 12 Pay with Life Insurance Supplement Rider (LISR) Basic Illustration dated January 21, 2026. Refer to the Basic Illustration for guaranteed elements and other important information.

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Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	54,952	3,333.39	1,705.70	863.01	290.00
LISR (Year 1)	160,048	5,253.61	2,688.28	1,360.16	457.07
Scheduled ALIR (Year 1)	N/A	40,000.00	20,468.00	10,356.00	3,480.00
Renewable Term Rider	450,000	1,413.00	723.03	365.83	122.93
Total Initial Modal Premium		50,000.00	25,585.01	12,945.00	4,350.00
Total Initial Modal Premium (Annualized)		50,000.00	51,170.02	51,780.00	52,200.00

Tabular Values

Age End Year	Contract Prem for Gtd Values	Guaranteed Cash Value End Year	Guaranteed Death Benefit Beg Year	Non-Guaranteed Values*						
				Contract Premium	Annual Dividend Beg Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions Beg Year	Amount of One Year Term Beg Year	Total Death Benefit Beg Year
1 53	50,000	42,578	749,128	50,000	0	5,899	43,822	10,606	149,442	749,128
2 54	52,475	86,838	831,157	50,000	1,245	13,326	90,859	23,751	138,791	833,651
3 55	52,826	132,948	911,148	50,000	2,637	22,417	141,289	39,678	127,822	918,600
4 56	53,177	180,216	989,158	50,000	4,107	33,319	194,562	58,414	116,517	1,004,040
5 57	53,501	228,633	1,065,247	50,000	5,682	46,138	250,800	79,993	104,893	1,090,084
6 58	53,812	277,829	1,139,474	50,000	7,341	61,019	310,152	104,456	92,924	1,176,806
7 59	54,136	328,217	1,211,898	50,000	9,097	78,142	372,811	131,862	80,641	1,264,353
8 60	54,514	379,781	1,282,576	50,000	10,978	97,655	438,914	162,311	68,019	1,352,858
9 61	54,986	432,517	1,351,568	50,000	12,961	119,704	508,604	195,857	55,032	1,442,409
10 62	55,621	486,408	1,351,568	50,000	15,036	144,497	582,081	232,540	41,654	1,533,079
11 63	54,640	539,823	1,351,568	50,000	17,260	170,967	658,265	269,572	30,765	1,625,016
12 64	55,229	594,033	1,351,568	50,000	19,999	200,606	738,631	310,242	19,426	1,718,628
13 65	9,680	606,884	1,351,568	3,731	22,838	228,633	778,930	349,968	12,201	1,751,129
14 66	10,746	619,710	1,351,568	3,870	23,527	258,681	821,325	390,044	5,965	1,784,970
15 67	11,894	632,528	1,351,568	3,956	24,958	290,851	865,945	431,696	0	1,820,656
16 68	13,122	645,314	1,351,568	4,406	26,446	326,459	914,098	474,874	0	1,863,834
17 69	14,486	658,057	1,351,568	4,838	29,264	364,519	964,806	521,633	0	1,910,594
18 70	16,025	670,711	1,351,568	5,229	31,034	405,175	1,018,194	570,176	0	1,959,137
19 71	17,834	683,186	1,351,568	5,589	32,924	448,496	1,074,285	620,606	0	2,009,566
20 72	19,980	695,405	1,351,568	5,922	34,881	494,593	1,133,161	672,943	0	2,061,903
21 73	22,545	707,222	1,351,568	8,064	36,938	543,555	1,194,837	727,256	0	2,116,217
22 74	25,529	718,531	1,351,568	8,807	39,116	595,578	1,259,480	783,650	0	2,172,610
23 75	28,931	729,207	1,351,568	9,621	41,491	650,754	1,327,144	842,330	0	2,231,291
24 76	32,724	739,136	1,351,568	10,512	43,973	709,109	1,397,846	903,373	0	2,292,334
25 77	36,882	748,211	1,351,568	11,880	46,475	770,695	1,471,648	966,734	0	2,355,694
26 78	41,459	756,298	1,351,568	13,428	49,009	835,529	1,548,585	1,032,384	0	2,421,344
27 79	46,521	763,201	1,351,568	15,174	51,527	903,818	1,628,865	1,100,235	0	2,489,195
28 80	52,299	768,618	1,351,568	17,150	54,239	975,638	1,712,544	1,170,476	0	2,559,436
29 81	58,968	772,132	1,351,568	19,382	57,037	1,051,026	1,799,632	1,243,152	0	2,632,113
30 82	66,771	773,154	1,351,568	21,393	59,898	1,130,050	1,890,157	1,318,281	0	2,707,242

*This illustration reflects the dividend option of LISR/Flex. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2026 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.

Prepared for: Hiren Desai (Male, 52, Select Preferred Non-Tobacco)

Presented by: Joy Redd

Prepared on: January 21, 2026

MEC Limit: \$50,488.98

Version: MMD Web2026-01-01(PA)

Tabular Values

Age End Year	Contract Prem for Gtd Values	Guaranteed Cash Value End Year	Guaranteed Death Benefit Beg Year	Non-Guaranteed Values*							
				Contract Premium	Annual Dividend Beg Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions Beg Year	Amount of One Year Term Beg Year	Total Death Benefit Beg Year	
31	83	75,506	771,413	1,347,018	23,612	62,874	1,212,736	1,984,149	1,395,950	0	2,784,911
32	84	85,671	782,370	1,191,520	26,064	65,879	1,299,217	2,081,587	1,476,138	0	2,865,099
33	85	97,457	792,943	1,191,520	28,769	69,254	1,389,536	2,182,479	1,559,253	0	2,948,214
34	86	111,159	803,046	1,191,520	42,089	72,762	1,483,623	2,286,670	1,645,414	0	3,034,375
35	87	127,022	812,614	1,191,520	58,676	76,383	1,581,313	2,393,927	1,734,725	0	3,123,686
36	88	145,274	821,591	1,191,520	77,765	80,013	1,682,318	2,503,909	1,827,178	0	3,216,139
37	89	165,915	829,919	1,191,520	99,383	83,537	1,786,346	2,616,265	1,922,649	0	3,311,610
38	90	188,312	837,647	1,191,520	123,026	86,974	1,893,150	2,730,797	2,021,050	0	3,410,011
39	91	212,193	844,802	1,191,520	147,636	90,171	2,002,467	2,847,269	2,122,127	0	3,511,088
40	92	236,723	851,525	1,191,520	172,719	93,146	2,114,348	2,965,873	2,225,656	0	3,614,616
41	93	261,252	858,004	1,191,520	197,136	95,946	2,229,104	3,087,108	2,331,453	0	3,720,414
42	94	285,512	864,492	1,191,520	219,803	98,669	2,347,284	3,211,776	2,439,432	0	3,828,393
43	95	308,286	871,384	1,191,520	238,923	101,324	2,469,998	3,341,382	2,549,484	0	3,938,445
44	96	0	879,327	741,520	0	104,000	2,599,245	3,478,573	2,661,550	0	3,600,510
45	97	0	888,651	741,520	0	106,731	2,736,719	3,625,370	2,775,518	0	3,714,479
46	98	0	900,351	741,520	0	109,913	2,885,524	3,785,875	2,891,654	0	3,830,614
47	99	0	916,078	741,520	0	112,775	3,051,097	3,967,176	3,009,265	0	3,948,226
48	100	0	938,961	741,520	0	115,168	3,243,569	4,182,530	3,127,310	0	4,066,271
49	101	0	938,961	741,520	0	116,259	3,491,654	4,430,614	3,243,569	0	4,182,530
50	102	0	938,961	741,520	0	248,085	3,754,549	4,693,510	3,491,654	0	4,430,614
51	103	0	938,961	741,520	0	262,895	4,033,139	4,972,100	3,754,549	0	4,693,510
52	104	0	938,961	741,520	0	278,590	4,328,361	5,267,322	4,033,139	0	4,972,100
53	105	0	938,961	741,520	0	295,222	4,641,208	5,580,169	4,328,361	0	5,267,322
54	106	0	938,961	741,520	0	312,847	4,972,732	5,911,693	4,641,208	0	5,580,169
55	107	0	938,961	741,520	0	331,524	5,324,048	6,263,009	4,972,732	0	5,911,693
56	108	0	938,961	741,520	0	351,316	5,696,337	6,635,298	5,324,048	0	6,263,009
57	109	0	938,961	741,520	0	372,289	6,090,852	7,029,813	5,696,337	0	6,635,298
58	110	0	938,961	741,520	0	394,515	6,508,920	7,447,880	6,090,852	0	7,029,813
59	111	0	938,961	741,520	0	418,068	6,951,946	7,890,907	6,508,920	0	7,447,880
60	112	0	938,961	741,520	0	443,026	7,421,421	8,360,381	6,951,946	0	7,890,907
61	113	0	938,961	741,520	0	469,475	7,918,923	8,857,884	7,421,421	0	8,360,381
62	114	0	938,961	741,520	0	497,502	8,446,127	9,385,087	7,918,923	0	8,857,884
63	115	0	938,961	741,520	0	527,203	9,004,804	9,943,765	8,446,127	0	9,385,087
64	116	0	938,961	741,520	0	558,677	9,596,834	10,535,795	9,004,804	0	9,943,765
65	117	0	938,961	741,520	0	592,030	10,224,209	11,163,170	9,596,834	0	10,535,795

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