



# POLICYOWNER ANNUAL STATEMENT

This statement assumes all premiums have been paid to the anniversary date.

\*\*\*W360\*\*\* \*LIFE\*  
STEPHEN BOERNER  
246 NORTH 3RD STREET  
UNIT4D  
PHILADELPHIA, PA 19016

AGENCY # 074  
TIMOTHY TYLER JONES  
MASSMUTUAL GREATER PHILADELPHIA 074  
(610)509-1568

**For more information, call your financial services representative or call a MassMutual customer service representative at 1-800-272-2216, weekdays 8 a.m. to 8 p.m. Eastern Time or Internet Service Connection [www.massmutual.com](http://www.massmutual.com).**

## Policy Roles

Insured's Name	STEPHEN BOERNER
Primary Owner Name	STEPHEN BOERNER

### Policy Coverage Type

Type of Insurance	Renewable Term Life 10
Policy Status	Premium Paying

**Policy Information as of March 7, 2024**

Policy Number	38616898
Policy Effective Date	03/07/2023
Total Billed Premium	\$154.00
Frequency	Monthly
Base Face Amount	\$500,000.00
Primary Dividend Option	Non Participating
Secondary Dividend Option	Non Participating

## Premiums Paid

Base Policy Premium	\$1,848.00
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### Rider Information

### Accelerated Death Benefit Rider

### Death Benefit Information as of March 7, 2024

Estimated Death Benefit (Net of Policy Debt)	\$500,000.00
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**See reverse side for Additional Facts.**

You may be eligible to convert all or part of your term insurance coverage to a cash value earning whole life policy without evidence of insurability. Here are some points to consider when comparing term and whole life coverage:

### **Term Coverage**

Premiums are lower in the initial years and increase each year. In just a few years the premium can increase significantly.

Most term policies do not earn dividends.

Coverage is limited to a certain age or time period.

### **Whole Life Coverage**

(Right half of page across from Term Coverage)

Premiums are higher to start, however they remain the same each year.

Dividends are paid each year and can be used to decrease the cost of the premium. Values earned may be used to fund such plans as retirement income or college.

Provides lifetime coverage.

The choice between term and whole life insurance should depend on your individual needs. Your MassMutual representative would be happy to review the options available to you. If you have any questions please call either your MassMutual representative or our MassMutual Customer Service Center at 1-800-272-2216 and speak with one of our service consultants.

### ***Important Policy Owner Notice:***

As a customer of the MassMutual company identified on this statement, you - and your financial needs - are our number one priority. Our goal is to be a valuable partner in helping you meet the financial challenges ahead. To this end, we recommend that you regularly review your current and future financial needs as well as your current ownership and beneficiary arrangements.

If you pay your annual premium in installments and you would like to know the total dollar amount and the Annual Percentage Rate of the additional charge, you may access our "Modal Charge Disclosure and Annual Percentage Calculator" link at "[www.massmutual.com/calculators](http://www.massmutual.com/calculators)" and follow the simple instructions. Alternatively, you may contact MassMutual at 1-800-272-2216 and Customer Service Representatives can assist you in determining your total dollar amount and the Annual Percentage Rate.