



POLICYOWNER ANNUAL STATEMENT

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

W360 *LIFE*
MELISSA BEMER
246 NORTH 3RD STREET
UNIT4D
PHILADELPHIA, PA 19106

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.

Policy Roles

Insured's Name	MELISSA BEMER
Primary Owner Name	MELISSA BEMER

Policy Coverage Type

Type of Insurance	Renewable Term Life 30
Policy Status	Premium Paying

Policy Information as of December 5, 2023

Policy Number	38616905
Policy Effective Date	12/05/2022
Total Billed Premium	\$65.69
Frequency	Monthly
Base Face Amount	\$1,000,000.00
Primary Dividend Option	Non Participating
Secondary Dividend Option	Non Participating

Premiums Paid

Base Policy Premium

2023

\$788.28

Rider Information

Accelerated Death Benefit Rider

Death Benefit Information as of December 5, 2023

Estimated Death Benefit (Net of Policy Debt)	\$1,000,065.69
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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" 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.



Vantage Term - 30

Insured: MELISSA BEMER · #38616905 · Policy Date: 12/05/2022

Pay a Bill

Change an Address

Manage Beneficiaries

More ...

FACE AMOUNT
\$1,000,000.00

This value is the initial base coverage amount which is used to set your policy's premiums.

[Do I have enough coverage?](#)

CURRENT DEATH BENEFIT
\$1,000,035.03

In the event of your passing, your beneficiaries will receive \$1,000,035.03.

[Learn more about death benefit.](#)



Billing & Payments

PREMIUM AMOUNT PREMIUM AUTOPAY
\$65.69 On

Details

Payment Frequency	Edit	Monthly
Bill Delivery Preference		U.S. Mail
Next Payment Due		12/05/2024

Manage All Billing & Payments

Manage Paperless Preferences

Features

Convertible Convertible until 12/05/2032

This provision allows a term policy or rider to be converted to a permanent policy within certain time limits, set at policy issue.

Qualified Plan No

Riders

Accelerated Benefit Rider

The Accelerated Benefit Rider allows the policyowner to receive an advance of the policy death benefit, while the Insured is living, when MassMutual receives proof that the Insured has a terminal illness and is not expected to survive for a period of time set forth in the rider, generally between 12 and 24 months. The funds may be used for any purpose, including, but not limited to, medical and living expenses of the insured.

Expiration date: 12/05/2076

Learn More

People On Policy

Melissa Berner Owner Insured Payor

Primary Beneficiaries

Barbara B Berner 100%

Manage Beneficiaries

Feedback

Your Financial Professionals



Timothy "tim" Jones
Email Tjones@Financialguide.com
Phone [\(610\) 509-1568](tel:(610)509-1568)

View Profile

Contact Us



Online Account Questions
[1 \(800\) 272-2216](tel:18002722216) Mon - Fri 8 a.m. - 8 p.m. ET

Life Insurance Questions
[1 \(800\) 272-2216](tel:18002722216) Mon - Fri 8 a.m. - 8 p.m. ET

Please Note: Descriptions are provided for general reference only. Please carefully read your policy contract or contact your financial professional for questions about your policy.