

The Cost of Your Benefits

MassMutual Whole Life 22 Pay Rates

¹ Age as of Certificate Effective Date.

² Values 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.

³ Reduced 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 the state of FL.

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.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Monthly premiums have been calculated assuming payments per month.

	\$10,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco			\$50,000 Death Benefit Non-Tobacco			\$100,000 Death Benefit Non-Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$4.96	\$4,240	\$8,555	\$9.14	\$10,600	\$21,388	\$16.09	\$21,200	\$42,776	\$30.00	\$42,400	\$85,552
19	\$5.02	\$4,216	\$8,507	\$9.27	\$10,540	\$21,268	\$16.36	\$21,080	\$42,536	\$30.55	\$42,161	\$85,072
20	\$5.07	\$4,191	\$8,457	\$9.41	\$10,478	\$21,142	\$16.64	\$20,956	\$42,285	\$31.09	\$41,913	\$84,571
21	\$5.13	\$4,165	\$8,404	\$9.55	\$10,413	\$21,011	\$16.91	\$20,827	\$42,023	\$31.64	\$41,654	\$84,047
22	\$5.18	\$4,138	\$8,349	\$9.68	\$10,345	\$20,874	\$17.18	\$20,691	\$41,749	\$32.18	\$41,382	\$83,499
23	\$5.24	\$4,109	\$8,292	\$9.82	\$10,274	\$20,731	\$17.45	\$20,548	\$41,462	\$32.73	\$41,097	\$82,924
24	\$5.29	\$4,079	\$8,231	\$9.95	\$10,199	\$20,579	\$17.73	\$20,398	\$41,159	\$33.27	\$40,797	\$82,319
25	\$5.35	\$4,048	\$8,168	\$10.09	\$10,120	\$20,421	\$18.00	\$20,241	\$40,842	\$33.82	\$40,483	\$81,684
26	\$5.45	\$4,015	\$8,101	\$10.36	\$10,037	\$20,254	\$18.55	\$20,075	\$40,508	\$34.91	\$40,151	\$81,016
27	\$5.67	\$3,979	\$8,030	\$10.91	\$9,949	\$20,075	\$19.64	\$19,899	\$40,151	\$37.09	\$39,798	\$80,302
28	\$5.84	\$3,942	\$7,954	\$11.32	\$9,855	\$19,886	\$20.45	\$19,711	\$39,773	\$38.73	\$39,423	\$79,546
29	\$6.00	\$3,902	\$7,875	\$11.73	\$9,757	\$19,687	\$21.27	\$19,514	\$39,375	\$40.36	\$39,029	\$78,750
30	\$6.22	\$3,861	\$7,791	\$12.27	\$9,653	\$19,477	\$22.36	\$19,306	\$38,955	\$42.55	\$38,612	\$77,911
31	\$6.44	\$3,817	\$7,702	\$12.82	\$9,543	\$19,256	\$23.45	\$19,086	\$38,512	\$44.73	\$38,173	\$77,024
32	\$6.65	\$3,771	\$7,609	\$13.36	\$9,428	\$19,024	\$24.55	\$18,856	\$38,048	\$46.91	\$37,713	\$76,096
33	\$6.93	\$3,723	\$7,512	\$14.05	\$9,307	\$18,781	\$25.91	\$18,615	\$37,562	\$49.64	\$37,231	\$75,124
34	\$7.09	\$3,672	\$7,410	\$14.45	\$9,182	\$18,527	\$26.73	\$18,364	\$37,054	\$51.27	\$36,728	\$74,109
35	\$7.15	\$3,620	\$7,305	\$14.59	\$9,051	\$18,263	\$27.00	\$18,102	\$36,526	\$51.28	\$36,204	\$73,052
36	\$7.47	\$3,565	\$7,195	\$15.41	\$8,914	\$17,988	\$28.64	\$17,829	\$35,976	\$55.09	\$35,659	\$71,953
37	\$7.91	\$3,509	\$7,081	\$16.50	\$8,773	\$17,702	\$30.82	\$17,547	\$35,405	\$59.45	\$35,094	\$70,811
38	\$8.29	\$3,450	\$6,962	\$17.45	\$8,626	\$17,405	\$32.73	\$17,252	\$34,811	\$63.27	\$34,504	\$69,622
39	\$8.67	\$3,388	\$6,838	\$18.41	\$8,472	\$17,095	\$34.64	\$16,944	\$34,190	\$67.09	\$33,889	\$68,380
40	\$9.11	\$3,324	\$6,707	\$19.50	\$8,310	\$16,769	\$36.82	\$16,621	\$33,538	\$71.45	\$33,242	\$67,076
41	\$9.49	\$3,256	\$6,570	\$20.45	\$8,140	\$16,425	\$38.73	\$16,280	\$32,850	\$75.27	\$32,561	\$65,701
42	\$9.87	\$3,184	\$6,425	\$21.41	\$7,961	\$16,063	\$40.64	\$15,922	\$32,127	\$79.09	\$31,845	\$64,255
43	\$10.31	\$3,109	\$6,273	\$22.50	\$7,772	\$15,683	\$42.82	\$15,545	\$31,366	\$83.45	\$31,090	\$62,733
44	\$10.69	\$3,029	\$6,112	\$23.45	\$7,573	\$15,282	\$44.73	\$15,147	\$30,564	\$87.27	\$30,295	\$61,128
45	\$10.75	\$2,945	\$5,942	\$23.59	\$7,363	\$14,857	\$45.00	\$14,726	\$29,714	\$87.82	\$29,452	\$59,429
46	\$11.45	\$2,856	\$5,762	\$25.36	\$7,140	\$14,406	\$48.55	\$14,280	\$28,813	\$94.91	\$28,560	\$57,627

	\$10,000 Death Benefit Non-Tobacco			\$25,000 Death Benefit Non-Tobacco			\$50,000 Death Benefit Non-Tobacco			\$100,000 Death Benefit Non-Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
47	\$12.16	\$2,761	\$5,571	\$27.14	\$6,903	\$13,929	\$52.09	\$13,806	\$27,858	\$102.00	\$27,613	\$55,716
48	\$12.93	\$2,660	\$5,368	\$29.05	\$6,651	\$13,422	\$55.91	\$13,303	\$26,844	\$109.64	\$26,607	\$53,688
49	\$13.69	\$2,554	\$5,153	\$30.95	\$6,385	\$12,883	\$59.73	\$12,770	\$25,767	\$117.27	\$25,540	\$51,535
50	\$14.40	\$2,440	\$4,924	\$32.73	\$6,101	\$12,311	\$63.27	\$12,203	\$24,623	\$124.36	\$24,407	\$49,247
51	\$15.16	\$2,320	\$4,681	\$34.64	\$5,800	\$11,703	\$67.09	\$11,600	\$23,407	\$132.00	\$23,201	\$46,815
52	\$15.93	\$2,192	\$4,423	\$36.55	\$5,481	\$11,059	\$70.91	\$10,962	\$22,118	\$139.64	\$21,924	\$44,237
53	\$16.64	\$2,056	\$4,150	\$38.32	\$5,142	\$10,376	\$74.45	\$10,284	\$20,752	\$146.73	\$20,569	\$41,504
54	\$17.40	\$1,913	\$3,860	\$40.23	\$4,782	\$9,651	\$78.27	\$9,565	\$19,302	\$154.36	\$19,131	\$38,604
55	\$17.45	\$1,760	\$3,552	\$40.36	\$4,400	\$8,880	\$78.55	\$8,801	\$17,760	\$154.91	\$17,603	\$35,520
56	\$18.65	\$1,838	\$3,604	\$43.36	\$4,597	\$9,010	\$84.55	\$9,194	\$18,021	\$166.91	\$18,388	\$36,043
57	\$19.91	\$1,920	\$3,657	\$46.50	\$4,800	\$9,144	\$90.82	\$9,601	\$18,288	\$179.45	\$19,202	\$36,576
58	\$21.16	\$2,004	\$3,712	\$49.64	\$5,012	\$9,280	\$97.09	\$10,024	\$18,560	\$192.00	\$20,049	\$37,121
59	\$22.42	\$2,092	\$3,767	\$52.77	\$5,232	\$9,419	\$103.36	\$10,464	\$18,838	\$204.55	\$20,928	\$37,677
60	\$23.67	\$2,184	\$3,824	\$55.91	\$5,460	\$9,562	\$109.64	\$10,920	\$19,124	\$217.09	\$21,841	\$38,248
61	\$24.93	\$2,278	\$3,883	\$59.05	\$5,696	\$9,708	\$115.91	\$11,393	\$19,416	\$229.64	\$22,786	\$38,832
62	\$26.24	\$2,376	\$3,943	\$62.32	\$5,941	\$9,858	\$122.45	\$11,882	\$19,716	\$242.73	\$23,765	\$39,432
63	\$27.49	\$2,477	\$4,004	\$65.45	\$6,193	\$10,011	\$128.73	\$12,387	\$20,022	\$255.27	\$24,774	\$40,045
64	\$28.75	\$2,581	\$4,066	\$68.59	\$6,452	\$10,167	\$135.00	\$12,905	\$20,334	\$267.82	\$25,810	\$40,669
65	\$28.80	\$2,687	\$4,130	\$68.73	\$6,717	\$10,325	\$135.27	\$13,435	\$20,650	\$268.36	\$26,870	\$41,300
66	\$30.65	\$2,795	\$4,194	\$73.36	\$6,989	\$10,485	\$144.55	\$13,978	\$20,971	\$286.91	\$27,956	\$41,942
67	\$33.22	\$2,907	\$4,259	\$79.77	\$7,267	\$10,649	\$157.36	\$14,535	\$21,298	\$312.55	\$29,070	\$42,596
68	\$34.96	\$3,031	\$4,341	\$84.14	\$7,578	\$10,852	\$166.09	\$15,156	\$21,705	\$330.00	\$30,313	\$43,411
69	\$37.69	\$3,169	\$4,439	\$90.95	\$7,924	\$11,098	\$179.73	\$15,848	\$22,196	\$357.27	\$31,697	\$44,392
70	\$39.33	\$3,312	\$4,539	\$95.05	\$8,280	\$11,348	\$187.91	\$16,560	\$22,697	\$373.64	\$33,120	\$45,394
71	\$41.02	\$3,458	\$4,641	\$99.27	\$8,645	\$11,604	\$196.36	\$17,290	\$23,209	\$390.55	\$34,581	\$46,418
72	\$42.82	\$3,608	\$4,748	\$103.77	\$9,022	\$11,870	\$205.36	\$18,044	\$23,741	\$408.55	\$36,089	\$47,482
73	\$44.78	\$3,766	\$4,860	\$108.68	\$9,415	\$12,151	\$215.18	\$18,831	\$24,302	\$428.18	\$37,662	\$48,605
74	\$46.96	\$3,930	\$4,979	\$114.14	\$9,826	\$12,449	\$226.09	\$19,652	\$24,899	\$450.00	\$39,305	\$49,799
75	\$49.42	\$4,100	\$5,105	\$120.27	\$10,251	\$12,764	\$238.36	\$20,503	\$25,528	\$474.55	\$41,006	\$51,056

	\$10,000 Death Benefit Tobacco			\$25,000 Death Benefit Tobacco			\$50,000 Death Benefit Tobacco			\$100,000 Death Benefit Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
18	\$6.11	\$5,064	\$8,679	\$12.00	\$12,660	\$21,699	\$21.82	\$25,321	\$43,398	\$41.45	\$50,643	\$86,797
19	\$6.16	\$5,036	\$8,631	\$12.14	\$12,590	\$21,578	\$22.09	\$25,180	\$43,156	\$42.00	\$50,361	\$86,313
20	\$6.22	\$5,006	\$8,580	\$12.27	\$12,516	\$21,452	\$22.36	\$25,033	\$42,904	\$42.55	\$50,067	\$85,809
21	\$6.60	\$4,975	\$8,528	\$13.23	\$12,439	\$21,320	\$24.27	\$24,879	\$42,640	\$46.36	\$49,759	\$85,280
22	\$6.76	\$4,943	\$8,472	\$13.64	\$12,359	\$21,181	\$25.09	\$24,718	\$42,363	\$48.00	\$49,436	\$84,727
23	\$6.82	\$4,909	\$8,414	\$13.77	\$12,274	\$21,037	\$25.36	\$24,549	\$42,074	\$48.55	\$49,098	\$84,148
24	\$6.98	\$4,874	\$8,354	\$14.18	\$12,186	\$20,885	\$26.18	\$24,372	\$41,771	\$50.18	\$48,744	\$83,542
25	\$7.15	\$4,837	\$8,290	\$14.59	\$12,093	\$20,726	\$27.00	\$24,187	\$41,453	\$51.82	\$48,374	\$82,907
26	\$7.36	\$4,798	\$8,224	\$15.14	\$11,996	\$20,560	\$28.09	\$23,992	\$41,120	\$54.00	\$47,985	\$82,240
27	\$7.64	\$4,757	\$8,153	\$15.82	\$11,893	\$20,384	\$29.45	\$23,787	\$40,768	\$56.73	\$47,574	\$81,537
28	\$7.80	\$4,714	\$8,079	\$16.23	\$11,785	\$20,198	\$30.27	\$23,570	\$40,397	\$58.36	\$47,141	\$80,794
29	\$8.02	\$4,668	\$8,000	\$16.77	\$11,670	\$20,002	\$31.36	\$23,341	\$40,004	\$60.55	\$46,683	\$80,009
30	\$8.24	\$4,620	\$7,918	\$17.32	\$11,550	\$19,795	\$32.45	\$23,100	\$39,590	\$62.73	\$46,200	\$79,181
31	\$8.24	\$4,569	\$7,830	\$17.32	\$11,422	\$19,576	\$32.45	\$22,845	\$39,153	\$62.73	\$45,690	\$78,307
32	\$8.62	\$4,515	\$7,738	\$18.27	\$11,288	\$19,347	\$34.36	\$22,577	\$38,694	\$66.55	\$45,154	\$77,388
33	\$8.95	\$4,459	\$7,642	\$19.09	\$11,147	\$19,105	\$36.00	\$22,295	\$38,211	\$69.82	\$44,590	\$76,422
34	\$9.27	\$4,399	\$7,540	\$19.91	\$10,999	\$18,851	\$37.64	\$21,999	\$37,703	\$73.09	\$43,998	\$75,407
35	\$9.60	\$4,337	\$7,434	\$20.73	\$10,843	\$18,585	\$39.27	\$21,687	\$37,170	\$76.36	\$43,375	\$74,340
36	\$9.98	\$4,272	\$7,322	\$21.68	\$10,680	\$18,305	\$41.18	\$21,361	\$36,610	\$80.18	\$42,722	\$73,221
37	\$10.42	\$4,203	\$7,204	\$22.77	\$10,509	\$18,011	\$43.36	\$21,018	\$36,023	\$84.55	\$42,037	\$72,046
38	\$10.91	\$4,131	\$7,081	\$24.00	\$10,329	\$17,703	\$45.82	\$20,658	\$35,406	\$89.45	\$41,317	\$70,812
39	\$11.24	\$4,056	\$6,951	\$24.82	\$10,140	\$17,379	\$47.45	\$20,281	\$34,759	\$92.73	\$40,562	\$69,519
40	\$11.78	\$3,977	\$6,816	\$26.18	\$9,943	\$17,041	\$50.18	\$19,886	\$34,082	\$98.18	\$39,772	\$68,165
41	\$12.11	\$3,894	\$6,674	\$27.00	\$9,736	\$16,686	\$51.82	\$19,472	\$33,373	\$101.45	\$38,945	\$66,747
42	\$12.60	\$3,807	\$6,525	\$28.23	\$9,519	\$16,314	\$54.27	\$19,038	\$32,629	\$106.36	\$38,076	\$65,258
43	\$13.04	\$3,716	\$6,369	\$29.32	\$9,290	\$15,923	\$56.45	\$18,581	\$31,846	\$110.73	\$37,163	\$63,693
44	\$13.47	\$3,619	\$6,203	\$30.41	\$9,049	\$15,509	\$58.64	\$18,098	\$31,019	\$115.09	\$36,197	\$62,038
45	\$14.07	\$3,517	\$6,028	\$31.91	\$8,793	\$15,070	\$61.64	\$17,586	\$30,141	\$121.09	\$35,173	\$60,282
46	\$14.67	\$3,408	\$5,841	\$33.41	\$8,521	\$14,604	\$64.64	\$17,042	\$29,208	\$127.09	\$34,085	\$58,417

	\$10,000 Death Benefit Tobacco			\$25,000 Death Benefit Tobacco			\$50,000 Death Benefit Tobacco			\$100,000 Death Benefit Tobacco		
Issue Age ¹	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}	Monthly Premium	Guaranteed Cash Value ²	Guaranteed RPU Value ^{2,3}
47	\$15.38	\$3,293	\$5,643	\$35.18	\$8,232	\$14,109	\$68.18	\$16,465	\$28,219	\$134.18	\$32,930	\$56,438
48	\$16.04	\$3,170	\$5,433	\$36.82	\$7,925	\$13,584	\$71.45	\$15,851	\$27,168	\$140.73	\$31,703	\$54,336
49	\$16.58	\$3,039	\$5,210	\$38.18	\$7,599	\$13,025	\$74.18	\$15,199	\$26,050	\$146.18	\$30,399	\$52,101
50	\$17.45	\$2,901	\$4,972	\$40.36	\$7,253	\$12,430	\$78.55	\$14,506	\$24,861	\$154.91	\$29,012	\$49,723
51	\$18.00	\$2,753	\$4,719	\$41.73	\$6,883	\$11,798	\$81.27	\$13,767	\$23,596	\$160.36	\$27,535	\$47,193
52	\$18.71	\$2,596	\$4,449	\$43.50	\$6,490	\$11,124	\$84.82	\$12,981	\$22,249	\$167.45	\$25,963	\$44,499
53	\$19.53	\$2,428	\$4,162	\$45.55	\$6,072	\$10,407	\$88.91	\$12,144	\$20,814	\$175.64	\$24,289	\$41,629
54	\$20.40	\$2,250	\$3,856	\$47.73	\$5,625	\$9,641	\$93.27	\$11,251	\$19,283	\$184.36	\$22,502	\$38,567
55	\$21.33	\$2,059	\$3,530	\$50.05	\$5,149	\$8,825	\$97.91	\$10,298	\$17,650	\$193.64	\$20,597	\$35,301
56	\$22.31	\$2,115	\$3,543	\$52.50	\$5,288	\$8,859	\$102.82	\$10,577	\$17,719	\$203.45	\$21,154	\$35,438
57	\$23.18	\$2,169	\$3,555	\$54.68	\$5,424	\$8,887	\$107.18	\$10,848	\$17,775	\$212.18	\$21,696	\$35,550
58	\$24.71	\$2,222	\$3,564	\$58.50	\$5,557	\$8,910	\$114.82	\$11,114	\$17,821	\$227.45	\$22,228	\$35,643
59	\$25.85	\$2,275	\$3,572	\$61.36	\$5,688	\$8,931	\$120.55	\$11,376	\$17,862	\$238.91	\$22,752	\$35,725
60	\$27.22	\$2,327	\$3,579	\$64.77	\$5,817	\$8,949	\$127.36	\$11,635	\$17,899	\$255.55	\$23,270	\$35,799
61	\$28.91	\$2,377	\$3,586	\$69.00	\$5,944	\$8,965	\$135.82	\$11,888	\$17,930	\$269.45	\$23,776	\$35,860
62	\$30.44	\$2,438	\$3,608	\$72.82	\$6,096	\$9,020	\$143.45	\$12,192	\$18,041	\$284.73	\$24,385	\$36,082
63	\$32.24	\$2,505	\$3,639	\$77.32	\$6,263	\$9,099	\$152.45	\$12,527	\$18,199	\$302.73	\$25,055	\$36,399
64	\$34.58	\$2,571	\$3,669	\$83.18	\$6,428	\$9,174	\$164.18	\$12,856	\$18,349	\$326.18	\$25,712	\$36,699
65	\$36.16	\$2,636	\$3,699	\$87.14	\$6,591	\$9,249	\$172.09	\$13,183	\$18,498	\$342.00	\$26,366	\$36,996
66	\$37.69	\$2,703	\$3,731	\$90.95	\$6,758	\$9,328	\$179.73	\$13,517	\$18,657	\$357.27	\$27,035	\$37,314
67	\$41.56	\$2,774	\$3,767	\$100.64	\$6,935	\$9,419	\$199.09	\$13,870	\$18,839	\$396.00	\$27,740	\$37,678
68	\$44.35	\$2,850	\$3,811	\$107.59	\$7,126	\$9,528	\$213.00	\$14,253	\$19,057	\$423.82	\$28,507	\$38,114
69	\$46.58	\$2,936	\$3,864	\$113.18	\$7,340	\$9,662	\$224.18	\$14,680	\$19,324	\$446.18	\$29,360	\$38,649
70	\$48.55	\$3,031	\$3,930	\$112.09	\$7,579	\$9,825	\$234.00	\$15,159	\$19,651	\$465.82	\$30,318	\$39,302
71	\$50.56	\$3,139	\$4,009	\$123.14	\$7,849	\$10,023	\$244.09	\$15,698	\$20,046	\$486.00	\$31,397	\$40,093
72	\$52.69	\$3,263	\$4,106	\$128.45	\$8,159	\$10,265	\$254.73	\$16,319	\$20,530	\$507.27	\$32,638	\$41,060
73	\$54.98	\$3,401	\$4,217	\$134.18	\$8,504	\$10,544	\$266.18	\$17,008	\$21,089	\$530.18	\$34,016	\$42,179
74	\$57.49	\$3,548	\$4,340	\$140.45	\$8,872	\$10,850	\$278.73	\$17,744	\$21,700	\$555.27	\$35,489	\$43,401
75	\$60.27	\$3,707	\$4,474	\$147.41	\$9,267	\$11,185	\$292.64	\$18,535	\$22,371	\$583.09	\$37,071	\$44,743