



# Vantage Term

Affordable, flexible term life insurance



Protecting the financial security of your family or business with life insurance is an important responsibility.



## Affordable, Flexible Term Life Insurance Protection

Vantage Term life insurance provides affordable coverage with the flexibility to meet your long term protection needs. It's all backed by the strength and stability of Massachusetts Mutual Life Insurance Company (MassMutual).

## Coverage Options

Vantage Term provides level life insurance protection with three premium options, depending upon how long you need coverage:

- **Vantage Term – ART:** Premiums start out low and increase annually
- **Vantage Term – 10:** Premiums are level for 10 years
- **Vantage Term – 20:** Premiums are level for 20 years

## Convertibility

For many people, a combination of term and permanent life insurance is the best way to meet their long term protection needs. That's why you have the option to convert all or a portion of your Vantage Term coverage to any of MassMutual's permanent life insurance products (excludes MassMutual CareChoice One). How long you have to convert will depend on your age and which term product you buy.

A healthy 35-year-old male who doesn't use tobacco could purchase a \$500,000 Vantage Term – 20 policy for as little as \$25 per month.<sup>1</sup>

<sup>1</sup> Rate as of May 31, 2017, based on a 35-year-old male, Ultra Preferred Non-Tobacco underwriting class. All policies are subject to underwriting approval and premium costs will vary..

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## Additional Benefits

The **Waiver of Premium Rider** provides an additional layer of protection that waives your policy's premium if you become disabled (as defined in the rider) so you don't have to pay it.

If you convert a Vantage Term policy with the Waiver of Premium Rider, you may also include the rider<sup>2</sup> on the permanent policy. Even if you become disabled prior to converting your policy, you can still convert to our lowest premium whole life policy and transfer the rider benefit. Your premium for the new whole life policy will be waived while you are disabled.

The **Accelerated Death Benefit Rider** is included at no additional cost.<sup>3</sup> If you become terminally ill, you can receive an advance of the policy's death benefit. These funds may be used for any purpose. There is an administrative and interest charge upon exercising the rider.

It's important to work with an experienced life insurance professional who can help determine how much life insurance you need and what type of coverage is right for you.

<sup>2</sup> Waiver of Premium Rider included with the new permanent policy will be the one in use by MassMutual on the policy date of the new policy.

<sup>3</sup> This rider is not available in the state of New York.





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Since 1851, our business decisions have been guided by our customers' needs. Today, we offer a wide range of financial products and services to help people secure their future and protect the ones they love.

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Learn more at [www.massmutual.com](http://www.massmutual.com)

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Vantage Term Life Insurance Policies (Policy Form TL-2009 and ICC09TL in certain states, including North Carolina) are participating, annually renewable term life insurance issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. Dividends are not expected to be paid.

The Whole Life Legacy series (WL-2007 and WL-NC-2007) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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