

without Riders

Pennsylvania Bar Association : Spouse Coverage

| | \$25,000 Death Benefit Non-Tobacco | | |
|------------------------|---------------------------------------|------------------------------------|-------------------------------------|
| Issue Age ¹ | Monthly Premium | Guaranteed Cash Value ² | Guaranteed RPU Value ^{2,3} |
| 18 | \$ 16.75 | \$ 10,600 | \$ 21,388 |
| 19 | \$ 17.00 | \$ 10,540 | \$ 21,268 |
| 20 | \$ 17.25 | \$ 10,478 | \$ 21,142 |
| 21 | \$ 17.50 | \$ 10,413 | \$ 21,011 |
| 22 | \$ 17.75 | \$ 10,345 | \$ 20,874 |
| 23 | \$ 18.00 | \$ 10,274 | \$ 20,731 |
| 24 | \$ 18.25 | \$ 10,199 | \$ 20,579 |
| 25 | \$ 18.50 | \$ 10,120 | \$ 20,421 |
| 26 | \$ 19.00 | \$ 10,037 | \$ 20,254 |
| 27 | \$ 20.00 | \$ 9,949 | \$ 20,075 |
| 28 | \$ 20.75 | \$ 9,855 | \$ 19,886 |
| 29 | \$ 21.50 | \$ 9,757 | \$ 19,687 |
| 30 | \$ 22.50 | \$ 9,653 | \$ 19,477 |
| 31 | \$ 23.50 | \$ 9,543 | \$ 19,256 |
| 32 | \$ 24.50 | \$ 9,428 | \$ 19,024 |
| 33 | \$ 25.75 | \$ 9,307 | \$ 18,781 |
| 34 | \$ 26.50 | \$ 9,182 | \$ 18,527 |
| 35 | \$ 26.75 | \$ 9,051 | \$ 18,263 |
| 36 | \$ 28.25 | \$ 8,914 | \$ 17,988 |
| 37 | \$ 30.25 | \$ 8,773 | \$ 17,702 |
| 38 | \$ 32.00 | \$ 8,626 | \$ 17,405 |
| 39 | \$ 33.75 | \$ 8,472 | \$ 17,095 |
| 40 | \$ 35.75 | \$ 8,310 | \$ 16,769 |
| 41 | \$ 37.50 | \$ 8,140 | \$ 16,425 |
| 42 | \$ 39.25 | \$ 7,961 | \$ 16,063 |
| 43 | \$ 41.25 | \$ 7,772 | \$ 15,683 |
| 44 | \$ 43.00 | \$ 7,573 | \$ 15,282 |
| 45 | \$ 43.25 | \$ 7,363 | \$ 14,857 |
| 46 | \$ 46.50 | \$ 7,140 | \$ 14,406 |
| 47 | \$ 49.75 | \$ 6,903 | \$ 13,929 |
| 48 | \$ 53.25 | \$ 6,651 | \$ 13,422 |
| 49 | \$ 56.75 | \$ 6,385 | \$ 12,883 |
| 50 | \$ 60.00 | \$ 6,101 | \$ 12,311 |
| 51 | \$ 63.50 | \$ 5,800 | \$ 11,703 |
| 52 | \$ 67.00 | \$ 5,481 | \$ 11,059 |
| 53 | \$ 70.25 | \$ 5,142 | \$ 10,376 |
| 54 | \$ 73.75 | \$ 4,782 | \$ 9,651 |

without Riders

Pennsylvania Bar Association : Spouse Coverage

| \$25,000 Death Benefit Non-Tobacco | | | |
|---|------------------------|--|---|
| <i>Issue Age¹</i> | <i>Monthly Premium</i> | <i>Guaranteed Cash Value²</i> | <i>Guaranteed RPU Value^{2,3}</i> |
| 55 | \$ 74.00 | \$ 4,400 | \$ 8,880 |
| 56 | \$ 79.50 | \$ 4,597 | \$ 9,010 |
| 57 | \$ 85.25 | \$ 4,800 | \$ 9,144 |
| 58 | \$ 91.00 | \$ 5,012 | \$ 9,280 |
| 59 | \$ 96.75 | \$ 5,232 | \$ 9,419 |
| 60 | \$ 102.50 | \$ 5,460 | \$ 9,562 |

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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 jurisdictions other than CA, MN or WA.

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.

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

without Riders

Pennsylvania Bar Association : Spouse Coverage

| | \$25,000 Death Benefit | | |
|------------------------|------------------------|------------------------------------|-------------------------------------|
| | Tobacco | | |
| Issue Age ¹ | Monthly Premium | Guaranteed Cash Value ² | Guaranteed RPU Value ^{2,3} |
| 18 | \$ 22.00 | \$ 12,660 | \$ 21,699 |
| 19 | \$ 22.25 | \$ 12,590 | \$ 21,578 |
| 20 | \$ 22.50 | \$ 12,516 | \$ 21,452 |
| 21 | \$ 24.25 | \$ 12,439 | \$ 21,320 |
| 22 | \$ 25.00 | \$ 12,359 | \$ 21,181 |
| 23 | \$ 25.25 | \$ 12,274 | \$ 21,037 |
| 24 | \$ 26.00 | \$ 12,186 | \$ 20,885 |
| 25 | \$ 26.75 | \$ 12,093 | \$ 20,726 |
| 26 | \$ 27.75 | \$ 11,996 | \$ 20,560 |
| 27 | \$ 29.00 | \$ 11,893 | \$ 20,384 |
| 28 | \$ 29.75 | \$ 11,785 | \$ 20,198 |
| 29 | \$ 30.75 | \$ 11,670 | \$ 20,002 |
| 30 | \$ 31.75 | \$ 11,550 | \$ 19,795 |
| 31 | \$ 31.75 | \$ 11,422 | \$ 19,576 |
| 32 | \$ 33.50 | \$ 11,288 | \$ 19,347 |
| 33 | \$ 35.00 | \$ 11,147 | \$ 19,105 |
| 34 | \$ 36.50 | \$ 10,999 | \$ 18,851 |
| 35 | \$ 38.00 | \$ 10,843 | \$ 18,585 |
| 36 | \$ 39.75 | \$ 10,680 | \$ 18,305 |
| 37 | \$ 41.75 | \$ 10,509 | \$ 18,011 |
| 38 | \$ 44.00 | \$ 10,329 | \$ 17,703 |
| 39 | \$ 45.50 | \$ 10,140 | \$ 17,379 |
| 40 | \$ 48.00 | \$ 9,943 | \$ 17,041 |
| 41 | \$ 49.50 | \$ 9,736 | \$ 16,686 |
| 42 | \$ 51.75 | \$ 9,519 | \$ 16,314 |
| 43 | \$ 53.75 | \$ 9,290 | \$ 15,923 |
| 44 | \$ 55.75 | \$ 9,049 | \$ 15,509 |
| 45 | \$ 58.50 | \$ 8,793 | \$ 15,070 |
| 46 | \$ 61.25 | \$ 8,521 | \$ 14,604 |
| 47 | \$ 64.50 | \$ 8,232 | \$ 14,109 |
| 48 | \$ 67.50 | \$ 7,925 | \$ 13,584 |
| 49 | \$ 70.00 | \$ 7,599 | \$ 13,025 |
| 50 | \$ 74.00 | \$ 7,253 | \$ 12,430 |
| 51 | \$ 76.50 | \$ 6,883 | \$ 11,798 |
| 52 | \$ 79.75 | \$ 6,490 | \$ 11,124 |
| 53 | \$ 83.50 | \$ 6,072 | \$ 10,407 |
| 54 | \$ 87.50 | \$ 5,625 | \$ 9,641 |

| | \$25,000 Death Benefit | | |
|------------------------|------------------------|------------------------------------|-------------------------------------|
| | Tobacco | | |
| Issue Age ¹ | Monthly Premium | Guaranteed Cash Value ² | Guaranteed RPU Value ^{2,3} |
| 55 | \$ 91.75 | \$ 5,149 | \$ 8,825 |
| 56 | \$ 96.25 | \$ 5,288 | \$ 8,859 |
| 57 | \$ 100.25 | \$ 5,424 | \$ 8,887 |
| 58 | \$ 107.25 | \$ 5,557 | \$ 8,910 |
| 59 | \$ 112.50 | \$ 5,688 | \$ 8,931 |
| 60 | \$ 118.75 | \$ 5,817 | \$ 8,949 |

¹Age as of Certificate Effective Date.

²Values 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.

³Reduced 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 jurisdictions other than CA, MN or WA.

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.

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.