A **Strategy Snapshot** for Individuals



Prepare for education using whole life insurance

Since 2005, the annual cost of a private four-year college has risen by 30% (in today's dollars). For a public four-year college, the cost increase was 34%.¹ If history is any indication, it is likely that costs will continue upward.

How will you afford to send your children to college?

Paying college expenses

If you're like many Americans, sending your children to college is the goal of a lifetime. Funding higher education, however, can also be one of the most significant expenses you might face. Even during the best of times and circumstances, accumulating the capital needed to pay for college can be a challenge.

How will your plan change if you die or become disabled before it's paid for?

A strategy

Whole life insurance offers valuable death benefit protection, which is generally income tax-free, to your family in the event that you die unexpectedly. It also offers living benefits that can be used to help offset the costs of your children's educational expenses.² During periods of economic volatility, this can be especially useful as an alternative to accessing other assets and savings.

Insurance Strategies



We'll help you get there:

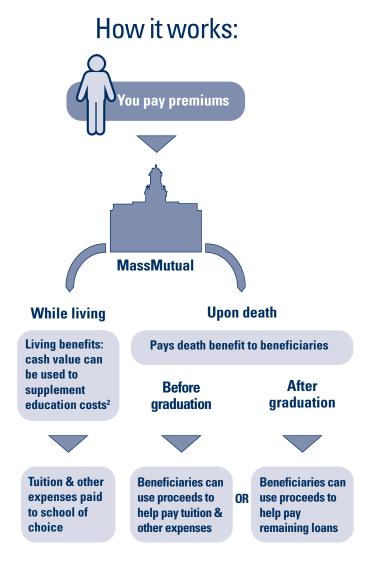
With whole life insurance, no matter what life brings, you can be prepared.

Life is filled with uncertainties. How you will pay for your children's education is one of them. As you work toward the goal of sending your children to college, you can count on whole life insurance to help:

- While living You can use the whole life policy cash value to provide supplemental tax-free income to help with education expenses.²
- If you become disabled and unable to work —

 Under the optional Waiver of Premium Rider³ offered with the policy, MassMutual will waive the policy's premiums. Your coverage will continue and your cash values will continue to grow.
- If you die Your whole life insurance policy will pay
 your beneficiaries a generally tax-free death benefit to
 help provide for their future financial needs, including
 paying education expenses or re-paying student loans.

MassMutual life insurance professionals are well positioned to provide additional information about how you can **prepare for education using whole life insurance**, and can help you take steps to get your children the education they deserve.



- ¹ Annual Survey of Colleges, the College Board, October, 2009
- ² Distributions under the policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty.

Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

³ Riders are available at an additional cost.

The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies. You should know there may be little to no cash value available for loans in the policy's early years.

The information provided is not written or intended as specific tax or legal advice and may not be relied upon for purposes of avoiding any Federal tax penalties. MassMutual, its employees, and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

The whole life 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.

