



THE SPECIALCARE LIFE UNDERWRITING PROGRAM

A program that helps make life insurance coverage available to those individuals with three common disability diagnoses.

OUR MISSION

is to help educate families and caregivers of people with special needs about the importance and steps to help provide a secure financial future.

¹ Access to cash values through borrowing, withdrawals or partial surrenders can 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.

² The Special Care Planner title is used by financial professionals with Massachusetts Mutual Life Insurance Company (MassMutual) who have received advanced training and information in estate and tax planning concepts, special needs trusts, government programs, and the emotional dynamics of working with people with disabilities and other special needs.

The products and/or certain features may not be available in all states. State variations will apply.

Whole Life Legacy series policies ((Policy Forms: MMWL-2018 and ICC18-MMWL in certain states, including North Carolina)/(MMWLA-2018 and ICC18-MMWLA in certain states, including North Carolina)) and MassMutual Whole Life series policies on the digital platform (Policy Forms: WL-2018 and ICC18WL in certain states, including North Carolina) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

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MassMutual's SpecialCare Life Underwriting Program

What is The SpecialCare Life Underwriting Program?

If you are caring for a person with a special need – a spouse, child, sibling, dependent parent – you understand that it can be overwhelming and can place financial constraints on your family. Caring for a dependent with special needs and making sure all of his or her needs are met is a caregiver’s first priority.

Fortunately, there is a program offered by Massachusetts Mutual Life Insurance Company (MassMutual®), The SpecialCare Life Underwriting Program, an underwriting enhancement that makes whole life insurance coverage available to individuals with three common disability diagnoses.

Whole Life Insurance¹

Whole life insurance is a versatile financial asset that can help you address different financial needs. It offers a combination of features and benefits that differentiate it from most other financial products.

Our Whole Life Legacy 15 Pay offers permanent life insurance protection that will be paid up after 15 years and guaranteed cash value accumulation. 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.

Program Guidelines

Product Offered

- Whole Life 15 Pay
- Coverage: \$25,000

Diagnoses Covered

- Down Syndrome
- Cerebral Palsy
- Autism

Issue Ages

- **Minimum:** Age 1 in the contract issue state
- **Maximum:** Age 49 in the contract issue state

Ownership/Beneficiary

- Parents
- Grandparents
- Anyone else that has an insurable interest

A Special Care Planner² Can Help

SpecialCare is a program exclusive to Massachusetts Mutual Life Insurance Company (MassMutual) that provides access to information, specialists and financial products and services. It offers online resources – **www.MassMutual.com/specialcare** – that links you to practical information, useful resources, organizations and support groups, helpful free material, and where you can find a financial professional in your area.



Reach out for the help you need

MassMutual continues to work tirelessly to bring public awareness and support for families with special needs. Through sponsorships with national non-profit organizations, the MassMutual name has become a leader and advocate for the special needs community.



It is a team approach, to help ensure that your hopes and dreams for your loved one are in place in the event you are no longer able to care for your dependent.