

Massachusetts Mutual Life Insurance Company
Springfield, Massachusetts

INSURED JOE CLIENT

8,909,906 POLICY NUMBER

We at Massachusetts Mutual Life believe **You should read Your Policy carefully.** We have written it in plain English so You will understand the terms. We will, subject to these terms, pay the benefits to the Recipient of Benefits if the Insured should become Disabled while the Policy is In Force. **This Policy is a legal contract between the Owner and the Company.**

We provide benefits for a loss arising from a Sickness that first appears (makes itself known) after the Policy becomes Effective and while this Policy is In Force. We also provide benefits for a loss resulting from an Injury that happens while the Policy is In Force.

We provide benefits for a loss arising from a condition that existed before the Policy was In Force, if the condition was fully and accurately described in the application and We did not specifically exclude the condition from coverage. The loss must occur while the Policy is In Force.

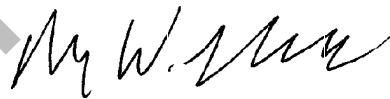
RENEWAL PROVISION. We will not cancel this Policy. We will not change the premiums from those shown in the Policy Specifications, unless requested to do so by You. As long as the premiums are paid on time, We will continue coverage until the Expiration Date.

This Policy is issued by Massachusetts Mutual Life Insurance Company from Our Home Office, 1295 State Street, Springfield, Massachusetts 01111-0001 on the Issue Date shown in the Policy Specifications.

READ YOUR POLICY CAREFULLY



SECRETARY



PRESIDENT

REGISTRAR

TEN DAY RIGHT TO EXAMINE POLICY

If for any reason You decide not to keep this Policy, send it to Us within 10 days after receiving it. Send it to Our Home Office or to the agent who sold You the Policy. We will treat the Policy as though it never had been issued. We will refund any premium paid.

Pre-Existing Condition

This Policy may not cover a Pre-Existing Condition which existed within the 12 month period preceding the time in which coverage of the Insured becomes Effective. Refer to the definition of Pre-Existing Condition.

Countersigned By _____ Licensed Resident Agent

DISABILITY INCOME POLICY

Noncancellable - rates guaranteed for the life of the Policy

Guaranteed continuable to Age 65

Participating

Convertible at Age 65