

# Platinum Pass

Replaces E-Z Pass  
Year-round opportunity



Fully underwritten individuals can **get twice the coverage** with express underwriting.

At the end of 2017, E-Z Pass Platinum was introduced as a limited time offer. The response was so positive, we are retiring E-Z Pass and introducing Platinum Pass as a year-round opportunity. This is a great opportunity for your clients to meet their changing life insurance needs without the inconvenience of an exam and blood work.

Eligible clients may now apply for an individual Whole Life Legacy policy up to two times their existing coverage (between \$100,000 and \$3 million dollars). See the following table for more details:

## CRITERIA TO QUALIFY FOR PLATINUM PASS

<b>Insurance Age</b>	18-60
<b>Approved Carriers</b>	<div> <div> AIG/American General AXA Equitable Guardian MassMutual MetLife (policies originally issued on or before 8/4/2017) </div> <div> New York Life Northwest Mutual Principal Protective Prudential </div> </div>
<b>Original Policy Criteria</b>	<ul style="list-style-type: none"> <li>• Issued within the past 5 years</li> <li>• Minimum base face amount of \$100,000</li> <li>• Traditionally underwritten with blood testing</li> <li>• Premium class issued is not the result of facultative reinsurance, special reinsurance programs (e.g., MassAdvantage), table shaving, or other class improvement program</li> <li>• Not part of a premium financing arrangement</li> <li>• Existing policy must be in force and premium paying</li> </ul>
<b>Available Riders</b>	Waiver of Premium, LTC Access <sup>1</sup> , Life Insurance Supplemental Rider <sup>2</sup> and the Additional Life Insurance Rider <sup>3</sup>
<b>Exclusions</b>	Converted policies Policies issued on a minor child with juvenile premium class

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## Platinum Pass Requirements:

- Completed Platinum Pass cover page (Form LI7208)
- Part 1 application package
- CMI Part 2 (Client Medical Interview)
- Copy of existing policy face and specification pages and application pages Part 1 and 2 included in the policy
  - If original policy was issued by MassMutual, we will only need the existing policy number (see Using Platinum Pass with existing MassMutual policies below).
- MIB, MVR and Rx data will be obtained.
- Verification of lab draw from existing policy will be obtained.
- In addition, an E-Z – Interview (shortened PHI) is required in the following situations:
  - Client is not a U.S. citizen living in the U.S., or if he/she is Non-English speaking.
  - The face amount requested exceeds \$1 million.
  - For cause: To follow up on any discrepancies in information we obtain

MassMutual will try to match the underwriting class of the existing coverage, including pricing for aviation and avocation risks, provided there is no indication of a change in risk profile since the policy issue. Some underwriting may be necessary to assess a change in health, but there is typically no need for new tests or exams.

The new policy is subject to MassMutual's financial underwriting guidelines and retention. Qualifying policies may only be used one time under the Platinum Pass program. Lifetime maximum to be issued under Platinum Pass Program (and former E-Z Pass/E-Z Pass Platinum Programs) is \$3 million dollars including riders.

Platinum Pass cannot be used to replace any MassMutual policy or permanent coverage from any other carrier, nor can it be used to replace any coverage in New York (NY contact state).

MassMutual reserves the right to request additional requirements if there have been any changes to medical or non-medical history since the original application.

## Using Platinum Pass with Existing MassMutual Policies

Platinum Pass is only available for new life policies and cannot be used for face increases due to regulatory filing limitations of the CMI. If the existing policy is a Legacy Whole Life 65, 100 or High Early Cash Value, it may be in the client's best interest to submit as a policy change and increase existing coverage if a pricing band is being crossed. Please review pricing of face increase vs utilizing Platinum Pass Program.

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NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY ANY BANK OR CREDIT UNION

## CLASSES COMPARABLE TO MASSMUTUAL'S

Approved Carrier*	Standard Non-Tobacco	Select Preferred Non-Tobacco	Ultra Preferred Non-Tobacco
AIG/American General	Not Applicable	Preferred	Preferred Plus
AXA Equitable	Standard Plus Non-Tobacco, Standard Non-Tobacco	Preferred	Preferred Elite
Guardian	Preferred Non-Tobacco, Non-Smoker	Preferred Plus Non-Tobacco	Elite
MetLife	Preferred Nonsmoker, Standard Plus Nonsmoker, Standard Nonsmoker	Not Applicable	Elite Nonsmoker, Elite Plus Nonsmoker, Preferred Plus Nonsmoker
New York Life	Non-Smoker	Preferred Non-Smoker	Select Preferred Non-Smoker
Northwestern Mutual	Standard Plus Non-Tobacco	Preferred Non-Tobacco	Premier Non-Tobacco
Principal	Standard or Better Rate Class	Not Applicable	Not Applicable
Protective	Standard	Preferred	Select Preferred
Prudential	Non-Smoker Plus, Non-Smoker	Preferred	Preferred Best

\* MassMutual will determine whether the tobacco or non-tobacco rates will be applied based on our tobacco use guidelines, regardless of tobacco class originally issued. If MassMutual has previously rated or declined client, and they sought coverage with an approved Platinum Pass carrier receiving a better offer, that policy cannot be used under this program. The client may not use an older MassMutual offer if more recent offer was less favorable.

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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<sup>1</sup> The LTCR application supplement (FR2024) must be completed.

<sup>2</sup> LISR coverage cannot exceed 50% of the total coverage amount.

<sup>3</sup> Can be added on a non-replacement basis: scheduled or nonscheduled payments may not exceed base premium and total risk amount may not exceed \$3,000,000 cap.