

# LIFELINES COMPETITIVE UNDERWRITING ALERT

## Platinum Pass Term Underwriting Program

For a limited time, match your client's existing MassMutual® life coverage up to \$3 million with a new term policy.

At MassMutual, our priority is helping people secure their future and protect the ones they love. Now more than ever, amid growing global health concerns, we're taking extra steps to support one another, keep our communities safe, and help you navigate through uncertain times. As part of our commitment to support your business in challenging times, we are launching this limited-time program through December 31, 2020, to help you boost term life sales.

### EXPANDING PLATINUM PASS EXPRESS UNDERWRITING TO INCLUDE TERM POLICIES THROUGH 12/31/20

Applies to Fully Underwritten Insureds



The Platinum Pass Term Underwriting Program allows you to increase your client's coverage by matching up to their existing MassMutual coverage from \$100,000 to \$3 million, without any new medical tests or paramedical exams. This program is exclusively for clients who purchased insurance from MassMutual in the past 3 years, and were fully underwritten using a full blood/urine profile.

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These clients may qualify for a new Vantage Term policy (exception: ART is not eligible) up to their existing policy face amount. MassMutual will match the existing underwriting class (standard or better) provided there has been no significant change in the client's risk profile since approval.

### CRITERIA TO QUALIFY FOR PLATINUM PASS TERM

Insurance Age	18–50
Original Policy Criteria	<ul style="list-style-type: none"><li>• Minimum base policy of \$100,000, applied for with MassMutual in the past 3 years</li><li>• Traditionally underwritten with blood/urine testing</li><li>• Standard or better rate class, not the result of exceptions, Mass Advantage or reinsurance</li><li>• Policy must be in force, premium paying and will not be replaced</li></ul>
Available Riders	Waiver of Premium

Platinum Pass is available only for a new life policy and cannot be used for face increases due to regulatory filing limitations of the CMI. This is not a guaranteed issue program. Some underwriting may be necessary to assess a change in health. The new policy is subject to MassMutual's financial underwriting guidelines and retention.

### Submission Instructions

1. Review the Platinum Pass Term Eligibility Checklist ([LI71455](#)) to determine if your client qualifies for this program.
2. If so, **submit form LI7208 with your application.** Due to system requirements, we are using the existing [Platinum Pass Application Submission form \(LI7208\)](#). **Complete only the fields in the top portion.** This form ensures your application will be assigned to the Platinum Pass underwriters.
3. Have the client complete a CMI.  
The client must accurately answer all questions, even if the information was disclosed on the existing policy.

### Marketing Resources

See the [Platinum Pass Turnkey Campaign](#) for resources to help you with client outreach. The Platinum Pass during Uncertain Times prospecting letter can be used with clients who qualify for the Platinum Pass **Term** program.

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